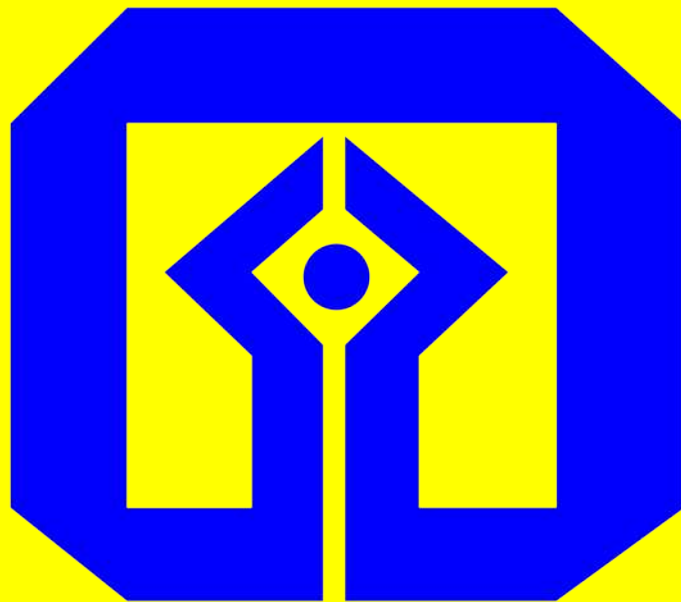


**PROCEEDINGS OF THE 168th
STATE LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
27.09.2022**



**UCO BANK
CONVENOR – SLBC,
ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/662/2022-23

दिनांक / Date: 26.10.2022

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 168वां एस.एल.बी.सी. , बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 168th SLBC Meeting of Odisha

हम दिनांक 27.09.2022 को आयोजित 168वां एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 168th SLBC Meeting of Odisha held on 27.09.2022.

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

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

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,



गौतम पात्र / Goutam Patra

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

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Enclo: यथोक्त As stated above

Proceedings of the 168th SLBC meeting of Odisha held on 27.09.2022

The 168th SLBC meeting of Odisha was held on 27.09.2022 under Chairmanship of Shri Ishraq Ali Khan, Executive Director, UCO Bank at Lok Seva Bhawan, Govt. Secretariat, Bhubaneswar in presence of:

Hon'ble Finance & Parliamentary Affairs Minister, Govt. of Odisha, Shri Niranjana Pujari,
Respected Additional Chief Secretary cum Development Commissioner, Govt. of Odisha, Shri Pradeep Kumar Jena,
Respected Additional Chief Secretary cum Agriculture Production Commissioner, Govt. of Odisha, Shri Sanjeev Chopra,
Respected Principal Secretary, Finance Department, Govt. of Odisha, Shri Vishal Kumar Dev,
Respected Principal Secretary, Agriculture & Farmers' Empowerment Department, Govt. of Odisha Shri Aravinda Padhi,
Respected Principal Secretary, Panchayatiraj Department, Govt. of Odisha,
Respected Commissioner cum Secretary, Fisheries & Animal Resources Development, Govt. of Odisha, Shri S K Vashishth,
Respected Regional Director, RBI, Bhubaneswar, Shri H N Panda,
Chief General Manager, NABARD, Shri C Uday Bhaskar,
Respected Director, Institutional Finance, Govt. of Odisha Dr. Pragyaansmita Sahoo,
Chief General Manager, SBI, Shri Chander Shekhar Sharma,
Respected Managing Director Odisha State Co-operative Bank, Shri Gapobandhu Satpathy.

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

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

At the outset, General Manager, UCO Bank-cum Convenor, SLBC, Odisha welcomed all the esteemed dignitaries & other participants to the 168th SLBC Meeting of Odisha at Lok Seva Bhawan.

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

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

He requested ED , UCO Bank cum Chairman, SLBC Shri Ishraq Ali Khan to chair the meeting & to give his inaugural address.

Inaugural address by ED, UCO Bank cum Chairman, SLBC, Odisha: Shri Ishraq Ali Khan

Mr. Khan on his keynote address, conveyed sincere gratitude to the State Government and its machineries in terms of infrastructural provisions and coordination for the Banks to achieve the desired objectives of inclusive growth and upliftment of marginalized class, besides acting as lifeline for fiscal system of the State.

He informed that the achievement under Annual Credit Plan during the period 01.04.2022- to 30.06.2022 is 22.39%. The total Priority sector loan disbursement is Rs.30,151.58 Crore against the annual target of Rs.1,34,664.87 Crore. Total Agriculture loan disbursed under ACP is Rs. 11,952.41 Crore against a target of Rs.52,486.66 Crore which is 22.77% of the target. The achievement under MSME sector during 01.04.2022 to 30.06.2022 is Rs.14,815.38 Crore against the total target of Rs.59,449.52 Crore under ACP which is 24.92% of the total target.

All Banks and Financial Institutions have sanctioned an amount of Rs.5900.65 Crore and disbursed Rs.5677.19 Crores as on 31.08.2022 to 11,38,755 beneficiaries, during the FY 2022-23 under Pradhan Mantri MUDRA Yojana (PMMY).

Under PMEGP banks have sanctioned 1546 proposals against the target of 6,000 as on 31.08.2022. Under SHG Bank linkage, Banks have disbursed Rs. 2,952.72 Crore in 1,11,214 accounts as on 31.08.2022 against the target of Rs 8,750 Crore to 3,50,000 SHGs for the FY 2022-23 which accounts for of 32% and 34% of physical and financial target respectively.

Under PMJDY, 1,89,77,972 nos. of accounts have been opened. 1,06,21,102 nos. of beneficiaries under PMSBY and 3920354 nos. of beneficiaries under PMJJBY have been enrolled since inception upto 31.08.2022.

Under Atal Pension Yojana (APY), against the target of 370940 for FY 2022-23, 1,46,461 beneficiaries have been enrolled from 01.04.2022 to 30.06.2022. The cumulative APY enrollment since inception is 16,10,303.

He expressed his concern over the NPA position of state and informed that NPA % of the state as on 30.06.2022 is 8.40% which is at a higher side. Loans under PMEGP, KCCs and Mudra are showing signs of stress. He requested both Banks and Govt.

Departments to make joint effort with specific strategies for better recovery performance and reduction in overdue and NPA accounts.

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

Hon'ble Finance & Parliamentary Affairs Minister, Govt. of Odisha, expressed the importance of conducting SLBC meeting in timely manner otherwise its relevance and the purpose will not be served. He advised to conduct the Quarterly SLBC Meeting within stipulated time to ensure all decisions of the previous Qtr. meeting are implemented in letter and spirit and urged all controlling heads of banks to cooperate and to submit the Quarterly data to SLBC Convenor in time.

He was pleased to inform that Odisha is one of the fastest growing economies in the country. The SGDP of Odisha has grown at a rate of 10.1% during 2021-22 as compared to the National growth rate of 8.8%.

He said that the financial inclusion is a prime focus of State Government and urged all controlling heads of Banks to take this on priority and open B&M branches in respective allotted GPs within the given timeline.

He informed that as on 30.06.2022, the Public sector Banks have achieved 18.78% of the ACP target where as private sector banks have achieved 30.60% of the ACP. He advised the Controlling Heads of all banks particularly the public sector banks to put thrust on achieving the ACP target in the forthcoming Quarters.

He informed that the credit flow to Fishery and Dairy stands at a low of 9 % and 10% of ACP target respectively. He urged all commercial banks to focus on increased credit support to Agriculture & allied sector.

He said that currently more than 1200 start-ups registered under Start-up Odisha which need working capital to run their business and instructed all banks to pay urgent attention to this and provide adequate finance to the Start-ups.

He conveyed that under 5T mandate of State Govt, the average loan size for SHGs needs to be increased to Rs 4 lakh by 2022-23. He advised all the bankers to cooperate the State Govt in this endeavour and help extending credit flow to SHG sector.

He expressed his concern over huge Pendency of applications under KCC Dairy, KCC Fishery, PMEGP, PMFME, MKUY, SHGs in different districts. He urged Banks and district administration to work in close coordination to review the pendency and clear them on priority.

He informed that the CM award will also be presented to the best performing banks for the FY 2021-22 and advised all banks to perform better under Priority Sector lending to get this prestigious award from Hon'ble CM.

Thereafter the Convenor SLBC initiated the agenda wise discussion as under

AGENDA NO. 1

Confirmation of Proceedings of 167thSLBC Meeting held on 23.06.2022 at Bhubaneswar.

The proceedings of 167thSLBC 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 is confirmed.

The action points of last meeting and their compliance status were discussed.

AGENDA NO.2

Special SLBC - Financial Inclusion, Financial Literacy and Banking Infrastructure

RBI vide letter no FIDD.CO.LBS. No. S667 /02.13.005/2022-23 Dated August 2,2022 has advised to conduct one out of four SLBC Meetings as special SLBC meeting for Financial Inclusion, Financial Literacy and Banking Infrastructure. In Odisha we are conducting quarterly Sub Committee meeting on Financial Inclusion, Financial Literacy and Digital Payment where these agenda items are discussed in detail. Therefore, the Special SLBC meeting is included as an agenda item of 168th SLBC meeting. The members approved the same.

2.1 Banking Network in Odisha

Total banking network in Odisha has been increased from 30,261 as on 31.03.2022 to 30,354 as on 30.06.2022 (increase of 92). As compared to 30.06.2021, there is an increase of 5000 banking network as of 30.06. 2022. There are 5705 B&M branches, 17,167 BCs and 7,461 ATMs in Odisha as of 30.06.2022.

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

As of 31.03.2022, total 1, 52,81,284 number of ATM Cards, 43,87,575 number of Internet Banking and 64,83,147 number of Mobile Banking have been issued in banks accounts to promote Digital banking in Odisha. There are 2,78,45,788 AEPS enabled and 14,30,139 QR Code/POS Enabled accounts in Odisha as of 31.03.2022. There is a healthy upward trend in the number of enrollments under various Digital Products in Odisha.

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

In the preceding 3 years, there is a continuous increase in PMJDY accounts, and the no of female accounts is higher than male accounts.

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. During the current FY-2022-23, upto 30.06.2022 total 4,20,525 PMJDY accounts opened against the Target of 11,00,000. Thus, the achievement is 38.23 %.

2.1.d Performance by Commercial Banks under Social Security Schemes

There is a continuous increase in number of PMJJBY, PMSBY, APY and NPS accounts in the preceding 3 years.

During the current financial year, the enrolment under PMJJBY as on 30.06.2022 is 1,83,606 which is 24.48 % of the target 7,50,000. Under PMSBY, against enrolment target of 13,50,000, the achievement is 24.55 % with 3,31,418 enrolments & the achievement in APY is 39.48 % with 1,46,461 enrolments upto 31.08.2022 against target of 3,70,940 accounts.

CGM, SBI has requested that if premium of Rs.20 p.a for PMSBY & Rs.436 p.a for PMJJBY can be reimbursed by the State Government, it will ensure timely renewal of these schemes and will also attract larger portion of the uncovered eligible persons to come under the ambit of PMSBY & PMJJBY Schemes.

2.1.e Performance under BSBD Accounts

Number of BSBD accounts are continuously increasing in the last 3 years and in FY 21-22 the number was 1,63,66,307 out of which women account contributes to 50.10%.

2.1.f Credit Indicators

Out of the total advance accounts of 1,38,36,397 as on 31.03.2022 number of PMJDY OD accounts are 1,28,661.

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.

2.1.h Financial Literacy Centres (FLC)

The posts of 15 FLC Counsellors are laying vacant as on 31.08.2022. 14 are with SBI and rest 1 is with UCO Bank.

SBI informed that among the 14 FLC laying vacant, 5 are having stay order in High Court and in rest 9 places recruitment is already completed. The posting will be completed by September 2022. The FLC counsellor of Angul District has resigned, and UCO Bank has initiated the process of recruitment.

2.1.1 Centers for Financial Literacy (CFL) Project

All the 52 CFLs Covering 20 districts and managed by 4 banks have already been operationalised since 1st December 2021.

Dhan Foundation informed that till 31.08.2022, 19,130 no of FLAP (Financial Literacy Awareness Programme) has been conducted and 4,13,632 no of members participated in the FLAP.

RBI informed that the CFL project is taken up in two phases and in the first phase 20 districts have been covered and by the end of the year the rest of the districts will be covered in the second phase of the CFL project. Apart from DHAN foundation two more NGOs, Mother and VIDS have in roped in for implementation of the CFL project in rest of the blocks.

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

As per Jan DhanDarshak GIS web portal, there are presently 4 unbanked villages (Semikhal-Kalahandi District, Jabagaon-Kalahandi District, Karanjaguda-Malkangiri District, & Matambaru-Rayagada District) in the State.

SBI has informed that DCC has approved the exemption for opening outlets in Semikhal & Jabagaon district of Kalahandi with a condition to open BC/CSP points nearby area of these villages. In case of Karanjaguda village of Malkangiri District HDFC Bank has informed that there is network connectivity issue in the village and there is a HDFC branch with in 7 KM. UGB has informed that the banking outlet in Matambaru village of Rayagada district will start functioning after internet connectivity is established through VSAT.

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. SLBC has taken up the matter with LDMs and the allocation details has been communicated to the banks.

So far 2 brick & mortar branches are opened by banks, one in Raniola GP, Cuttack Dist by UCO Bank and another in Baunslaga GP, Sambalpur Dist by Jana SFB.

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 for opening of brick and mortar branches.

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 out of which 15,431 are fixed point BCs.

ICIC Bank & OGB have no fixed-point BCs. Four banks namely ICICI Bank, Indusind Bank, YES Bank, RBL Bank have reported huge number of BCs in Odisha through their central office however in SLBC portal they have reported negligible number of BCs.

Regional Director, RBI and Principal Secretary Finance advised these banks to reconcile, and report correct figure.

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.

2.6 Connectivity

As on 31.08.2022, under 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.

In reply to the query of Principal Secretary Finance BBNL representative informed that around 50% of connections of phase-I and around 80% of connections of phase-II are operational.

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).

2.8 Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar as on 31.08.2022 there is a 100% enrolment of total population eligible for Aadhar enrolment 4,40, 33, 004 as per Census 2021 (estimation).

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.

Till 31.07.2022, total 2210 camps were organized. A total of 2,92,441 PMJDY accounts opened, 2,71,561 PMJJBY, 3,12,164 PMSBY and 47,487 APY enrollments were done.

In Kalahandi district, the PMJJBY enrollments per lac population is less than the state average target. Similarly in PMSBY, in four districts(Kalahandi, Koraput, Malkangiri & Nabarangpur) the number of enrollments per lac population is less than the state target. In case of APY the number of enrollment per lac population is less than the state average in Kalahandi, Malkangiri and Nuapada districts.

Principal Secretary, Finance advised the LDMs of these districts to improve enrollments,

2.11 Expanding and Deepening of Digital Payments Ecosystem

LDMs of Cuttack & Bolangir districts have reported 100% digital coverage. Both the districts are now declared as 100% digitized districts by the forum.

Two districts namely Sambalpur & Ganjam have been identified for undertaking digital coverage in the 164th SLBC meeting. State Bank of India, the lead bank of Sambalpur district will now be the nodal bank in place of Punjab National Bank & Union Bank of India will continue as nodal bank for Ganjam District.

The digital performance of these 2 districts as of June'22 is 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%.**

2.12 Usage of Payments Infrastructure Development Fund (PIDF) Scheme

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 utilisation of funds under PIDF in Odisha state.

AGENDA NO.3

Annual Credit Plan / CD Ratio

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%. The performance in Agri, MSME, Education, Housing, Export credit and other Priority sector is substantially higher both in absolute

terms & % achievement as compared to 1st quarter of last financial year as on 30.06.2021.

The DC cum ACS advised the banks who have achieved less than 20% of their ACP target to improve their performance.

Per Capita Credit in 6 Credit Starved Districts

The per capita credit in 6 credit starved districts as of 30th June 2022 is more than Rs. 6000/-. There is also increase in disbursement in PSL credit in the 6 credit starved districts during FY 2022-23. Hence these six districts may not to be considered as credit starved districts.

3.2 CD Ratio (All Banks)

The CD ratio of all banks based on total utilization (including loans sanctioned outside the state but utilized in Odisha was 74.51 as on 30.06.2022. The CD ratio improved from 72.22% as on 31.03.2022.

The RD, RBI advised Central bank of India, Punjab & Sind Bank who have CD ratio below 40% to take appropriate measures for improvement of the same.

The DC cum ACS advised all PVT sector banks whose CD ratio is below state average to improve their performance.

CD ratio regarding RRBs

As on 30.06.2022, CD ratio of Odisha Gramya Bank is 45.52% and that of Utkal Grameen Bank is 43.25%.

The chairmen of both the RRBs informed that due to imposition of PCA their CD ratio is not improved.

RD, RBI advised the sponsoring banks to take stock of the situation and make all efforts for increasing CD ratio of both the RRBs. CGM, NABARD also informed that 5-year action plan has been prepared to improve the overall performance of RRBs including CD ratio.

3.3 CD Ratio (Districtwise) as on 30.06.2022

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 LDMs & banks are advised to give special thrust in those districts.

AGENDA NO. 4: Financing to Agriculture Sector

4.1 Development of Common Credit Portal for Farmers.

The development of the Common 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 shortly. The common credit portal will be beneficial to all the stake holders Banks, Farmers and Govt.

APC Cum ACS advised Indusind bank to give consent for onboarding in the common credit portal as early as possible.

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. There is improvement both in absolute term as well as in percentage terms over that of June-2021.

The DC cum ACS advised all banks who have achievement below state average to improve their performance. He also advised all PVT banks to improve who have not disbursed a single rupee in crop loan. The APC Cum ACS informed that the term loan disbursement per family is very low as compared to other states of the country and advised all banks to improve the loan size. He also advised to include a separate agenda point in next SLBC Meeting incorporating Finance to FPOs.

CGM, NABARD also advised all banks to increase per capita loan.

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 crores.

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

The total enrolment of farmers in Kharif 2022 crop season is 82,54,536, the Area Insured is 958.54 thousand hectares, Sum Insured is Rs. 6,891.41 Crores, Gross Premium is Rs 1374.55 Crores and Farmers Premium is Rs. 137.75 Crores.

The LDM Sundergarh requested for refund of excess amount of Rs. 12.5 lacs paid to insurance company. The Principal Secretary Agriculture & FE advised him to take up the matter with Director, Agriculture Dept.

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

As on 30.08.2022, against the target of 1,00,000 for FY 2022-23, total 45,816 applications have been sponsored, out of which 16,639 applications have been sanctioned amounting to Rs. 137.73 Crores in 7,615 accounts amounting to Rs. 63.48 crores disbursement made.

The Principal Secretary Agriculture & FE informed that there is a good progress in Kendrapada & Ganjam districts & advised LDMs & Banks to improve performance in the scheme. He also advised to disburse all sanctioned cases at the earliest.

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.

The APC Cum ACS and Principal secretary, Agriculture & FE advised the remaining banks to take up the matter with their controlling office on priority basis for waiver of CIBIL charges. PNB has agreed to give consent shortly.

PMFBY coverage of Farmers under BALARAM Scheme.

As farmers under BALARAM Scheme are landless farmers, The Convenor SLBC requested 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.

4.6 Agriculture Infrastructure Fund

The Scheme is operational from 2020-21 to 2032-33. The tentative allocation of financing facility for Odisha is Rs.2500.00 crore. As on 08.09.2022, total 203 applications amounting to Rs.103.81 Crore have been sanctioned out of which 176 cases have been disbursed.

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.

The DC cum ACS advised the banks to dispose all pending applications immediately. He also advised all concerned to increase the average ticket size.

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.

The DC cum ACS expressed his happiness that the achievement in allied Agri sector is improved. The Commissioner cum Secretary FARD informed that banks like

Indusind bank, ICICI Bank have reported huge figured in “other” allied sector. He advised all such banks who have reported high figure in other allied sector analyse the granular data and report in appropriate sub head.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As on 06.09.2022 out of total 2,611 applications sponsored 857 cases have been sanctioned, 897 applications have been rejected and 857 applications are pending with banks.

The Commissioner cum Secretary advised all banks to dispose all the pending applications in a time bound manner. The Director, Agriculture & FE Dept. informed that as the pending applications are more the LDMS must review the pendency status branch wise . He also advised that the submission of project evaluation certificate in the portal is delayed due to which the release of subsidy is delayed and advised all to expedite.

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

As on 09.09.2022 out of total 53,546 application received (AH-47,547 FIS-5,999) 14,591 (AH-13,704 FIS-887) have been sanctioned and 5,426(AH-3,436 FIS-1,990) are pending.

Department of Animal Husbandry & Dairy vide letter no. F.No.M-02022/14/2020-CDD(E-15981) dated 12.09.2022 informed that the Nationwide AHDF KCC Campaign will resume from **15.09.2022 till 15.03.2023**.

The Commissioner Cum Secretary F&ARD advised all banks to dispose of all applications in a timely manner and improve the performance taking the advantage of the extended timeline.

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

NABARD has implemented a pilot project titled “Krishak Samridhi in Odisha in 07 villages (Tilakana, Demando, Tentapur, Baliapada, P.Balarampur, Sankilo, Katarpada) of Nischintakoli 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 intervention under the project includes Integrated Farming System, crop diversification, farm mechanization, efficient irrigation, promotion of allied activities and new skill development.

4.12 Agriculture Skill Council of India (ASCI)

In Odisha, ASCI is organising various Skill development programmes like Prime Ministers' Kaushal Vikas Yojana (PMKVY), Rashtriya Krishi Vikas Yojana (RKVY), Mission for Integrated Development of Horticulture (MIDH) and other 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.

The DGM ACSI requested all banks to consider financing those persons who are trained under the various skill development programmes.

AGENDA NO.5: Financing to MSME Sector

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

Against the 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 for MSME sector.

The DC cum ACS advised all banks to improve performance to achieve the target like previous years. Principal Secretary, Finance advised Pvt banks specially Indusind Bank & Axis bank to improve their performance.

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

SLBC after conducting a meeting of small committee intimated the findings to Industries Department, MSME Department & Finance Department regarding execution of lease deed before disbursement of bank loan. The DC cum ACS advised Principal Secretary finance Department to resolve the issue.

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.

The representative from transport department informed that out of 254 applications sponsored to various banks only 3 applications have been disposed and maximum applications are pending in Jharsuguda, keonjhar & Sundergarh district.

The DC cum ACS advised the transport department to hold one meeting to discuss the issues with banks.

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

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 representative from SWIFT, India informed that within one month they will make it live.

Govt. Sponsored Programmes:-

5.5 PMEGP– Govt. of India

As on 31.08.2022 against a physical target of 6,000 units achievement is 1546 which is 25.77 % of target. During the period Margin Money claimed for Rs. 38.31Cores which is 18.24 % of the target of Rs.210.00 Crore. There are 3,529 applications pending with banks.

The DC cum ACS Cum ACS advised all banks to improve the sanction disbursement and claim of interest subvention in all eligible cases in time bound manner.

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

As on 31.08.2022 against target of 2,244 (Individual-1,690, SHG-500, FPO-54), 2504 (Individual-1932, SHG-568, FPO-4) applications are sponsored and banks have sanctioned 312 (Individual-241, SHG-70, FPO-1) & 1649 (Individual-1344, SHG-305, FPO-0) application have been rejected by Banks. There are 543 (Individual-347, SHG-193, FPO-3) applications pending with banks.

The DC cum ACS expressed concern over high rate of rejection. He advised the department to improve the quality of application and also advised banks to dispose all pending applications adhering time norms. The Principal Secretary, Finance advised the Private Sector Banks specifically HDFC bank, ICICI bank, IndusInd bank to improve performance as they have not sanctioned a single case till date.

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.

Banks have reported that due to recategorization, opening of special centres and allowing all branches to do MSME loans, the numbers are reduced.

5.8 Disposal of Stressed MSME Cases during FY 2021-22

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

5.9 Provision of banking facilities to MSME Clusters

20 identified MSME Clusters have been allotted to various banks for taking care of their financing needs. SLBC will circulate the allotment details to all concerned banks.

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 average credit disbursement per account in Shishu category is Rs.0.29 lacs, in Kishore category is Rs.1.07 lacs & in Tarun category is Rs.6.97 lacs.

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. As the period for sanction for ECLGS has been extended upto 31.03.2023 or till the total corpus amount is over whichever is earlier, all banks are advised to sanction a greater number of eligible cases.

Claim of Interest Subvention

As of 20.09.2022, Out of Rs.9,987.20 Lakhs amount earmarked for ECLGS Int Subvention Rs. 2,136.20 lakhs interest subvention amount has been claimed in 50,847 accounts by different banks. As the last date for disbursement of ECLGS interest subvention is 30.9.2022, banks are requested to submit claims as per revised guidelines within well before the due date.

5.12 Assistance to Startups through Bank Linkage under Odisha Startup Policy

As of 30.06.2022, total Rs.164.31 Crores have been sanctioned to 380 Startups through Bank Linkage under Odisha Startup Policy since inception. During the FY 2022-23 total 98 applications have been sanctioned amounting to Rs.6.69 Crores.

5.13 Stand Up India Scheme

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

Though the sanction of credit facilities to women beneficiaries is satisfactory, the sanction to SC/ ST beneficiaries is not encouraging and hence the DC Cum ACS advised all banks to give special thrust in financing to SC/ST applicants.

5.14 Silpi Unnati Yojana (SUY) – State Government Scheme

In the last FY 21-22 out of 2275 applications sponsored to various banks 944 cases were sanctioned & 1331 cases were pending. In current FY as of 31.08.2022, total 496 loan applications under Silpi Unnati Yojana (SUY) have been sponsored to banks and all applications are pending with banks.

The Principal Secretary, Handloom, textiles & handicrafts Department advised all banks to dispose all the pending cases of last year and the sponsored cases of current year on war footing basis. The DC Cum ACS expressed concern over NIL sanction in the current FY and set a deadline of Dec-2022 for disposal of the pending cases. The Commissioner cum Secretary, FARD advised to show [the](#) disbursement cases also in the agenda item.

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 per the revised guideline, the scheme is now available to all street vendors engaged in vending in urban areas.

SVANidhi Samridhi programme is being implemented in selected cities for linking of PM SVANidhi beneficiaries and their family members with 8 central Govt. welfare schemes out of which PMSBY, PMJJBY and PMJDY are related to banks. All participants are requested to benefit the scheme linkages to eligible beneficiaries and their families.

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

As per SIDBI, Bhubaneswar as on 31.08.2022 there are 10237 accounts in Odisha covered under CGTMSE amounting to Rs. 911.42 Crore.

5.17 Onboarding of MSME on Udyam Portal

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. As many MSME are still outside the Udyam net the Department is requested to speed up onboarding.

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. 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.

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. Around 97,371 loan applications are pending at the bank branch level for sanction.

Principal Secretary, Finance expressed his concerns over achievement of Axis Bank & IndusInd Bank which is very poor. IndusInd bank achievement is Zero and Axis Bank has achieved only 8.12% under Financial Target for FY 2022-23. he advised that the performance of these 2 banks needs to be improved.

(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 lakhs per SHG by the FY 2022-23. The average loan size for the current financial year comes to Rs. 2.65 lakh per SHG. Joint Secretary, Mission Shakti Department informed that the average loan size is very low in UGB and the DC Cum ACS advised them to increase the loan size.

DC Cum ACS advised that all SHG loan proposal below their credit requirement should not be accepted by Line Department & bank branches, so that the average loan size should be increased. But loan proposal above SHG group requirement should have proper justification about the activity. Quality of SHG proposal should be improved by the line department. Under financing & over financing of the SHG group should not be done. Banks who will achieve the minimum size of Rs.4 lakh will be recognised and rewarded. At least those SHG groups which have interim business relationship with State Government, their entire credit requirement should be fulfilled, so that it will help in increasing the average loan size. But for this, Mission Shakti Department must create good DPR and forward to the banks for credit sanction.

RD, RBI suggested that the State Govt may declare a special prize for the bank achieving first average loan size of Rs. 4 lakh per SHG.

(c) Mission Shakti Loan – State Interest Subvention:

The annual target for Mission Shakti Loan – State Interest Subvention has been fixed to Rs. 200 Crore. As on 15.09.2022, claims amounting to Rs. 19.40 Crore of OGB, UGB, SBI, UCO, PNB, ICICI, IDBI, HDFC, OSCB, Canara Bank and IOB have been processed for settlement by the Department. Bank of India, Punjab & Sind Bank have not submitted the claims for last FY also. All concerned are advised to submit interest subvention claim in a timely manner.

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

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.

Punjab & Sindh Bank, Federal bank & IndusInd Bank have not signed MOU for sharing SHG data in BLIS MIS Portal. Pr. Secretary, Finance advised them to sign the MoU at the earliest.

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

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.

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.

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.

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 so far 893 nos. of eligible applications have been sponsored to Banks for financing. The Banks have sanctioned 557 cases & disbursed 465 nos. of loan application till date. All the banks and LDMs are advised to speed up sanction & disbursement of proposals under the scheme so that the target can be achieved in time.

AGENDA NO. 7: Other Issues

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

- Top 5 Districts (Kendrapada, Kandhamal, Puri, Nayagarh, Dhenkanal) in terms of NPA in MSME sector have been identified in the 53rd EC MSME meeting held on 10.08.2022 for joint recovery drive. The GM, DICs of these districts are requested to cooperate in the joint recovery drive.

Banks in the State must do the following to address the NPA Issues.

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

7.2 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 %**)

Status of Infrastructure related issues in RSETI

As per the information provided by the State Director RSETI, in Puri, Ganjam and Gajapati, the district authorities are demanding charges like rent, cess etc. There are also issues in some other districts.

DC Cum ACS advised Revenue Department to take up the matter. He also advised the department to take meeting with Collectors and sort out the land issues regarding RSETI buildings. If Govt. has earlier waived such charges for RSETI building, then it should be reviewed for other RSETIs and if required the same should be taken up in the State Cabinet Meeting for necessary approval.

7.3 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.

As of 30.06.2022, under PMAY-CLSS for EWS/LIG total 3,851 households received Rs. 76.58 Crores subsidy benefit, for MIG-I 2,965 households received Rs. 57.78 Crores subsidy benefit and for MIG-II 711 households received Rs.13.38 Crores subsidy benefit in the state of Odisha.

7.4 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.

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

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 advised to share bankwise pending applications & to incorporate the same in the agenda on pending SARFAESI applications and critically review the position of pending cases in every DCC meetings.

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

- 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.
- Promotional grant assistance from NABARD is extended to programmes in farm sector, off-farm sector, and micro credit innovations for livelihood promotion.
- NABARD has so far assisted 149 watershed projects in 24 districts.
- 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 Centers (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.

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

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.

7.8 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.

7.9 Property Cards under SVAMITVA Scheme – validity as instrument for property mortgage.

- Aims to bring 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.
- 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.

State Govt. is requested to implement the scheme in Odisha

7.10 Other issues

- Banks have to provide information in SLBC Portal within 15 days from the end of the quarter.
- LDMs to follow the guidelines as per the RBI circular the DCC/DLRC Meetings are to be conducted separately. The unresolved issues should be shared with SLBC for discussion in the SLBC Meeting.
- Controlling Heads of lead banks are requested to strengthen the LDM Office by providing staff and infrastructure.
- DC Cum ACS & Principal Secretary, Finance has advised that all banks should enter the quarterly data in the portal as per the schedule deadline date so that the SLBC Meeting can be conducted on or before the exact calendar date
- 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.

- The mechanism of State Recovery Act (OPDR) should be strengthened for effective recovery of bank overdues.
- The State authorities are requested to ensure that, no transfer of land should be allowed/ register which is mortgaged to a bank without the NOC from the concerned bank.
- All banks should issue necessary guidelines to their branches for registration of Memorandum of title deeds (MOTD) with the registering authority. State Government is requested to reduce the charges for MOTD and to enable online charge creation for banks.
- State Government interest subvention under fisheries is to be taken care of by the department.
- To prevent the delay in obtaining permission/ approval for fresh/ renewal of aquaculture activities from coastal aquaculture authority an online mechanism can be developed by Govt. department.

7.11 Recent policy Changes

a) Integrated Ombudsman Scheme, 2021:

The Scheme covers the following regulated entities:

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 fiscal year.

All Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorized 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 fiscal year.

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

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.

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.

c) Guidelines on Digital Lending.

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.

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 follow action points were emerged after detailed discussion of all the agenda points.

- All banks should dispose the pending applications in timebound manner to reduce pendency.
- All banks to increase the average loan size of SHGs to Rs 4 lacs in the Current year.
- All banks should take necessary steps to open brick & mortar branches in 200 identified unbanked GPs.
- ICICI Bank, IndusInd Bank, Yes Bank & RBL Bank must reconcile the number of BCs reported to RBI and to SLBC.
- Financing to FPOs should be included in the SLBC meeting as agenda item.
- Remaining banks must take up with their central office for waiver of CIBIL charges.
- Reporting in "other allied sector" should be minimized by properly analysing the data.
- Finance Department to take up the matter with the concerned department to resolve the IDCO land issue.
- Finance Department to take up the matter with concerned department to resolve the RSETI land related issues.

As there were no other agenda items for discussion the meeting ended with vote of thanks by in-charge, SLBC.

168th SLBC AGENDA

27.09.2022

1

COMPARISON OF BRANCHES & ATMS WITH OTHER STATES AS OF 30.06.2022

STATE	BRANCH NETWORK			% OF Rural Branches	Total no. of ATMs	Population (In Lakhs)	Branches per lakh population (2011 Census)	ATMs per lakh population (2011 Census)
	RURAL	SEMI URBAN/ URBAN	TOTAL					
ODISHA (JUNE 22)	2,963	2,742	5,705	51.94	7,481	419.74	13.59	17.82
WEST BENGAL (MARCH 22)	4,258	5,613	9,871	43.14	11,996	912.76	10.81	13.14
GUJARAT (JUNE 22)	3,530	6,309	9,839	35.88	11,866	604.40	16.28	19.63
MAHARASTRA (JUNE 22)	5,747	11,014	16,761	34.29	25,337	1123.74	14.92	22.55
KARNATAKA(June 22)	4,253	7,463	11,716	36.30	16,996	610.95	19.18	27.82
TELENGANA (MARCH 22)	1,793	4,005	5,798	30.92	9,986	350.04	16.56	28.53
A.P. (MARCH 22)	2,673	4,944	7,617	35.09	10,187	493.87	15.42	20.63

National Average of B&M Branch and ATM per lakh of population is 18.12 and 22.32 respectively, whereas for Odisha respective ratios are 13.59 and 17.82 only.

2

**COMPARISON OF PERFORMANCE WITH OTHER STATES AS OF
30.06.2022**

STATES	AGRI	MSME	TOTAL PS	CD RATIO	NPA %
	% OF ACHIEVEMENT	% OF ACHIEVEMENT	% OF ACHIEVEMENT		
ODISHA	22.77	24.92	22.39	74.51	8.40
GUJARAT	50.36	60.12	51.28	78.78	5.55
MAHARASTRA	38.91	40.21	35.53	91.28	11.45
KARNATAKA	23.63	28.34	22.66	70.88	9.87
JHARKHAND	14.76	55.21	33.09	42.90	8.10
HIMACHAL PRADESH	15.41	42.99	24.01	40.29	11.60

3

AGENDA NO. 1:

**Confirmation of Proceedings of
167th SLBC Meeting held on
23.06.2022 & Compliance Status
of Action Points.**

4

AGENDA NO. 1**Confirmation of Proceedings of 167th SLBC Meeting held on 23.06.2022 at Bhubaneswar.**

The proceedings of 167th 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. As no suggestion and observation is received from any member, the same may please be confirmed.







5

Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status		
		Category	FY 2021-22	FY 2022-23
1	All Banks to achieve their ACP target of 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 th June 2021.		

6

Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status						
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	1,932	241	347	17.96	
		PMEGP	31.03.2022	18,790	5,113	3,139	16.70	
			31.08.2022	7,809	1,546	3,529	45.19	
		AIF	31.03.2022	277	159	14	5.05	
			08.09.2022	371	203	65	17.52	
		MKUY	31.03.2022	2,238	800	568	25.37	
			06.09.2022	2,611	857	857	32.82	
		KCC AH Saturation	31.03.2022	27,301	5,741	10,695	39.17	
			09.09.2022	46,128	13,704	3,436	5.31	
		KCC Fisheries Saturation	31.03.2022	5,556	662	2,450	44.10	
			09.09.2022	5,924	887	1,990	33.59	

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Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status		
3	Banks to ensure opening of B&M branches in 200 identified GPs by 31.03.2023.	<p>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.</p> <p>So far 2 brick & mortar branches are opened by UCO Bank in Raniola GP, Cuttack Dist & Jana SFB in Baunslaga GP, Sambalpur Dist.</p>		
4	All banks to ensure to increase the loan ticket size of Crop Loans, Agri Term Loans, PMEGP, PMFME	Scheme	Average loan size (In lakhs)	
			FY 2021-22	FY 2022-23 (June)
		Crop Loan	0.54	0.45
		Term Loan	2.08	2.28
		MIDH	2.12	2.12
		AIF	56.77	51.14
		PMEGP	7.50	7.90
		PMFME	6.90	6.09

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Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status		
5	All banks to increase the average loan size for WSHGs to Rs 4 lakh by 2022-23.	Date		Average Loan size
		31.03.2022		Rs. 2.20 Lacs
		31.08.2022		Rs. 2.65 Lacs
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	The status of banks reporting high figures in other allied sector is give below: (Amt in Crores)		
		Bank	As on 31.03.2022	As on 30.06.2022
		Indus Ind	802.71	307.92
		ICICI	713.38	238.88
		SLBC 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.		

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Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status																																																									
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 24 banks (all Public Sector Banks, all Regional Rural Banks, Co-Operative Bank and 7 Private Sector Banks & ESAF Small finance Bank) have given consent for on-boarding the Common Credit Portal. 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>Suryoday SFB</td><td>94</td><td>8</td><td>Karnatak Bank Ltd.</td><td>8</td></tr> <tr> <td>2</td><td>Utkarsh SFB</td><td>71</td><td>9</td><td>Karur Vysya Bank</td><td>5</td></tr> <tr> <td>3</td><td>Jana SFB</td><td>70</td><td>10</td><td>Laxmi Vilas Bank</td><td>5</td></tr> <tr> <td>4</td><td>Indus Ind Bank</td><td>53</td><td>11</td><td>RBL Bank</td><td>4</td></tr> <tr> <td>5</td><td>Kotak Mahindra Bank</td><td>20</td><td>12</td><td>The South Indian Bank Ltd.</td><td>3</td></tr> <tr> <td>6</td><td>Ujjivan SFB</td><td>19</td><td>13</td><td>City Union Bank</td><td>1</td></tr> <tr> <td>7</td><td>Yes Bank</td><td>9</td><td>14</td><td>Standard Chartered Bank</td><td>1</td></tr> <tr> <td></td><td></td><td></td><td>15</td><td>Tamilnadu Mercantile Bank</td><td>1</td></tr> </table>				Sl	Name of Bank	No of Branches	Sl.	Name of Bank	No of Branches	1	Suryoday SFB	94	8	Karnatak Bank Ltd.	8	2	Utkarsh SFB	71	9	Karur Vysya Bank	5	3	Jana SFB	70	10	Laxmi Vilas Bank	5	4	Indus Ind Bank	53	11	RBL Bank	4	5	Kotak Mahindra Bank	20	12	The South Indian Bank Ltd.	3	6	Ujjivan SFB	19	13	City Union Bank	1	7	Yes Bank	9	14	Standard Chartered Bank	1				15	Tamilnadu Mercantile Bank	1
Sl	Name of Bank	No of Branches	Sl.	Name of Bank	No of Branches																																																						
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			15	Tamilnadu Mercantile Bank	1																																																						

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Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status									
9	All Banks to get waiver of CIBIL charges for BALARM farmers from their controlling offices.	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. Rest 13 banks (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 to take up the matter with higher authority for waiver of CIBIL charges under JLG Finance in BALARAM Scheme.									
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 border="1"> <thead> <tr> <th>NPA % as on</th><th>% of Total PSL</th><th>% of Total Advance</th></tr> </thead> <tbody> <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> </tbody> </table> <p>Director of industries have issued letter to GM, DIC/RICs to cooperate banks for recovery in PMRY/PMEGP & OPDR cases and requested banks to share NPA list for joint recovery drive.</p> <p>The NPA in PMEGP is 24.34 % 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 53rd EC MSME meeting held on 10.08.2022 under the chairmanship of RD,RBI 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
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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Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status
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 requested Director, Institutional Finance to intervene on the land issues of RSETIs for enabling them for performing better.</p> <p>Finance Dept. has taken up the matter with Revenue Dept.</p>

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AGENDA NO.2: **Special SLBC - Financial Inclusion, Financial Literacy** **and Banking Infrastructure**

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AGENDA NO.2: Special SLBC - Financial Inclusion, Financial Literacy and Banking Infrastructure.

- RBI vide letter no FIDD.CO.LBS. No. S667 /02.13.005/2022-23 Dated August 2,2022 has advised to conduct one out of four SLBC Meetings as special SLBC meeting for Financial Inclusion, Financial Literacy and Banking Infrastructure. In Odisha we are conducting quarterly Sub Committee meeting on Financial Inclusion, Financial Literacy and Digital Payment where these agenda items are discussed in detail. Therefore, the Special SLBC meeting is included as an agenda item of 168th SLBC meeting. This is for kind approval of the members.
- 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 a holistic approach on Financial Inclusion in the respective districts.

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

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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	7,461	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

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2.1.a Banking Network in Odisha

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
6,794	2,624	4,170

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

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2.1.b Issuance of Digital products 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	43,87,575
3	No. of Mobile Banking issued	40,36,040	53,31,733	64,83,147
4	No. of AEPS Enabled accounts	2,31,48,791	2,55,27,783	2,78,45,788
5	No. of QR Code/POS Enabled accounts	12,75,661	12,78,199	14,30,139

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

Opening of PMJDY Accounts In Last Three Years

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	96,18,099	1,03,97,779

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 1,45,34,930 accounts.

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

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2.1.d Performance by Commercial Banks under Social Security Schemes

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
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

CGM SBI, has requested the State Government to reimburse the premium of PMSBY (Rs. 20/-) & PMJJBY (Rs. 436/-) to attract larger portion of uncovered eligible persons and for timely renewal.

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2.1.e Performance under BSBD (Basic Saving Bank Deposit) Accounts

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

2.1.f Credit Indicators

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

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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.

2.1.h Financial Literacy Centres (FLC)

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 FLC Counsellors (Bolangir, Sambalpur, Rayagada, Bargarh, Boudh, Jajpur, Kendrapara, Kalahandi & Kandhamal) 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 FLC counsellor of Angul District has resigned and UCO Bank has initiated the process of recruitment.

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2.1.i Centers for Financial Literacy (CFL) Project

Name of the Bank	No. of District allotted	No. of CFL Operationalized as of 31.08.2022	FLAPs Conducted	No. of participants
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
TOTAL	18	52	19,130	4,13,632

Till now 52 CFL locations have been identified in 18 districts and are operationalized through 4 banks since 01.12.21 NGO Dhan foundation is allotted to conduct FLAPs(Financial Literacy awareness Programs).

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

RBI & NABARD to take necessary steps so that remaining 12 districts of Odisha are covered by the CFL project.

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

As per Jan Dhan Darshak GIS web portal, there were 6 villages which were not covered by banking outlets within 5 KM radius. Two of these villages (Sulketi-Boudh District, Patbil-Mayurbhanj District) are exempted. The status of the remaining 4 villages is given below.

DISTRICT	VILLAGE	ALLOTTED_BANK	ALLOTTED_TYPE	REMARKS
KALAHANDI	Semikhal	State Bank of India	Bank Mitra	There is no road and connectivity. SBI has informed that DCC 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	Jabagaon	State Bank of India	Bank Mitra	Population of the village is 184. There is no connectivity in the village. SBI has informed that DCC 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.

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

DISTRICT	VILLAGE	ALLOTTED_BANK	ALLOTTED_TYPE	REMARKS
MALKANGIRI	Karanjaguda	HDFC Bank	Bank Mitra	Network Connectivity issue is there in the village and HDFC bank is having Branch near the Village at MV 37 which is within 7 KM away.
RAYAGADA	Matambaru	Utkal Grameen Bank	Bank Mitra	UGB informed that Kiosk Operator code of the CSP for Mutambara 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 center around 80 km away . The modem of VSAT need to be replaced. The center will start functioning after internet connectivity is established through VSAT.

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

Sl No.	Name of Bank	No. of B&M branches allotted to the banks	Sl No.	Name of Bank	No. of B&M branches allotted to the banks
1	Bank of Baroda	4	18	ICICI Bank	5
2	Bank of India	5	19	IDBI Bank	6
3	Bank of Maharashtra	5	20	IDFC First Bank	4
4	Canara Bank	5	21	Indus Ind Bank	5
5	Central Bank of India	4	22	Karnatak Bank Ltd.	2
6	Indian Bank	4	23	Karur Vysya Bank	2
7	Indian Overseas Bank	4	24	Kotak Mahindra Bank Ltd	4
8	Punjab & Sind Bank	3	25	RBL Bank	2
9	Punjab National Bank	5	26	The South Indian Bank Ltd.	2
10	State Bank of India	8	27	Yes Bank	3
11	UCO Bank	4	28	Jana Small Finance Bank	9
12	Union Bank of India	5	29	ESAF Small Finance Bank	9
13	Axis Bank Ltd	5	30	Suryoday Small Finance Bank	9
14	Bandhan Bank	5	31	Ujjivan Small Finance Bank	9
12	DCB Bank Ltd	3	32	Utkarsh Small Finance Bank	9
16	Federal Bank	4	33	OSCB	42
17	HDFC Bank	5	Grand Total		200

UCO Bank has opened one branch at Raniola GP & JANA SFB has opened one branch at Baunslaga GP

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2.3 DFS instruction for opening B&M Branches in 6 villages of Odisha by 31.03.2023

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

* Above two GPs are common in the 200 Identified GPs

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2.4 Operations of Business Correspondents (BCs).

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
Total	17,167	15,431

- ❖ ICICI Bank total BC 745 fixed point BC NIL, IDBI Bank Total BC 279 fixed point BC 21.
- ❖ OGB total BC 655 fixed point BC NIL.
- ❖ The following banks have reported less no of BCs to SLBC in comparison to the data reported by their central office to RBI, these banks are advised to apprise the reasons for discrepancies.

Bank Name	No of BC reported to RBI by their Central Office	No of BC reported in the SLBC Portal
ICICI BANK	16,699	745
INDUSIND BANK	19,949	0
YES BANK	79,163	871
RBL BANK	11,608	78

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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.

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.

Representative of BSNL/BBNL to apprise whether all the connected GPs/ BHQs have active network or not.

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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).

All Banks are requested to utilize maximum funds under FIF.

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 the syllabus

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2.10 Targeted Financial Inclusion Intervention Programme (TFIIP)

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

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

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

Sr.	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	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
Total		2,210	2,92,441	2,71,561	3,12,164	47,487

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2.10 Targeted Financial Inclusion Intervention Programme (TFIIP)

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 porta is given below –

Name of the District	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population	Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population	Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population
State avg. (tgt.: Feb'23)	6,405	19,003	2,770
Bolangir	8,746	24,198	3,043
Dhenkanal	12,803	34,997	4,476
Gajapati	8,602	22,128	3,361
Kalahandi	6,256	18,833	2,094
Kandhamal	9,265	26,949	2,981
Koraput	7,987	18,340	2,807
Malkangiri	8,830	18,517	1,877
Nabarangpur	7,152	16,363	1,828
Nuapada	10,869	26,055	2,603
Rayagada	9,711	19,646	3,058

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2.11 Expanding and Deepening of Digital Payments Ecosystem

Two districts namely Cuttack & Bolangir have reported 100% digital coverage. Both the districts can now be declared as 100% digitized districts.

Two new districts Sambalpur and Ganjam have been identified for 100% digitization.

The digital performance of 2 districts as of June'22		
District	% of Total Digital Coverage for Individuals (Savings Bank Accounts)	% of Total Digital Coverage for Business (Current Accounts)
Sambalpur	74.60 %	60.72 %
Ganjam	76.83 %	67.21 %

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 Union Bank of India is the nodal bank for Ganjam dist.
- 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, 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.
- In the SLBC Sub Committee meeting on FI FLC & Digital payment held on 17.09.2022, Director institutional fiancé suggested that the remaining 26 districts should also be covered digital coverage. Principal Secretary Finance advised for a separate discussion with all stake holders.

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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.

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AGENDA NO.3 Annual Credit Plan CD Ratio

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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
Other 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				(Amt. in Rs. Crore)	
Sl	Name of Bank	Priority Sector		%	Achievement
		ACP Target	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	

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

BANK WISE ACP ACHIEVEMENT 30.06.2022 PSBs IN DESCENDING ORDER			
BANKS	TRGET	ACHIEVEMENT	%
Bank of Maharashtra	249.48	150.13	60.18
UCO Bank	5,422.73	1,752.90	32.33
Indian Overseas Bank	2,553.36	703.83	27.56
Central Bank of India	1,551.61	401.98	25.91
Canara Bank	4,360.53	1,067.82	24.49
Bank of India	5,688.03	1,209.67	21.27
Indian Bank	4,786.72	999.99	20.89
Punjab National Bank	6,387.37	1,156.35	18.10
State Bank of India	38,766.50	6,184.45	15.95
Union Bank of India	7,977.08	1,246.11	15.62
Bank of Baroda	3,438.14	415.34	12.08
Punjab & Sind Bank	420.06	36.64	8.72
Public Sector Banks	81,601.61	15,325.21	18.78

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

BANK WISE ACP ACHIEVEMENT 30.06.2022 PVT BANKS IN DESCENDING ORDER			
BANKS	TARGET	ACHIEVEMENT	%
Federal Bank	749.17	1827.62	243.95
Yes Bank	97.89	170.52	174.20
Kotak Mahindra Bank Ltd.	489.18	264.91	54.15
IDFC Bank	273.01	117.31	42.97
ICICI Bank	4593.30	1940.18	42.24
IDBI Bank	1494.72	487.42	32.61
Indus Ind Bank	4217.42	1274.39	30.22
DCB Bank Ltd	625.16	132.61	21.21
HDFC Bank	4786.93	708.41	14.80
Axis Bank Ltd	5295.48	704.91	13.31
Bandhan Bank	1704.49	221.84	13.02
Karur Vysya Bank	115.95	11.71	10.10
Laxmi Vilas Bank	31.06	2.39	7.70
Karnatak Bank Ltd.	298.79	17.37	5.81
RBL Bank	324.90	17.11	5.27
The South Indian Bank Ltd.	374.71	6.17	1.65
Tamilnadu Mercantile Bank Ltd.	310.43	4.71	1.52
City Union Bank	5.73	0.01	0.17
Standard Chartered Bank	9.96	0.00	0.00
Private Sector Banks	25798.28	7909.59	30.66

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

BANK WISE ACP ACHIEVEMENT 30.06.2022 RRB & OSCB IN DESCENDING ORDER			
BANKS	TARGET	ACHIEVEMENT	%
Utkal Grameen Bank	2574.02	836.12	32.48
Odisha Gramya Bank	4218.94	1193.85	28.30
Orissa State Co-Op. Bank	19447.46	4389.79	22.57
Regional Rural Banks & OSCB	26240.41	6419.76	24.47

BANK WISE ACP ACHIEVEMENT 30.06.2022 SFBs			
BANKS	TARGET	ACHIEVEMENT	%
Suryoday Small Finance Bank	165.55	177.70	107.34
Ujjivan Small Finance Bank	149.96	106.33	70.90
Jana Small Finance Bank	160.43	87.02	54.24
Utkarsh Small Finance Bank	227.66	88.54	38.89
ESAF Small Finance Bank	320.97	37.43	11.66
Small Finance Bank	1024.57	497.02	48.51
TOTAL	134664.87	30151.58	22.39

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

DISTRICT WISE ACP ACHIEVEMENT IN DECENDING ORDER			
DISTRICTS	TARGET	ACHIEVEMENT	%
KHURDA	29439.05	10226.57	34.74
KENDRAPARA	3009.47	856.25	28.45
NAYAGARH	2201.96	536.36	24.36
CUTTACK	8793.26	2109.22	23.99
KEONJHAR	4007.08	908.06	22.66
JAJPUR	6083.22	1357.66	22.32
BOLANGIR	3399.38	737.99	21.71
BARGARH	4829.18	1045.32	21.65
BALASORE	6797.05	1388.23	20.42
DEOGARH	676.29	137.60	20.35
SONEPUR	1316.55	265.99	20.20
MAYURBHANJ	4198.93	794.93	18.93
SUNDARGARH	10161.56	1900.98	18.71
SAMBALPUR	4297.79	794.04	18.48

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

DISTRICT WISE ACP ACHIEVEMENT IN DECENDING ORDER			
DISTRICTS	TARGET	ACHIEVEMENT	%
JHARSUGUDA	2544.63	468.64	18.42
BOUDH	948.09	174.54	18.41
BHADRAK	4465.83	798.38	17.88
JAGATSINGHPUR	2609.83	461.98	17.70
ANGUL	4286.59	758.62	17.70
KALAHANDI	2956.57	506.74	17.14
GANJAM	9452.80	1493.31	15.80
DHENKANAL	3035.32	460.89	15.18
NUAPADA	1025.04	149.91	14.62
PURI	3979.48	580.00	14.57
RAYAGADA	1737.93	235.17	13.53
MALKANGIRI	786.88	103.26	13.12
KORAPUT	3096.19	397.23	12.83
NABARANGPUR	1601.32	198.15	12.37
KANDHAMAL	1259.48	152.68	12.12
GAJAPATI	1668.17	152.88	9.16
TOTAL	134664.87	30151.58	22.39

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

Per-capita credit in 6 credit starved districts as of 30 th 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

The Per Capita PSL credit of the above Districts in Odisha is well above the benchmark of Rs. 6000/-

Comparison of credit disbursement in 6 credit starved districts		
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

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3.1 Education Loan

All commercial banks have disbursed Rs.138.61 in 5,617 accounts (both Priority & Non-Priority) during 01.04.2021 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.

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount in Rs. Crore	Amount in Rs. Crore	Amount in Rs. Crore
FY 2020-21 (upto June21)	56.22	4.49	60.71
FY 2021-22 (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		PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)	Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	50.78	ICICI Bank	3.21
UCO Bank	29.97	Axis Bank Ltd	2.10
Canara Bank	15.88	IDBI Bank	0.71
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
Utkal Grameen Bank	0.04	Suryoday SFB	0.00
Odisha Gramya Bank	0.01	IndusInd SFB	0.00
OSCB	0.01	Bandhan SFB	0.00

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3.1 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 204,871 accounts. Performance under Housing loan is given below.

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement In Rs. Cores		Outstanding In Rs. Cores	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
FY 2020-21 (upto June21)	276.94	297.17	10,848	574.11	1,86,238	17,264.53
FY 2021-22 (upto June22)	529.21	1,184.18	19,136	1,713.39	2,04,871	21,714.34

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

PSB,RRB & OSCB		PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)	Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	578.48	ICICI Bank	193.18
UCO Bank	269.93	IDBI BANK	48.32
Canara Bank	96.05	Bandhan Bank	32.13
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
Punjab & Sind Bank	9.02	Suryoday SFB	0.00
Odisha Gramya Bank	2.93	Indus Ind Bank	0.00
Orissa State Co-Op. Bank	0.65	Kotak Mahindra Bank	0.00

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3.2 CD Ratio (All Banks)

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state
	30.06.2021	31.03.2022	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
State	61.61	72.22	74.51

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3.2 CD Ratio (All Banks)

COMPARATIVE CD RATIO OF PSBs IN DECENDING ORDER

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
Bank of Maharashtra	340.99	400.43	117.43	418.86	978.49	233.61
Punjab National Bank	18856.03	14312.06	75.90	20570.14	15605.42	75.86
Bank of Baroda	9882.50	5032.57	50.92	10734.18	7711.84	71.84
Canara Bank	18715.01	9642.57	51.52	13271.13	9352.24	70.47
Union Bank of India	30534.21	10419.67	34.12	24216.85	15811.12	65.29
State Bank of India	138007.46	60562.20	43.88	146594.98	90592.99	61.80
Bank of India	21099.51	11009.84	52.18	22528.71	13316.69	59.11
UCO Bank	18651.88	9915.31	53.16	19791.45	11324.32	57.22
Indian Overseas Bank	7390.89	2738.44	37.05	9130.60	4645.78	50.88
Indian Bank	13512.40	5271.90	39.02	16281.70	8197.52	50.35
Central Bank of India	4674.87	1612.38	34.49	4664.47	1851.92	39.70
Punjab & Sind Bank	1221.65	1338.65	109.58	1032.84	379.52	36.75
Total Public Sector Banks	282887.40	132256.02	46.75	289235.92	179767.85	62.15

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3.2 CD Ratio (All Banks)

COMPARATIVE CD RATIO OF PVT BANKS IN DECENDING ORDER

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
City Union Bank	16.88	24.6	145.73	16.34	34.85	213.28
IDFC First Bank	451.94	702.16	155.36	634.14	1277.51	201.46
Karnatak Bank Ltd.	425.67	735.33	172.75	431.98	776.96	179.86
Kotak Mahindra Bank Ltd	1525.31	876.13	57.44	431.98	776.96	179.86
Indus Ind Bank	3748.47	6270.55	167.28	4071.29	6721.1	165.09
The South Indian Bank	197.15	321.19	162.92	201.97	322.54	159.70
DCB Bank Ltd	910.18	1305.76	143.46	1081.58	1369.35	126.61
Yes Bank	1708.13	1235.91	72.35	1642.75	1905.95	116.02
Federal Bank	973.54	861.55	88.5	1054.46	1193.85	113.22
Bandhan Bank	1968.02	1706.14	86.69	2536.69	2291.63	90.34
ICICI Bank	16634.08	11165.84	67.13	20481.32	14072.01	68.71
IDBI Bank	5416.83	2607.92	48.14	5402.95	3548.85	65.68
Axis Bank Ltd	21019.99	12912.89	61.43	23161.22	14586.91	62.98
HDFC Bank	16214.83	11612.74	71.62	21042.9	12880.44	61.21
RBL Bank	242.2	300.56	124.1	682.08	345.57	50.66
Karur Vysya Bank	211.15	105.98	50.19	326.89	128.13	39.20
DBS (e-Laxmi Vilas Bank)	65.02	21.71	33.39	59.62	22.82	38.28
Tamilnadu Mercantile Bank	109.65	38.04	34.69	108.54	35.72	32.91
Standard Chartered Bank	159.48	1.53	0.96	175.5	0.45	0.26
Total Private Sector Banks	71998.52	52806.54	73.34	83544.20	62291.59	74.56

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3.2 CD Ratio (All Banks)

COMPARATIVE CD RATIO OF RRBs/ OSCB/SFBs IN DECENDING ORDER						
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
Odisha Gramya Bank	13504.51	5480.2	40.58	14313.99	6515.32	45.52
Utkal Gramya Bank	7450.14	2896.17	38.87	7547.06	3263.84	43.25
Total of RRBs	20954.65	8376.37	39.97	21861.05	9779.16	44.73
Orissa State Co-Op. Bank	20937.64	27205.49	129.94	23714.45	32565.78	137.32
Suryoday Small Finance Bank	124.44	595.12	478.22	179.28	764.66	426.52
Utkarsh Small Finance Bank	60.47	141.84	234.56	95.8	379.31	395.94
Ujjivan Small Finance Bank	121.91	364.9	299.32	205.84	470.8	228.72
Jana Small Finance Bank	335.1	376.44	112.34	398.98	589.61	147.78
ESAF Small Finance Bank	34.13	16.12	47.23	74.73	73.62	98.51
Total Small Finance Bank	676.05	1494.42	221.05	954.63	2278	238.63
RIDF(NABARD)		22749.65			25737.7	
GRAND TOTAL	397454.26	244888.49	61.61	419310.3	312420.06	74.51

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3.3 CD Ratio (Districtwise) as on 30.06.2022

COMPARATIVE DISTRICT WISE CD RATIO IN DECENDING ORDER						
DISTRICT NAME	30.06.2021			30.06.2022		
	Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
JHARSUGUDA	5839.29	9103.74	155.90	6485.34	20173.11	311.06
BOUDH	1317.43	1565.63	118.84	1363.03	1850.44	135.76
RAYAGADA	4053.57	4104.24	101.25	4524.52	5375.30	118.80
JAJPUR	10954.05	10424.92	95.17	11696.32	13680.73	116.97
SONEPUR	2405.93	2153.81	89.52	2494.20	2655.47	106.47
NUAPADA	2062.01	1725.47	83.68	2033.27	2053.71	101.00
SAMBALPUR	22922.97	16964.51	74.01	25977.49	25907.66	99.73
KALAHANDI	4788.48	3853.89	80.48	5001.24	4822.17	96.42
BARAGARH	7930.69	5798.59	73.12	7024.99	6545.34	93.17
NAYAGARH	2408.19	1712.83	71.12	2402.96	2046.82	85.18
BHADRAK	6162.04	4867.03	78.98	7461.10	6021.01	80.70
NABARANGPUR	4137.47	2789.76	67.43	4429.19	3547.46	80.09
BOLANGIR	7342.35	4533.93	61.75	7413.15	5814.04	78.43
KHURDA	127974.51	76130.08	59.49	132669.47	97980.40	73.85
DHENKANAL	6776.42	5305.89	78.30	7191.97	5164.87	71.81

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3.3 CD Ratio (District wise) as on 30.06.2022

COMPARATIVE DISTRICT WISE CD RATIO IN DECENDING ORDER						
DISTRICT NAME	30.06.2021			30.06.2022		
	Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
KENDRAPARA	6681.70	3607.25	53.99	7178.60	4843.30	67.47
KORAPUT	6821.26	3545.01	51.97	6958.83	4478.29	64.35
BALASORE	13606.52	7647.67	56.21	15151.19	9718.11	64.14
KANDHAMAL	2659.69	1394.83	52.44	2701.13	1729.34	64.02
GANJAM	23132.51	12602.45	54.48	24025.19	15178.35	63.18
CUTTACK	31007.52	14265.13	46.01	32465.95	19561.36	60.25
SUNDARGARH	24690.33	13202.07	53.47	26115.17	15474.74	59.26
ANGUL	14296.10	13011.77	91.02	15054.61	8777.70	58.31
DEOGARH	1612.72	818.04	50.72	1581.02	919.23	58.14
PURI	10344.19	5127.48	49.57	10803.39	6222.83	57.60
MALKANGIRI	1872.94	788.13	42.08	1926.39	1106.97	57.46
GAJAPATI	2711.80	1135.35	41.87	2642.74	1299.63	49.18
MAYURBHANJ	12608.84	5526.95	43.83	13195.72	6465.70	49.00
JAGATSINGHPUR	10598.93	4277.46	40.36	11863.63	4970.79	41.90
KEONJHAR	17733.80	6904.58	38.93	19478.45	8035.20	41.25

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4.1 Development of Common Credit Portal for Farmers.

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 shortly.

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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, sector wise 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

Total crop loan disbursement as on 22.09.2022 was Rs. 14,224.50 crores.

Share of different banks groups in Agriculture Credit Outstanding on 30.06.2022

(Amount in Crore)

Bank Type	Amount outstanding	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
Total	52,946.62	100.00

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

BANK WISE CROP LOAN ACHIEVEMENT PSBs IN DECENDING ORDER					
BANKS	TARGET	ACHIEVEMENT 30.06.22	%	ACHIEVEMENT 22.09.2022	%
Canara Bank	673.64	188.53	27.99	376.12	55.83
Indian Overseas Bank	369.49	97.04	26.26	192.94	52.22
Bank of Baroda	531.89	95.87	18.02	215.64	40.54
UCO Bank	746.23	242.71	32.52	280.52	37.59
Indian Bank	749.81	81.87	10.92	273.54	36.48
Bank of India	880.94	192.28	21.83	311.44	35.35
Punjab National Bank	989.54	192.22	19.43	326.25	32.97
Central Bank of India	236.36	65.55	27.73	69.88	29.57
Union Bank of India	1238.7	267.07	21.56	362.46	29.26
State Bank of India	6018.21	738.66	12.27	1473.00	24.48
Bank of Maharashtra	30.34	1.44	4.75	1.44	4.75
Punjab & Sind Bank	33.79	0.67	1.98	0.95	2.81
Public Sector Banks	12498.95	2163.91	17.31	3884.18	31.08

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

BANK WISE CROP LOAN ACHIEVEMENT PVT BANKS IN DECENDING ORDER					
BANKS	TARGET	ACHIEVEMENT 30.06.2022	%	ACHIEVEMENT 22.09.2022	%
Karur Vysya Bank	2.58	8.2	317.38	8.2	317.83
Laxmi Vilas Bank	0.84	2.39	284.05	2.39	284.52
Federal Bank	78.44	77.62	98.95	128.95	164.39
DCB Bank Ltd	92.68	47.36	51.1	47.36	51.10
IDBI Bank	229.52	41.73	18.18	81.53	35.52
Axis Bank Ltd	816.21	102.79	12.59	211	25.85
Karnatak Bank Ltd.	12.86	0.38	2.96	1.18	9.18
The South Indian Bank Ltd.	43.81	3.73	8.51	3.73	8.51
ICICI Bank	702.94	49.73	7.07	49.72	7.07
HDFC Bank	726.99	10.15	1.4	18.95	2.61
Bandhan Bank	234.32	0	0	0	0.00
City Union Bank	0.09	0	0	0	0.00
IDFC Bank	32.29	0	0	0	0.00
Indus Ind Bank	427.3	0	0	0	0.00
Kotak Mahindra Bank Ltd	28.79	0	0	0	0.00
RBL Bank	6.76	0	0	0	0.00
Standard Chartered Bank	0.16	0	0	0	0.00
Tamilnadu Mercantile Bank Ltd.	17.48	0	0	0	0.00
Yes Bank	4.26	0	0	0	0.00
Private Sector Banks	3458.31	344.08	9.95	553.01	15.99

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

BANK WISE CROP LOAN ACHIEVEMENT RRBs & OSCB IN DECENDING ORDER					
BANKS	TARGET	ACHIEVEMENT 30.06.22	%	ACHIEVEMENT 22.09.2022	%
Utkal Grameen Bank	1031.73	491.09	47.60	824.05	79.87
Orissa State Co-Op. Bank	16917.33	4332.20	25.61	481.11	42.00
Odisha Gramya Bank	1145.38	231.19	20.18	5818.1	34.39
Regional Rural Banks & OSCB	19094.44	5054.48	26.47	7123.26	37.31

BANK WISE CROP LOAN ACHIEVEMENT SFBs IN DECENDING ORDER					
BANKS	TARGET	ACHIEVEMENT 30.06.22	%	ACHIEVEMENT 22.09.2022	%
ESAF Small Finance Bank	39.98	0.00	0.00	0.00	0.00
Jana Small Finance Bank	3.21	0.00	0.00	0.00	0.00
Suryoday Small Finance Bank	22.67	0.00	0.00	0.00	0.00
Ujjivan Small Finance Bank	12.39	0.00	0.00	0.00	0.00
Utkarsh Small Finance Bank	26.10	0.00	0.00	0.00	0.00
Small Finance Bank	104.35	0.00	0.00	0.00	0.00

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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	27,986.04

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4.3 Kissan Credit Card (KCC)

FINANCING UNDER KCC PSBs UP TO 30.06.2022				
Amount in Rs. Crores				
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
State Bank of India	193030	426.33	434022	2288.49
Punjab National Bank	34379	305.15	97964	577.42
Union Bank of India	29481	267.06	127857	1324.14
UCO Bank	23486	127.87	162267	1017.24
Bank of India	17500	91.53	175615	722.04
Bank of Baroda	7161	58.75	75963	633.53
Canara Bank	6342	42.63	54000	351.97
Indian Overseas Bank	5263	23.84	20129	128.39
Indian Bank	499	2.25	20956	156.80
Central Bank of India	1607	0.00	12870	81.69
Punjab & Sind Bank	0	0.00	115	1.41
Bank of Maharashtra	0	0.00	0	0.00
Public Sector Banks	318748	1345.41	1181758	7283.13

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4.3 Kissan Credit Card (KCC)

FINANCING UNDER KCC PVT BANKS UP TO 30.06.2022				
Amount in Rs. Crores				
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
Axis Bank Ltd	908	102.79	908	828.09
HDFC Bank	10824	52.48	109180	393.88
ICICI Bank	682	49.72	2500	187.67
DCB Bank Ltd	368	14.04	1475	167.42
IDBI Bank	904	6.30	13973	95.35
Federal Bank	233	3.23	231	5.31
Bandhan Bank	0	0.00	0	0.00
City Union Bank	0	0.00	0	0.00
IDFC First Bank	0	0.00	0	0.00
Indus Ind Bank	0	0.00	0	0.00
Karnatak Bank Ltd.	0	0.00	273	2.06
Karur Vysya Bank	0	0.00	0	0.00
Kotak Mahindra Bank Ltd	0	0.00	0	0.00
Laxmi Vilas Bank	0	0.00	0	0.00
RBL Bank	0	0.00	0	0.00
Standard Chartered Bank	0	0.00	0	0.00
South Indian Bank Ltd.	0	0.00	0	0.00
Tamilnadu Mercantile Bank	0	0.00	0	0.00
Yes Bank	0	0.00	0	0.00
Private Sector Banks	13919	228.56	128540	1679.78

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4.3 Kissan Credit Card (KCC)

FINANCING UNDER KCC RRBs & OSCB BANKS UP TO 30.06.2022				
Amount in Rs. Crores				
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
Orissa State Co-Op. Bank	836619	3932.33	3472405	16637.52
Utkal Grameen Bank	82139	491.09	228501	1414.69
Odisha Gramya Bank	25456	114.88	200976	1056.04
RRBs & OSCB	944214	4538.30	3901882	19108.25

FINANCING UNDER KCC SFBs BANKS UP TO 30.06.2022				
Amount in Rs. Crores				
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
ESAF Small Finance Bank	0	0.00	0	0.00
Jana Small Finance Bank	0	0.00	0	0.00
Suryoday Small Finance Bank	0	0.00	0	0.00
Ujjivan Small Finance Bank	0	0.00	0	0.00
Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance Bank	0	0.00	0	0.00

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4.4 Crop Insurance (Pradhan Mantri Fasal Bima Yojana - PMFBY 2022-23):

Farmers covered under PMFBY for Kharif 2021 & Kharif 2022 (as of 31.08.22)		
	Kharif 21 (01.04.21 to 30.09.21)	Kharif 22 (01.04.22 to 31.08.22)
Enrolment (Nos of Farmers) (both loanee & non loanee)	83,64,406	82,54,856
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

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme is given below –

Period	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

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

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

Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievement 22-23 (Q1)	Total Ach.
State Bank of India	19880	81	11291	62	143
Bank of India	5460	63	3101	13	76
Union Bank of India	7868	18	4469	35	53
Canara Bank	6048	35	3435	14	49
UCO Bank	5852	43	3323	4	47
Punjab National Bank	8232	16	4675	23	39
Central Bank of India	2128	8	1208	28	36
Indian Bank	4368	13	2481	4	17
Indian Overseas Bank	2772	10	1574	3	13
Bank of Baroda	3528	2	2003	2	4
Bank of Maharashtra	112	0	63	0	0
Punjab & Sind Bank	224	0	127	0	0

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

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

Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievement 22-23 (Q1)	Total Ach.
Axis Bank Ltd.	1880	76	1865	0	76
IDBI Bank	780	9	765	4	13
HDFC Bank	1480	2	1391	0	2
Bandhan Bank	2450	0	2268	0	0
DCB Bank Ltd.	560	0	542	0	0
Federal Bank	250	0	264	0	0
ICICI Bank	1610	0	1503	0	0
IDFC First Bank	170	0	208	0	0
Indus Ind Bank	620	0	612	0	0
Karnatak Bank Ltd.	20	0	28	0	0
Kotak Mahindra Bank Ltd.	60	0	84	0	0
Laxmi Vilas Bank	40	0	27	0	0
RBL Bank	10	0	14	0	0
The South Indian Bank Ltd.	20	0	14	0	0

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

Bank wise Achievement of JGLs Disbursed for 2020-21 & 2021-22 and Target for 2022-23					
Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievement 22-23 (Q1)	Total Ach.
The Odisha State Cooperative Bank Ltd.	4500	5619	34026	1239	6858
Odisha Gramya Bank & Utkal Grameen Bank	17740	165	14000	24	189
Jana Small Finance Bank	120	0	807	0	0
Suryoday Small Finance Bank	257	0	2104	0	0
Ujjivan Small Finance Bank	44	0	345	0	0
Utkarsh Small Finance Bank	112	0	1383	0	0
TOTAL	99195	6160	100000	1455	7615

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

Waiver of CIBIL Charges under JLG Finance in BALARAM Scheme

- As of 31.08.2022, 20 banks out of 33 banks 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.
- 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.
- Indusind Bank & Suryoday SFB have not submitted the branch-wise target. We request these banks to kindly arrange to allocate the branch-wise target.
- 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.
- 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 the department.

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4.6 Agriculture Infrastructure Fund:

BANKWISE AIF DATA AS ON 08.09.2022										
Institution Name	Pending (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.)
TOTAL	65	60.39	130	80.6	203	103.81	176	103.76	398	244.80
P N B	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	26.70
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	1.00
CANARA BANK	1	0.3	7	5.79	12	14.66	11	20.04	20	20.75
I O B	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	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	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	1	0.05	0	0	0	0	0	0	1	0.05

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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.

Bank wise Progress under MIDH relating to Horticulture Sector as on 31.08.2022

Name of the bank	Pending Proposals		Sanctioned Projects		Rejected Projects by Bank	
	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cos (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)
TOTAL:	784	1783.03	72	152.53	227	630.27
State Bank of India	86	192.98	29	62.86	206	589.78
Odisha Gramya Bank	163	292.63	11	12.90	6	6.00
Indian Bank	96	165.57	7	11.80	1	15.00
UCO Bank	51	90.79	6	7.60	6	9.00
DCCBs	49	147.91	5	5.00	1	1.00
Canara Bank	64	103.57	4	10.80	0	0.00
Bank of India	94	285.86	2	3.58	1	1.50
Punjab National Bank	35	89.57	2	16.40	1	1.00
Bank of Baroda	20	29.27	2	3.79	2	3.00
Union Bank	77	220.11	1	15.00	2	1.99
Indian Overseas Bank	12	18.97	1	1.40	0	0.00
LAMP	4	18.00	1	0.00	0	0.00
Dena Bank	0	0.00	1	1.40	0	0.00
Central Bank of India	16	40.81	0	0.00	0	0.00
IDBI	5	39.00	0	0.00	0	0.00
Axis Bank	3	16.99	0	0.00	1	2.00
Indusind Bank	1	15.00	0	0.00	0	0.00
Co-operative Bank	3	8.40	0	0.00	0	0.00
ICICI Bank	4	6.20	0	0.00	0	0.00
Federal Bank	1	1.40	0	0.00	0	0.00

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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.

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
Total	5160.54	1693.04	32.81	6,486.60	2,142.55	33.03

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4.8 Agriculture Allied Sectors (Fishery & Dairy)

BANKS	Total Allied Sector		
	Target	Achievement	%
Bank of Baroda	188.55	40.84	21.66
Indian Overseas Bank	138.70	28.95	20.87
Canara Bank	238.92	34.06	14.26
UCO Bank	296.34	37.63	12.70
State Bank of India	2124.09	247.50	11.65
Bank of India	315.52	29.39	9.31
Union Bank of India	437.97	39.74	9.07
Indian Bank	262.52	20.24	7.71
Punjab National Bank	348.85	25.27	7.24
Central Bank of India	84.70	1.72	2.03
Punjab & Sind Bank	19.44	0.35	1.80
Bank of Maharashtra	12.71	0.13	1.02
Public Sector Banks	4468.31	505.82	11.32

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4.8 Agriculture Allied Sectors (Fishery & Dairy)

BANKS	Total Allied Sector		
	Target	Achievement	%
IDFC FIRST Bank	13.67	67.91	496.80
Indus Ind Bank	209.72	865.32	412.61
DCB Bank Ltd	33.79	36.27	107.36
ICICI Bank	251.42	238.88	95.01
RBL Bank	5.22	2.04	39.10
IDBI Bank	82.17	27.84	33.88
The South Indian Bank Ltd.	15.55	2.44	15.69
Bandhan Bank	88.79	11.61	13.08
Axis Bank Ltd	290.62	32.44	11.16
HDFC Bank	261.55	18.73	7.16
Karnatak Bank Ltd.	11.74	0.09	0.77
Kotak Mahindra Bank Ltd	20.27	0.01	0.05
City Union Bank	0.07	0.00	0.00
Federal Bank	31.41	0.00	0.00
Karur Vysya Bank	3.74	0.00	0.00
Laxmi Vilas Bank	0.56	0.00	0.00
Standard Chartered Bank	0.12	0.00	0.00
Tamilnadu Mercantile Bank Ltd.	12.14	0.00	0.00
Yes Bank	3.93	0.00	0.00
Private Sector Banks	1336.48	1303.58	97.54

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4.8 Agriculture Allied Sectors (Fishery & Dairy)

BANKS	Total Allied Sector		
	Target	Achievement	%
Orissa State Co-Op. Bank	262.98	4.76	1.81
Utkal Grameen Bank	151.21	2.36	1.56
Odisha Gramya Bank	223.69	1.23	0.55
Regional Rural Banks & OSCB	637.88	8.35	1.31

BANKS	Total Allied Sector		
	Target	Achievement	%
Jana Small Finance Bank	2.68	87.02	3241.08
Suryoday Small Finance Bank	8.77	149.50	1704.88
Ujjivan Small Finance Bank	5.23	46.75	893.11
Utkarsh Small Finance Bank	10.77	37.06	344.06
ESAF Small Finance Bank	15.47	4.47	28.89
Small Finance Bank	42.93	324.80	756.52
GRAND TOTAL (Agri Allied)	6485.61	2142.55	33.04

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4.8 Agriculture Allied Sectors (Allied Sector- Others)

BANKS	Allied Sector- Others		
	Target	Achievement	%
Indus Ind Bank	5.83	307.92	5283.03
ICICI Bank	9.07	238.88	2634.73
Jana Small Finance Bank	0.29	84.17	29017.96
State Bank of India	76.76	83.46	108.74
Suryoday Small Finance Bank	0.33	55.72	17055.99
Ujjivan Small Finance Bank	0.17	46.75	28263.17
Utkarsh Small Finance Bank	0.41	37.06	9122.65
IDFC Bank	0.40	28.40	7039.24
IDBI Bank	2.95	25.16	851.95
HDFC Bank	9.31	18.73	201.17
Punjab National Bank	12.56	17.48	139.13
Union Bank of India	15.82	9.51	60.12
Orissa State Co-Op. Bank	9.31	3.67	39.40
Axis Bank Ltd	10.53	2.73	25.93
Utkal Grameen Bank	3.53	2.21	62.63
RBL Bank	0.12	2.04	1685.82
DCB Bank Ltd	1.23	1.34	108.62
Indian Overseas Bank	4.83	1.32	27.32
Bank of Baroda	6.74	1.17	17.36
Odisha Gramya Bank	10.30	0.51	4.95
Bank of Maharashtra	0.36	0.13	36.17
Karnatak Bank Ltd.	0.40	0.09	22.36
Kotak Mahindra Bank Ltd	0.63	0.01	1.59

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4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

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4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

MKUY AS OF 06.09.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
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
Grand Total	2611	857	897	857

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

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
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

The KCC Saturation was stopped from 31.07.2022. Now it has been resumed from 15.09.2022 to 15.03.2023. Banks & LDMs have to actively participate in the drive & dispose all pending applications in time bound manner.

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

BANKWISE AH KCC SATURATION DRIVE 09.09.2022						
Bank Name	Received Appl	Accepted Appl	Sanctioned Appl	Rejected Appl	Pending	Pending for more than 15 days
TOTAL	47547	46128	13704	28988	3436	3363
State Bank of India	18324	18068	6508	11200	360	360
Cooperative Bank	10574	9601	2512	6487	602	600
Bank of India	2475	2475	1165	1305	5	5
UCO Bank	2866	2799	957	1820	22	2
Punjab National Bank	1922	1904	494	1290	120	120
Union Bank of India	2108	2108	494	1461	153	153
Canara Bank	1630	1619	456	1152	11	0
Bank of Baroda	1461	1460	427	987	46	24
Indian Bank	1264	1231	335	890	6	5
Indian Overseas Bank	4023	3966	217	1659	2090	2073
Central Bank of India	731	731	111	617	3	3
Punjab & Sind Bank	106	106	18	88	0	0
IDBI Bank Ltd.	62	59	10	31	18	18
Bank of Maharashtra	1	1	0	1	0	0

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

DISTRICT WISE AH KCC SATURATION DRIVE 09.09.2022						
District Name	Received Appl	Accepted Appl	Sanctioned Appl	Rejected Appl	Pending	Pending for more than 15 days
Kendrapara	10574	9606	2513	6590	503	503
Puri	5125	4889	1206	2374	1309	1309
Dhenkanal	2396	2392	1121	1267	4	4
Cuttack	2572	2524	959	1328	237	237
Baleshwar	2875	2827	716	1889	222	222
Anugul	3109	3109	704	2405	0	0
Bargarh	1352	1352	699	653	0	0
Mayurbhanj	1322	1322	585	678	59	59
Kendujhar	832	832	518	314	0	0
Sambalpur	1003	1003	507	496	0	0
Khordha	1354	1354	491	722	141	141
Sundargarh	1838	1838	433	1360	45	45
Rayagada	1209	1194	413	683	98	98
Ganjam	1606	1606	323	1172	111	111
Malkangiri	1902	1902	298	1603	1	1

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

DISTRICT WISE AH KCC SATURATION DRIVE 09.09.2022						
District Name	Received Appl	Accepted Appl	Sanctioned Appl	Rejected Appl	Pending	Pending for more than 15 days
Nabarangpur	972	972	295	433	244	244
Bhadrak	1727	1630	275	1355	0	0
Koraput	881	878	257	399	222	222
Jajapur	1381	1381	237	1075	69	69
Balangir	537	537	224	274	39	39
Gajapati	614	614	196	418	0	0
Jagatsinghapur	544	544	139	379	26	26
Kandhamal	342	342	131	211	0	0
Nuapada	469	469	129	313	27	27
Kalahandi	119	119	103	16	0	0
Subarnapur	173	173	80	93	0	0
Jharsuguda	267	267	75	186	6	6
Debagarh	78	78	42	36	0	0
Nayagarh	138	138	23	42	73	0
Boudh	236	236	12	224	0	0

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

BANKWISE FISHERY KCC SATURATION DRIVE 09.09.2022						
Bank Name	Received Appl	Accepted Appl	Sanctioned Appl	Rejected Appl	Pending	Pending for more than 15 days
TOTAL	5999	5924	887	3047	1990	1990
State Bank of India	1745	1686	397	1263	26	26
Cooperative Bank	2437	2436	126	532	1778	1778
Bank of India	211	211	105	106	0	0
UCO Bank	221	219	71	147	1	1
Indian Bank	216	212	34	177	1	1
Canara Bank	136	134	33	101	0	0
Union Bank of India	179	178	33	133	12	12
Central Bank of India	225	225	30	195	0	0
Punjab National Bank	174	173	28	118	27	27
Bank of Baroda	115	115	23	91	1	1
Indian Overseas Bank	322	317	7	168	142	142
Bank of Maharashtra	0	0	0	0	0	0
IDBI Bank Ltd.	16	16	0	14	2	2
Punjab & Sind Bank	2	2	0	2	0	0

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

DISTRICT WISE FISH KCC SATURATION DRIVE 09.09.2022						
District Name	Received Appl	Accepted Appl	Sanctioned Appl	Rejected Appl	Pending	Pending for more than 15 days
Mayurbhanj	247	247	105	105	37	37
Baleshwar	224	219	90	119	10	10
Balangir	135	135	87	33	15	15
Bargarh	137	137	61	76	0	0
Nabarangpur	100	100	60	40	0	0
Cuttack	214	203	54	129	20	20
Nuapada	126	126	50	76	0	0
Khordha	230	230	48	178	4	4
Sundargarh	206	206	42	164	0	0
Sambalpur	107	107	40	67	0	0
Ganjam	118	118	31	67	20	20
Malkangiri	391	391	27	364	0	0
Nayagarh	623	623	27	594	2	2
Puri	260	210	27	100	83	83
Jajapur	240	240	25	200	15	15

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

DISTRICT WISE FISH KCC SATURATION DRIVE 09.09.2022						
District Name	Received Appl	Accepted Appl	Sanctioned Appl	Rejected Appl	Pending	Pending for more than 15 days
Kendrapara	1852	1843	25	90	1728	1728
Jagatsinghapur	144	144	22	122	0	0
Jharsuguda	131	131	18	109	4	4
Bhadrak	49	49	10	39	0	0
Kendujhar	13	13	10	3	0	0
Gajapati	75	75	7	68	0	0
Kalahandi	96	96	6	90	0	0
Debagarh	31	31	4	27	0	0
Kandhamal	7	7	3	4	0	0
Anugul	57	57	2	3	52	52
Dhenkanal	76	76	2	74	0	0
Rayagada	43	43	2	41	0	0
Subarnapur	10	10	2	8	0	0
Baudh	27	27	0	27	0	0
Koraput	30	30	0	30	0	0

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

NABARD has 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.

NABARD is requested to apprise in the matter.

4.12 Agriculture Skill Council of India (ASCI)

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.

ASCI is requested to apprise in the matter.

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AGENDA NO.5

Financing to MSME Sector

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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.)

Particulars	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
TOTAL	41,324.43	8,978.16	21.73	59,449.52	14,815.38	24.92

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
Total MSME	19,14,215	39,305.57	19,78,069	53,116.83

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

Bank Sector wise	As on 30.06.2021			As on 30.06.2022		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Public Sector Banks	29215.60	6418.29	21.97	42370.45	8970.27	21.17
Pvt. Sector Banks	9883.19	2313.90	23.41	14011.79	5391.40	38.48
Regional Rural Banks	1662.94	238.96	14.37	2383.18	444.97	18.67
OSCB	399.08	0.00	0.00	88.20	1.35	1.53
Small Finance Banks	163.63	7.01	4.28	595.88	7.39	1.24
Total	41324.44	8978.16	21.73	59449.50	14815.38	24.92

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

ACP MSME RS. IN CRORES			
BANKS	TARGET	ACHIEVEMENT	%
Bank of Maharashtra	140.90	68.71	48.77
UCO Bank	2900.26	1184.19	40.83
Central Bank of India	807.64	308.05	38.14
Indian Bank	2470.60	791.83	32.05
Canara Bank	2256.70	579.33	25.67
Indian Overseas Bank	1350.80	337.26	24.97
Bank of India	2935.02	660.19	22.49
Union Bank of India	4126.34	816.19	19.78
Punjab National Bank	3305.35	613.00	18.55
State Bank of India	20043.30	3372.78	16.83
Bank of Baroda	1779.84	213.61	12.00
Punjab & Sind Bank	253.70	25.13	9.91
Public Sector Banks	42370.45	8970.27	21.17

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

ACP MSME Rs. In Crores			
BANKS	Target	Achievement	%
Federal Bank	428.66	1635.90	381.63
Yes Bank	67.86	118.67	174.87
ICICI Bank	2388.19	1579.00	66.12
Kotak Mahindra Bank Ltd	310.06	160.82	51.87
IDBI Bank	775.11	345.59	44.59
HDFC Bank	2494.68	632.86	25.37
Indus Ind Bank	2470.13	409.07	16.56
Axis Bank Ltd	2744.12	438.86	15.99
DCB Bank Ltd	328.04	24.30	7.41
RBL Bank	226.99	15.07	6.64
Karur Vysya Bank	77.56	3.48	4.49
Karnatak Bank Ltd.	196.10	8.23	4.20
Tamilnadu Mercantile Bank Ltd.	195.24	4.71	2.41
IDFC Bank	151.40	3.48	2.30
Bandhan Bank	917.44	11.35	1.24
City Union Bank	4.04	0.01	0.25
Laxmi Vilas Bank	21.86	0.00	0.00
Standard Chartered Bank	7.02	0.00	0.00
The South Indian Bank Ltd.	207.30	0.00	0.00
Private Sector Banks	14011.79	5391.40	38.48

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

ACP MSME Rs. In Crores			
BANKS	Target	Achievement	%
Utkal Grameen Bank	697.98	227.32	32.57
Odisha Gramya Bank	1685.21	217.65	12.92
Orissa State Co-Op. Bank	88.20	1.35	1.53
Regional Rural Banks & OSCB	2471.39	446.32	18.06
ACP MSME Rs. In Crores			
BANKS	Target	Achievement	%
ESAF Small Finance Bank	175.59	7.04	4.01
Ujjivan Small Finance Bank	90.95	0.34	0.37
Utkarsh Small Finance Bank	127.76	0.01	0.01
Jana Small Finance Bank	112.70	0.00	0.00
Suryoday Small Finance Bank	88.89	0.00	0.00
Small Finance Bank	595.88	7.39	1.24
TOTAL	59449.52	14815.38	24.92

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5.2 Bank finance to MSMEs getting lease hold right from IDCO

A meeting of the small committee (Major banks IDCO, SIDBI, MSME Association) 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.
- SLBC has intimated the above points to Industry Dept., MSME Dept. & Finance Dept. for further action.

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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, in spite 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.

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

Pending list - Stage / Contract Carriage Operators				
SI No.	Name of Bank	No. of applications sponsored	No. of applications sanctioned	No. of applications pending
1	State Bank of India	86	0	86
2	Bank of India	38	0	38
3	UCO Bank	20	0	20
4	Canara Bank	16	0	16
5	Punjab National Bank	13	0	13
6	Central Bank of India	7	0	7
7	Union Bank	5	0	5
8	Bank of Baroda	4	0	4
9	Indian Overseas Bank	4	0	4
10	Indian Bank	2	0	2
Total Public Sector Banks		195	0	195
11	HDFC Bank	13	0	13
12	Indus Ind Bank	9	0	9
13	ICICI Bank	5	0	5
14	Axis Bank Ltd	2	0	2
15	IDBI BANK	2	0	2
16	Bandhan Bank	1	0	1
17	The South Indian Bank Ltd.	1	0	1
Total Private Sector Banks		33	0	33

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

Pending list - Stage / Contract Carriage Operators				
SI No.	Name of Bank	No. of applications sponsored	No. of applications sanctioned	No. of applications Pending
18	Odisha Gramya Bank	3	0	3
19	Utkal Grameen Bank	2	0	2
Total of RRBs		5	0	5
20	Orissa State Co-Op. Bank	4	0	4
21	Urban Cooperative Bank	3	0	3
Total of Co-operative		7	0	7
22	Cholamandalam Finance	9	0	9
23	Tata Motor	1	0	1
24	Sundaram Finance	1	0	1
25	Hinduja Leyland Finance	1	0	1
26	TML Finance	1	0	1
27	Sriram Transport Finance	1	0	1
Others		14	0	14
TOTAL		254	0	254

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

- 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.
- SWIFT India Pvt. Ltd. has to take up the matter with all banks for on boarding.
- Representative from SWIFT India may apprise the house.

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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		% of Achievement		Pending at bank	
	No of Prj.	MM Involved (In Crore)	No of Prj.	MM Involved (In Crore)	No of Prj.	MM Involved (In Crore)	No of Prj.	MM Involved	No of Prj.	MM Involved (In Crore)
30.06.2022	6000	210.00	4340	115.63	605	15.54	10.08	7.40	1367	38.14
31.08.2022	6000	210.00	7809	217.41	1546	38.31	25.77	18.24	3529	104.70

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5.5 Govt. Sponsored Programmes PMEGP– Govt. of India

PROGRESS UNDER PMEGP FROM 01.04.2022 TO 31.08.2022

PSUs and RRBs

Bank Name	Target for FY 22-23		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 (In Lakh)
Central Bank of India	138	483	131	443	94.9	91.7	28	117
Canara Bank	378	1323	180	503	47.6	38.1	91	274
Bank of Baroda	247	865	106	345	42.9	40	243	799
Union Bank of India	547	1915	201	543	36.8	28.4	160	633
Bank of India	403	1411	131	308	32.5	21.8	341	917
Punjab National Bank	471	1649	131	324	27.8	19.6	419	1321
Indian Bank	311	1089	80	239	25.7	22	248	664
State Bank of India	1840	6440	436	781	23.7	12.1	1304	3527
UCO Bank	378	1323	77	120	20.4	9.08	135	343
Indian Overseas Bank	195	683	28	88.9	14.4	13	103	351
Odisha Gramya Bank	180	630	17	58.6	9.44	9.3	138	423
Punjab & Sind Bank	33	116	3	16.5	9.09	14.3	18	81.7
Bank of Maharashtra	42	147	2	4.08	4.76	2.78	27	108
Utkal Gramya Bank	50	175	1	8.75	2	5	34	141

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5.5 Govt. Sponsored Programmes PMEGP– Govt. of India

PROGRESS UNDER PMEGP FROM 01.04.2022 TO 31.08.2022

Bank Name	Pvt Banks							
	Target for FY 22-23		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 (In Lakh)
Karnatak Bank Ltd.	4	14.00	2	10.77	50.00	76.93	9	35.56
IDBI Bank	56	196.00	8	12.09	14.29	6.17	34	97.40
Federal Bank	13	45.50	1	8.75	7.69	19.23	5	26.39
Axis Bank Ltd	201	703.50	11	15.97	5.47	2.27	129	359.56
Bandhan Bank	73	255.50	0	0.00	0.00	0.00	1	1.25
HDFC Bank	168	588.00	0	0.00	0.00	0.00	37	152.98
ICICI Bank	173	605.50	0	0.00	0.00	0.00	21	80.15
Indus Ind Bank	38	133.00	0	0.00	0.00	0.00	1	6.25
City Union Bank	1	3.50	0	0.00	0.00	0.00	0	0.00
DCB Bank Ltd	23	80.50	0	0.00	0.00	0.00	0	0.00
IDFC First Bank	11	38.50	0	0.00	0.00	0.00	2	9.68
Karur Vysya Bank	3	10.50	0	0.00	0.00	0.00	0	0.00
Kotak Mahindra Bank Ltd	10	35.00	0	0.00	0.00	0.00	1	0.72
DBS (e-Laxmi Vilas Bank)	3	10.50	0	0.00	0.00	0.00	0	0.00
RBL Bank	2	7.00	0	0.00	0.00	0.00	0	0.00
Standard Chartered Bank	1	3.50	0	0.00	0.00	0.00	0	0.00
The South Indian Bank Ltd.	2	7.00	0	0.00	0.00	0.00	0	0.00
Yes Bank	4	14.00	0	0.00	0.00	0.00	0	0.00
Tamilnadu Mercantile Bank	1	3.50	0	0.00	0.00	0.00	0	0.00

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5.5 Govt. Sponsored Programmes PMEGP– Govt. of India

PMEGP (MM CLAIMED) - 01.04.2022 TO 31.08.2022

Bank	Margin Money Claimed		Bank	Margin Money Claimed	
	No of Prj.	MM Involve (In Lakh)		No of Prj.	MM Involve (In Lakh)
PUNJAB NATIONAL BANK	120	335.56	AXIS BANK LTD	12	13.35
CANARA BANK	119	300.06	IDBI BANK	7	10.94
BANK OF BARODA	66	193.21	KARNATAKA BANK LTD	1	6.25
STATE BANK OF INDIA	71	190.66	ICICI BANK LIMITED	1	0.48
UNION BANK OF INDIA	59	179.01	HDFC BANK	1	0.33
BANK OF INDIA	74	170.83	BANDHAN BANK LTD	0	0.00
CENTRAL BANK OF INDIA	54	158.05	CITY UNION BANK LIMITED	0	0.00
INDIAN BANK	58	152.92	DCB BANK LIMITED	0	0.00
UCO BANK	59	107.78	IDFC FIRST BANK LTD	0	0.00
INDIAN OVERSEAS BANK	20	57.57	INDUSIND BANK	0	0.00
ODISHA GRAMYA BANK	11	55.54	KARUR VYSYA BANK	0	0.00
UTKAL GRAMYA BANK	5	43.75	KOTAK MAHINDRA BANK LTD	0	0.00
PUNJAB AND SIND BANK	5	23.02	LAXMI VILAS BANK	0	0.00
FEDERAL BANK	3	18.55	SOUTH INDIAN BANK	0	0.00
BANK OF MAHARASHTRA	4	15.02	YES BANK	0	0.00
			TOTAL	750	2032.88

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5.5 Govt. Sponsored Programmes PMEGP– Govt. of India

Action Points emerged in the SLBC sub committee meeting on MSME held on 09.09.2022

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.

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

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

Category	Target No. of proposals	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
Total	2,244	2,504	312	1,649	543

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

BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED	% ACHIEVEMENT	REJECTED	PENDING
STATE BANK OF INDIA	393	710	85	21.63	530	95
CANARA BANK	122	157	26	21.31	117	14
UCO BANK	110	173	22	20.00	134	17
CENTRAL BANK OF INDIA	46	34	9	19.57	24	1
INDIAN OVERSEAS BANK	56	52	9	16.07	25	18
BANK OF BARODA	76	65	12	15.79	49	4
INDIAN BANK	90	127	14	15.56	87	26
BANK OF INDIA	112	123	17	15.18	94	12
UNION BANK OF INDIA	161	135	23	14.29	101	11
PUNJAB NATIONAL BANK	146	148	16	10.96	99	33
IDBI BANK	33	20	1	3.03	5	14
ODISHA GRAMYA BANK	0	103	6	0.00	39	58

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

BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED	% ACHIEVEMENT	REJECTED	PENDING
UTKAL GRAMYA BANK RRB	0	33	1	0.00	18	14
AXIS BANK	80	2	0	0.00	2	0
BANDHAN BANK LIMITED	84	3	0	0.00	0	3
BANK OF MAHARASHTRA	0	3	0	0.00	1	2
DCB BANK LIMITED	20	4	0	0.00	4	0
FEDERAL BANK	0	3	0	0.00	0	3
HDFC BANK	70	14	0	0.00	8	6
ICICI BANK LIMITED	69	14	0	0.00	5	9
IDFC First Bank Ltd	0	2	0	0.00	0	2
INDUSIND BANK	22	1	0	0.00	0	1
KARNATAKA BANK LIMITED	0	2	0	0.00	1	1
KARUR VYSYA BANK	0	1	0	0.00	0	1
OSCB	0	2	0	0.00	0	2
PUNJAB AND SIND BANK	0	1	0	0.00	1	0

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

SL NO	BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED	% ACHIEVEMENT	REJECTED	PENDING
1	STATE BANK OF INDIA	116	210	39	33.62	150	21
2	UCO BANK	32	45	8	25.00	28	9
3	CANARA BANK	36	28	6	16.67	21	1
4	BANK OF BARODA	23	20	3	13.04	17	0
5	CENTRAL BANK OF INDIA	14	4	1	7.14	1	2
6	UNION BANK OF INDIA	47	24	3	6.38	21	0
7	INDIAN BANK	27	22	1	3.70	6	15
8	BANK OF INDIA	33	38	1	3.03	26	11
9	PUNJAB NATIONAL BANK	43	39	1	2.33	2	36
10	HDFC BANK	21	2	0	0.00	0	2
11	ICICI BANK LIMITED	20	8	0	0.00	0	8
12	INDIAN OVERSEAS BANK	17	16	0	0.00	2	14
13	ODISHA GRAMYA BANK	0	28	0	0.00	20	8
14	OSCB	0	4	1	0.00	0	3
15	AXIS BANK	24	0	0	0.00	0	0
16	BANDHAN BANK	25	0	0	0.00	0	0
17	INDUSIND BANK	6	0	0	0.00	0	0
18	IDBI BANK	10	0	0	0.00	0	0
19	DCB BANK	6	0	0	0.00	0	0
20	UTKAL GRAMYA BANK RRB	0	80	6	0.00	11	63

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

Reasons for rejection/pending applications:

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

Action points emerged in the SLBC subcommittee meeting on MSME held on 09.09.2022:

- Due diligence during DPR preparation as per SOP should be done for evaluation of application.
- Banks should consult GM DIC/ DRP before rejection of application & to see if deficiency can be rectified.
- SPMU has to visit various districts to sensitise bankers & field functionaries.
- Before sponsoring any application, the applicant should be sensitised about the components of proposal.
- Since there is a provision in bank MIS to submit revised DPR and deficient documents, banks should consult DRP/IPOs before rejecting any applications.
- The SHG financing for chatua making is usually for existing SHGs having good track records, hence they can be financed under non ODOP also.

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5.7 Specialized MSME Bank-Branches in Odisha

Banks have reported that presently there are 155 Specialized MSME Branches. However, during FY 2018-19, the no. of Specialized MSME Branches were 467. Respective banks may apprise.

SPECIALIZED MSME BRANCHES				
BANK	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	
P & S Bank	1	0	-1	
SOUTH INDIAN	0	1	1	
TOTAL	467	155	312	

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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 restructured, and 17,517 no. of cases decided for recovery.

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
BANK OF BARODA	8	17020	6460	4865
BANK OF INDIA	1	582	83	746
BANK OF MAHARASTRA	2	0	223	29
CANARA BANK	45	0	1834	214
INDIAN BANK	19	21	313	446
IOB	36	0	0	36
STATE BANK OF INDIA	815	24263	1246	5247
UCO BANK	870	24284	1559	5729
UNION BANK OF INDIA	13	7	0	7
AXIS BANK	2	4	0	8
DCB BANK	12	2297	283	0
ESAF SMALL FINANCE BANK	4	10	0	22
HDFC BANK	42	17	219	605
ICICI BANK LIMITED	12	1193	2	162
IDBI BANK	3	35	64	2
KARNATAKA BANK	2	6	1	1
UTKAL GRAMEEN BANK	3	2	0	3
TOTAL	1847	69724	12068	17517

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5.9 Provision of banking facilities to MSME Clusters.

20 identified MSME clusters have been tentatively allotted to banks for taking care of their financing needs as under. After approval the respective banks will take care of the financing needs of clusters.

Sl	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

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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 (Amt in Rs. Crores)

Categories	FY 2021-22 (upto 31.08.21)			FY 2021-22 (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
Total	11,80,649	4,494.61		11,38,755	5,677.21	

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

Financial Institutions	FY 2022-23 (Upto 31.08.2022)		Average credit disbursed per account (Amt in Rs. Lakhs)
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	
Public Sector Banks	98,855	1,951.39	1.97
Private Sector Banks	6,53,449	2,307.66	0.35
Regional Rural Banks	646	3.33	0.52
Small Finance Bank	1,04,643	388.27	0.37
MFIs & NBFCs	2,81,162	1,026.54	0.37
Total	11,38,755	5,677.21	0.50

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

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA FROM 01.04.2022 TO 31.08.2022

Bank Name	PSBs		[Amount Rs. in Crore]	
	No Of A/Cs	Sanction Amt	Avg Loan Size Rs. Lakhs	Disbursement Amt
Bank of Baroda	15,900	159.51	1.00	159.1
Canara Bank	14,049	258.38	1.84	224.96
Indian Overseas Bank	13,106	110.43	0.84	109.95
Punjab National Bank	12,486	441.92	3.54	398.85
State Bank of India	10,362	347.61	3.35	347.24
Bank of India	9,861	263.24	2.67	213.39
Union Bank of India	8,114	192.2	2.37	179.73
Central Bank of India	5,657	134.62	2.38	75.2
UCO Bank	5,601	129.09	2.30	128.22
Indian Bank	3,141	98.72	3.14	98.72
Punjab & Sind Bank	313	7.88	2.52	7.7
Bank of Maharashtra	265	12.27	4.63	8.33

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

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA FROM 01.04.2022 TO 31.08.2022

Bank Name	PVT BANKS, RRBs, SFBs		[Amount Rs. in Crore]	
	No Of A/Cs	Sanction Amt	Avg Loan Size in Lakhs	Disbursement Amt
IndusInd Bank	4,97,334	1,511.99	0.30	1,511.99
Axis Bank	62,323	260.06	0.42	260.06
HDFC Bank	46,701	214.08	0.46	214.08
Utkarsh SFB	41,941	117.39	0.28	117.39
Suryoday SFB	35,056	126.11	0.36	126.08
Yes Bank	23,885	82.91	0.35	82.91
Ujjivan SFB	23,187	131.93	0.57	131.93
IDFC Bank Limited	21,882	173.00	0.79	172.92
ESAF SFB	4,459	12.88	0.29	12.88
ICICI Bank	655	41.78	6.38	41.78
Utkal Grameen Bank	646	14.06	2.18	3.33
IDBI Bank Limited	372	19.87	5.34	19.87
Ratnakar Bank	191	0.40	0.21	0.40
Federal Bank	79	2.95	3.73	2.74
Karnataka Bank	27	0.99	3.67	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.

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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.

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

Claim of Interest Subvention

- As of 20.09.2022, Out of Rs.9,987.20 Lakhs amount earmarked for ECLGS Int Subvention Rs. 2,136.20 lakhs interest subvention amount has been claimed in 50,847 accounts by different banks. As the last date for disbursement of ECLGS interest subvention is 30.9.2022, banks are requested to submit claims as per revised guidelines within 26.09.2022.
- HDFC Bank has submitted claims for RS. 2.51 crore covering 1540 customers and requested to credit the same in one office account instead of individual borrower's loan account. In terms of Revised Operational Guidelines for claim of interest subvention dated 06.07.2022, the Interest subvention amount is to be credited to the loan account of the beneficiary. As the claim of HDFC Bank is in contradiction to operational guidelines, SLBC has referred the matter to MSME Department and Directorate of Industries.

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5.11 Emergency Credit Line Guarantee Scheme (ECLGS)

Details of Interest Subvention Claims Submitted by 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
TOTAL		49,307	1,885.49

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5.12 Assistance to Startups through Bank Linkage under Odisha Startup Policy

BANKS	No of A/C sanctioned from 01.04.2022 to 30.06.2022	Amount sanctioned from 01.04.2022 to 30.06.2022 in Rs. Lakhs	Cumulative No of A/C sanctioned	Cumulative Amount sanctioned in Rs. Lakhs
Bank of India	0	0	163	12224.34
Bank of Maharashtra	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
TOTAL	98	669.00	380	16431.52

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5.13 Stand Up India Scheme

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

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	153.23	66.08
Women	3,865	3917	848.93	395.68	3940	856.94	402.10
Total	7,730	4687	1002.16	461.76	4710	1010.17	468.18

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.

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5.13 Stand Up India Scheme

Lender	Total Target		Total			
		Gap to target	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
Public Sector Banks						
State Bank of India	1666	-500	1166	266.37	158.89	158.89
Punjab National Bank	720	-207	513	122.42	78.09	76.73
Union Bank of India	714	-71	643	116.50	41.79	36.55
Canara Bank	542	-87	455	102.70	31.73	31.72
Bank of Baroda	356	29	385	79.62	24.19	24.16
Bank of India	510	-182	328	55.71	34.65	32.34
Indian Bank	232	8	240	53.66	28.91	26.13
UCO Bank	496	-283	213	53.23	22.43	22.43
Indian Overseas Bank	266	-36	230	42.46	8.23	8.23
Central Bank of India	206	-108	98	18.32	6.90	6.90
Punjab and Sind Bank	36	-9	27	4.71	2.24	2.24
Bank of Maharashtra	18	-3	15	2.34	0.91	0.91
Total	5762	-1449	4313	918.04	438.96	427.23

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5.13 Stand Up India Scheme

PERFORMANCE UNDER STAND UP INDIA SCHEME AS OF 31.08.2022 [Amount Rs. in Crore]						
Lender	Total Target		Total			
		Gap to target	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
Private Sector Banks & RRB						
HDFC Bank	356	-182	174	30.58	0.20	0.20
Kotak Mahindra	36	36	72	26.14	0.00	0.00
IndusInd Bank	48	43	91	22.07	20.83	20.83
IDBI Bank	138	-114	24	5.38	2.88	2.37
ICICI Bank	238	-214	24	5.27	5.12	5.12
RRB Odisha GB	1100	-1090	10	2.18	0.00	0.00
Federal Bank	52	-50	2	0.52	0.20	0.20
Total	1968	-1571	397	92.14	29.23	28.72

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5.14 Silpi Unnati Yojana (SUY) – State Government Scheme

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

BANK	PROGRESS IN 2021-22 & 2022-23 upto 31.08.2022			
	SPONSORED	SANCTIONED	PENDING	% Pending
OSCB	399	314	85	21.30
ODISHA GRAMYA BANK	398	147	251	63.07
STATE BANK OF INDIA	659	106	553	83.92
BANK OF INDIA	140	83	57	40.71
CANARA BANK	155	70	85	54.84
PUNJAB NATIONAL BANK	164	53	111	67.68
INDIAN BANK	135	47	88	65.19
UNION BANK OF INDIA	98	47	51	52.04
CENTRAL BANK OF INDIA	58	32	26	44.83
UCO BANK	111	16	95	85.59
BANK OF BARODA	92	12	80	86.96
INDIAN OVERSEES BANK	52	12	40	76.92
UTKAL GRAMYA BANK	52	4	48	92.31
PUNJAB & SIND BANK	3	1	2	66.67
AXIS BANK	1	0	1	100.00
ICICI BANK	1	0	1	100.00
IDBI BANK	3	0	3	100.00
HDFC BANK	1	0	1	100.00

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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	% Sanction out of Entered	Out of sanctioned, no. of applications disbursed.	% Disbursed out of Sanctioned
30.06.2021	41,688	32,101	77.00	26,859	83.67
15.08.2022	75,961	47,701	62.79	39,322	82.43

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5.15 PMSVANidhi (Street Vendors):

PMSVANIDHI ODISHA AS ON 15.08.2022					
Bank Name	Logged	Picked Up	Sanctioned	Disbursed	Grand Total
State Bank of India	3506	6182	15751	13918	25439
Canara Bank	496	324	4732	4228	5552
Bank of India	653	856	4572	4493	6081
HDFC Bank	969	28	4469	87	5466
Union Bank of India	1443	1124	3969	3578	6536
Indian Bank	453	408	3463	3245	4324
Punjab National Bank	857	1366	2622	2333	4845
UCO Bank	807	324	2387	2171	3518
Bank of Baroda	627	1182	1760	1644	3569
Indian Overseas Bank	308	540	1342	1208	2190
Central Bank of India	230	644	1299	1117	2173
IDBI Bank	155	36	323	319	514
Punjab and Sind Bank	49	170	258	249	477
Bank of Maharashtra	33	26	219	218	278
Odisha Gramya Bank	5	1958	152	143	2115
Annapurna Finance Pvt. Ltd.	7	44	135	134	186
Utkarsh Small Finance Bank	103	324	112	109	539

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5.15 PMSVANidhi (Street Vendors):

PMSVANIDHI ODISHA AS ON 15.08.2022					
Bank Name	Logged	Picked Up	Sanctioned	Disbursed	Grand Total
Karnataka Bank Ltd	20	154	49	45	223
Axis Bank	56	302	21	19	379
Karur Vysya Bank Ltd		34	14	14	48
Utkal Gramya Bank	6	692	14	13	712
Federal Bank	11	192	12	12	215
Unity Small Finance Bank Ltd.		30	9	9	39
Bandhan Bank Ltd.	5	168	6	6	179
ICICI Bank	1	154	4	4	159
Tamilnad Mercantile Bank Ltd	1	8	4	4	13
City Union Bank		12	1	1	13
Kotak Mahindra Bank Limited	13	30	1		44
Ujjivan Small Finance Bank		32	1	1	33
DCB Bank Ltd.		14	0		14
IndusInd Bank	6	8	0		14
Lakshmi Vilas Bank		14	0		14
SOUTH INDIAN BANK	2	16	0		18
Yes Bank Ltd.	40		0		40
Arohan Financial Services Limited		2	0		2

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5.15 PMSVANidhi (Street Vendors):

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

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.

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5.15 PMSVANidhi (Street Vendors):

City Level Monthly Camps under "SVANidhi se Samriddhi" Program

"SVANidhi se Samriddhi" 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 organizes Week-Long City Level Camps to facilitate maximum sanctions & benefit of the scheme linkages to eligible beneficiaries and their families.

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

Finance Department has advised to include all ULBs in state in the above campaign.

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

PERFORMANCE UNDER CGTMSE (Amount in Rs. Crores)		
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

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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.

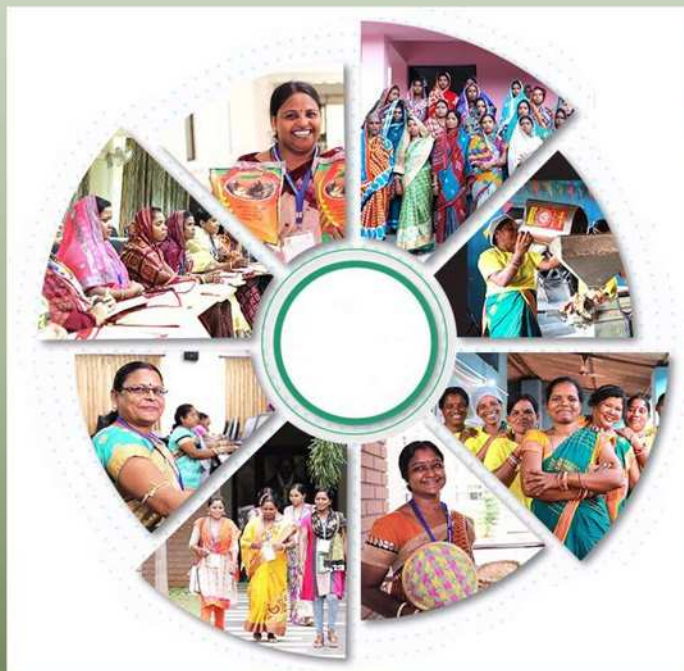
The onboarding of MSMEs on the portal is work in progress and currently 1,05,76,583 MSMEs are registered on the platform in whole country and 2,13,099 MSMEs are registered in Odisha. Thus, many MSMEs are still outside the Udyam net.

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 notified 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.

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.

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AGENDA 6: Progress under SHG Financing in the State of Odisha – NRLM & NULM

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6.1 WSHG Bank Linkage

YEAR	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT	
	ACC	AMT	ACC	AMT	ACC	AMT
2021-22 (FULL YEAR)	280150	6002.52	310819	6836.48	111	114
2022-23 (UPTO 31.08.2022)	350000	8750.00	111214	2952.72	32	34

Amount in Rs. In Crore

Average Loan Size of WSHG	
Date	Average Loan size
31.03.2022	Rs. 2.20 Lacs
31.08.2022	Rs. 2.65 Lacs

Current year target for loan size- Rs 4.00 Lacs

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

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6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE) (01/04/2022 to 31/08/2022)								
Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
CENTRAL BANK OF INDIA	5333	13929	2276	6923.41	43%	50%	1396	3.04
BANK OF INDIA	17518	40488	7211	20916.13	41%	52%	4147	2.9
UNION BANK OF INDIA	12347	31095	4638	11994.18	38%	39%	4931	2.59
INDIAN OVERSEAS BANK	9053	23221	3199	8028.97	35%	35%	3993	2.51
CANARA BANK	12846	33064	4375	12757.13	34%	39%	3840	2.92
INDIAN BANK	12053	28931	3798	10516.56	32%	36%	4261	2.77
PUNJAB NATIONAL BANK	18742	48978	5920	17409.27	32%	36%	5860	2.94
STATE BANK OF INDIA	77125	201516	25040	68406.27	32%	34%	15286	2.73
HDFC BANK	5084	11694	1576	3348.18	31%	29%	1281	2.12
ODISHA CO-OP BANK	21316	46288	6598	15316.49	31%	33%	6433	2.32
UTKAL GRAMEEN BANK	39198	73923	12034	22010.54	31%	30%	12588	1.83

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6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE) (01/04/2022 to 31/08/2022)								
Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
ODISHA GRAMYA BANK	80458	221822	24135	68807.18	30%	31%	24487	2.85
ICICI BANK	4745	10782	1395	3272.07	29%	30%	1019	2.35
IDBI BANK	520	1112.7	145	362.88	28%	33%	68	2.5
UCO BANK	23153	62613	6483	18473.63	28%	30%	5546	2.85
BANK OF BARODA	8393	20810	2140	6119.14	25%	29%	2085	2.86
FEDERAL BANK	107	250.46	15	43.5	14%	17%	6	2.9
PUNJAB AND SIND BANK	121	297.81	15	45.5	12%	15%	19	3.03
AXIS BANK	1755	3902.8	161	317	9%	8%	114	1.97
BANK OF MAHARASHTRA	68	147.5	1	3	1%	2%	11	3
OTHERS (BANDHAN, DCB)	0	0	59	200.95	0%	0	0	3.41
INDUSIND BANK	65	135	0	0	0%	0%		0
GRAND TOTAL	350000	875000.00	111214	295271.98	32%	34%	97371	2.65

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6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (DISTRICT WISE) (01/04/2022 to 31/08/2022)								
Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (no. of SHG)	Financial (In Lakh)	Physical (no. of SHG)	Financial (In Lakh)	Physical	Financial		
Malkangiri	3974	7947.93	2166	3862.97	55%	49%	0	1.78
Sundargarh	15171	37117.16	6225	16856.66	41%	45%	2914	2.71
Mayurbhanj	23368	60868.23	9425	26104.75	40%	43%	1878	2.77
Jajpur	16258	45034.44	6124	17240.11	38%	38%	5702	2.82
Keonjhar	14009	31139.96	5257	13047.35	38%	42%	1897	2.48
Bolangir	9816	19925.19	3580	6621.59	36%	33%	5919	1.85
Balasore	24252	70171.50	8690	24313.48	36%	35%	0	2.80
Nuapada	4524	9418.74	1554	3430.90	34%	36%	2001	2.21
Koraput	8092	16148.63	2765	5328.99	34%	33%	3575	1.93
Ganjam	27694	69562.78	9449	23423.01	34%	34%	16733	2.48
Nabarangpur	6563	13155.48	2167	4049.10	33%	31%	0	1.87
Kandhamal	6582	14923.83	2128	5847.95	32%	39%	0	2.75
Deogarh	4163	8916.10	1317	3317.23	32%	37%	0	2.52
Rayagada	6940	15209.51	2175	4681.99	31%	31%	2249	2.15
Bhadrak	15377	44205.68	4810	14768.05	31%	33%	2665	3.07

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6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (DISTRICT WISE) (01/04/2022 to 31/08/2022)								
Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (no. of SHG)	Financial (In Lakh)	Physical (no. of SHG)	Financial (In Lakh)	Physical	Financial		
Jharsuguda	4486	10134.25	1364	3319.99	30%	33%	0	2.43
Gajapati	5804	11654.68	1729	3254.91	30%	28%	846	1.88
Khurda	15979	44578.86	4655	15970.82	29%	36%	4619	3.43
Nayagarh	10672	29201.93	3077	10220.89	29%	35%	6378	3.32
Boudh	3839	9542.10	1094	2690.13	28%	28%	0	2.46
Jagatsinghpur	12014	30304.11	3417	9095.75	28%	30%	6329	2.66
Cuttack	21510	60388.33	6004	17320.78	28%	29%	6684	2.88
Subarnapur	5604	12706.16	1527	3655.62	27%	29%	0	2.39
Kalahandi	7929	15948.17	2147	4672.24	27%	29%	0	2.18
Sambalpur	8718	22391.86	2346	7075.99	27%	32%	3256	3.02
Puri	19153	49463.11	4990	15172.25	26%	31%	15390	3.04
Dhenkanal	10554	27030.98	2744	8180.40	26%	30%	7162	2.98
Bargarh	9240	21987.36	2365	5666.67	26%	26%	1174	2.40
Angul	15461	38990.75	3413	9227.48	22%	24%	0	2.70
Kendrapara	12254	26932.19	2510	6853.92	20%	25%	0	2.73
Grand Total	160303	395413.87	59530	150126.86	37%	38%	40619	2.52

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6.1 WSHG in Odisha through Mission Shakti

Status on Mission Shakti Loan - State Interest Subvention Settlement (2022-23)			
BANK NAME	through Banks (Offline)	BLIS MIS portal (Direct)	Total (Offline + BLIS)
PUNJAB NATIONAL BANK	0	3.9	3.90
STATE BANK OF INDIA	0	2.6	2.60
UTKAL GRAMEEN BANK	0	2.28	2.28
UCO BANK	0	1.01	1.01
ICICI BANK	0	0.21	0.21
ODISHA GRAMEYA BANK	0	0.11	0.11
HDFC BANK	0	0.08	0.08
IDBI BANK	0	0.03	0.03
ODISHA CO-OP APEX BANK LTD	2.00	0	2.00
CANARA BANK	5.00	0	5.00
UNION BANK	0.00	0	0.00
INDIAN OVERSEAS BANK	2.17	0	2.17
INDIAN BANK	0	0	0
BANK OF INDIA	0	0	0
BANK OF BARODA	0	0	0
CENTRAL BANK OF INDIA	0	0	0
AXIS BANK	0	0	0
PUNJAB AND SIND BANK	0	0	0
GRAND TOTAL	9.18	10.23	19.40

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6.1 WSHG in Odisha through Mission Shakti

- As on 15.09.2022, Interest Subvention 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 against a target of Rs. 200 Crore for current year.
- Bank of India, Punjab & Sind Bank have not submitted Interest Subvention claims for last financial year.
- MOU has been signed with all banks (except Punjab & Sind bank, Federal bank and Indusind Bank) for sharing SHG data in BLIS MIS portal.
- OGB, UGB, SBI, PNB, UCO Bank, IDBI Bank, ICICI Bank and HDFC Bank are claiming Interest Subvention through BLIS portal.

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6.1 WSHG in Odisha through Mission Shakti

Engagement of WSHG member as BCA - MOU Signing Status (As on 15.09.2022)

Name of the Bank	Proposal submission Status	MOU Signing Status
ICICI Bank	Received	Executed & in Operation
Odisha Gramya Bank	Received	Executed & in Operation
State Bank of India	Received	Executed & in Operation
UCO Bank	Received	Executed & in Operation
Union Bank of India	Received	Executed & in Operation
Utkal Grameen Bank	Received	Executed & in Operation
YES Bank	Received	Executed & in Operation
Axis Bank	Received	Draft MOU shared with Bank. Response awaiting from Bank
Bank of India	Received	Draft MOU shared with Bank. Response awaiting from Bank
Indian Bank	Received	Draft MOU shared with Bank. Response awaiting from Bank
Punjab National Bank	Received	Draft MOU shared with Bank. Response awaiting from Bank
Bank of Baroda	Not Received	Not signed MoU
Bank of Maharashtra	Not Received	
Canara Bank	Not Received	
Central Bank of India	Not Received	
Federal Bank	Not Received	
HDFC Bank	Not Received	
IDBI Bank	Not Received	
Indian Overseas Bank	Not Received	
IndusInd Bank	Not Received	
Odisha State Cooperative Bank	Not Received	
Punjab & Sind Bank	Not Received	

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6.1 WSHG in Odisha through Mission Shakti

- At present 2203 Mission Shakti SHG members are engaged as BC agents and they have undertaken transactions amounting to Rs. 350.61 crores till 31.08.2022.
- Around 300 BC agents will be engaged shortly through UCO Bank and Union Bank of India.
- In the Sub- committee meeting on Financial Inclusion, Financial Literacy & Digital Payments held on 17.09.2022, the Principal Secretary advised all banks who have not signed MOU with Mission shakti to engage SHG members as BC agents shall complete the process by 30.09.2022.

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6.1 WSHG in Odisha through Mission Shakti

SHG Member as BCA Status (District & Bank wise) (As on 31st July 2022)						
District Name	Bank Name					No. of SHG member engaged Total
	OGB	SBI	UGB	ICICI	YES	
ANGUL	23	15		66		104
BALESHWAR	14	5			129	148
BARGARH		1	5		69	75
BHADRAK	11	13			79	103
BOLANGIR		17	9		71	97
BOUDH		8	2	29		39
CUTTACK	16	15		30		61
DEOGARH		11		23		34
DHENKANAL	18			44		62
GAJAPATI		31	13		68	112
GANJAM		14	19		74	107
JAGATSINGHPUR	9	12		61		82
JAIPUR	24	11		13		48
JHARSUGUDA		2	1	10		13
KALAHANDI		9	15		32	56
KANDHAMAL		9	6		54	69
KENDRAPARA	19	6		94		119
KENDUJHAR	25			50		75
KHORDHA	11	8			21	40
KORAPUT		14	18		21	53
MALKANGIRI		12	16	21		49
MAYURBHANJ	25	13			160	198
NABARANGPUR			6	57		63
NAYAGARH	13	5			69	87
NUAPADA		10	2	49		61
PURI	28	12		55		95
RAYAGADA		19	3	11		33
SAMBALPUR		4	13	30		47
SONEPUR			4	19		23
SUNDARGARH		20	6		24	50
Total	236	296	138	662	871	2203

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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

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6.3 Progress on implementation of Income Generating Schemes of OSFDC in Collaboration with Mission Shakti upto 14.09.2022.

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	--	--	--	--	--	--

All banks and LDMS have to expedite the process of sanction and disbursement of proposals under this scheme so that the target can be achieved in time.

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AGENDA NO. 7

Other Issues

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7.1 NPA position as on 30.06.2022

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

Sector	NPA % as of 31.03.2022	NPA % as of 30.06.2022
Short Term Crop Loan	14.18	9.81
Agriculture Term Loan	11.12	12.32
Agriculture Allied	5.43	7.45
Total Agriculture	10.37	10.00
MSME Sector	8.94	8.57
Education Loan	11.38	10.96
Housing Loan	3.84	3.32
Total Priority Sector	8.94	12.00
Total Advance	6.47	8.40

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

Sector	NPA % as of 31.03.2022	NPA % as of 30.06.2022
PMEGP	35.27	24.74
SHG	5.96	6.58
NULM	5.99	4.51

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7.2 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

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7.2 RSETI- Status of Infrastructure related issues in RSETI

Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
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.
Gajapati	Allotted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector. The District Authority is demanding Rupees towards Rent, Cess etc.
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.
Rayagada	Allotted	Taken	To be done	Due to small area of construction, (at half Stage) not approved by NIRD. Fresh Construction to be done.
Subarnapur	Allotted	Taken	Construction of Building done	Boundary disputed , not yet settled (in Progress). Functioning from own Building
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.
Sundargarh	Allotted	Taken	Completed	Water facility (Borewell) and Electric connection to be obtained. Boundary Wall to be constructed.
Bhadrak	Allotted	Taken	Completed	Boundary wall to be constructed and electric connection to be obtained
Dhenkanal	Allotted	Taken	To be Done	Approval obtained from Dhenkanal Regional Development trust pending for Municipality approval.
Cuttack	Not Allotted	Not Taken	NA	Land identified , to be allotted

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7.3 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

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

During 01.04.2021 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

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.

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

- 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.
- Promotional grant assistance from NABARD is extended to programmes in farm sector, offfarm sector and micro credit innovations for livelihood promotion.
- NABARD has so far assisted 149 watershed projects in 24 districts.
- 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

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

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.

7.8 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.

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7.9 Property Cards under SVAMITVA Scheme – validity as instrument for property mortgage.

- ❖ Aims to bring 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.
- ❖ 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.

State Govt. is requested to implement the scheme in Odisha

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7.10 Other Issues

The calendar of SLBC Meetings for the quarter ended September 2022 & December 2022 is furnished below

Particulars of Meeting	Quarter ended Sept-22	Quarter ended Dec-22
Deadline 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

Functioning of DCC/DLRC and strengthening of LDMs

- DCC and DLRC meetings are to be held regularly on quarterly basis and separately.
- Controlling Heads of lead banks are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM office.

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.

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7.10 Other Issues

The mechanism of State Recovery Act (OPDR) should be strengthened for effective recovery of bank overdues.

The State authorities are requested to ensure that, no transfer of land should be allowed/ register which is mortgaged to a bank without the NOC from the concerned bank.

All banks should issue necessary guidelines to their branches for registration of Memorandum of title deeds (MOTD) with the registering authority. State Govt. is requested to reduce the charges for MOTD and to enable online charge creation for banks.

State Government interest subvention under fisheries is to be taken care of by the department.

To prevent the delay in obtaining permission/ approval for fresh/ renewal of aquaculture activities from coastal aquaculture authority an online mechanism can be developed by Govt. department.

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7.11 Recent Policy Changes

❖ Integrated Ombudsman Scheme, 2021:

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.

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7.11 Recent Policy Changes

❖ Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)].

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.

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.

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7.11 Recent Policy Changes

❖ Guidelines on Digital Lending.

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.

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.

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ANY OTHER MATTER
WITH PERMISSION
OF THE CHAIR

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THANK YOU

LIST OF PARTICIPANTS FOR 168TH SLBC MEETING HELD ON 27.09.2022 FOR THE QUARTER ENDED JUNE 2022 AT LOKSEVA BHAWAN AT 10.30 AM TUESDAY			
SL	NAME	DESIGNATION	ORGANISATION
1	Shri Niranjan Pujari	Minister of Finance & Parliament Affairs	Govt. of Odisha
2	Shri Pradeep Kumar Jena	Development Commissioner cum Additional Chief Secretary	Govt. of Odisha
3	Shri Sanjeev Chopra	Agriculture Production Commissioner Cum Additional Chief Secretary	Govt. of Odisha
4	Shri Vishal Kumar Dev	Principal Secretary, Finance Department	Govt. Of Odisha
5	Shri Sanjeev Kumar Chadha	Secretary, Department of Cooperation	Govt. of Odisha
6	Shri Arabinda K. Padhee	Principal Secretary, Agriculture & FE	Govt. of Odisha
7	Shri Sushil K. Lohani	Principal Secretary, PR & DW	Govt. of Odisha
8	Shri Suresh Kumar Vashishth	Commissioner-cum-Secretary F & ARD	Govt. of Odisha
9	Shri Ishraq Ali Khan	Executive Director UCO Bank-Cum Chairman, SLBC	UCO Bank
10	Shri H N Panda	Regional Director	Reserve Bank Of India, Bhubaneswar
11	Shri Uday Bhaskar	Chief General manager	NABARD
12	Shri Chander Shekhar Sharma	Chief General manager	State Bank Of India
13	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
14	Shri Gopabandhu Satapathy	Managing Director	Odisha State Cooperative Bank
15	Dr Pragyasmita Sahoo	Director, Institutional Finance	Govt. of Odisha
16	Shri Devi Prasad Panda	General Manager	Reserve Bank Of India, Bhubaneswar
17	Shri S B Mishra	MD, Handicrafts	Govt. of Odisha
18	Shri Rohit Kumar Lenka	Director Horticulture, DAFE,	Govt. Of Odisha
19	Ms Madhusmita Sahoo	Joint Secretary, Rev & DM Deptt.	Govt. of Odisha
20	Shri Debjit Nandy	Dy Director Textile	Govt. of Odisha
21	Dr. Y Vijay	Director, Animal Husbandry	Govt. of Odisha
22	Ms Bithica Swain	Joint Secretary, WCD	Govt. of Odisha
23	Shri Indramani Nayak	ACT (Admn) STA, Cuttack	Govt. of Odisha
24	Shri Sadaf Shrab	Acct Officer, STA Cuttack	Govt. of Odisha
25	Shri K C Padhy	Dy Director, Image	Govt. of Odisha
26	Shri Meena Kumar Behera	Addi. DI	MSME-DI, Cuttack, Govt Of India
27	Shri Mitranu Tripathy	Asst. DI	MSME-DI, Cuttack, Govt Of India
28	Dr. G C Kar	Dy Director, APICOL	Govt Of Odisha
29	Shri Laxmikanta P. Pradhan	MD. OSFDC	Govt Of Odisha
30	Shri Bhaskar Chandra Khanda	State Director of RSETI	
31	Shri Arakhit Das	Director, RUDSET	Govt. of Odisha
32	Shri Ambika Prasad Dash	Joint Secretary, OLM, MS Deptt ,	Govt. Of Odisha
33	Dr. U Ch Majhi	RCS	Govt. of Odisha
34	Shri Sasir K Panda	JRCS	Govt. of Odisha
35	Dr. R Sharma	OSD FARD	Govt. of Odisha
36	Shri Rabi Narayan P	DDP OSD to FARD	Govt. of Odisha
37	Shri Prankrushna Khatua	Dy Director DEP & M	Govt. of Odisha
38	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
39	Shri Rajendra Narayan Jena	FA cum Adtl. Secretary, Industries	Govt. of Odisha
40	Shri Tarakanta Bhakta	Deputy Secretary,	Finance Dept, Govt. of Odisha
41	Shri Ratikanta Jena	Under Secretary	Finance Dept, Govt. of Odisha
42	Dr. Rajesh Das	OSD to APC	Govt. of Odisha
43	Shri S N Dash	Spl Secretary PR & DW	Govt. of Odisha
44	Shri BC Behera	SPI Secretary Co-op	Govt. of Odisha
45	Shri Subrat Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
46	Prof P J Mishra	DEE OUAT	OUAT, Bhubaneswar
47	Shri B Mohapatra	OSD Transport Department	Govt. of Odisha
48	Shri Kishore Chandra Das	Jt. Secretary, C & T deptt	Govt. of Odisha
49	Shri L K Sethy	Additional Commissioner, BMC	Govt Of Odisha
50	Shri Snehamayee Naik	ASO, Finance Department	Govt Of Odisha
51	Shri Rajat Kumar Samal	SO, Finance Department	Govt Of Odisha
52	Shri Dinesh kumar Raul	SO, Finance Department	Govt Of Odisha
53	Dr P K Bal	Cunsultant, Finance Department	Govt Of Odisha
54	Shri Dinesh Behera	AGM	NABARD
55	Shri Bipin Bihari Sahu	Area Manager	AEM, Stock holding Odisha
56	Shri Anupam Das	CRM, AIC	Agriculture Insurance co. India
57	Shri R Mahuntia	Dy Mgr AIC	Agriculture Insurance co. India
58	Shri Bijaya Ku Behera	Sr GM	BBNL
59	Shri D K Behera	PGM (EB)	BSNL

SL	NAME	DESIGNATION	ORGANISATION
60	Shri P K Chand	Director	Deptt. Of Telcom
61	Shri P K Chaudhury	DGM	SIDBI
62	Shri AC Beura	Chairman	Utkal Grameen Bank
63	Shri Mohan M	Chairman	Odisha Gramya Bank
64	Shri TR Swain	GM	Odisha Gramya Bank
65	Shri Ramakanta Pradhan	Field General Manager	Union Bank Of India
66	Maj Vikrant Tandon	Zonal Manager, Sambalpur	UCO Bank
67	Shri Debabrata Mohanty	Zonal Manager, Balasore	UCO Bank
68	Shri Subash Chandra Mohapatra	Deputy General Manager	UCO Bank
69	Shri Dhruba C. Bal	Deputy General Manager	State Bank Of India
70	Shri Ramesh Chand Yadav	Deputy General Manager	State Bank of India
71	Shri Manoj Kumar Das	Field General Manager	Indian Bank
72	Dr. Ramesh kumar Mohanty	Dy General Manager	Bank Of Baroda
73	Shri Sashikant Bharti	Asst General Manager	Indian Overseasbank
74	Shri S. Malayadas	Dy General Manager	Bank Of India
75	Shri G Narasingh Murty	Dy General Manager	Canara Bank
76	Shri A. Udaya Bhaskar Reddy	General Manager	Punjab National Bank
77	Shri Anadi Biswas	Dy General Manager	Central Bank of India
78	Ms Shruti R Behera	Dy. Manager	Bank of Maharastra
79	Shri Bhabani Sankar Dikshit	DVP	Axis Bank
80	Shri Nihar R Panda	VP	Axis Bank
81	Shri Chinmay Kumar Biswal	AVP	Bandhan Bank
82	Shri Manoj Kumar Mohapatra	Regional Head	Federal bank
83	Shri Anshuman Das	VP	HDFC Bank
84	Shri Ananta Pattnaik	VP	HDFC Bank
85	Md. Abdul Moshawir	AGM	ICICI Bank
86	Shri Sandeep Pattnaik	General Manager	IDBI Bank
87	Shri Deb Prasad Tripathy	AVP	IDBI Bank
88	Shri Anupam Das	AVP	DCB Bank
89	Shri Prateek Mohanty	State Head	IDFC Bank
90	Shri Prasanta Kumar Goud	AVP	Indusind Bank
91	Shri Gyan Ranjan Sahoo	AVP	Indusind Bank
92	Shri Subasish Sahu	Area Head	IDFC Bank
93	Shri Faizan SM	Manager	Karnataka Bank
94	Shri Soyak Roy Chowdhury	VP	Kotak Mahindra Bank
95	Shri Satyajit Parija	CM	DBS (e-Laxmi Vilash Bank)
96	Shri Amitansu Kumar	BH	South Indian Bank
97	Shri Sunil Pattnaik	Ex Vice President	Yes Bank
98	Shri Shibasis Mishra	AVP	Jana SFB
99	Shri Rajani Kanta Senapati	ROL	Jana SFB
100	Shri Nirmal Biswal	CBM	Suryadoya SFB
101	Shri Deepak Kumar Nayak	Zonal Head	Utkarsh SFB
102	Shri Susanta Kumar Behera	State Head	Ujjivan SFB
103	Shri Debi Prasanna Ray	S. M	Air tel Payment Bank
104	Shri Suman Chakraborty	Asst Mgr	Karur Vyas Bank
105	Shri D P patra	Senior Manager	IPPB
106	Mrs Sarmista Mishra	State Head	RBL
107	Shri Tirtha S. Samantray	AVP	Axis Bank
108	Shri Biswajit Dash	Manager	ICICI Bank
109	Shri Birajaprasan Singh	State Head	Dhan Foundation
110	Shri Asish Kumar Biswal	AGM	UCO Bank
111	Shri Bibhuti Behera	CM	UCO Bank
112	Shri Raghunath Tudu	CM	SLBC, Odisha
113	Shri Sunil Kujur	Senior Manager	SLBC, Odisha
114	Shri Siladitya Mishra	Manager	SLBC, Odisha
115	Shri Sambit P Raul	Manager	SLBC, Odisha
116	Shri K Narayan Rao	Chief Manager	State Bank Of India
117	Shri Tapan Kumar Sahu	AGM	State Bank Of India
118	Shri Sujit Kumar Behera	Senior Manager	Bank Of India
119	Ms. Juicy Nayak	Senior Manager	Union Bank Of India
120	Shri Samir Pattajoshi	Senior Manager	Indian Bank
121	Ms Anumita Roy	Manager	Indian Overseasbank
122	Shri Asutosh Sarangi	Asst. Manager	Central bank Of India
123	Shri Debasish Barik	Senior Manager	Bank of Baroda
124	Shri Abhisek Mohanty	Manager	canara Bank
125	Shri B N Rath	Senior Manager	Punjab National Bank

SL	NAME	DESIGNATION	ORGANISATION
126	Shri Sanjeeb Kumar Nayak	LDM, Angul	UCO Bank
127	Shri Biswajit Satpathy	LDM, Balasore	UCO Bank
128	Shri Maheswar Sahoo	LDM , Baragarh	State Bank of India
129	Shri N. Nageswara Rao	LDm, Bhadrak	UCO Bank
130	Shri Rajesh Behera	LDM, Cuttack	UCO Bank
131	Shri Rabindra Ku Sethi	LDM, Boudh	State Bank of India
132	Shri Aditya Kumar Pradhan	LDM, Deogarh	State Bank of India
133	Shri Sanoj Kumar Singh	LDM, Dhenkanal	UCO Bank
134	Shri Maheswar Mandal	LDM, Gajapati	Union Bank Of India
135	Shri Ashok Kumar Panda	LDM, Ganjam	Union Bank of India
136	Shri Ch. Bapuji Subudhi	LDM, Jagatsinghpur	UCO Bank
137	Shri Manoj Ku Pradhanee	LDM, Jajpur	State Bank of India
138	Shri Sudhansu Sekhar Sahu	LDM, Jharsuguda	State Bank of India
139	Shri Dhrub Prasad Singh	LDM,Kalahandi	State Bank of India
140	Shri Malaya Ku Mitra	LDM, Kendrapada	State Bank of India
141	Shri D K Bhuyan	LDM, Khorda	State Bank of India
142	Shri Lingaraj Sahu	LDM Koraput	State Bank of India
143	Shri Narasingh Padhi	LDM, Malkangiri	State Bank of India
144	Shri Siba Prasad Majhi	LDM, Mayurbhanja	Bank Of India
145	Shri Sunil Kumar Jamunda	LDM, Nabarangpur	State Bank of India
146	Shri Sashi Sekhar Pattnaik	LDM, Nayagarh	State Bank of India
147	Kishore Kumar Acharya	LDM, Puri	UCO Bank
148	Shri Dharendra Bihari	LDM, Raygada	State Bank of India
149	Shri Shivaji Patel	LDM, Sambalpur	State Bank of India
150	Shri Don Bosco	LDM, Sundargarh	State Bank of India