



BANKING AT A GLANCE IN ODISHA AS ON 30th SEPTEMBER 2022

Sl	Particulars	June'22 (Amt in Cr)	Sept'22 (Amt in Cr)
1	Total Deposit	4,19,310.25	4,29,242.43
2	Total Advance utilized in the state	3,12,420.09	3,29,855.48
	Total Advance Sanctioned and utilized in State	2,62,283.27	2,76,752.47
3	Total Business (Deposit + Advance)	7,31,730.32	7,59,097.91
4	Credit Deposit (CD) Ratio (%) Benchmark-60%	74.51%	76.85%
5	Total PS Advance	1,59,441.57	1,69,084.42
	% of PS Advance to ANBC Benchmark - 40%	60.79%	61.10%
6	Agriculture Advance	78,684.32	79,819.73
	% of Agriculture Advance to ANBC	30.00%	28.84%
	Benchmark - 18%		
7	MSME Advance	54,146.44	63,997.18
	% of MSME Advance to ANBC	20.64%	23.12
	Out of which, Micro Enterprises	24,272.88	28,061.94
	% Of Micro Enterprises Advance (Benchmark-7.5 % of ANBC)	9.25%	10.14%
8	Advance to Weaker Section	56,754.64	69,810.09
	% of Advance to weaker section to ANBC	21.64%	25.22%
	Benchmark – 11.50% for FY 2022-23		
9	Education Loan B/o	1,840.38	1,878.10
10	Housing Loan B/o	21,714.38	22,544.60
11	Total DRI Advance	2,529.07	2,908.43
12	Total Advance to Minority community	5,661.68	5,864.06
	% of Advance to Minority community of Total Priority Sector	3.55%	3.47%
13	Advance to Women	48,658.47	59,829.45
	% of Advance to Women	18.55%	21.62%
14	NPA in % (Average in the state)	8.40	6.09
	Public Sector Banks	9.99	6.21
	Private Sector Banks	2.66	4.27
	RRBs	32.19	19.60
	Cooperative Banks	5.65	4.97
	Small Finance Banks	7.04	6.66
15	Total No. of Branches	5,705	5,625



	a) Rural Branches	2,963	2,978
	b) Semi Urban Branches	1,515	1,491
	c) Urban Branches	1,227	1,156
16	Achievement under ACP 2022-23 upto September'22 vis-à-vis Annual Target under priority sector in %	22.39%	50.00%
	Agriculture	22.77%	55.40%
	MSME including Khadi & Village Industries and Others under MSME	24.92%	50.69%
	Export Credit	24.87%	59.50%
	Education	12.79%	37.12%
	Housing	8.72%	33.65%
	Social Infrastructure	13.27%	8.03%
	Renewable Energy	0.13%	36.61%
	Others	14.47%	27.18%
17	Lead Districts :	30	30
	State Bank of India	19	19
	UCO Bank	7	7
	Bank of India	2	2
	Union Bank of India	2	2
18	RSETIs :	30	30
	State Bank of India	17	17
	UCO Bank	7	7
	Bank of India	2	2
	CBI	1	1
	Union Bank of India	2	2
	RUDSETI : Canara Bank	1	1
19	FLCs	136	39
	State Bank of India	19	19
	UCO Bank	7	7
	Union Bank of India	2	2
	Bank of India	2	2
	RRB(OGB)	97	9
	RRB(UGB)	9	0



169th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 168th SLBC Meeting held on 27.09.2022 at Bhubaneswar.

The proceedings of 168th SLBC Meeting held on 27.09.2022 was circulated among all the members of SLBC vide letter No. SLBC/ODI/662/2022-23 dated 26.10.2022. Since no comments have been received from any quarter, the same may please be confirmed.

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

Sl.	Issues	Action taken					
1	All banks should dispose the pending applications in timebound manner to reduce pendency.	Name of the scheme	As on	Sponsored	Sanctioned	Pending	% pending
		PMFME Individual	31.03.2022	760	154	250	32.89
			31.08.2022	1932	241	347	17.96
			30.09.2022	2229	313	267	11.98
		AIF	31.03.2022	277	159	14	5.05
			08.09.2022	371	203	65	17.52
			31.10.2022	445	236	66	14.83
		MKUY	31.03.2022	2238	800	568	25.37
			06.09.2022	2611	857	857	32.82
			30.09.2022	3,203	857	1449	45.24
		PMEGP	31.03.2022	18790	5113	3139	16.70
			31.08.2022	7809	1546	3529	45.19
			30.09.2022	9882	2343	2839	28.72
		KCC AH Saturation	31.03.2022	27301	5741	10695	39.17
			09.09.2022	46128	13704	3436	5.31
			30.09.2022	48,527	14,239	4,114	8.47
		KCC Fisheries Saturation	31.03.2022	5556	662	2450	44.10
	09.09.2022		5924	887	1990	33.59	
	30.09.2022		5945	906	1959	32.95	
		SLBC vide letter no.SLBC/ODI/2022-23/610 dated07.10.2022 have advised banks to follow up with concerned branches to take steps for early disposal of all pending applications under various govt sponsored scheme.					



2	All banks to increase the average loan size of SHGs to Rs 4 lacs in the Current year.	The average loan size for WSHG has been increased to Rs 2.70 lakhs as on 30.09.2022 from Rs.2.20 as on 31.03.2022.															
3	All banks should take necessary steps to open brick & mortar branches in 200 identified unbanked GPs.	<p>In the 167th SLBC Meeting held on 23.06.2022, it was decided to open Brick & Mortar Branches in the 200 GPs identified by Finance Department, Govt. of Odisha in consultation with RBI, NABARD & SLBC based on population of the selected GPs. The process of opening Brick & Mortar branches is to be completed by 31.03.2023.</p> <p>In the meantime, Odisha State Cooperative Bank and State Bank of India are in the process of opening of brick & mortar bank branches in 70 identified locations (OSCB 42 GPs & SBI 28 GPs) and Finance Department provided a fresh list of 200 unbanked GPs including 135 identified earlier, for distribution of the same among the banks (except OSCB & SBI).</p> <p>SLBC has taken up the matter with banks/LDMs for allocation of the same amongst the banks. It will be allotted to all banks. Till now banks have opened 3 B&M Branches.</p>															
4	ICICI Bank, IndusInd Bank, Yes Bank & RBL Bank must reconcile the number of BCs reported to RBI and to SLBC.	<p>In this regard, SLBC vide letter no.SLBC/ODI/2022-23/609 dated 17.10.2022 advised ICICI Bank, IndusInd Bank, Yes Bank & RBL Bank to reconcile the total number of their BCs operating in the State of Odisha and actual number of BCs reported to RBI.</p> <table border="1" data-bbox="626 1287 1425 1493"> <thead> <tr> <th>Bank</th> <th>AS PER IBA PORTAL</th> <th>REPORTED TO SLBC as on 30.09.2022</th> </tr> </thead> <tbody> <tr> <td>ICICI Bank</td> <td>399</td> <td>257</td> </tr> <tr> <td>Indusind Bank</td> <td>19073</td> <td>150</td> </tr> <tr> <td>Yes Bank</td> <td>38201</td> <td>102063</td> </tr> <tr> <td>RBL Bank</td> <td>5417</td> <td>78</td> </tr> </tbody> </table> <p>Banks are requested to appraise the house reasons for difference</p>	Bank	AS PER IBA PORTAL	REPORTED TO SLBC as on 30.09.2022	ICICI Bank	399	257	Indusind Bank	19073	150	Yes Bank	38201	102063	RBL Bank	5417	78
Bank	AS PER IBA PORTAL	REPORTED TO SLBC as on 30.09.2022															
ICICI Bank	399	257															
Indusind Bank	19073	150															
Yes Bank	38201	102063															
RBL Bank	5417	78															
5	Financing to FPOs should be included in the SLBC meeting as agenda item.	Financing to FPO is included as one of the agenda items under Agriculture.															



6	Remaining banks must take up with their central office for waiver of CIBIL charges under BALARAM Scheme	As of 31.10.2022, 24 banks out of 33 banks have reported that they are charging NIL charges for pulling CIBIL reports under JLG Finance in BALARAM Scheme. Rest 9 banks (Bank of Maharashtra, Indian Bank, Punjab & Sind bank, Indusind Bank, Karnataka Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, South Indian bank, Suryodaya SFB) have to take up the matter with higher authority for waiver of CIBIL charges under JLG Finance in BALARAM Scheme.																				
7	Reporting in "other allied sector" should be minimized by properly analysing the data.	<table border="1" data-bbox="625 556 1481 842"> <thead> <tr> <th rowspan="2">Bank Name</th> <th colspan="2">Amount Reported in Other Category (Rs. In Crores)</th> </tr> <tr> <th>As of 30.06.2022</th> <th>As of 30.09.2022</th> </tr> </thead> <tbody> <tr> <td>Indus Ind Bank</td> <td>307.92</td> <td>2,930.45</td> </tr> <tr> <td>ICICI Bank</td> <td>238.88</td> <td>459.76</td> </tr> <tr> <td>Jana Small Finance Bank</td> <td>84.17</td> <td>182.80</td> </tr> <tr> <td>RBL Bank</td> <td>2.04</td> <td>144.43</td> </tr> <tr> <td>Suryoday Small Finance Bank</td> <td>55.72</td> <td>109.80</td> </tr> </tbody> </table> <p data-bbox="625 877 1481 940">Above Banks have reported more than Rs. 100 Crores in Other Allied category.</p>	Bank Name	Amount Reported in Other Category (Rs. In Crores)		As of 30.06.2022	As of 30.09.2022	Indus Ind Bank	307.92	2,930.45	ICICI Bank	238.88	459.76	Jana Small Finance Bank	84.17	182.80	RBL Bank	2.04	144.43	Suryoday Small Finance Bank	55.72	109.80
Bank Name	Amount Reported in Other Category (Rs. In Crores)																					
	As of 30.06.2022	As of 30.09.2022																				
Indus Ind Bank	307.92	2,930.45																				
ICICI Bank	238.88	459.76																				
Jana Small Finance Bank	84.17	182.80																				
RBL Bank	2.04	144.43																				
Suryoday Small Finance Bank	55.72	109.80																				
8	Finance Department to take up the matter with the concerned department to resolve the IDCO land issue.	SLBC after conducting the 2 nd meeting of small committee intimated the findings to Industries department, MSME Department & Finance Department regarding the execution of lease deed before disbursement of bank loans.																				
9	Finance Department to take up the matter with concerned department to resolve the RSETI land related issues.	Finance Dept has requested ACS, Revenue vide Letter No.21853 dated 05.09.2022 for waiver of cess, rent and other charges of land meant for RSETI buildings and to resolve other land related issues of RSETI buildings in Subarnapur, Angul, Dhenkanal and Cuttack.																				

AGENDA NO.2

Annual Credit Plan / CD Ratio

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

In the FY 2022-23 (upto 30.09.2022), total Priority Sector loan disbursement is Rs.67,331.81 Crore against the annual target of Rs.1,34,664.87 Crore. Thus, the achievement under ACP is 50.00%.



Comparative- Sectoral Target Vs Achievement under ACP.

(Amt in Rs. Cr.)

Particulars	FY 2021-2022 (30.09.21)			FY 2022-2023 (30.09.22)		
	Target	Achv.	% Achv	Target	Achv.	% Achv
Agri Total	46,586.49	19,417.00	41.68	52,486.66	29,079.06	55.40
MSME Total	41,324.43	17,393.88	42.09	59,449.52	30,132.87	50.69
Education	1,097.39	149.38	13.61	977.72	362.92	37.12
Housing	5,770.64	588.31	10.19	6,065.78	2,040.98	33.65
Export Credit	4,566.61	2,274.37	49.80	4,706.82	2,800.56	59.50
Others PS	10,895.46	1,413.78	12.98	10,978.37	2,915.42	26.56
Priority Sector Total	1,10,241.02	41,236.72	37.41	1,34,664.87	67,331.81	50.00

Bank group wise Achievement under ACP-2022-23 as on 30.09.2022					
Sl	Name of Bank	Priority Sector			Amt. in Rs. crore
		ACP Target	Achievement	% Achievement	
1	Public Sector Banks	81,601.61	39,116.24	47.94	
2	Private Sector Banks	25,798.28	14,446.74	56.00	
3	Regional Rural Banks	6,792.96	3,791.38	55.81	
4	Co-operative Banks	19,447.46	8,890.57	45.72	
5	Small Finance Bank	1,024.57	1,086.88	106.08	
TOTAL		1,34,664.87	67,331.81	50.00	

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

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	62.02
Indian Overseas Bank	56.54
State Bank of India	55.04
BOTTOM 3 PERFORMING BANKS	
Central Bank of India	37.13
Indian Bank	36.17
Punjab & Sind Bank	3.49

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Suryoday SFB	207.50
Jana SFB	181.17
Ujjivan SFB	132.30
BOTTOM 3 PERFORMING BANKS	
Bandhan Bank	42.06
HDFC Bank	35.92
Axis Bank	27.57



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

DISTRICT	ACHIEVEMENT %	DISTRICT	ACHIEVEMENT %
TOP 3		BOTTOM 3	
Deogarh	131.80	Mayurbhanj	36.97
Nabarangpur	75.64	Kandhamal	34.53
Nayagarh	64.32	Gajapati	23.21

District wise & Bank wise achievement as on 30.09.2022 is detailed in **Annexure -1**.

2.1.a Education Loan

All commercial banks have disbursed Rs.398.27 in 13,556 accounts (both Priority & Non-Priority) during 01.04.2022 to 30.09.2022. The balance outstanding as on 30.09.2022 is Rs.1,878.10 Crore in 51,905 accounts. Performance under education loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2021-22 (upto September21)	149.38	17.16	166.54
FY 2022-23 (upto September22)	362.92	35.35	398.27

The top 3 and bottom 3 performing banks under 2 categories in regard to disbursement 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	182.78	ICICI Bank	7.18
Indian Bank	52.77	Axis Bank Ltd	4.80
UCO Bank	32.89	IDBI Bank	2.32
BOTTOM 3 PERFORMING BANKS		BOTTOM PERFORMING BANKS	
OSCB	0.22	Jana SFB	0.00
Odisha Gramya Bank	0.08	IndusInd SFB	0.00
Utkal Grameen Bank	0.06	Bandhan SFB	0.00
		IDFC First Bank	0.00
		Kotak Mahindra Bank Ltd	0.00



The Bank wise performance is available at **Annexure – 2**.

2.1.b Housing Loan

All Commercial Banks have disbursed Rs.5,721.96 Crore in 62,428 accounts (both Priority & Non-Priority) from 01.04.2022 to 30.09.2022. The balance outstanding as on 30.09.2022 is Rs.22,544.60 Crore in 2,10,658 accounts. Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
FY 2021-22 (upto September21)	588.31	1,128.95	19,248	1,717.26	1,75,746	17,294.54
FY 2022-23 (upto September22)	2,040.98	3,680.98	62,428	5,721.96	2,10,658	22,544.60

Bank wise performance as on 30.09.2022 is available at **Annexure – 3**.

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

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	3,268.06
UCO Bank	400.52
Punjab National Bank	202.33
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	22.47
Punjab & Sind Bank	3.24
Orissa State Co-Op. Bank	0.65

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	357.56
IDBI BANK	97.30
Axis Bank	79.91
BOTTOM 3 PERFORMING BANKS	
Federal Bank	6.59
Indus Ind Bank	0.00
Kotak Mahindra Bank	0.00



2.1.c Per Capita Credit of Districts

Since the per capita PSL (Priority Sector Lending) is more than 6000 in every districts of Odisha, so there is no credit starved districts in Odisha.

2.2 CD Ratio (All Banks)

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state
	30.09.2021	31.03.2022	30.09.2022
Public Sector	55.76	60.63	65.27
Private Sector	73.68	72.47	74.95
RRBs	40.05	42.21	47.09
Cooperative	128.87	129.18	137.73
Small Finance Bank	235.20	224.56	229.71
State	68.48	72.22	76.85

It can be observed that CD ratio has substantially increased from 30.09.2021.

The bank-wise CD ratio as of 30.09.2021 & 30.09.2022 is given below –

SI	Name of Bank	As of 30.09.2021			As of 30.09.2022		
		Total Deposit	Advance Utilized in The State	CD ratio	Total Deposit	Advance Utilized in The State	CD ratio
1	Bank of Baroda	10333.03	5336.57	51.65	11540.31	8115.55	70.32
2	Bank of India	21121.86	12392.50	58.67	22796.52	14308.65	62.77
3	Bank of Maharashtra	370.55	413.48	111.59	466.84	1280.72	274.34
4	Canara Bank	16842.93	10108.78	60.02	13259.77	9913.39	74.76
5	Central Bank of India	4629.40	1703.78	36.80	4918.04	1968.33	40.02
6	Indian Bank	14553.21	5449.97	37.45	15510.28	11410.94	73.57
7	Indian Overseas Bank	7817.71	2876.93	36.80	9792.70	5466.18	55.82
8	Punjab & Sind Bank	1247.42	1076.72	86.32	1085.68	403.48	37.16
9	Punjab National Bank	18917.59	13734.32	72.60	21670.75	16527.80	76.27
10	State Bank of India	138568.38	80080.66	57.79	150960.99	93564.80	61.98
11	UCO Bank	19057.19	9876.41	51.83	19801.48	11901.29	60.10
12	Union Bank of India	30894.60	15513.05	50.21	22329.75	17113.72	76.64
Total Public Sector Banks		284353.87	158563.18	55.76	294133.11	191974.87	65.27
13	Axis Bank Ltd	21947.17	13674.07	62.30	23841.09	15433.32	64.73
14	Bandhan Bank	2161.40	1874.42	86.72	2632.11	2495.59	94.81



15	City Union Bank	17.85	28.86	161.68	15.84	37.86	239.01
16	DCB Bank Ltd	991.83	1348.64	135.97	1161.24	1410.68	121.48
17	Federal Bank	1005.91	1141.75	113.50	1015.44	1311.51	129.16
18	HDFC Bank	16493.44	10815.90	65.58	21677.23	13744.25	63.40
19	ICICI Bank	16634.08	11165.84	67.13	20842.78	15041.49	72.17
20	IDBI Bank	4453.74	2822.56	63.37	5634.64	3743.03	66.43
21	IDFC First Bank	469.46	764.93	162.94	800.06	1541.61	192.69
22	Indus Ind Bank	3704.98	6674.92	180.16	4223.08	6361.44	150.64
23	Karnatak Bank Ltd.	443.49	559.66	126.19	494.63	649.71	131.35
24	Karur Vysya Bank	334.92	123.72	36.94	327.25	128.73	39.34
25	Kotak Mahindra Bank Ltd	1664.12	1032.59	62.05	1604.17	1410.96	87.96
26	DBS (e-Laxmi Vilas Bank)	62.62	20.48	32.70	62.99	16.67	26.47
27	RBL Bank	334.57	250.83	74.97	1129.37	406.34	35.98
28	Standard Chartered Bank	159.48	1.53	0.96	168.32	0.24	0.14
29	The South Indian Bank	185.06	311.35	168.24	182.25	303.25	166.39
30	Yes Bank	1254.43	715.00	57.00	2452.95	2168.12	88.39
31	Tamilnadu Mercantile Bank	108.51	39.47	36.38	114.58	35.24	30.76
Total Private Sector Banks		72427.07	53366.52	73.68	88380.04	66240.06	74.95
32	Odisha Gramya Bank	13823.49	5563.49	40.25	14499.42	6867.21	47.36
33	Utkal Gramya Bank	7393.94	2933.62	39.68	7426.46	3457.18	46.55
Total of RRBs		21217.43	8497.12	40.05	21925.87	10324.39	47.09
RIDF(NABARD)			23308.01			26200.67	
34	Orissa State Co-Op. Bank	23060.48	29717.57	128.87	23766.64	32733.97	137.73
Total of Co-operative bank		23060.48	29717.57	128.87	23766.64	32733.97	137.73
35	Jana SFB	343.25	421.20	122.71	448.56	689.05	153.61
36	ESAF SFB	41.51	24.77	59.67	70.19	62.49	89.03
37	Suryoday SFB	133.13	657.48	493.85	182.65	781.38	427.79
38	Ujjivan SFB	133.42	404.72	303.35	231.14	512.83	221.87
39	Utkarsh SFB	67.81	183.20	270.17	104.23	335.79	322.16
Total Small Finance Bank		719.12	1691.37	235.20	1036.76	2381.53	229.71
GRAND TOTAL		401777.98	275143.76	68.48	429242.43	329855.48	76.85



The top 3 and bottom 3 banks under 2 categories in regard to CD ratio as on 30.09.2022 are given below

PSB,RRB & OSCB	
BANK	CD RATIO
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	274.34
OSCB	137.73
Union Bank of India	76.64
BOTTOM 3 PERFORMING BANKS	
Utkal Grameen Bank	46.55
Central Bank of India	40.02
Punjab & Sind Bank	37.16

PVT BANKS & SFB	
BANK	CD RATIO
TOP 3 PERFORMING BANKS	
Suryoday SFB	427.79
Utkarsh SFB	322.16
Ujjivan SFB	221.87
BOTTOM 3 PERFORMING BANKS	
Tamilnadu Mercantile Bank	30.76
DBS (e-Laxmi Vilas Bank)	26.47
Standard Chartered Bank	0.14

The details of bank wise deposit, advances and important banking key indicators as on 30.09.2022 are available at **Annexure – 4**.

CD ratio in regard to RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural laborers, small artisans, etc. However, the lower CD ratio hinders the fulfillment of credit aspiration of the people. As on 30.09.2022, CD ratio of Odisha Gramya Bank is 47.36% and that of Utkal Grameen Bank is 46.55%.

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

2.3 CD Ratio (Districtwise) as on 30.09.2022

District Wise CD ratio (%) as of 30.09.2021 & 30.09.2022 for all Districts of Odisha

(Amt in Rs. Cr.)

SL	DISTRICT NAME	30.09.2021			30.09.2022		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	14732.81	8717.45	59.17	15632.99	10891.91	69.67
2	BALASORE	13571.23	7742.60	57.05	15366.34	10335.54	67.26



3	BARAGARH	7762.07	5946.33	76.61	6926.81	7090.04	102.36
4	BHADRAK	7243.79	5433.70	75.01	7610.24	6155.98	80.89
5	BOLANGIR	6660.64	5003.68	75.12	7429.12	6161.15	82.93
6	BOUDH	1529.69	1763.07	115.26	1341.80	1961.41	146.18
7	CUTTACK	31489.05	14629.01	46.46	33396.07	20999.57	62.88
8	DEOGARH	1657.56	854.82	51.57	1647.90	1016.81	61.70
9	DHENKANAL	7034.62	5188.37	73.75	7276.57	5482.27	75.34
10	GAJAPATI	2698.60	1118.25	41.44	2737.47	1814.05	66.27
11	GANJAM	23773.15	13418.80	56.45	24119.17	15954.14	66.15
12	JAGATSINGHPUR	10274.47	4283.84	41.69	12089.09	5372.93	44.44
13	JAJPUR	11248.61	11584.00	102.98	11885.04	12343.62	103.86
14	JHARSUGUDA	5848.40	18543.17	317.06	6522.25	21141.75	324.15
15	KALAHANDI	4779.15	4112.64	86.05	4966.14	5934.57	119.50
16	KANDHAMAL	2680.02	1486.42	55.46	2746.52	1860.43	67.74
17	KENDRAPARA	6685.17	3894.04	58.25	7327.67	5089.85	69.46
18	KEONJHAR	18039.36	7285.85	40.39	19738.57	8037.06	40.72
19	KHURDA	129513.10	81457.15	62.89	136729.73	103922.13	76.01
20	KORAPUT	6404.92	3773.95	58.92	7946.91	4770.07	60.02
21	MALKANGIRI	1835.76	835.53	45.51	1894.16	1196.25	63.15
22	MAYURBHANJ	12628.63	5775.07	45.73	13537.56	6699.51	49.49
23	NAYAGARH	4296.81	2969.58	69.11	4536.84	3815.11	84.09
24	NABARANGPUR	2301.69	1786.89	77.63	2385.76	2154.96	90.33
25	NUAPADA	1998.87	1811.76	90.64	2002.04	2144.17	107.10



26	PURI	10334.12	5287.66	51.17	10988.80	6691.00	60.89
27	RAYAGADA	4095.64	7463.79	182.24	4595.37	5604.04	121.95
28	SAMBALPUR	22707.59	25787.76	113.56	27257.98	26750.18	98.14
29	SONEPUR	2319.43	2195.77	94.67	2345.76	2761.26	117.71
30	SUNDARGARH	25633.02	14992.82	58.49	26261.76	15703.71	59.80

There is no district with CD ratio below 40% as on September 30, 2022. There are 4 districts having CD ratio below 60% (Jagatsinghpur, Keonjhar, Mayurbhanj, and Sundargarh).

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

Top 3 Districts in regard to CD ratio	
Jharsuguda	324.15%
Boudh	146.18%
Rayagada	121.95%

Bottom 3 Districts in regard to CD ratio	
Mayurbhanj	49.49%
Jagatsinghpur	44.44%
Keonjhar	40.72%

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

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha has been increased from 30,261 as on 31.03.2022 to 1,31,350 as on 30.09.2022.

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

Parameter	September-21	March-22	September-22	Increase over September 2021	Increase over March 2022
No. of B&M Branch	5,546	5,673	5,625	79	-48
No. of BC	13,612	17,127	1,18,294	1,04,682	1,01,167
No. of ATM	7,856	7,461	7,431	-425	-30
Total Banking Network	27,014	30,261	1,31,350	1,04,336	1,01,089



In regard to BC Network in Odisha, Yes Bank has shown 1,02,063 BCs operating as of 30.09.2022.

Bank Branch & ATM Network in ODISHA as on 30.09.2022				
Description	Rural	Semi-Urban	Urban	Total
Branch Network	2,978	1,491	1,156	5,625
ATM Network	2,882	2,405	2,144	7,431
BC Network	99,749	9,579	8,966	1,18,294

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

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

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

3.2 Operations of Business Correspondents (BCs).

As of 30.09.2022, there are 1,18,294 no. of Business Correspondents in the State of Odisha.

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

Bank Type	Total BC Outlet	Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
Public Sector Banks	10,103	9,972	9,861
Private Sector Bank	1,06,348	3,592	57,109
RRB	1,748	1,093	1,748
Small Finance Bank	95	91	91
Total	1,18,294	14,748	68,809

Yes Bank has shown 1,02,063 BCs whole over Odisha.

The bank wise detail is given in **Annexure - 5**.

3.3 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 30.09.2022 through its 33 branches.

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

Details are given in **Annexure-6**.



3.4 Opening of Brick & Mortar Branches in 270 identified GPs by 31.03.2023

In the 167th SLBC Meeting held on 23.06.2022, it was decided to open Brick & Mortar Branches in the 200 GPs identified by Finance Department, Govt. of Odisha in consultation with RBI, NABARD & SLBC based on population of the selected GPs. The process of opening Brick & Mortar branches is to be completed by 31.03.2023.

In the meantime, Odisha State Cooperative Bank and State Bank of India are in the process of opening of brick & mortar bank branches in 70 identified locations (OSCB 42 GPs & SBI 28 GPs) and Finance Department provided a fresh list of 200 unbanked GPs including 135 identified earlier, for distribution of the same among the banks (except OSCB & SBI).

SLBC has taken up the matter with LDMs vide letter no. SLBC/ODI/2022-23/680 dated 01.11.2022 for allotment of the remaining 65 GP locations to banks for opening of Brick & Mortar branch and also taken up with banks (except SBI & OSCB) vide letter no. SLBC/ODI/2022-23/679 dated 01.11.2022 for their interest of opening of B&M Branches in the said 65 locations. SLBC is on process for finalizing the allocation list and it will be shared to all concerned banks.

The details of the 270 identify GPs are given in **Annexure-7**.

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

With regard to Jan Dhan Darshak GIS web portal, there were 4 unbanked villages (Semikhal-Kalahandi District, Jabagaon-Kalahandi District, Karanjaguda-Malkangiri District & Matambaru-Rayagada District) in the State. The reasons for not opening of banking touch points in the remaining 4 villages are given below –

DISTRICT	SUB-DIVISION	VILLAGE	ALLOTTED_BANK	ALLOTTED_TYPE	REMARKS
KALAHANDI	Thuamul Rampur	Semikhal	State Bank of India	Bank Mitra	SBI vide letter no. DGM(FI)/2022-23/424 dated 28.10.2022 has informed that they are going to open CSP in the said village by 31.03.2023.
KALAHANDI	Biswanathpur	Jabagaon	State Bank of India	Bank Mitra	SBI vide letter no. DGM(FI)/2022-23/424 dated 28.10.2022 has informed that they are going to open CSP



					in the said village by 31.03.2023.
MALKAN GIRI	Malkangir	Karanjaguda	HDFC Bank	Bank Mitra	HDFC Bank vide mail dated 07.11.2022 has informed that they are having a branch in MV-37, which is 7 kms away from Karanjaguda village, GP Tarlakota, Block Korukunda, Dist. Malkanagiri.
RAYAGADA	Ambadala	Matambaru	Utkal Grameen Bank	Bank Mitra	UGB vide mail dated 17.10.2022 has informed that their CSP is made functional on 15.10.2022 in Matambaru village

3.6 Connectivity by BBNL in the GPs

As reported by BBNL, status as on 31.10.2022 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of total 3,991 GPs & BHQs.

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

The District wise details are given at **Annexure – 8**.

3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 30.09.2022, 1,93,05,278 number of accounts have been opened under PMJDY and total deposit in these accounts is Rs. 7,597.43 Crore. Out of total PMJDY accounts as on 30.09.2022, Rupay Card issued in 1,41,69,081 accounts.

The performance regarding opening of PMJDY accounts as of 30.09.2022 (FY 2022-23) is given below:

Target for opening PMJDY account (in no.)– FY 2022-23	No. of PMJDY accounts opened in FY 2022-23 as of 30.09.2022	% Achievement
11,00,000	7,47,831	67.98

Bank wise and District wise performance on PMJDY as on 30.09.2022 is available in **Annexure – 9**.



3.8 Performance by Commercial Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes for the FY 2022-23 upto Sept'22 is given below:

Scheme	Target for enrollment – FY 2022-23	No. of enrollments made in FY 2022-23 as of 30.09.2022	% Achievement
PMJJBY	7,50,000	5,30,538	70.74
PMSBY	13,50,000	7,96,380	58.99
APY	3,70,940	1,83,687	49.52

Bank wise performance in the 3 Social Security Schemes is available at **Annexure- 10**.

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

As per the information submitted by different LDMs, during the quarter ended 30th September 2022 (01.07.22 to 30.09.22), a total number of 933 financial literacy camps are conducted through 2,978 rural branches.

The District-wise Financial Literacy Camps conducted are given in **Annexure-11**.

3.10 Financial Literacy Centres (FLC)

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

The posts of 14 FLC Counsellors were lying vacant. At present, posts of 10 FLC Counsellors are lying vacant as detailed below:

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
State Bank of India	8	Bolangir, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda & Koraput	As informed by SBI, LHO, Bhubaneswar, 6 FLCs (Bargarh, Boudh, Jajpur, Kendrapara, Kalahandi & Kandhamal) have joined during October'22 and started their work and 8 are lying vacant. SBI has sought permission from their Corporate Centre Mumbai for appointment of FLCs for 3 districts namely



			<p>Bolangir, Rayagada, Sambalpur. Approval from their Corporate Centre is awaited.</p> <p>In 5 districts the posting of FLC coordinator is pending due to stay in High Court cases. (Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput). SBI is following up with the Bank Advocate for vacation of stay from Hon'ble High Court.</p>
UCO Bank	2	Angul & Bhadrak	<p>In Bhadrak, the earlier appointed FLC Counsellor has resigned in June'2022 and UCO Bank-ZO, Balasore in turn recommended the name of the candidate who is in waiting list for appointment as FLC, Bhadrak to the Head Office. It will be appointed soon.</p> <p>In regard to FLC Counsellor of Angul, UCO-ZO Sambalpur informed that the earlier counsellor resigned and they have taken up the matter with HO for appointment of new FLC Counsellor. It will be appointed soon</p>

The Controlling Head of SBI & UCO Bank-ZO Sambalpur & Balasore may apprise in this regard.

3.11 Centers for Financial Literacy (CFL) Project

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

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

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



As informed by Dhan Foundation, as on 30.09.2022, 22,103 number of FLAPs (Financial Literacy Awareness Programme) have been conducted and 4,81,594 number of individuals have participated in these Financial Literacy Awareness Programmes.

Name of the Bank	No. of District allotted	No. of CFL Operationalized as of 30.09.2022	FLAPs Conducted	No. of participants
Bank of India	8	25	9,794	2,14,587
State Bank of India	5	13	5,709	1,14,898
UCO Bank	4	12	5,795	1,32,449
Union Bank of India	1	2	805	19,660
TOTAL	18	52	22,103	4,81,594

The performance report of the 52 CFL locations is given in **Annexure – 12**.

For further scaling up of Centres for Financial Literacy (CFL) Project in Odisha under Phase-II, RBI – Central Office, Mumbai vide letter no. FIDD.FLC.No.S899/12.01.087/2022-23 dated 21.09.2022 has decided to associate Modern Organisation for Truth Harmony & Economic Reality (MOTHER), Bhubaneswar as one of the implementing partners for the Phase-II of the Scaled up CFL Project. RBI has allotted 19 Block to the organization MOTHER for setting up of CFL and the identified CFL have to be operationalised by December 2022.

The districts and blocks allotted to MOTHER is given below –

SL	NAME OF THE IDENTIFIED DISTRICT	NAME OF INDICATIVE/TENTATIVE SPONSOR BANK	NAME OF THE BLOCK WHERE CFL IS TO BE ESTABLISHED	ADDITIONAL BLOCK 1	ADDITIONAL BLOCK 2	ADDITIONAL BLOCK 3
1	Balasore	UCO Bank	Jaleswar	Bhogarai	Baliapal	
2	Balasore	UCO Bank	Oupada	Khaira	Nialagiri	
3	Jagatsinghpur	UCO Bank	Ersama	Kujang	Tirtol	
4	Jagatsinghpur	UCO Bank	Nuagaon	Balikuda	Astaranga(Puri)	
5	Jagatsinghpur	UCO Bank	Jagatsinghpur	Biridi	Raghunathpur	
6	Jajpur	State Bank of India	Jajpur	Dasarathpur	Binjharpur	
7	Jajpur	State Bank of India	Danagadi	Sukinda	Korei	
8	Nayagarh	State Bank of India	Odagaon	Ranpur	Buguda(Ganjam)	
9	Nayagarh	State Bank of India	Khandapada	Nayagarh	Bhapur	
10	Keonjhar	Bank of India	Telkoi	Banspal	keonjhar	
11	Keonjhar	Bank of India	Ghatagaon	Harichandanpur	Patana	



12	Keonjhar	Bank of India	Anandapur	Ghasipur	Hatadihi	
13	Puri	UCO Bank	Satyabadi	Delang	Puri	
14	Puri	UCO Bank	Gop	Kakatpur	Nimapada	
15	Khurda	State Bank of India	Jatani	Pipilli(Puri)	Bhuubaneswar	
16	Khurda	State Bank of India	Begunia	Bolagarh	Khurda	
17	Khurda	State Bank of India	Chilika	Banpur	Tangi	
18	Khurda	State Bank of India	Balianta	Balipatna		
19	Balasure	UCO Bank	Balasure	Remuna	Basta	Bahanaga

The Official of the organization MOTHER may apprise in this matter.

3.12 Financial Inclusion Fund (FIF) of NABARD

NABARD has informed that as of 30.09.2022, Rs.2.87 Crore has been sanctioned to 10 banks under FIF. Apart from this NABARD has disbursed Rs.2.54 Crores to 7 banks in current FY for which sanction was made during last financial year (2021-22).

Bank wise detail is given in **Annexure – 13**.

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

3.13 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.

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

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

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

From the beginning of the TFIIP camps	Cumulative No. of Camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
Till 31.03.22	1,729	2,37,834	2,36,904	2,66,487	37,971
Till 30.09.22	2,683	3,16,113	3,06,845	3,68,000	52,746



The District-wise achievement as on 30.09.2022 under TFIP is given below –

Sr.	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	650	2,249	1,562	1,953	2,891
2	Gajapati	36	15,678	14,454	19,220	2,199
3	Kandhamal	319	1,708	5,609	9,450	1,548
4	Balangir	121	72,023	1,13,360	1,09,799	10,453
5	Nuapada	188	3,359	2,524	4,012	1,072
6	Kalahandi	243	31,706	15,976	32,291	3,130
7	Rayagada	103	1,609	1,562	1,743	455
8	Nabarangpur	379	90,015	41,216	78,112	4,908
9	Koraput	327	30,589	34,938	55,478	17,009
10	Malkangiri	317	67,177	75,644	55,942	9,081
Total		2,683	3,16,113	3,06,845	3,68,000	52,746

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

Performance of the 10 Aspirational districts as of 30.09.2022 in the KPIs in comparison to the Benchmark/Aspirational Target as generated from NITI Aayog porta is given below –

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY): 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		
	Jan' 20	Sep' 22	% Ach	Jan' 20	Sep' 22	% Ach	Jan' 20	Sep' 22	% Ach	Jan' 20	Sep' 22	%Ach
Target-100% of Benchmark	129755			9775			30303			2886		
Bolangir	91640	123123	95	3581	9604	98	12005	24684	81	1609	3154	109
Dhenkanal	94898	121060	93	6308	13785	141	21854	36444	120	1964	4688	162
Gajapati	90970	112779	87	2738	9171	94	8092	23256	77	1706	3499	121
Kalahandi	72899	100497	77	2046	7039	72	7306	19777	65	937	2197	76
Kandhamal	77817	99966	77	2898	10242	105	11818	28059	93	1193	3180	110



Koraput	72387	103409	80	3228	8450	86	8555	19112	63	1069	2989	104
Malkangiri	63248	120961	93	2035	9874	101	5213	19823	65	716	2041	71
Nabarangpur	64668	100187	77	2482	7741	79	7609	17147	57	910	1905	66
Nuapada	87177	116554	90	3215	11979	123	10941	27766	92	1143	2744	95
Rayagada	72970	97239	75	4045	10325	106	9767	20792	69	1445	3210	111

From the above table, it is observed that the none of our aspirational districts have achieved 100% under the parameter Operative CASA Per lakh population. In PMJJBY, Dhenkanal, Kandhamal, Malkangiri, Nuapada & Rayagada has achieved 100% and only Dhenkanal has achieved 100% under PMSBY. In regard to APY, 100% is achieved by Bolangir, Dhenkanal, Gajapati, Kandhamal, Koraput & Rayagada.

We request all the LDMs of aspirational districts to take all necessary steps in coordinate with the bank branches & Government machineries for achieving the target as allocated by DFS, New Delhi.

3.15 Expanding and Deepening of Digital Payments Ecosystem

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

Further, two districts namely Sambalpur & Ganjam have been identified for undertaking digital coverage in the 164th SLBC meeting, State Bank of India, the lead bank of Sambalpur district is the nodal bank of the district and Union Bank of India, the lead bank of Ganjam district will act as Nodal bank for the expanding & deepening of digital payments ecosystem in these two districts.

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

- Sambalpur District: **As on September 30, 2022, Total Digital Coverage for individuals (Savings Bank Accounts) – 88.73% and Total Digital Coverage for Business (Current Accounts) – 80.35%.**
- Ganjam District: **As on September 30, 2022, Total Digital Coverage for individuals (Savings Bank Accounts) – 87.79% and Total Digital Coverage for Business (Current Accounts) – 78.68%.**

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

All banks of the 2 districts are requested to coordinate with the respective LDMs and actively participate in the campaign to make it successful by achieving 100%



digitalization of the districts within the deadline date, i.e. **31.12.2022**. Banks are also requested to send the prescribed reports of RBI to the LDMs for necessary action at their end.

3.16 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.

3.17 Pilot FI campaign at Gram Panchayat (GP) level of Cuttack District

With a view to further deepen the FI related intervention, Department of Financial Services, Ministry of Finance, Govt. of India has decided to organize a FI Campaign pilot project at Gram Panchayat level on the theme " वित्तीय समावेशन से सशक्तिकरण" from 15.10.2022 to 26.11.2022. Cuttack district in Odisha is one of the seven selected districts for this campaign. The camps will be held on Saturdays as per a preapproved program with the following objectives.

- I. To achieve saturation in respect of bank account for every adult and insurance/pension scheme for every eligible individual.
- II. Expanding the coverage of MUDRA & KCC penetration for farmers engaged in animal husbandry, dairy & fishery.
- III. To bring SHG members within the ambit of FI ecosystem of the country.

The detailed SoP along with the roles & responsibilities of various stake holders has been shared to all banks operating in Cuttack district vide letter no. SLBC/ODI/2022-23/621 dated 10.10.2022.

In this regard, LDM-Cuttack has already allocated banks to organize camps at GP level and till now, camps were organized by different banks on 15.10.2022, 22.10.2022 & 29.10.2022 and SLBC vide letter no. SLBC/ODI/2022-23/698 dated 03.11.2022 has communicated the bankwise performance regarding the Pilot FI campaign at Gram Panchayat (GP) level of Cuttack District as provided by the LDM. From the performance report of each camp date, it was observed that although good number of applications are sourced but the applications are still pending at branch level as a result of which the intervention level of cuttack district is not at satisfactory level.



We furnish below the following summarized data of the camps held on 15.10.2022, 22.10.2022 and 29.10.2022 as provided by DFS, New Delhi

District Name	Date of Camp	No of Camps Organized	Total Interventions	Interventions Processed	Avg Interventions	%age of Interventions Processed as on 03.11.22
Cuttack	15.10.2022	139	17844	12207	128	68
	22.10.2022	66	9008	5519	136	61
	29.10.2022	87	20624	12957	237	63
Total		292	47476	30683	162	64

From the above figures, it is observed that the status of interventions processed are very low in Cuttack district for which DFS has shown their deep concern on such a low interventions processed and advised that leads generated in camps are processed & duly entered/acknowledged in the CBS system of respective banks.

We therefore request each bank to kindly advise the Cuttack district branches accordingly and ensure that all the applications sourced should be opened/sanctioned without any further delay and report the same to the bank branch who has conducted the camp. This is the responsibility of the bank branch who has conducted the camp to provide the latest developments to the LDM on weekly basis latest by Friday of every week.

3.18 Nation-Wide Intensive Awareness Programme 2022: Collaboration with Regulated Entities.

In addition to the on-going RBI initiatives to enhance the level of financial education and awareness amongst the Customers. Consumer Education and Protection Department (CEPD), RBI has launched a pan India Intensive Awareness Campaign from 1st November 2022 to 30th November 2022. The objective behind the said campaign is to enhance public awareness on financial customer rights, Internal Grievance Redress (IGR) as well as the Alternate Grievance Redress (AGR) mechanism of RBI, particularly targeting the hitherto, unreached and isolated segments of population and regions, including the farthest and remotest locations of the country.

For this campaign, Union Bank of India, SBI and Indus Ind Banks are nominated as Torch Bearers for Odisha. However, Union Bank of India will be Lead Torch Bearer for Odisha. As per the action plan, 2 Town hall meetings at District level will be conducted during the month of November 2022. Similarly, at least one Block level meeting in each block of district will be conducted during the campaign period.



The responsibility of conducting the district level Town Hall meeting will be that of District coordinator branch of Union Bank of India in consultation with LDMs of respective district. The Intensive Awareness campaign at Block level will be allotted to different banks based on their presence in that locality by the LDMs in consultation with the district coordinator branch of Union Bank of India.

The details like location, date and time of Intensive Awareness campaign at district level & block level are prepared by LDM and District coordinator branch of Union Bank of India of the respective district jointly. The same has been shared to all banks for conduct of the Intensive Awareness Programme 2022.

We request all banks to kindly conduct the Intensive Awareness Programme as allocated by the LDMs and make the campaign grand success.

3.19 Financial Inclusion Index

One of the significant features of Financial Inclusion Index is the assessment of inequality in geographical distribution of access and usage parameters across the country and a targeted approach to FI/FL should be adopted by drawing inputs from the FI Index i.e., focussing on those groups/geographical areas where indicators show low scores.

Based on the inequality parameters under FI Index as on March 2022, the position of two districts of Odisha in bottom 10% percentile of all the districts in India as per the findings of RBI FINDEX is appended below:

- a. Under the dimensions of Usage, two districts i.e., Nabarangpur and Malkangiri are at a disadvantaged position in Per Capita Savings (No., Amt.) and Credit (No., Amt.)
- b. Under the dimensions of Access, one district i.e., Nabarangpur is at a disadvantaged position in Per Capita Branches, Fixed BCs, and ATMs.

In this regard, the quarter-to-quarter achievement under the 2 dimensions is given below

i) Under dimensions of Usage

District	Population of the district as per census 2011	Parameters	As of June'22	As of Sept'22	% Increase from last quarter
Nabarangpur	12,20,946	Per Capita Savings (Account)	1.16031	1.17383	1.17



		Per Capita Savings (Amount)	15,140.79	15,362.80	1.47
		Per Capita Credit (Account)	0.16110	0.16483	2.32
		Per Capita Credit (Amount)	16,764.21	17,649.92	5.28
Malkangiri	6,13,192	Per Capita Savings (Account)	1.25003	1.27020	1.61
		Per Capita Savings (Amount)	22139.46	21973.10	-(0.75)
		Per Capita Credit (Account)	0.12206	0.13061	7.00
		Per Capita Credit (Amount)	18,052.58	19,508.57	8.07

ii) Under dimensions of Access

District	Population of the district as per census 2011	Parameters	As of June'22	As of Sept'22	Increase from last quarter
Nabarangpur	12,20,946	Branches per lakh population (Number)	5.98	6.06	1.34
		BCs per lakh population (Number)	36.28	350.94	867.31
		Fixed BCs per lakh population (Number)	24.73	24.73	0.00
		ATM per lakh population (Number)	5.73	5.32	-(7.16)



With a view to address both demand and supply side challenges hindering financial inclusion in the above two aspirational districts, we suggest the following points:

- a. All Banks are requested to open new branches, fixed point BCs and ATMs in the above mentioned 2 districts and extend more credit to enhance the per capita credit in the districts.
- b. follow up with allotted banks for setting up of 14 proposed Brick and Mortar branches in Nabarangpur district under 200 GPs identified by Finance Department, Govt. of Odisha.
- c. Bank branches and FLCs are requested to conduct Financial Literacy Camps more frequently to create financial awareness to a greater extent.
- d. LDMs and the BLBC conveners in these districts are requested to organise awareness camps in all bank branches for their customers as well as non-customers for making them aware of financial wellbeing. CFL coordinators and associates may be advised by LDMs to organise intensive FL camps in rural hinterlands and create financial awareness among all sections of society.
- e. Banks are requested to organise branch-wise weekly campaigns to bring the hitherto unbanked people into the formal financial system.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 Inauguration of SAFAL (Simplified Application for Agricultural Loans) Portal.

The SAFAL Common Credit Portal was launched by the Chief Minister of Odisha on October 26, 2022. As on 05.11.2022, 24 banks have on boarded SAFAL portal. Phase wise training of bankers at district & state level has been completed. The Login Details (User Id & Passwords) have already been shared with all partner banks with a request to monitor the progress of applications received through SAFAL portal on a regular basis. The review meetings for feedback collection on bank application forms, hierarchies and loan products with partner banks except OSCB and CCB were held on 20.10.2022, 01.11.2022, 02.11.2022 and 03.11.2022. As on 05.11.2022, 204 applications received in this SAFAL portal, out of which 10 applications are cancelled and 194 applications are pending with partner banks.



The Principal Secretary urged the banks to onboard the SAFAL portal at the earliest who are yet to on board. He also advised banks to proactively take up processing of applications that have already been received on the portal.

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 29,079.06 Crores as on 30.09.2022 which is 55.40% of the target, sectorwise achievement is given below.

Comparative figures under Crop & Term Loan.

FY	Crop Loan Disbursement during the period			Total Agricultural Term Loan Disbursement during the period			Total Agriculture Disbursement during the period		
	Target for Full FY (in Cr.)	Achv. as of September quarter (in Cr.)	% Achv	Target for Full FY (in Cr.)	Achv. as of September quarter (in Cr.)	% Achv	Target for Full FY (in Cr.)	Achv. as of September quarter (in Cr.)	% Achv
2021-22 (upto Sept'21)	32156.12	13447.36	41.82	14430.36	5786.86	40.10	46586.48	19417.00	41.68
2022-23 (upto Sept'22)	35156.06	16195.44	46.07	17330.60	12883.62	74.34	52486.66	29079.06	55.40

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

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	85.26	Federal Bank	205.06
Canara Bank	59.27	DCB Bank	109.73
Central Bank of India	58.07	IDBI Bank	37.77
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
State Bank of India	38.41	Bandhan Bank	0.00
Bank of India	37.10	IndusInd Bank	0.00
Punjab & Sind Bank	8.43	IDFC First Bank	0.00

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



PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	80.76
State Bank of India	57.76
Canara Bank	57.31
BOTTOM 3 BANKS	
Punjab & Sind Bank	3.93
OSCB	3.92
Odisha Gramya Bank	1.46

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana SFB	2,430.34
Suryoday SFB	1,252.43
IndusInd Bank	718.23
BOTTOM 3 BANKS	
Axis Bank	28.38
Federal Bank	25.13
HDFC Bank	19.12

Bank wise performance of Crop Loan & Term Loan from 01.04.2022 to 30.09.2022 is available at **Annexure – 15**.

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

Name of the Bank	Target (in Rs. Crore)	Achievement (in Rs. Crore)
Indus Ind Bank (Empanelled for handling Govt. business)	427.30	0.00
Bandhan Bank (Empanelled for handling Govt. business)	234.32	0.00
IDFC First Bank (Empanelled for handling Govt. business)	32.29	0.00
Kotak Mahindra Bank (Empanelled for handling Govt. business)	28.79	0.00
Jana SFB (Empanelled for handling Govt. business)	3.21	0.00

Bank group wise Achievement under ACP Agriculture-2022-23 as on 30.09.2022

Sl	Name of Bank	Amt. in Rs. crore		
		Total Agriculture		
		ACP Target	Achievement	% Achievement
1	Public Sector Banks	24,362.96	11,099.74	45.56
2	Private Sector Banks	7,055.03	6909.38	97.94
3	Regional Rural Banks	3,168.98	1,618.07	51.06
4	Co-operative Banks	17,670.59	713.08	311.24
5	Small Finance Bank	229.11	8,738.79	49.45
TOTAL		52,486.66	29,079.06	55.40



Share of different banks groups in Agriculture Credit Outstanding on 30.09.2022

Name of the banks	Amount outstanding (in Crore)	Share in %
Public Sector Banks	22,689.08	42.32
Private Sector Banks	9,121.85	17.01
RRBs	4,031.47	7.52
OSCB	16,670.85	31.09
Small Finance Bank	1,105.81	2.06
Total	53,619.06	100.00

4.3 Kissan Credit Card (KCC)

Banks have disbursed 21,52,052 numbers of KCC accounts amounting to Rs.10,406.56 Crore from 01.04.2022 to 30.09.2022. Total outstanding balance as on 30.09.2022 is Rs.27,875.28 crore in 49,07,938 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 September'21)	22,35,204	10,646.82	50,71,227	24,094.81
2022-23 (upto September'22)	21,52,052	10,406.56	49,07,938	27,875.28

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

PSB,RRB & OSCB	
Bank	Amount (in Cr.)
TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	6,994.87
Utkal Grameen Bank	879.68
State Bank of India	528.33
BOTTOM 3 BANKS	
Central Bank of India	1.87
Bank of Maharashtra	0.38
Punjab & Sind Bank	0.00

PVT BANKS & SFB	
Bank	Amount (in Cr.)
TOP 3 PERFORMING BANKS	
Axis Bank Ltd	237.17
ICICI Bank	61.38
HDFC Bank	61.00
BANK WITH NIL PERFORMANCE	
Bandhan Bank	0.00
IndusInd Bank	0.00
IDFC First Bank	0.00
Kotak Mahindra Bank	0.00
Jana SFB	0.00

The Bank wise achievement made under KCC as on 30.09.2022 is available at **Annexure – 16**.



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

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

Farmers covered under PMFBY for Kharif 2021 & Kharif 2022 (as of 30.09.22) is given below:

	Kharif 21 (01.04.21 to 30.09.21)	Kharif 22 (01.04.22 to 30.09.22)
Enrolment (Nos of Farmers) (both loanee & non loanee)	83,64,406	82,53,879
Area Insured (000's ha)	1,050.57	958.46
Sum Insured (Rs Crores)	7,079.86	6,890.81
Gross Premium (Rs Crores)	1,387.94	1,374.46
Farmers Premium (Rs Crores)	141.51	137.74

The districtwise details are given in **Annexure -17**.

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme is given below –

Period	Target	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Total application Disbursed	Amount Disbursed (in Crore)
31.03.2022	99,195	22,979	19,436	6,962	65.14	6,160	52.79
30.09.2022	1,00,000	53,518	49,324	17,953	147.97	9,516	79.73

Banks in terms of highest sanctioned is given below-

BANK	NO. OF SANCTIONED APPLICATIONS
OSCB / PACS	8,573
State Bank of India	174
UCO Bank	125
Bank of India	113

The districtwise & bankwise details are given in **Annexure - 18**.

Waiver of CIBIL Charges under JLG Finance in BALARAM Scheme

As of 31.10.2022, only 24 banks out of 33 banks (Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Overseas Bank, Punjab National Bank, 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, Odisha Gramya Bank, Utkal Grameen Bank, OSCB) have reported that they are charging NIL under JLG Finance in BALARAM Scheme. We request other banks to kindly arrange to submit a reply in this matter.



9 banks namely Bank of Maharashtra, Indian Bank, Punjab & Sind bank, Indusind Bank, Karnataka Bank, Kotak Mahindra Bank, Ixmi Vilas Bank, South Indian bank, Suryodaya SFB have not given their consent.

PMFBY coverage of Farmers under BALARAM Scheme.

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

4.6 Agriculture Infrastructure Fund:

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

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

BANKWISE AIF DATA AS ON 31.10.2022										Amount in Rs. Crores	
Institution Name	Sponsored		Sanctioned		Disbursed		Pending		Rejected		
	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount †	A/C	Amount	
Punjab National Bank	103	49.93	82	38.77	79	42.24	6	3.22	15	7.95	
Bank of India	59	29.11	37	19.33	36	17.25	3	2.69	19	7.1	
State Bank of India	80	46.7	29	11.01	25	9.21	14	7.69	37	28	
Canara Bank	24	26.76	17	20.97	17	25.85	0	0	7	5.79	
Indian Overseas Bank	23	2.26	17	0.88	16	0.87	1	0	5	1.38	
Bank Of Baroda	25	24.72	10	10.68	7	9.77	5	7.31	10	6.74	
Union Bank of India	37	27.84	10	6.76	5	5.32	11	10.4	16	10.69	
Indian Bank	13	10.54	8	8.82	7	10.14	1	0.14	4	1.58	
HDFC Bank	17	17.19	4	2.81	1	0.47	11	11.78	2	2.6	
UCO Bank	13	21.87	3	4.65	1	0.96	4	12.35	6	4.87	
IDBI BANK LTD	15	21.27	2	0.81	2	0.8	6	14.43	7	6.03	
Central Bank of India	4	2.88	1	2	1	5.27	1	0.34	2	0.54	
DCB Bank	1	0.58	0	0	0	0	0	0	1	0.58	
ICICI Bank	2	0.97	0	0	0	0	0	0	2	0.97	



Karnataka Bank	1	1.57	0	0	0	0	0	0	1	1.57
Karur Vysya Bank	2	2.77	0	0	0	0	1	1.38	1	1.38
Kotak Mahindra Bank	2	2.08	0	0	0	0	0	0	2	2.08
YES BANK LTD	1	3.44	0	0	0	0	1	3.44	0	0
SFI & S PVT Ltd	1	0.05	0	0	0	0	1	0.05	0	0
NABKISAN Finance Ltd	22	1	16	0.71	16	0.64	0	0	6	0.29
TOTAL	445	293.51	236	128.17	213	128.8	66	75.2	143	90.14

As of 31.10.2022, total sanctioned projects were 72 with project cost of Rs.152.53 lacs.

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that as of 31.10.2022, 837 applications are pending with different banks amounting to Rs. 19.65 Crore.

Sl. No.	Name of the bank	Pending Proposals	
		No of Applications	Project Cost (Rs. in Lakh.)
1	State Bank of India	236	469.32
2	Odisha Gramya Bank	102	176.39
3	Indian Bank	96	140.07
4	Union Bank	83	235.34
5	Canara Bank	80	416.82
6	Bank of India	59	123.33
7	UCO Bank	44	56.76
8	Punjab National Bank	38	87.60
9	Central Bank of India	29	64.30
10	Bank of Baroda	29	60.92
11	DCCBs	16	17.41
12	Indian Overseas Bank	15	33.92
13	ICICI Bank	4	45.99
14	IDBI	1	15.00
15	Axis Bank	1	0.99
16	Co-operative Bank	1	2.50
17	Federal Bank	1	1.40
18	IDFC	1	2.00
19	HDFC	1	15.00
TOTAL		837	1,965.08



4.8 Agriculture Allied Sectors (Fishery & Dairy)

All the Banks in Odisha have disbursed Rs. 7,663.36 Crore from 01.04.2022 to 30.09.2022 under Annual Credit Plan in Fisheries & Allied Agriculture Sector against the Annual target of Rs. 6,485.62 Crore. The achievement is 118.16 % of the annual target.

Comparative - Disbursement

(Amt in Rs. Cr.)

Name of the scheme	FY 2021 – 2022			FY 2022 – 2023		
	Target for Full FY (in Cr.)	Achv. As of September'21 (in Cr.)	% Achv.	Target for Full FY (in Cr.)	Achv. As of September'22 (in Cr.)	% Achv.
Dairy	1,909.63	193.27	10.12	2,117.00	859.19	40.59
Fishery	1,182.74	201.15	17.01	1,557.61	491.40	31.55
Poultry	1,029.03	218.62	21.25	1,228.36	599.18	48.78
AH-Sheep/Goatery/Piggery	834.13	1,269.59	152.21	1,350.23	1,449.24	107.33
Others	205.01	1,529.83	746.22	232.42	4,264.35	1834.76
Total	5,160.54	3,412.46	66.13	6,485.62	7,663.36	118.16

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

PSB,RRB & OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Maharashtra	62.33	Jana SFB	7191.67
State Bank of India	59.84	IndusInd Bank	1923.35
Indian Overseas Bank	54.08	IDFC First Bank	916.50
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
OSCB	2.27	Axis Bank	4.27
Central Bank of India	1.59	Kotak Mahindra Bank	0.05
Odisha Gramya Bank	1.57	Federal Bank	0.00

The sanctions in Other Allied sector for the following banks are comparatively high we request the representatives of following banks to explain the details.



BANKS SHOWING HIGEST DISBURSMENT IN "OTHER" UNDER ALLIED SECTOR		
BANK	Annual Target In Rs. Crores	Amount In Rs. Crores
Indus Ind Bank	5.83	2,930.45
ICICI Bank	9.07	459.76
Jana Small Finance Bank	0.29	182.80
RBL Bank	0.12	144.43
Suryoday Small Finance Bank	0.33	109.80
Yes Bank	1.00	92.05
Utkarsh Small Finance Bank	0.41	90.64
Ujjivan Small Finance Bank	0.17	66.90
IDFC Bank	0.40	49.32
IDBI Bank	2.95	25.46
Punjab National Bank	12.56	22.71

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.09.2022 is given in **Annexure – 19**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2022	2,238	800	870	568
30.09.2022	3,203	857	897	1,449

MKUY AS OF 30.09.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	736	199	249	288
PUNJAB NATIONAL BANK	422	131	85	206
OSCB	317	111	145	61
CANARA BANK	192	59	88	45
UNION BANK OF INDIA	236	58	81	97
UCO BANK	149	52	28	69
BANK OF BARODA	172	46	36	90
ODISHA GRAMYA BANK	172	41	27	104
BANK OF INDIA	179	39	43	97
INDIAN BANK	137	28	13	96
CENTRAL BANK OF INDIA	69	25	11	33
IDBI BANK	120	24	48	48



INDIAN OVERSEAS BANK	77	18	27	32
UTKAL GRAMEEN BANK	50	11	3	36
AXIS BANK	49	5	7	37
ICICI BANK	30	5	4	21
KOTAK MAHINDRA BANK	7	3	0	4
PUNJAB AND SIND BANK	16	2	0	14
BANDHAN BANK	3	0	0	3
BANK OF MAHARASHTRA	5	0	0	5
DCB BANK	6	0	0	6
FEDERAL BANK	8	0	0	8
HDFC BANK	44	0	0	44
KARNATAKA BANK	6	0	1	5
SOUTH INDIAN BANK	1	0	1	0
Grand Total	3,203	857	897	1,449

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

Performance as of 31.03.2022 & 21.10.2022 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below

Sector	As of date	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	27,301	5,741	10,865	10,695	10,382
Animal Husbandry	21.10.22	48,527	14,239	30,174	4,114	2,724

Sector	As of date	No. of appln. accepted	No. of appln. sanctioned	No. of appln. rejected	No. of appln. Pending	Appln. Pending for More than 15 Days
Fisheries	31.03.22	5,556	662	2,444	2,450	2,441
Fisheries	21.10.22	5,945	906	3,080	1,959	1,953

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

3 Banks having highest no. of pendencies as of 21.10.22 are given below



Animal Husbandry		Fisheries	
BANK	NO. OF PENDING APPLICATIONS	BANK	NO. OF PENDING APPLICATIONS
Indian Overseas Bank (including OGB)	2018	Odisha State Cooperative Bank	1774
OSCB	572	Indian Overseas Bank (including OGB)	142
State Bank of India (including UGB)	428	Punjab National Bank	27

Districts under 2 categories in terms of pendency as of 21.10.22 are given below

Animal Husbandry		Fisheries	
DISTRICT	NO. OF PENDING APPLICATIONS	DISTRICT	NO. OF PENDING APPLICATIONS
Puri	2353	Kendrapara	1,728
Kendrapara	503	Puri	82
Cuttack	247	Angul	41

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

Progress upto 21.10.2022 is given by **Annexure - 20**.

As the nationwide AHDF KCC Campaign will continue upto 15.03.2023, all banks are requested to instruct the branches accordingly and ensure processing & sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. Kindly also instruct the branches to furnish the weekly data to the LDMs so that the same can be updated by LDMs in the DFS Portal.

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

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

The strategies outlined include incentivizing crop diversification, expanding outreach of extension and access to advance technologies, agri-business opportunities, wider markets, wider coverage of insurance for cash crops, rain-water harvesting, Integrated Nutrient Management (INM), development of fisheries and livestock sector and emphasis on agro-processing sector, etc. Upscaling the FPO programme would enable vast



sections of SF &MF to derive benefits out of input supply management, farm produce aggregation to enable collective marketing, processing & value addition etc.

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

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

CGM, NABARD to further appraise in the matter.

4.12 Financing to FPOs (Farmers Producer Organisation)

A Farmer Producer Organization (FPO) is typically a society/company consisting of only practicing farmers irrespective of land holding status, who are also actual producers of a specified commodity/ commodities, and is formed under the Cooperative Societies Act, 1962 or as a Farmers Producer Company (FPC) under Section 581 (C) of the Indian Companies Act, 1956, as amended in 2013. FPOs have generally been recognized as the most appropriate institutional form around which Government can mobilize farmers and build their capacity to collectively leverage their production and marketing strength. These organizations are created at the cluster, block, district, or State level depending upon the needs of the producers considering the demand potential to adopt value chain approach to enhance farmers'/producers' economic and social benefits.

Odisha Credit Guarantee is covering only Agriculture and Horticulture activity FPOs it should cover allied activity FPOs like dairy, gotary, fisheries, Apiary and FPOs formed in off-farm sector by Weaver & Artisans

FPO FINANCE DETAILS PROVIDED BY NABARD		
SL NO	FINANCIAL YEAR	NO OF FPOs FINANCED BY NABKISAN
1	2018-19	2
2	2019-20	4
3	2020-21	10
4	2021-22	26
5	2022-23	30
TOTAL		72



FPO DATA PROVIDED BY HORTICULTURE DEPARTMENT			
DISTRICT NAME	NUMBER OF FPOs FORMED	NUMBER OF FPO FINANCED	AMOUNT FINANCED IN LAKHS
Anugul	3		
Balangir	4		
Baleshwar	1		
Baragarh	2	2	17.29
Bargarh	12	1	5.00
Bhadrak	2		
Bolangir	4	4	88.75
Cuttack	5	1	3.00
Debagarh	3		
Dhenkanal	2		
Gajapati	2		
Ganjam	2		
Jajapur	1		
Jharsuguda	1		
Kalahandi	14	1	142.00
Kendrapara	2		
Kendujhar	4		
Khordha	4	1	8.00
Koraput	4		
Malkangiri	3		
Nabarangapur	7	2	35.00
Nayagarh	4		
Nuapada	3		
Puri	2	1	4.00
Rayagada	5	1	25.00
Sambalpur	2		
Subarnapur	1		
Sundargarh	4	1	2.00
Grand Total	103	15	330.04

The major sanctions are by Sammunati Financial Intermediation and Financial Services (6 proposals) and NABKISAN (5 proposals).



AGENDA NO.5

Financing to MSME Sector

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

Against total target of Rs.59,449.52 Crore, total achievement as on 30.09.2022 is Rs. 30,132.87 Crore which is 50.69 % of total target.

Disbursement performance of Banks under MSME Sector is given below.

(Amt in Rs. Cr.)

Manufacturing Sector	FY 2021-22 (upto September'21)			FY 2022-23 (upto September'22)		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Micro Enterprises	21,814.98	7,603.27	34.85	30,319.25	12,481.42	41.17
Small Enterprises	11,998.07	6,662.66	55.53	18,429.35	8,383.79	45.49
Medium Enterprises	7,511.38	3,127.95	41.64	10,700.91	9,267.66	86.61
TOTAL	41,324.43	17,393.88	42.09	59,449.52	30,132.87	50.69

Bank group wise Achievement under ACP MSME-2022-23 as on 30.09.2022				
Sl	Name of Bank	Amt. in Rs. crore		
		ACP Target	Achievement	% Achievement
1	Public Sector Banks	42,370.45	22,194.97	52.38
2	Private Sector Banks	14,011.79	7,160.33	51.10
3	Regional Rural Banks	2,383.18	730.85	30.67
4	Co-operative Banks	88.20	2.86	3.24
5	Small Finance Bank	595.88	43.86	7.36
TOTAL		59,449.52	30,132.87	50.69

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

PSB,RRB & OSCB	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
UCO Bank	66.60
Utkal Grameen Bank	62.18
State Bank of India	60.62

PVT	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Yes Bank	212.09
Federal Bank	110.14
ICICI Bank	91.68



BOTTOM 3 BANKS	
Odisha Gramya Bank	17.61
Punjab & Sind Bank	4.58
OSCB	3.24

BOTTOM 3 BANKS	
Bandhan Bank	22.75
DCB Bank	15.03
IDFC First Bank	9.48

The comparative outstanding position under MSME Sector is given below

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.09.2021		Balance outstanding as on 30.09.2022	
	A/cs	Amount	A/cs	Amount
Micro Enterprises	15,05,736	20,796.80	18,86,788	28,061.94
Small Enterprises	1,57,186	14,249.40	1,79,335	17,956.12
Medium Enterprise	28,029	5,956.22	35,545	16,893.13
Total MSME	16,90,951	42,340.46	21,01,668	62,911.19

Detailed report of Bank wise position under MSME is given at **Annexure – 21**.

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

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

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

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

The minutes of the meeting with above action points were submitted to the Principal Secretary of Industries Department, MSME Department & Finance Department,



Government of Odisha vide letter no. SLBC/ODI/2022-23/43 dated 12.04.2022 for further action in this regard.

In the Industry care meeting held on 19.08.2022 under the chairmanship of Principal Advisor to Hon'ble Chief Minister, SLBC Convenor informed that banks could sanction loan on the basis of allotment order and agreement to lease. However, disbursement can only be done after the execution of lease deed. The Principal Advisor to Hon'ble Chief Minister advised that the Principal Secretary, MSME, Principal Secretary Industry and Principal Secretary, Finance may have a meeting with the concerned to explore some workable solution.

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

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

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

In the SLBC meeting held on 27.09.2022, the progress under the scheme for Interest Subvention on Working Capital Term Loan for Stage/ Contract Carriage Operators was discussed as an agenda item. 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.

SLBC vide letter no. SLBC/ODI/2022-23/666 dated 27.10.2022 requested the State Transport Authority to schedule a meeting with the controlling heads of all banks to review progress under the scheme. The said meeting was held on 07.11.2022 under the chairmanship of Additional Commissioner Transport (Admin) and the following points were emerged in the meeting-



- The department will provide the granular data (bank branch wise) of the applications.
- Progress of the scheme will be reviewed periodically in the district level in the presence of RTO, LDM & other Govt. Officials.

The RTO wise Bank Wise pending application list is given below

Banks	RTO									
	Cuttack	Keonjhar	Jharsuguda	Phulbani	Talcher	Bhubaneswar-I	Koraput	Ganjam	Sundargarh	Total
SBI	43	7	24		1			1	6	82
BOI	8	8	26							42
Canara Bank	16									16
UCO Bank	6		10	2					1	19
HDFC Bank	3		1	3						7
BOB	3			1						4
OSCB	7									7
Indian Bank	3									3
IndusInd Bank	7									7
PNB	3	3	4			1	1			12
Chola Mandalam	7									7
Axis Bank	3		1							4
Sunderam Finance Co.	1									1
Total	110	18	66	6	1	1	1	1	7	211

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

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

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



In this regard, 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 SWIFT India will organize a Virtual Workshop for the member banks on 4th week of November 2022 to create community awareness about the innovative digital solution and learn about its process and benefits.

5.5 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMGP as on 30.06.2022 and 30.09.2022 is given below

Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve ()	No of Prj.	MM Involve (In Lakh)
30.06.2022	6000	21000.00	4340	11562.89	605	1554.39	10.08	7.40	1367	3813.46
30.09.2022	6000	21000.00	9882	27955.82	2343	5810.19	39.05	27.67	2839	9348.73

Against a physical target of 6000 units, banks have sanctioned 2343 accounts till 30.09.2022 which is 39.05% of target .

Target vs achievement in corresponding period-

30.09.2021			30.09.2022		
Target	Achievement	%	Target	Achievement	%
6000	1010	16.83	6000	2343	39.05

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

Top 3 banks in terms of sanctions under PMEGP –

Public Sector Bank & RRBs		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	SBI	791
2.	Union Bank of India	270
3.	Bank of India	239

Private Sector Banks		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	Axis Bank & IDBI	15(each)
2.	Karnatak & Federal Bank	2(each)



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

Public Sector Bank & RRBs		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	SBI	621
2.	PNB	444
3.	BOB	243

Private Sector Banks		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	Axis Bank	154
2.	HDFC Bank	47
3.	IDBI Bank	29

The Bank wise achievement under PMEGP of Odisha for the year 2022-23 (up to 30.09.2022) is given in the **Annexure- 22**.

Action Points: -

1. All banks to dispose the pending applications immediately.
2. Disbursement of all sanctioned cases should be done immediately.
3. Documents to be obtained as per the checklist.
4. Margin Money to be claimed on priority basis for all eligible unclaimed cases immediately.
5. The planned average Margin Money for Odisha is Rs.3.50 Lacs, the state average is Rs.2.49 Lacs, Banks should focus on sanctioning large ticket size loans under PMEGP to increase the average ticket size for Margin Money Claim.

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

The performance of this scheme as of 30.09.2022 is given below –

Category	Target	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
Individual	1,690	2,229	313	1,649	267
SHG	500	618	78	345	195
FPO	54	4	1	0	3
Total	2,244	2,851	392	1,994	465

➤ Individual Category - PMFME

Top 3 banks sanctioned loan under Individual Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	117
Canara Bank	33
Union Bank of India	30



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

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	76
Punjab National Bank	37
UCO Bank	19

➤ **SHG (THR) Category – PMFME**

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

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	43
UCO Bank	9
Canara Bank	6

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

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

BANK	NO. OF PENDING APPLICATIONS
Utkal Grameen Bank	67
Punjab National Bank	38
Indian Bank & Indian Overseas Bank	14(each)

The bankwise performance under Individual & SHG (THR) Category is given in **Annexure -23**.

Reasons for rejection/pending applications:

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



Action points:

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

5.7 Disposal of Stressed MSME Cases during FY 2021-22.

As reported by banks, there are 303 no. of Stress Committee Meeting conducted during FY 2022-23 (from 01.04.2022 to 30.09.2022) and at the Stress Committee, 6,245 no. of accounts/cases rectified, 106 no. of accounts/cases restructured and 4,032 no. of cases decided for recovery.

The details in this matter is given below –

Sl. No.	Name of Bank	No. of Stress Committee Meeting Conducted during 2022-23	Accounts Disposed at Stress Committees		
			Accounts/ Cases Rectified	Accounts/ Cases Restructured	Cases decided for Recovery
1	Bank of Baroda	4	97	0	383
2	Bank of India	3	126	18	280
3	Bank of Maharashtra	4	2	0	11
4	Indian Bank	7	15	0	248
5	State Bank of India	216	2196	86	2883
6	UCO Bank	2	0	0	0
7	Union Bank of India	17	64	2	70
8	AXIS Bank	6	8	0	3
9	DCB Bank Ltd.	6	3171	0	0
10	Federal Bank	1	0	0	0



11	ICICI Bank Ltd.	14	559	0	75
12	HDFC Bank	20	4	0	75
13	Utkal Grameen Bank	3	3	0	4
TOTAL		303	6,245	106	4,032

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

5.8 Provision of banking facilities to MSME Clusters.

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

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

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

Sl. No.	Name of the Cluster (functional/active)	Sector (Textiles, Engineering works, etc)	District	Allocation to banks for cluster adoption
1	Engineering Cluster	Engineering	Anugul	PNB
2	Fly Ash cluster	Cement	Anugul	UCO Bank
3	Rice Milling Cluster	Agro/Food Processing	Balasore	UCO Bank
4	Sea Food Cluster	Fish Process/Canning	Balasore	PNB
5	Rice Mill Cluster	Agro/Food Processing	Baragarh	SBI
6	Rice Mill Cluster	Agro/Food Processing	Bolangir	SBI
7	Engineering Cluster	Engineering	Cuttack	UCO Bank
8	Pharmaceutical Cluster		Cuttack - Bhubaneswar	BOB
9	Engineering Cluster	Engineering	Dhenkanal	Canara Bank
10	Cashew Cluster	Agro/Food Processing	Dhenkanal	UCO Bank



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

After approval in 168th SLBC meeting, SLBC vide letter no. SLBC/ODI/2022-23/645 dated 17.10.2022 has circulated the same to all allottee banks to meet the credit needs of 20 identified MSME clusters.

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

All Banks and Financial Institutions have sanctioned 13,89,826 accounts with an amount of Rs. 7,276.77 Crore and disbursed Rs. 7,021.54 Crores in the financial year 2022-23 (upto 30.09.2022).

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

Categories	FY 2021-22 (upto 30.09.21)			FY 2022-23 (upto 30.09.22)		
	No. of Accounts	Disbursed Amount (Amt in Cr.)	Average credit disbursed per account (Amt in lacs)	No. of Accounts	Disbursed Amount (Amt in Cr.)	Average credit disbursed per account (Amt in lacs)
Shishu	14,17,070	3,710.58	0.26	11,68,139	3,419.49	0.29
Kishore	1,68,841	1,586.42	0.94	2,01,918	2,218.83	1.10
Tarun	9,586	633.28	6.61	19,769	1,383.24	7.00
Total	15,95,497	5,930.28	---	13,89,826	7,021.56	---

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

Financial Institutions	FY 2022-23 (Upto 30.09.2022)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	1,16,838	2,438.29
Private Sector Banks	8,01,133	2,803.41



Regional Rural Banks	5,333	70.92
Small Finance Bank	1,20,403	450.79
MFIs & NBFCs	3,46,119	1,258.15
Total	13,89,826	7,021.56

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA FROM 01.04.2022 TO 30.09.2022

PSBs			[Amount Rs. in Crore]
Bank Name	No Of A/Cs	Sanction Amt	Disbursement Amt
Canara Bank	16,595	328.18	288.02
Bank of Baroda	15,900	159.52	159.11
Punjab National Bank	15,619	574.20	517.91
State Bank of India	14,971	502.51	489.31
Indian Overseas Bank	14,764	124.51	123.83
Bank of India	11,220	288.09	246.10
Union Bank of India	10,809	260.10	240.09
UCO Bank	6,477	150.61	149.40
Central Bank of India	5,888	133.07	80.06
Indian Bank	3,883	125.11	125.11
Punjab & Sind Bank	375	8.95	8.73
Bank of Maharashtra	337	14.50	10.62

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA FROM 01.04.2022 TO 30.09.2022

PVT BANKS, RRBs, SFBs			[Amount Rs. in Crore]
Bank Name	No Of A/Cs	Sanction Amt	Disbursement Amt
IndusInd Bank	6,12,100	1,828.97	1828.97
Axis Bank	76,936	328.52	328.52
HDFC Bank	54,060	252.88	252.88
Utkarsh SFB	51,262	145.79	145.79
Suryoday SFB	35,056	126.10	126.07
Yes Bank	30,667	106.19	106.19
Ujjivan SFB	29,075	164.42	164.42
IDFC Bank Limited	25,614	205.49	205.41
ESAF SFB	5,006	14.47	14.47



Odisha Gramya Bank	4,535	66.81	66.77
Utkal Grameen Bank	798	17.69	4.15
ICICI Bank	775	49.62	49.62
IDBI Bank Limited	508	26.07	26.07
Ratnakar Bank	326	0.68	0.68
Federal Bank	113	4.20	3.83
Karnataka Bank	34	1.32	1.24
Jana SFB	4	0.04	0.04

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

Bank wise, district wise & category wise report on PMMY is available in **Annexure-24**.

5.10 Emergency Credit Line Guarantee Scheme (ECLGS)

Banks in Odisha have sanctioned **Rs.3,775.42** Crore as on 30.09.2022 and disbursed Rs. **3,665.69** Crore as detailed below.

Net Eligible cases		Total cases sanctioned		Total cases disbursed out of Total sanction	
A/c in actual	Amt in Crore	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
3,48,816	3,918.73	2,03,964	3,775.42	1,72,879	3665.69
% Achievement		58.47	96.34	84.76	97.09

The benefit of the scheme is extended upto 31.03.2023. All Banks are advised to ensure sanction/disbursement in all eligible accounts at the earliest.

The bankwise performance as on 30.09.2022 under this scheme is given in **Annexure-25**.

Claim of Interest Subvention

As of 30.09.2022, Rs. 2071.99 lakhs interest subvention amount has been claimed in 49,053 accounts by different banks as given below.

CONSOLIDATED SHEET ECLGS INT SUBVENTION TILL 30.09.2022			
SL NO	NAME OF BANK	NO OF A.CS CREDITED	AMOUNT REMITTED IN Rs. Lakhs
1	SBI	14,856	931.62
2	BANK OF INDIA	7,146	149.70
3	UCO BANK	6,155	102.98
4	OGB	937	39.93



5	PNB	7,789	350.23
6	Union Bank of India	941	36.05
7	Utkal Grameen Bank	182	10.25
8	FEDERAL BANK	1	0.02
9	Axis Bank	44	0.62
10	Canara Bank	6596	254.61
11	Indian Bank	4406	195.98
TOTAL		49,053	2,071.99

MSME department has issued amended operational guidelines (OG) with extension of time limit upto 30.09.2022 for utilization of sanctioned funds of interest subvention under ECLGS.

The last date is over and banks have claimed interest subvention amounting to Rs.2071.99 lacs against total allocation of Rs. 9987.20 lacs.

5.11 Assistance to Startups through Bank Linkage

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

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

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

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

BANKS	No of A/C sanctioned from 01.04.2022 to 30.09.2022	Amount sanctioned from 01.04.2022 to 30.09.2022 in Rs. Lakhs	Cummlative No of A/C sanctioned	Cummulative Amount sanctioned in Rs. Lakhs
Bank of India	0	0	163	12,224.34
Bank of Maharastra	2	3.98	3	123.98
Indian Overseas Bank	12	678.00	29	2,341.72
Punjab National Bank	0	0	10	47.96
State Bank of India	2	67.00	2	67.00
UCO Bank	0	0	1	1,000.00



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	112	1,350.98	394	17,113.50

5.12 Stand Up India Scheme

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

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

4,774 loan applications have been sanctioned & disbursed since inception of the scheme to 30th September 2022 as per report by Stand Up India and only 19 banks have sanctioned loan under Stand up India.

Performance under Stand up India

(Amt in Rs. Cr.)

Particulars	Target (at least one SC/ST and minimum one woman entrepreneur per branch)	From 05.04.2016 (Inception date) to 30.06.2022		From 05.04.2016 (Inception date) to 30.09.2022			
		Sanctioned		Disbursed	Sanctioned		Disbursed
		A/Cs	Amount	Amount	A/Cs	Amount	Amount
SC/ST	3,914	770	153.23	66.08	786	156.87	71.27
Women	3,914	3,917	848.93	395.68	3,988	873.12	427.60
Total	7,828	4,687	1,002.16	461.76	4774	1,029.99	498.87

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

Top 3 & bottom 3 banks sanctioned loan under Stand Up India as of 30.09.2022

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	1187
Union Bank of India	662
Punjab National Bank	513



BOTTOM 3 BANKS	
Bank of Maharashtra	16
Odisha Gramya Bank	10
Federal Bank	2

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

5.13 Silpi Unnati Yojana (SUY) – State Government Scheme

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

In the last financial year upto 31.03.2022 total 933 loan applications were sanctioned.

Performance under SUY for FY 2022-23 (As provided by Directorate of Handicrafts)

As of	Total No. of application sponsored (Including backlog)	No. of application sanctioned	No. of application pending
30.09.2022	2,314	92	2,018

3 banks having highest no. of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	822
Odisha Gramya Bank	260
Bank of India	199

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

The bank-wise & district-wise details as on 30.09.2022 are given in **Annexure -27**.

5.14 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 02.11.2022, out of 80,328 applications entered in the portal, 53,119 applications are sanctioned & disbursement made in 40,888 accounts. There are 14,925 applications picked by bank branches & are under process and 31 applications are not picked up by any bank as the customer has not given the preferred bank branch name in the online application portal.



As on date	No. of applications entered in the portal	No. of applications sanctioned	Out of sanctioned, no. of applications disbursed.
15.08.2022	75,961	47,701	39,322
02.11.2022	80,328	53,119	40,888

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

PSB,RRB & OSCB	
BANK	NO. OF APPLICATION SANCTIONED
TOP 3 PERFORMING BANKS	
State Bank of India	20194
Bank of India	4700
Canara Bank	4494
BOTTOM 3 BANKS	
Bank of Maharashtra	230
Odisha Gramya Bank	153
Utkal Grameen Bank	14

PVT BANKS & SFB	
BANK	NO. OF APPLICATION SANCTIONED
TOP 3 PERFORMING BANKS	
HDFC Bank	4453
IDBI Bank	334
Utkarsh SFB	118
BOTTOM 3 BANKS	
ICICI Bank	4
DCB Bank	0
IndusInd Bank	0

The bank wise achievement as on 02.11.2022 is given in **Annexure-28**.

Issues for pending applications:

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

PMSVANidhi 2.0 – Revised guidelines for implementation of the Scheme

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

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

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



2. Another change has been made by Ministry of Housing and Urban Affairs (MOHUA), Govt. of India vide letter no. 5205/SUDA dated 27.10.2022 regarding interest subsidy claim and the revised guidelines are effective from **27.10.2022**.

Guidelines issued on 01.06.2022	Revised Guidelines
Interest Subsidy to be paid on half-yearly basis. Accordingly, Lending Institutions are requested to submit half-yearly claims for Interest Subsidy as on June 30 and December 31 of each year. However, interest subsidy claim for the period ending June 30, 2022 would be filed for quarter.	Interest Subsidy to be paid on quarterly basis. Accordingly, Lending Institutions are requested to submit quarterly claims for Interest Subsidy as on June 30, September 30, December 31, and March 31 of each year.

SLBC has circulated the revised guidelines to all banks vide letter no. SLBC/ODI/2022-23/668 dated 28.10.2022.

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

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), a setup by Ministry of MSME, Govt. of India & SIDBI has given the following information on CGTMSE Coverage in our state (Year wise).

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23 (01.04.22 to 30.09.22)	14,031	1,220.63

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2022 to 30.09.2022 are available in **Annexure – 29**.

5.16 Onboarding of MSME on Udyam Registration 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 1,16,60,258 MSMEs are registered on the platform in whole country and 2,38,923 MSMEs are registered in Odisha. Thus, many MSMEs are still outside the Udyam net.



Udyam portal registration	As on 30.06.2022		As on 30.09.2022	
	All India	Odisha	All India	Odisha
	1,05,76,583	2,13,099	1,16,60,258	2,38,923

5.17 Onboarding of Corporate buyers on TReDS (Trade Receivables Discounting System)

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

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

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

AGENDA NO. 6

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

6.1 WSHG in Odisha through Mission Shakti

(a) Women SHG Bank Linkage Programme:

- The annual credit linkage target for the current financial year has been fixed at Rs. 8,750 crore targeting 3,50,000 SHGs. As on 30th September 2022, **1,58,023** SHGs have availed credit linkage of Rs.**4,273.31** Crore i.e 45% & 49% of the annual physical & financial target respectively. It is expected to achieve at least 50% of annual target by end of the 2nd quarter of 2022-23, but 14 banks are below the expected financial achievement. Around 60,751 loan applications are pending at the bank branch level for sanction. This requires immediate attention to improve the performance towards achieving the annual target.



- For provisioning of timely, adequate and hassle free credit support to SHGs during the Rabi crop season, a special drive for collection, documentation and sponsoring of SHG Loan application has been planned during the month of **November & December 2022**. All banks are to facilitate effective execution of this initiative with full cooperation from field functionaries of the Department of Mission Shakti.
- The bank wise and district wise progress (as on 30th September 2022) is enclosed at "**Annexure – 30**".

Action:

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

(b) Average Loan Size

- The average loan size for the current financial year comes to Rs. 2.70 lakh per SHG.

Action:

- i. Banks to issue suitable advisory to the branches for adhering to the decision taken in the 167th SLBC meeting with respect to the notified minimum loan size of Rs. 2 lakh for fresh/1st linkage, Rs. 4 lakh & Rs. 6 lakh for 2nd and 3rd linkage respectively irrespective of their corpus vide Finance Department letter no. 22306 dated 9th September 2022.

(c) Mission Shakti Loan – State Interest Subvention:

- Considering, the growth in credit linkage and repayment of loan by SHG during the current year (2022-23), annual target for Mission Shakti Loan – State Interest Subvention has been fixed to Rs. **200 crore**.
- As on 31.10.2022, claims amounting to **Rs.40.42** crore from OGB, UGB, SBI, UCO, PNB, ICICI, IDBI, HDFC, OSCB, Canara, BOI, BOB and IOB for the FY 2021-22 have



been processed for settlement by this Department. Bank wise progress (claim settlement for the FY 2022-23) is enclosed at "**Annexure – 31**".

- Claims for the FY 2022-23 will be settled through BLIS portal only.
- Banks namely **Punjab & Sind Bank** have not furnished any interest subvention claims for the last financial year.

Action:

- Any Interest Subvention claims with respect to prompt/regular payee SHGs pending till the FY 2021-22 with banks may be submitted to this Department for early settlement.
- Banks may come up with a mechanism to ensure that all interest subvention claims get credited to the SB account of SHGs without delay.
- The Utilization Certificate of the previous claim settlement to be submitted to this Department for necessary adjustment. In case any fund is unsettled, same to be refunded to this Department.

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

- The dedicated BLIS Portal is monitoring credit flow, repayment of loans, NPA position and facilitating online & offline sponsoring of application, with respect to SHG loans in the State.
- For effective implementation, Mission Shakti has collaborated with all banks for periodic data sharing on SHG Bank Linkage and Interest Subvention. Moving forward, MoUs with all banks (except Punjab & Sind Bank, Federal & Indusind) have been executed with Mission Shakti for sharing SHG data.
- Sharing of bank loan data is inevitable for operation of the BLIS MIS portal. The progress of data sharing is enclosed at "**Annexure – 32**"

Action:

- i. Banks namely Bank of Maharashtra, and OSCB are to share the (a) the baseline data for the year ending 31st March 2021 and (b) transaction data for the financial year 2021-22 & 2022-23 at the earliest for effective operation of the portal.



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

- To provide different banking services to citizens in unbanked and under-banked GPs across the state, Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen Bank, Odisha Gramya Bank, UCO, Union Bank of India, 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. 587.57** crore during the current financial year.
- During the current financial year, it is targeted to engage BCA in each unbanked GP of the state. Proposals from Punjab National Bank and Indian Bank have been received and are under process of finalization. Moreover, draft MoU has been shared with Canara Bank, Central Bank of India, Bank of India, Axis & HDFC Bank, response from these banks is awaited.
- The concerned status of MoU and progress on BCA operations are enclosed at "**Annexure – 33 & 34**" respectively.

Action:

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

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 568 loan applications under SEP-I for FY 2022-23 (upto 30.09.2022) and 224 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage – 1365 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 30.09.22	3000	568	18.93	540	224	41.48	6000	1365	22.75

Achievement figure upto August'22 is furnished at **Annexure-35**.



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 905 loan applications have been sent to banks for finance, out of which 578 applications are sanctioned and 491 applications are disbursed. Further, 327 applications are pending with different banks for sanction and 87 applications are pending with banks for disbursement. The target and achievement made till 13.10.2022 is given below.

Year	Target fixed by OSFDC		No. of applications sponsored		No. of applications sanctioned		Application disbursed		Amount disbursed (in lakhs)	
	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	Amt of subsidy	Bank loan
2020-21	1221	12210	862	8584	578	5738	491	4975	401.25	957.10
2021-22	491	4913	43	573	--	--	--	--	--	--
Total	1712	17123	905	9157	578	5738	491	4975	401.25	957.10

In this regard, a meeting was held on 21.10.2022 with SLBC Convenor under the Chairmanship of Managing Director, OSFDC and the following points were emerged in the meeting -

- Banks should dispose off all the pending applications and must disburse all the sanctioned cases by 30th November 2022, so that 50% of the target of 1712 can be achieved.
- Due to problem in PFMS account, the subsidy account is not released to Bank of Baroda, Bank of India, Canara Bank, IDBI Bank, Odisha Gramya Bank & UCO Bank bank by OSFDC after disbursement of loan. The issues related to 8 districts of Odisha, i.e, Cuttack, Jagatsinghpur, Jajpur, Keonjhar, Rayagada, Ganjam & Kendrapara.

The above matter has already been shared to all banks/LDMs vide letter no. SLBC/ODI/2022-23/694 & 695 dated 03.11.2022.

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

The District-wise & Bank-wise sponsoring, sanction and disbursement of loan applications are given at **Annexure - 36**.



AGENDA NO. 7

Other Issues

7.1 NPA position as on 30.09.2022

- ❖ Total NPA as on 30.09.2022 is Rs. 15,269.52 Crore, increased from Rs. 15,163.51 Crore as on 31.03.2022.
- ❖ The NPA % of the State as on 30.09.2022 is 6.09%.
- ❖ NPA % under MSME is 7.19% particularly NPAs under PMEGP & Mudra are very high.
- ❖ For PMEGP, the NPA % is too high @ 27.68%. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Sector wise comparison of NPA % (as of 31.03.22 & 30.09.22)

Sl. No.	Sector	NPA % as of 31.03.2022	NPA % as of 30.09.2022
1.	Short Term Crop Loan	14.18	12.49
2.	Agriculture Term Loan	11.12	11.35
3.	Agriculture Allied	5.43	5.60
4.	Total Agriculture	10.37	11.01
5.	MSME Sector	8.94	7.19
6.	Education Loan	11.38	10.87
7.	Housing Loan	3.84	2.95
8.	Total Priority Sector	8.94	8.37
9.	Total Advance	6.47	6.09

Scheme wise comparison of NPA % (as of 31.03.22 & 30.09.22)

Sl. No.	Sector	NPA % as of 31.03.2022	NPA % as of 30.09.2022
1.	PMEGP	35.27	27.68
2.	SHG	5.96	9.25
3.	NULM	5.99	4.82



Banks in the State have to :

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

In the 53rd EC MSME meeting held on 10.08.2022, the top 5 Districts ,i.e, Kendrapada, Kandhamal, Puri, Nayagarh, Dhenkanal have been identified for joint recovery drive in terms of NPA in MSME sector. The LDMs of the above mentioned districts have conducted joint recovery camps in coordination with GM-DIC of respective districts and the tatus of joint recovery camps in these districts is given below

Name of District	Date of Recovery Camp	No of Borrowers present/ Contacted	Compromise/ Settlement		Cash recovery	
			No of Acct	Amount in Rs. Lacs	No of Acct	Amount in Rs. Lacs
DHENKANAL	29-09-2022	8	1	1.15	1	0.20
KANDHAMAL	14-09-2022 & 28-09-2022	22	7	12.47	7	12.47
PURI	20-09-2022 to 19-10-2022	2296	73	144.52	123	135.48
NAYAGARH	06-09-2022 to 09-09-2022	224	0	0.00	25	0.91
KENDRAPARA	09-09-2022	0	0	0.00	0	0.00

GM, DIC, Kendrapara district reported that joint recovery camp in Kendrapara district was held on 09.09.2022 in the premises of the office of GM, DIC. But due to flood situation in the district no borrower turned up to the camp. Another joint recovery camp will be organized shortly after consultation with LDM, Kendrapara.

The GM DICs of these districts are requested to cooperate in the joint recovery drive.

The Bank wise and Sector wise NPA position is given in **Annexure – 37**.

7.2 RSETI

The overall number of candidates trained as on 30.09.2022 is 2,24,334 out of which 1,65,818 (**73.92%**) numbers are settled and 84,287 trained candidates have been credit linked.



As on 30.09.2022 (FY 2022-23), **9,200** Rural Poor/NRLM target group youth have been trained against annual target of **14,461** (% of achievement = **63.62 %**)

Bank wise performance under Rural Poor / NRLM training as on 30.09.2022 for FY 2022-23 is as follows:

BANK	BOI	RUDSETI	CBI	SBI	UNION BANK	UCO BANK	TOTAL
Target for FY 2022-23	1,082	560	490	7,665	961	3,703	14,461
Achieved as of 30.09.2022	742	463	199	5,159	664	1,973	9,200
% of Achievement as of 30.09.22 to total target	68.58	82.68	40.61	67.31	69.09	53.28	63.62

The percentage of candidates settled with bank finance (credit linkage) as on 30.09.2022 (cumulative) is **56.54 %**. The details are given in Annexure – 38.

Status of Infrastructure related issues in RSETI

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



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

In the last SLBC Meeting, DC Cum ACS advised Revenue Department to take up the matter and 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.

We request the concerned department to kindly look into the matter for early solution in the land issues regarding RSET buildings.

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.

The CLSS data of Odisha as on 31.10.2022 as provide by NHB (National Housing Bank) is given below –



EWS/LIG			MIG			Total		
No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)
(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)	(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)	(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)
3793	346.36	77.02	3608	646.96	71.05	7,401	993.32	148.07

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

During 01.04.2022 to 30.09.2022, Banks have extended credit of Rs. 935.40 crore to 1,18,261 beneficiaries of Minority Community. The outstanding balance as on 30.09.2022 was Rs. 5,864.06 Crore in 10,66,876 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
01.04.2022 to 30.09.2021	1,31,959	774.79	5,58,345	3,792.05
01.04.2022 to 30.06.2022	76,615	497.54	9,28,571	3,437.67
01.04.2022 to 30.09.2022	1,18,261	935.40	10,66,876	5,864.06

Bank wise performance is available at **Annexure – 39**.

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

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

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



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

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

7.6 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 30.09.2022, 906 numbers of applications involving Rs.371.43 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

Finance Department vide letter no. 18413-FIN-PUIF-CASE-0004-2020/F dated 21.07.2022 has advised all Collector & District Magistrates to take expeditious steps for clearing all the pending applications u/s 14 of the SARFAESI Act, 2002 well within the prescribed time period.

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

District wise and bank wise pending list enclosed in **Annexure – 40**.

Banks has also informed that in many instances, although District Magistrate issued permission order for attachment of property under section 14 of SARFAESI Act, the police authorities are giving less support to banks for attachment of property of the defaulter. We therefore, request the concerned department to kindly issue necessary instructions to the Police Authorities to provide full support to banks for attachment of the property under section 14 of SARFAESI Act.



7.7 Digitization of land records

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

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

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

7.8 Miscellaneous

7.8.1 Registration Conveyance Deed

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. Under this scenario, inflow of housing loan files from builder projects ,branches for sale transaction of flats is being badly hampered.

State Government is requested to intervene in the matter for its early resolution.

7.8.2 Registration of MOTD

It is observed that Memorandum of Title Deed (MOTD) is not being done by many banks in our State. In order to minimize the risk of security dilution, all 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.

7.8.3 NOC for transfer of land from financing banks

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



7.8.4 State Recovery Act (OPDR)

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

7.8.5 Functioning & Timely conduct of DCC/DLRC

As per the RBI guidelines and Lead Bank Scheme the DCC and DLRC meetings should be conducted at quarterly intervals within stipulated time without being rescheduled number of times.

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

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

We also request State Government to advise all Collectors and District Magistrates to extend timely support and co-operation to the Lead District Managers & ensure holding the DCC/DLRC meetings separately, as per the RBI guidelines.

It is also observed that many banks are not attending the DCC and DLRC meetings of various districts. Also, the absenteeism of banks from the said meetings has been recurring for one or more than one quarters that too for more than one districts, which hinder fruitful deliberation at the fora. Further, the banks are deputing officials lacking any prior preparation/background for the said meetings as ascertained from the feedbacks received from RBI deputed LDOs. This has been viewed very seriously by District Magistrate and also by RBI.

The list of Top 5 in terms of no. of absentee in the DCC/DLRC Meeting for the last 2 quarters (March'22 & June'22) is given below –



Sl.	Name of the bank	No. of DCC/DLRC Meeting in which bank(excluding SFB) is absent for the last 2 quarters
1	DCB Bank	19
2	IDFC First Bank & IndusInd Bank	14
3	Bandhan Bank & Central Bank of India	13
4	Federal Bank & Kotak Mahindra Bank	11
5	Indian Overseas Bank & Bank of Maharashtra	9

We therefore request all banks to issue suitable advisory to the district coordinators to invariably attend all the DCC & DLRC Meetings with full preparation and background papers/information.

A list of the absentee banks in the DCC/DLRC meetings for previous two quarters (March'22 & June'22) as provided by LDMs is given in **Annexure - 41**.

7.8.6 Strengthening of LDMs

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

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

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

7.9 Recent policy changes by Central Government, RBI & NABARD

(a) RBI launches दक्ष (DAKSH) - Reserve Bank's Advanced Supervisory Monitoring System

The Reserve Bank of India has been taking various initiatives in strengthening supervision, which among other initiatives include adoption of latest data and analytical tools as well as leveraging technology for implementing more efficient and automated work processes. In continuation of this effort, RBI Governor, launched a new SupTech initiative



named “**दक्ष (DAKSH) - Reserve Bank’s Advanced Supervisory Monitoring System**”, which is expected to make the Supervisory processes more robust.

‘दक्ष (DAKSH)’ means ‘efficient’ & ‘competent’, reflecting the underlying capabilities of the application. ‘दक्ष (DAKSH)’ is a web-based end-to-end workflow application through which RBI shall monitor compliance requirements in a more focused manner with the objective of further improving the compliance culture in Supervised Entities (SEs) like Banks, NBFCs, etc. The application will also enable seamless communication, inspection planning and execution, cyber incident reporting and analysis, provision of various MIS reports etc., through a Platform which enables anytime-anywhere secure access.

(b) RBI - Operationalisation of Central Bank Digital Currency-Wholesale (e₹-W) Pilot.

RBI vide Press Release dated October 7, 2022 had announced that the Reserve Bank will soon commence pilot launches of Digital Rupee (e₹) for specific use cases. Accordingly, the first pilot in the Digital Rupee - Wholesale segment (e₹-W) has commence on November 1, 2022.

The use case for this pilot is settlement of secondary market transactions in government securities. Use of e₹-W is expected to make the inter-bank market more efficient. Settlement in central bank money would reduce transaction costs by pre-empting the need for settlement guarantee infrastructure or for collateral to mitigate settlement risk. Going forward, other wholesale transactions, and cross-border payments will be the focus of future pilots, based on the learnings from this pilot.

Nine banks, viz., State Bank of India, Bank of Baroda, Union Bank of India, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, Yes Bank, IDFC First Bank and HSBC have been identified for participation in the pilot.

The first pilot in Digital Rupee - Retail segment (e₹-R) is planned for launch within a month in select locations in closed user groups comprising customers and merchants. The details regarding operationalisation of e₹-R pilot shall be communicated in due course.

(c) RBI - Interoperable Card-less Cash Withdrawal (ICCW) at ATMs.

Reserve Bank of India, Central Office vide notification no. RBI/2022-23/54 dated May 19, 2022 has informed that as refer to Statement on Development and Regulatory Policies dated April 08, 2022, all banks, ATM networks and WLAOs may provide the option of ICCW at their ATMs. NPCI has been advised to facilitate Unified Payments Interface (UPI) integration with all banks and ATM networks. While UPI would be used for customer authorisation in such transactions, settlement would be through the National Financial Switch (NFS) / ATM networks. The on-us / off-us ICCW transactions shall be processed



without levy of any charges other than those prescribed under the circular on Interchange Fee and Customer Charges.

Withdrawal limits for ICCW transactions shall be in-line with the limits for regular on-us / off-us ATM withdrawals. All other instructions related to Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions shall continue to be applicable.

This directive is issued under Section 10(2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007) of Reserve Bank of India.

AGENDA NO. 8

Any other matter with the permission of the Chair.