

**PROCEEDINGS OF THE 169<sup>th</sup>  
STATE LEVEL BANKERS' COMMITTEE  
MEETING OF ODISHA HELD ON  
15.11.2022**



**UCO BANK  
CONVENOR - SLBC,  
ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/802/2022-23

दिनांक / Date: 09.12.2022

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 169वां एस.एल.बी.सी. , बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 169<sup>th</sup> SLBC Meeting of Odisha

हम दिनांक 15.11.2022 को आयोजित 169वां एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 169<sup>th</sup> SLBC Meeting of Odisha held on 15.11.2022.

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

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

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,

गौतम पात्र / Goutam Patra

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

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Enclo: यथोक्त As stated above



## **Proceedings of the 169<sup>th</sup> SLBC meeting of Odisha held on 15.11.2022**

The 169<sup>th</sup> SLBC meeting of Odisha was held on 15.11.2022 under Chairmanship of MD & CEO, UCO Bank cum Chairman, SLBC, Shri Soma Sankara Prasad at 1<sup>st</sup> Floor, Central Hall, Mayfair Convention, Bhubaneswar in presence of:

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

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

Respected Principal Secretary, Agriculture & Farmers' Empowerment Department, Govt. of Odisha Dr Arabinda Kumar Padhee,

Respected Principal Secretary, MSME Department, Govt. of Odisha Shri Saswat Mishra,

Respected Commissioner cum Secretary, Fisheries & Animal Resources Development, Govt. of Odisha, Shri S K Vashishth,

Respected Secretary, Cooperation Department, Govt. of Odisha Shri Sanjeev Chadha,

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

Respected Chief General Manager, NABARD, Shri C Uday Bhaskar,

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

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

Respected Addl. Secretary Finance (DIF In charge), Govt. of Odisha Shri Suraj Kumar Pradhan,

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



### **Welcome address by General Manager, UCO Bank-cum-Convenor, SLBC, Odisha: Shri Goutam Patra**

At the outset, General Manager, UCO Bank-cum Convenor, SLBC, Odisha welcomed all the esteemed dignitaries & other participants to the 169<sup>th</sup> SLBC Meeting of Odisha at Central Hall, Mayfair Convention, Bhubaneswar.

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

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

He requested MD & CEO, UCO Bank cum Chairman, SLBC Shri Soma Sankara Prasad to chair the meeting & to give his inaugural address.

### **Inaugural address by MD & CEO UCO Bank cum Chairman SLBC Shri Soma Sankara Prasad**

The Chairman SLBC welcomed all the dignitaries and stakeholders to the 169<sup>th</sup> SLBC Meeting.

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

He informed that majority of the banks have come out with very good results thus laying a solid foundation to go forward and to capitalize on the credit growth. He informed that as per RBI estimates the credit growth of our nation's economy is at around at 18%, there is a upsurge in demand for credit riding on the booming economy. He informed that both lending and deposit rates have gone up after the recent increase in repo rate and this is leading to a liquidity crunch in the market and all the financial entities are vying for low cost deposit, he suggested that the allocation of Govt. funds should only be based upon the priority sector lending of the banks and he requested the state Govt. to allocate Govt. funds with banks according to their performance under Priority Sector lending and financing under Govt. Sponsored Schemes. He also suggested that the allocation of Govt Funds to banks should be included in the SLBC agenda to show the correlation between performance in priority sector lending and Govt. fund allocation.

He Joyously informed the house that the ACP achievement upto September quarter for Odisha state is 50 % of the allocated annual target which shows a promising sign as the credit offtake generally tend to be a little sluggish in the



first two quarters for all the financial institutions. He informed that the achievement of ACP targets will not be an issue and this financial year banks will surpass the allocated target. He was delighted to inform the house that the CD ratio of the state has gone up from 74.51 percent in June quarter to 76.85 percent in September quarter which is at a very healthy level vis-à-vis the national CD ratio, he advised all banks to capitalize on the momentum to strive for further increase in the CD ratio.

He congratulated the State Govt. and all stakeholders on successful inauguration of the SAFAL portal and advised all banks to closely monitor the progress in application processing through the SAFAL portal so that the benefits envisioned while implementation and conceptualizing it can be imparted to the farmers of the state.

While concluding his inaugural address he wished everybody to have a consequential deliberation.

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

The DC cum ACS greeted all the dignitaries and stakeholders present in the SLBC meeting.

From the outset he congratulated the banks for their performance in priority sector lending and informed that the State Govt. acknowledges the important contribution of banks towards the economic growth of the state. He foretold that the banks would certainly achieve and surpass the ACP targets for current FY as we have already achieved 50% of the ACP target in the first two quarters of the FY which generally tend to be sluggish in credit offtake.

He was elated to highlight the achievement in agriculture sector which is at 55% at the end of September quarter showing a substantial growth in terms of Y-O-Y and Q-O-Q performance. He requested all banks to continue the momentum ahead.

He congratulated all banks on the tremendous achievement in financing to MSME sector in which the achievement is above 50%. He reiterated the importance of MSME finance as it is the most important sector regarding the employment generation. He urged all banks to continue the good work and put special emphasis in catering to the needs of entrepreneurs and startups in our state.

Regarding SHG finance he was elated to inform that the performance for first half year is nearly around 50% mark which makes it easier for us to achieve and surpass the annual targets.



He acknowledged the efforts put by banks to improve the CD ratio of the state which has crossed the 75% mark for the first time at 76.85 % at the end of the September quarter. He urged the banks who have not done well in terms of CD ratio to improve upon their performance and reach minimum stipulated CD ratio of 60%. He impressed upon the Lead District Managers of the districts having low CD ratio to have meaningful deliberation with the district level stakeholders to devise ways to improve the CD ratio to reach the minimum required threshold of 60%.

He reiterated the importance of availability of sufficient institutional credit to farmers and entrepreneurs in this post covid economy where there is a strong demand for credit, as India continues to be among few bright spots performing well in comparison to the global economy and the performance in the next five months will solidify the trend.

While concluding he again congratulated all banks for showing good performance in all the sectors and urged them to continue the growth trajectory to achieve and surpass the ACP target for the current FY.

Thereafter the deliberation on agenda items was initiated by the Convenor SLBC through a power point presentation.

## **AGENDA NO.1**

### **1.1 Confirmation of Proceedings of 168<sup>th</sup> SLBC Meeting held on 27.09.2022 at Bhubaneswar.**

The proceedings of 168<sup>th</sup>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 is confirmed.

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

## **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%.



Principal Secretary Finance advised Bank of India, Indian Bank, Central Bank of India & Punjab National Bank to improve their achievement under ACP. He also advised Axis Banks & HDFC Bank to improve their performance. The DC Cum ACS Informed that the low performance of these private banks is not acceptable, and their central office will be informed to take steps for improvement in ACP achievement.

While analyzing district wise ACP achievement the DC Cum ACS expressed his concerns over below 40% achievement in 5 districts namely Gajapati, Kandhamal Mayurbhanj, Koraput & Dhenkanal. He advised the LDMs of those districts to discuss with all the district level stake holders to improve performance in ACP achievement to invariably reach at 75 % by 31.12.2022.

### **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.

### **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.

### **2.1.c Per Capita Credit of Districts**

Since the per capita PSL (Priority Sector Lending) is more than Rs. 6,000 in every district of Odisha, there is no credit starved district in Odisha.

## **2.2 CD Ratio (All Banks)**

The CD ratio of all banks based on total utilization (including loans sanctioned outside the state but utilized in Odisha was 76.85% as on 30.09.2022, improved from 74.51% as on 30.06.2022.

DC Cum ACS expressed happiness on improved CD ratio which has surpassed 75% for the first time which is a healthy signal towards increased credit delivery in the state. Three public sector banks 5 Pvt sector banks both the RRBs are below the benchmark level of 60%. He advised those banks to increase the CD ratio.

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%. The DC Cum ACS advised both the RRBs to maximize their efforts to improve the CD ratio.

### **2.3 CD Ratio (Districtwise) as on 30.09.2022**

None of the districts has CD ratio below 40%. However, 4 districts (Keonjhar Jagatsinghpur, Mayurbhanj and Sundergarh) have CD ratio below 60 %.

The DC Cum ACS advised LDMs of these Districts to specially focus on improving 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.

During the quarter 23 new B&M Branches were opened (Bank of Maharashtra-5, Indian Bank-4, UCO Bank-3, ICICI Bank-2, Utkarsh SFB-3, IndusInd Bank-2 and Axis Bank, HDFC Bank, RBL Bank & JANA SFB have opened one branch each) and 5 branches were closed (Bank of Baroda-2, Punjab National Bank-3). SBI has rectified its inclusion of 86 Administrative offices in B&M branches reducing the number of B&M branches. Total B&M branches were 5,637 as on 30.09.2022.

The ATM network stood at 7,431 as on 30.09.22 Bank of India (-1) Canara Bank (-2). Central Bank of India (-24) Indian Bank (-37) Indian Overseas Bank (-2), Union Bank (-1) Karrur Vyasya Bank (-5) reported less number of ATMs as compared to 30.06.2022.

The BC Network increased to 1,31,362 as on 30.09.22, Yes bank has reported 1,02,063 BCs. Since the no. of BCs reported by Yes Bank is too high, SLBC, Odisha was requested to examine the matter and reconcile the no as per the active BCs in the State.

#### **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.

Major difference of reporting number of BCs is reported by ICICI Bank, Indusind Bank. Yes Bank & RBL Bank in IBA portal and to SLBC, the Regional Director RBI advised these banks to take up the matter with their controlling





office to reconcile the data and the data reported to SLBC will be considered as final.

Yes bank has reported 1,02,063 BCs as on 30.09.22 as compared to 871 reported on 30.06.22. None of the BCs are fixed point BCs and 53,068 BCs are active.

The DC cum ACS advised banks showing discrepancies to reconcile the same immediately.

### **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.

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

In the 167<sup>th</sup> 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 taken up with banks (except SBI & OSCB) vide letter no. SLBC/ODI/2022-23/679 dated 01.11.2022 for their choice 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 Convener SLBC informed that DFS has also identified 5 villages to open B&M branches out of which 2 are common in 270 GPs.

### **3.5 Connectivity by BSNL in the GPs**

As reported by BSNL, 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.



As per Jan Dhan Darshak GIS App there are 4 villages inadequately covered or uncovered by banking Infrastructure. In two villages Semikhal & Jabagaon of Kalahandi district joint inspection has already been conducted by BSNL and SBI and they have reported that there is no network connectivity.

DC Cum ACS advised BSNL to make a note of it and arrange for connectivity. In Karanjaguda village of Malkangiri HDFC bank has reported that the nearest branch is 7 km away. In Matamburu villages of Rayagada district UGB has made its CSP functional since 15.10.22.

On a query by Principal Secretary Finance the representative from BSNL informed that there are 270 locations with no connectivity out of which 157 will be ready by Dec-22 and rest by Jan-23.

### **3.6 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) & Social Security Schemes.**

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.

During the current FY upto 30.09.2022 total 7,47,831 PMJDY accounts are opened there by achieving 67.98% of current target of 11,00,000

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

During the current financial year, upto 30.09.2022 under PMJJBY enrolment is 5,30,538 which is 70.74 % of the target 7,50,000, under PMSBY against enrolment target of 13,50,000 achievement is 58.99 % with 7,96,380 enrolments & the achievement in APY is 49.52 % with 1,83,687 enrolments upto 30.09.2022 against target of 3,70,940 accounts.

The Convenor SLBC Informed that in all the schemes the enrollment of females is more than that of males. The Convenor SLBC & CGM SBI informed the house that DFS has expressed satisfaction over the progress of Pilot FI campaign in Cuttack district.

The CGM, SBI requested the state Govt. for support towards the increased premium on social security schemes.

### **3.7 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 1832 financial literacy camps are conducted through 2,978 rural branches.



### **3.8 Financial Literacy Centres (FLC)**

The posts of 9 FLC Counsellors are laying vacant as on 30.09.2022. 8 are with SBI and rest 1 is with UCO Bank.

SBI informed that among the 8 FLC laying vacant, 5 are having stay order in High Court and in rest 3 SBI has sought permission from their Corporate Centre Mumbai for appointment of FLCs for 3 districts namely Bolangir, Rayagada, Sambalpur. Approval from their Corporate Centre is awaited.

Regarding 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.

### **3.9 Centers for Financial Literacy (CFL) Project**

All the 52 CFLs have already been operationalized since 1<sup>st</sup> December 2021 through Dhan Foundation.

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.

For further scaling up of CFL Project RBI has allotted 52 CFLs in 17 districts to Dhan Foundation (26 CFLs), MOTHER (19 CFLs), & VIDS (7 CFLs). All the above 52 CFLs will be made operational by December 2022. With this the entire state will be covered.

### **3.10 Financial Inclusion Fund (FIF) of NABARD**

NABARD has informed that as of 30.09.2022, Rs.2.87 Crore has been sanctioned to 12 banks under FIF. Apart from this NABARD has disbursed Rs.11.40 Lakhs to 12 banks in current FY for which sanction was made earlier.

CGM NABARD requested all banks to submit claims on priority basis. The DC Cum ACS advised all banks having low CD ratio & low ACP achievement to take lead for conducting more FL camps. He also advised LDMs to coordinate with banks in this regard.

### **3.11 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.



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

Till 30.09.2022, total 2,683 camps were organized. A total of 3,16,113 PMJDY accounts opened, 3,06,845 PMJJBY, 3,68,000 PMSBY and 52,746 APY enrollments were done.

In CASA all ten aspirational districts of Odisha are below the benchmark target of 1,29,755 per lakh population. Under PMJJBY five districts (Bolangir, Gajapati, Kalahandi, Koraput, Nabarangpur) are below benchmark target of 9,775 per lakh population. Similarly, in PMSBY nine districts except Dhenkanal are below the benchmark target of 30,303 per lakh population. Under APY four districts (Kalahandi, Malkangiri, Nabarangapur, Nuapada) are below the benchmark target of 2,886 per lakh population.

Principal Secretary, Finance advised the LDMs of these districts to improve enrollments so that all districts can achieve the benchmark level of interventions.

### **3.13 Expanding and Deepening of Digital Payments Ecosystem**

The LDMs of Cuttack & Bolangir Districts reported that 100% digitization is achieved. Accordingly, these two districts were declared as 100% digitized districts in the last SLBC meeting held on 27.09.2022.

Further, two districts namely Sambalpur & Ganjam have been identified for undertaking digital coverage in the 164<sup>th</sup> 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 of Ganjam District for the expanding & deepening of digital payments ecosystem in these two districts.

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

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



RBI has informed that 1.18 crore acceptance devices have been installed in the country as on 30.04.2022 against a target of 90 lakhs till 31.03.2023 utilizing the Payments Infrastructure Development Fund (PIDF).

GM, RBI advised all banks to provide the utilization of funds under PIDF in Odisha State. Principal Secretary Finance Department also advised all banks to collect information from their central offices if the data is not available with them. The DC Cum ACS advised all LDMs to take lead in utilization of PIDF at district level.

### **3.15 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 are 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 and updation of AADHAAR in Accounts.
- II. Expanding the coverage of MUDRA & KCC penetration for farmers engaged in animal husbandry, dairy & fishery, and financing to FPOs.
- III. To bring SHG members within the ambit of FI ecosystem of the country.

The Joint Secretary DFS visited Cuttack district and expressed satisfaction over the progress of the camps as the number of interventions are increased.

### **3.16 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 1<sup>st</sup> November 2022 to 30<sup>th</sup> 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 is 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.

### **3.17 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., focusing 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 given 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.

Principal Secretary Finance informed that 2 districts of our state are in bottom 10 percentile districts and advised all banks to take immediate actions in order to come out from the bottom.

The DC Cum ACS advised the 2 LDMs to organize more FL camps in order to increase the access and usage level.

#### **Action 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. Allotted banks for setting up of 18 proposed Brick and Mortar branches in Nabarangpur district under 270 GPs identified by Finance Department, Govt. of Odisha are to open branches within 31.03.2023.



- c. Bank branches and FLCs are requested to conduct Financial Literacy Camps more frequently to create financial awareness to a greater extent.
- d. LDMs 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 should 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 been on boarded in SAFAL portal.

As on 14.11.2022, 345 applications received in this SAFAL portal, out of which 11 applications are reverted, 3 applications are rejected, rest applications are pending with partner banks.

The Director, Agriculture Dept. informed that Department is setting a support helpline for bankers and every district will have district coordinators. He advised all banks to take up issues if any faced by them while handling the portal. The Principal Secretary Agriculture advised all banks to process the applications immediately.

#### **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.

Regarding crop loan disbursement the achievement of Private sector banks is 20.63% of the target and the small finance banks have not given any crop loan upto the half year ended on 30.09.2022. However, RRBs, Cooperative bank & Public Sector Banks have contributed to crop loan disbursement as a result of which Rs. 16195.44 Cr have been disbursed against annual target of





Rs. 35156.06 Crores thereby achieving 46.07% of the annual target (83.75% achievement for Kharif 22 target)

#### **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.

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

The total enrolment of farmers in Kharif 2022 crop season is 82,53,879, the Area Insured is 958.46 thousand hectares, Sum Insured is Rs. 6,890.81 Crores, Gross Premium is Rs 1,374.46 Crores and Farmers Premium is Rs. 137.74 Crores.

#### **4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)**

As on 14.11.2022 against the target of 1,00,000 for FY 2022-23, total 71010 applications have been sponsored, out of which 27,097 applications have been sanctioned amounting to Rs. 225.99 Crores and in 11,672 accounts amounting to Rs. 92.38 crores disbursement made.

Director, Agriculture Dept. informed that barring 3 districts (Ganjam, Kendrapada & Balasore) the performance of other districts under BALARAM is not satisfactory. He also informed that in some instances the land owner who are not the actual cultivators are availing crop Loan/ KCC where as the share croppers who are actual cultivators and obtained certificate of cultivation (COC) are deprived of credit assistance. The Chairman SLBC informed that crop loan should be given to actual cultivators.

Principal Secretary Finance advised that a meeting is to be conducted in presence of Principal Secretary Agri & FE, NABARD & SLBC for resolving the issues relating to BALARAM scheme.

#### **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.





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

Principal Secretary Agriculture & Farmers Empowerment Department reiterated the importance of BALARAM scheme in development of the landless farmers of Odisha and advised all banks to waive the CIBIL charges under BALARAM scheme.

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

#### **4.6 Agriculture Infrastructure Fund:**

The Scheme is operational from 2020-21 to 2032-33. The tentative allocation of financing facility for Odisha is Rs.2500.00 crore. As on 31.10.2022, total 236 applications amounting to Rs.128.17 Crore have been sanctioned out of which 213 amounting to Rs.128.80 Crore cases have been disbursed. There are still 66 applications pending with various banks. Director, Agriculture Dept. informed that if the interest rate charged by banks is more than 9% then it will not be eligible under AIF. He advised all banks to sanction loans as per the scheme guidelines.

The Secretary Cooperation also informed that there is interest subvention available for Agri term loans and advised banks to claim the same.

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

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

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

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

All the Banks in Odisha have disbursed Rs. 7,664.36 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.

The Commissioner Cum Secretary FARD informed that the amount reported in ""Other allied sector"" is very high in 5 Pvt sector banks & SFBs namely IndusInd



Bank (Rs. 2,930.45 Cr), ICICI Bank (Rs 459.76 Cr) Jana SFB (Rs. 182.80 Crores), RBL Bank (Rs. 144.43 Crores)) and Suryoday SFB (Rs. 109.80 Crores). The Vice Chancellor OUAT informed that the issue of reporting high figures in "other allied sector" is going on for last 2 years and not resolved yet. The Principal Secretary Agri & FE informed that if the respective banks are not properly classifying the data in respective sub heads and simply reporting in "other allied sector" then the same will not be considered under ACP achievement. He advised to form a small committee with Commissioner Cum Secretary, F&ARD, RBI, NABARD & SLBC to discuss the issue with banks reporting higher figures in "Other Allied Sectors". The DC Cum ACS advised that this meeting should be conducted within 15 days.

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

As on 30.09.2022, out of total 3,203 applications sponsored 857 cases have been sanctioned, 897 applications have been rejected and 1,449 applications are pending with banks.

The commissioner Cum Secretary FARD informed that only 57 cases have been sanctioned during the 1<sup>st</sup> half year. The rejection and pendency level are very high. He advised all banks to dispose all pending applications on Priority basis. The VC, OUAT informed that the banks have issued consent letter for the project and hence the rejection level should be bare minimum. Replying to the query by LDM, Balasore the representative from APICOL informed that they can provide DPRs on request of any bank.

The Principal Secretary Agri & FE informed that there is some technical issue in Go Sugam Portal which will be sorted out very soon.

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

As on 21.10.2022 out of total 54,472 application received (AH-48,527 FIS-5,945) 15,145 (AH-14,239 FIS-906) have been sanctioned and 6,073 (AH-4,114 FIS-1,959) are pending.

The Commissioner Cum Secretary FARD informed that majority of rejected cases are shown in "other reason" which should be avoided. He requested all LDMs to discuss with the line department before rejecting any proposal and if the deficiencies can be sorted out at the time of sponsoring the applications, then the rejection level will drastically reduce.

CGM, SBI informed that most rejections are due to low CIBIL score. The Commissioner Cum Secretary FARD advised banks to share the overdue position to the line department for effective recovery.



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

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 intervention 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 informed that "Beyond Paddy" leaflet has been circulated to improve the forward and backward linkages and encourage vegetable farmers. He requested all banks to follow the scale of finance fixed for each crop and other allied activities.

The Principal Secretary, Agriculture & Farmers' Empowerment informed that crop diversification and agriculture production clusters are to be encouraged to augment the income of farmers.

#### **4.12 Financing to FPOs (Farmers Producer Organization)**

As per information provided by NABARD, total 72 FPOs have been financed by NABKISAN. As per information provided Directorate of Horticulture total 103 number of FPOs are formed out of which 15 are credit linked with an amount of Rs 3.30 crores. Major sanctions are by Sammunati Financial Intermediation & Financial services (6 proposals) & NABKISAN (5 proposals). All banks are advised to extend credit facilities to FPOs.

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

### **AGENDA NO.5**

#### **Financing to MSME Sector**

##### **5.1 ACP achievement in 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.



The Principal Secretary MSME congratulated all banks for achieving more than 50% ACP target in the first half Year of this financial year. However, he advised banks whose achievement is below 50% to improve performance in the current half year.

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

IDCO land is allotted on “Agreement to lease” basis for a period of 3 years from the date of handing over of possession for completion of the project or any extended time. In case non utilization of land for the purpose for which the same is allotted within the prescribed time frame, IDCO will cancel the allotment.

As “Agreement to lease” is not a valid title deed, it cannot be mortgaged in favour of the financing bank. Hence banks are reluctant to finance such projects. Lease deed should be executed before disbursement of loan.

The Principal Secretary MSME Department, Govt. of Odisha informed that the issue will be taken up with IDCO to resolve the same amicably.

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

The Addl. Commissioner Transport informed that out of 259 applications pending with various banks only 11 applications have been disposed. In the meeting of a small committee on 07.11.2022 the details of pending applications were shared with banks. He requested all banks to clear the pending applications at the earliest.

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

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

The SWIFT India will organize a Virtual Workshop for the member banks on 4<sup>th</sup> week of November 2022 to create community awareness about the innovative digital solution and to learn about its process and benefits.

## **5.5 Govt. Sponsored Programmes PMEGP**

As on 14.11.2022 against a physical target of 6,000 units achievement is 3,097 which is 51.62 % of target. Principal Secretary MSME Department, Govt. of Odisha congratulated all banks for achieving more than 50% of the target by 14.11.2022. He advised all banks to achieve the target well ahead of March-



2023. He informed that the project cost of Manufacturing sector is increased to Rs. 50 lacs & for service sector it is increased to Rs 20 lacs. Accordingly, the average margin money is planned at Rs. 3.50 Lacs per account with a total of Rs. 210 Crores for 6,000 accounts. The margin money so far claimed in 1,377 accounts is amounting to Rs 38.20 Cr. All banks are advised to increase the ticket size of loan and to claim the margin money in all eligible accounts at the earliest.

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

As on 30.09.2022 against target of 2,244 (Individual-1,690, SHG-500, FPO-54), 2,851 (Individual-2,229, SHG-618, FPO-4) applications are sponsored and banks have sanctioned 392 (Individual-313, SHG-78, FPO-1) & 1,995 (Individual-1,649, SHG-345, FPO-0) application have been rejected by Banks. There are 465 (Individual-267, SHG-195, FPO-3) applications pending with banks.

Principal Secretary, MSME Department, Govt. of Odisha informed that the sanction level under PMFME is very low whereas the rejection level is very high. He advised all banks not to reject the applications with some minor deficiencies which can be rectified in consultation with the sponsoring agency/DRP. He also informed that MOFPI has modified guidelines to the benefit of the applicants as well as banks. He appealed all banks to generate leads under the scheme.

The CGM SBI requested for collaboration with professionals for good conversion.

### **5.7 Disposal of Stressed MSME Cases during FY 2021-22**

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

### **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. If more than one cluster are there in a district, those can be linked to other banks. 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.

SBI: Rice mill cluster in Bargarh, Sambalpur & Bolangir, Engineering cluster in Jharsuguda, Automobile cluster in Khurda, Cashew cluster in Koraput.

PNB: Engineering cluster in Angul, Sea Food cluster in Balasore, Coir cluster in Puri.

UCO Bank: Fly Ash cluster in Angul, Rice mill cluster in Balasore, Engineering cluster in

Cuttack, Cashew cluster in Dhenkanal, Dry Fish cluster in Jagatsinghpur, Tourism cluster in Puri.

Canara Bank: Engineering cluster in Dhenkanal, cashew cluster in Puri.

Union Bank of India: Cashew cluster in Ganjam.

BOI: Pahal Rasagola cluster in Khurda.

BOB: Pharmaceutical cluster in Cuttack and Bhubaneswar.

### **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.7,276.78 Crore and disbursed Rs.7,021.56 Crores in the financial year 2022-23 (upto 30.09.2022). The average credit disbursement per account in Shishu category is Rs.0.29 lacs, in Kishore category is Rs.1.10 lacs & in Tarun category is Rs.7.00 lacs.

The Principal Secretary MSME informed that though banks have done a good job in MUDRA still there is a scope for further improvement. Banks must increase the ticket size of loans specially in Kishore segment.

Banks like Bandhan Bank, City Union Bank, DCB Bank, Karrur Vyasya Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, The South Indian Bank Ltd, Tamilnadu Merchantile Bank have not sanctioned any loan under PMMY. These banks are advised to improve performance.

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



As of **30.09.2022**, Out of **Rs.9,987.20** Lakhs earmarked for ECLGS Int Subvention, **Rs. 2,071.99 lakhs** interest subvention amount has been claimed in **49,053** accounts by different banks upto the cutoff date of **30.09.2022**.

The Principal Secretary MSME advised all banks to resubmit further claim if any or the claims which are rejected for late submission to SLBC so that the same can be taken up with appropriate authority for any decision.

### **5.11 Assistance to Startups through Bank Linkage under Odisha Startup Policy**

As of 30.09.2022, total Rs.171.14 crores have been sanctioned to **390** Startups through Bank Linkage under Odisha Startup Policy since inception. During the FY 2022-23 total **112** applications have been sanctioned amounting to **Rs.13.50** Crores.

All banks are advised to extend more credit to startups in Odisha.

### **5.12 Stand Up India Scheme**

4,774 loan applications have been sanctioned & disbursed since inception of the scheme upto 30.09.2022 as report by Stand-Up India.

The target under financing to women has been surpassed whereas the achievement under financing to SC/ST is only 20%. Banks are advised to focus on maximizing financing to SC/ST. The PVT Sector Banks and RRBs are advised to increase their performance in financing under Stand-Up India scheme.

### **5.13 Silpi Unnati Yojana (SUY)**

In the last FY 21-22 out of 2275 applications sponsored to various banks 944 cases were sanctioned & 1331 cases were pending. In current FY as of 30.09.2022, total 2,314 application have been sponsored including backlog out of which 92 loan applications have been sanctioned & 2,018 cases are pending at banks for disposal.

Principal Secretary, Agriculture & FE informed that granular data have been shared and advised all banks to dispose the pending applications immediately and to increase the sanction. He also appealed all to use Handloom Fabrics and he encouraged the use of Millets.

### **5.14 PMSVANidhi (Street Vendors)**

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 pending 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.

All the banks are advised to dispose all the pending applications and disburse all the sanctioned cases so that the street vendors can be benefitted.

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

As per SIDBI, as of 30.09.2022 there are 14,031 accounts in Odisha covered under CGTMSE amounting to Rs. 1,220.63 Crore.

The Principal Secretary MSME Department, Govt. of Odisha showed his displeasure as the CGTMSE coverage in Odisha is very minimal and he advised banks to try to finance more to MSME sector with CGTMSE coverage.

### **5.16 Onboarding of MSME on Udyam Portal**

The onboarding of MSMEs on the portal is 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. As may MSME are still outside the Udyam net the Department is requested to speed up onboarding.

### **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.

The MSME Department is requested to issue SOP in this regard. The Chairman SLBC requested all banks to report if they are facing any problem.





## **AGENDA NO. 6**

### **Financing to SHGs**

#### **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 30.09.2022, banks have credit linked **1,58,023** SHGs amounting to Rs. **4,273.31** Crore, which accounts for 45% and 49% of physical and financial target respectively. Around **60,751** loan applications are pending at the bank branch level for sanction.

Principal Secretary, Finance expressed his concern over achievement of Axis Bank & IndusInd Bank which is very low. IndusInd achievement is Zero and Axis Bank have achieved only 8.12% under Financial Target for FY 2022-23. The performance of these banks needs to be improved.

The Director, Mission Shakti advised all banks to dispose all the pending applications immediately. The CGM, NABARD informed that the grass root level support staff should be reoriented so that better proposals can be onboarded. Principal Secretary, Finance requested SBI to go beyond the target.

##### **(b) Average Loan Size**

As per decision of the last SLBC meeting, the minimum loan size of Rs 2 Lac, Rs 4 Lac & Rs 6 Lac for fresh/ 1<sup>st</sup> linkage, repeat/ 2<sup>nd</sup> linkage and 3<sup>rd</sup> linkage respectively irrespective of their corpus fund should be given by banks.

Under the 5T mandate of Department of Mission Shakti, Government has targeted to increase the average loan size to Rs. 4 lakhs per SHG by the FY 2022-23. The average loan size for the current financial year comes to Rs. 2.70 lakh per SHG.

All the banks are advised to increase the average loan size.

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

The annual target for Mission Shakti Loan – State Interest Subvention has been fixed at Rs. 200 Crore. As on 30.09.2022, claims amounting to Rs. 40.42 Crore of OGB, UGB, SBI, UCO, PNB, ICICI, IDBI, HDFC, OSCB, Canara Bank and IOB have been processed for settlement by the Department.

The Director, Mission shakti informed that Punjab & Sind Bank has not furnished claim for the last FY. BOM & OSCB has not shared base line data for



2020-21 and transaction data for 2021-22 & 22-23 which she requested them to provide for effective operation of portal.

During the current financial year (2022-23), interest subvention amounting to Rs. 10.76 crore have been directly transferred through BLIS portal benefiting 1.03 lakh SHGs under nine banks namely OGB, SBI, UGB, PNB, UCO, IDBI, ICICI, BOB & HDFC. Other banks are to share their baseline & transactional data in the agreed format.

Punjab & Sindh Bank, Federal bank & IndusInd Bank have not signed MOU for sharing SHG data in BLIS MIS Portal. Director, Mission Shakti advised such banks to sign MOU and to claim interest subvention in BLIS portal only.

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

Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen bank, Odisha Gramya Bank, YES Bank and ICICI Bank has engaged 2203 Mission Shakti SHG members as Business Correspondent Agents (BCAs). These BCAs have undertaken transactions amounting to Rs. 587.57 crore during the current financial year.

The Director, Mission Shakti informed that UCO Bank & Union Bank of India have signed MOU to engage women SHG members as BC agents. They have to expedite onboarding of new BCAs. She also requested SBI & OGB to select more locations for engaging BCAs.

Principal Secretary, Finance advised that all banks should sign MOU with Mission Shakti at the earliest.

### **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 –1,365 loans were disbursed.

As the performance in all 3 categories is not satisfactory all banks are requested to increase the sanction & disbursement so that the set target can be achieved.

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

As per the Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited, Bhubaneswar (OSFDC), 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 representative of OSFDC requested all banks to dispose pending applications and disburse all the sanctioned cases at the earliest so that 50% target can be achieved by November 2022 and 100% target can be achieved before 31.03.2022.

All the LDMs are also requested to coordinate with banks for quick disposal of the applications.

## **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%.

For PMEGP, the NPA % is too high @ 27.68% and in SHG credit the NPA is 4.73%. The Banks are facing problem to recycle the funds owing to non-repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments must put joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

MD & CEO, UCO Bank expressed concern over high NPA in PMEGP. He informed that banks are reluctant to finance under the scheme and requested State Government to help in recovery.

The Principal Secretary, Finance has informed that they have written to all collectors to provide all support to the banks for recovery. He advised all the LDMs to take up the matter with the collectors.

#### **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 %**)



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

As per the information provided by the State Director RSETI, there are issues in Ganjam, Gajapati, Puri, Rayagada, Subarnapur, Angul, Sundargarh, Bhadrak and Dhenkanal. In districts like Ganjam, Gajapati, Puri the State Govt. is demanding rent, cess and other charges.

The Principal Secretary, Finance informed that they have taken up with revenue department to consider waiver of the rent, cess other charges and to resolve other issues. He also informed that matter will be taken up by revenue department with the concerned collectors for resolving the issues.

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

As per information provided by NHB, as of 30.09.2022, under PMAY-CLSS for EWS/LIG total 3,793 households received Rs. 77.02 Crores subsidy benefit, for MIG 3,608 households received Rs. 71.05 Crores subsidy benefit in the state of Odisha.

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

During 01.04.2022 to 30.09.2022, 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 is Rs. 5,864.06 Crore in 10,66,876 accounts.

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

RBI has 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 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. The Principal Secretary, Finance advised all banks to inform if they are having any issues at district level.



## 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.

## 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)

State Government is requested to strengthen the mechanism of State Recovery Act (OPDR) may be strengthened to ensure effective recovery of banks over dues, 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.

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 by RBI. All banks are requested to issue suitable advisory to the district coordinators to invariably attend all the DCC & DLRC Meetings with full preparation and background papers/information.

### **7.8.6 Strengthening of LDMs**

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, 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 - Operationalization 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 commenced 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 operationalization of e₹-R pilot shall be communicated in due course.

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

Reserve Bank of India has advised 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 authorization 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 harmonization 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.





**During the course of deliberation on all the agenda items the following action points emerged.**

1. All banks must dispose the pending applications under various schemes to minimize the pendency level.
2. All banks to take necessary steps for opening of new Brick & Mortar Branches in 270 unbanked GPs.
3. A small committee involving Commissioner Cum Secretary F&ARD, RBI, NABARD & SLBC to be formed to discuss with the banks reporting high figures in "Other Allied Sector"
4. One Meeting should be conducted with The Principal Secretary Agri & FE, SLBC and NABARD for resolving the issues relating to BALARAM Scheme.
5. Banks have to provide information on further claim of interest subvention under ECLGS to SLBC so that the same can be informed to MSME Department for taking any decision.
6. The average ticket size in SHG lending should be increased to Rs. 4 lacs in the current Financial Year.
7. Banks to sign MOU with Mission Shakti for engaging WSHG members as BCA.
8. The IDCO land issue regarding bank finance to be resolved.
9. Finance Department to take up with revenue department for RSETI land related issues.

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

*G. Patra*

**General Manager, UCO Bank cum  
Convenor, SLBC, Odisha**



# 169<sup>th</sup> SLBC AGENDA

15.11.2022

### COMPARISON OF BRANCHES & ATMS WITH OTHER STATES

STATE	BRANCH NETWORK			% OF Rural Branches	Total no. of ATMs	Population (In Lakhs)	Branches per lakh population (2011 Census)	ATMs per lakh population (2011 Census)
	RURAL	SEMI URBAN/ URBAN	TOTAL					
ODISHA (SEPTEMBER 22)	2,978	2,659	5,637	52.83	7,431	419.74	<b>13.42</b>	<b>17.70</b>
ODISHA (JUNE 22)	2,963	2,742	5,705	51.94	7,481	419.74	<b>13.59</b>	<b>17.82</b>
WEST BENGAL (JUNE 22)	4,258	5,613	9,871	43.14	11,996	912.76	<b>10.81</b>	<b>13.14</b>
GUJARAT (JUNE 22)	3,530	6,309	9,839	35.88	11,866	604.40	<b>16.28</b>	<b>19.63</b>
MAHARASTRA (JUNE 22)	5,747	11,014	16,761	34.29	25,337	1123.74	<b>14.92</b>	<b>22.55</b>
KARNATAKA (JUNE 22)	4,253	7,463	11,716	36.30	16,996	610.95	<b>19.18</b>	<b>27.82</b>
TAMILNADU (JUNE 22)	3389	8989	12378	27.37	28540	721.47	<b>17.15</b>	<b>39.55</b>
BIHAR (JUNE 22)	3733	3988	7721	48.34	6733	1040.99	<b>7.41</b>	<b>6.46</b>

National Average of B&M Branch and ATM per lakh of population is 18.12 and 22.32 respectively, whereas for Odisha respective ratios are 13.42 and 17.70 only.

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### COMPARISON OF PERFORMANCE WITH OTHER STATES

STATES	AGRI	MSME	TOTAL PS	CD RATIO	NPA %
	% OF ACHIEVEMENT	% OF ACHIEVEMENT	% OF ACHIEVEMENT		
ODISHA (SEPTEMBER 22)	<b>55.40</b>	<b>50.69</b>	<b>50.00</b>	<b>76.85</b>	<b>6.09</b>
ODISHA (JUNE 22)	<b>22.77</b>	<b>24.92</b>	<b>22.39</b>	<b>74.51</b>	<b>8.40</b>
GUJARAT (JUNE 22)	<b>50.36</b>	<b>60.12</b>	<b>51.28</b>	<b>78.78</b>	<b>5.55</b>
MAHARASTRA (JUNE 22)	<b>38.91</b>	<b>40.21</b>	<b>35.53</b>	<b>91.28</b>	<b>11.45</b>
KARNATAKA (JUNE 22)	<b>23.63</b>	<b>28.34</b>	<b>22.66</b>	<b>70.88</b>	<b>9.87</b>
JHARKHAND (JUNE 22)	<b>14.76</b>	<b>55.21</b>	<b>33.09</b>	<b>42.90</b>	<b>8.10</b>
TAMILNADU (JUNE 22)	<b>36.46</b>	<b>54.61</b>	<b>39.55</b>	<b>110.07</b>	<b>11.11</b>
BIHAR (JUNE 22)	<b>17.07</b>	<b>24.31</b>	<b>20.98</b>	<b>50.60</b>	<b>11.50</b>
WEST BENGAL (JUNE 22)	<b>20.14</b>	<b>34.21</b>	<b>25.36</b>	<b>61.00</b>	<b>13.60</b>

3

**AGENDA NO. 1:**  
**Confirmation of Proceedings of**  
**168<sup>th</sup> SLBC Meeting held on**  
**27.09.2022 & Compliance Status**  
**of Action Points.**







4

**AGENDA NO. 1: Confirmation of Proceedings of 168<sup>th</sup> SLBC Meeting held on 27.09.2022 at Bhubaneswar.**

The proceedings of 168<sup>th</sup> 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.

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

Sl.	Action Points	Compliance Status						
		Name of the scheme	As on	Sponsored	Sanctioned	Pending	% pending	
1	All banks should dispose the pending applications in timebound manner to reduce pendency.	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	
		MKUY	31.10.2022	445	236	66	14.83	
			31.03.2022	2238	800	568	25.37	
			06.09.2022	2611	857	857	32.82	
		PMEGP	30.09.2022	3,203	857	1447	45.17	
			31.03.2022	18790	5113	3139	16.70	
			31.08.2022	7809	1546	3529	45.19	
		KCC AH Saturation	30.09.2022	9882	2343	2839	28.72	
			31.03.2022	27301	5741	10695	39.17	
			09.09.2022	46128	13704	3436	5.31	
		KCC Fisheries Saturation	30.09.2022	48,527	14,239	4,114	8.47	
31.03.2022	5556		662	2450	44.10			
09.09.2022	5924		887	1990	33.59			
30.09.2022	5945	906	1959	32.95				

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

Sl.	Action Points	Compliance Status
2	All banks to increase the average loan size of SHGs to Rs 4.00 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 &amp; Mortar Branches in the 200 GPs identified by Finance Department, Govt. of Odisha in consultation with RBI, NABARD &amp; SLBC based on population of the selected GPs. The process of opening Brick &amp; 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 &amp; mortar bank branches in 70 identified locations (OSCB 42 GPs &amp; 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 &amp; SBI), thereby increasing the total to 270. Till now banks have opened 3 B&amp;M Branches.</p> <p>SLBC has taken up the matter with banks and LDMS for giving their choice of allocation of the same. 8 LDMS (Balasore, Bargarh, Ganjam, Keonjhar, Koraput, Mayurbhanj, Nabarangpur &amp; Sonepur) are requested to submit the allocation details immediately.</p>

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

Sl.	Action Points	Compliance Status															
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 &amp; 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"> <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>19,073</td> <td>150</td> </tr> <tr> <td>Yes Bank</td> <td>38,201</td> <td>1,02,063</td> </tr> <tr> <td>RBL Bank</td> <td>5417</td> <td>78</td> </tr> </tbody> </table>	Bank	AS PER IBA PORTAL	REPORTED TO SLBC as on 30.09.2022	ICICI Bank	399	257	Indusind Bank	19,073	150	Yes Bank	38,201	1,02,063	RBL Bank	5417	78
Bank	AS PER IBA PORTAL	REPORTED TO SLBC as on 30.09.2022															
ICICI Bank	399	257															
Indusind Bank	19,073	150															
Yes Bank	38,201	1,02,063															
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.															

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

Sl.	Action Points	Compliance Status																				
6	Remaining banks must take up with their central office for waiver of CIBIL charges under BALARAM Scheme	<p>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.</p> <p>Rest 9 banks (Bank of Maharashtra, Indian Bank, Punjab &amp; 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.</p>																				
7	Reporting in "other allied sector" should be minimized by properly analyzing the data.	<table border="1"> <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>	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
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## 1.2 Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status
8	Finance Department to take up the matter with the concerned department to resolve the IDCO land issue.	SLBC after conducting the 2 <sup>nd</sup> 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.

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## **AGENDA NO.2** **Annual Credit Plan and CD Ratio**

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### 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 (30.06.22)			FY 2022-2023 (30.09.22)		
	Target	Achv.	% Achv	Target	Achv.	% Achv	Target	Achv.	% Achv
<b>Agri Total</b>	<b>46,586.49</b>	<b>19,417.00</b>	<b>41.68</b>	<b>52,486.66</b>	<b>11,952.41</b>	<b>22.77</b>	<b>52,486.66</b>	<b>29,079.06</b>	<b>55.40</b>
<b>MSME Total</b>	<b>41,324.43</b>	<b>17,393.88</b>	<b>42.09</b>	<b>59,449.52</b>	<b>14,815.38</b>	<b>24.92</b>	<b>59,449.52</b>	<b>30,132.87</b>	<b>50.69</b>
<b>Education</b>	<b>1,097.39</b>	<b>149.38</b>	<b>13.61</b>	<b>977.72</b>	<b>125.06</b>	<b>12.79</b>	<b>977.72</b>	<b>362.92</b>	<b>37.12</b>
<b>Housing</b>	<b>5,770.64</b>	<b>588.31</b>	<b>10.19</b>	<b>6,065.78</b>	<b>529.21</b>	<b>8.72</b>	<b>6,065.78</b>	<b>2,040.98</b>	<b>33.65</b>
<b>Export Credit</b>	<b>4,566.61</b>	<b>2,274.37</b>	<b>49.80</b>	<b>4,706.82</b>	<b>1,170.36</b>	<b>24.87</b>	<b>4,706.82</b>	<b>2,800.56</b>	<b>59.50</b>
<b>Other PS</b>	<b>10,895.46</b>	<b>1,413.78</b>	<b>12.98</b>	<b>10,978.37</b>	<b>1,559.16</b>	<b>14.20</b>	<b>10,978.37</b>	<b>2,915.42</b>	<b>26.56</b>
<b>Total PS</b>	<b>1,10,241.02</b>	<b>41,236.72</b>	<b>37.41</b>	<b>1,34,664.87</b>	<b>30,151.58</b>	<b>22.39</b>	<b>1,34,664.87</b>	<b>67,331.81</b>	<b>50.00</b>

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

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

Amt. in Rs. crore

Sl	Name of Bank	Priority Sector		
		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
<b>TOTAL</b>		<b>1,34,664.87</b>	<b>67,331.81</b>	<b>50.00</b>

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

ACP ACHIVEMENET COMPARISON PSBs			Amount in Rs. Crores			
BANKS	Target 22-23	June'22	Sept'22	%Achv.- June22	% Achv. during Current quarter	% Achv.- Sept22 (HY)
Indian Overseas Bank	2,553.36	703.83	1,443.68	27.56	28.98	56.54
State Bank of India	38,766.50	6,184.45	21,337.55	15.95	39.09	55.04
UCO Bank	5,422.73	1,752.90	2,856.44	32.33	20.35	52.68
Canara Bank	4,360.53	1,067.82	2,204.61	24.49	26.07	50.56
Bank of Maharashtra	249.48	150.13	121.07	60.18	--	48.53
Bank of Baroda	3,438.14	415.34	1,452.89	12.08	30.18	42.26
Union Bank of India	7,977.08	1,246.11	3,137.95	15.62	23.72	39.34
Punjab National Bank	6,387.37	1,156.35	2,455.10	18.10	20.33	38.44
Central Bank of India	1,551.61	401.98	576.13	25.91	11.22	37.13
Indian Bank	4,786.72	999.99	1,731.35	20.89	15.28	36.17
Bank of India	5,688.03	1,209.67	1,782.28	21.27	10.07	31.33
Punjab & Sind Bank	420.06	36.64	17.19	8.72	--	4.09

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

ACP ACHIVEMENET COMPARISON PVT BANKS			Amount in Rs. Crores			
BANKS	Target 22-23	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
Yes Bank	97.89	170.52	236.48	174.20	67.38	241.58
Indus Ind Bank	4,217.42	1,274.39	4,742.76	30.22	82.24	112.46
Federal Bank	749.17	1,827.62	666.12	243.95	--	88.91
IDFC Bank	273.01	117.31	242.48	42.97	45.85	88.82
Kotak Mahindra Bank Ltd	489.18	264.91	417.41	54.15	31.17	85.33
RBL Bank	324.90	17.11	213.48	5.27	60.44	65.71
ICICI Bank	4,593.30	1,940.18	2,958.67	42.24	22.17	64.41
DCB Bank Ltd	625.16	132.61	300.89	21.21	26.92	48.13
IDBI Bank	1,494.72	487.42	677.75	32.61	12.73	45.34
Bandhan Bank	1,704.49	221.84	716.90	13.02	29.04	42.06
HDFC Bank	4,786.93	708.41	1,719.36	14.80	21.12	35.92
Axis Bank Ltd	5,295.48	704.91	1,459.77	13.31	14.25	27.57
City Union Bank	5.73	0.01	1.58	0.17	27.38	27.56
Karnatak Bank Ltd.	298.79	17.37	57.64	5.81	13.48	19.29
Karur Vysya Bank	115.95	11.71	16.77	10.10	4.36	14.46
The South Indian Bank Ltd.	374.71	6.17	13.82	1.65	2.04	3.69
Tamilnadu Mercantile Bank	310.43	4.71	4.86	1.52	0.05	1.57
Laxmi Vilas Bank	31.06	2.39	-	7.70	--	-
Standard Chartered Bank	9.96	-	-	-	-	-

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

ACP ACHIVEMENET COMPARISON RRBs & OSCB						Amount in Rs. Crores	
BANKS	Target 22-23	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)	
Utkal Grameen Bank	2,574.02	836.12	1,596.30	32.48	29.53	62.02	
Odisha Gramya Bank	4,218.94	1,193.85	2,195.08	28.30	23.73	52.03	
Orissa State Co-Op. Bank	19,447.46	4,389.79	8,890.57	22.57	23.14	45.72	

ACP ACHIVEMENET COMPARISON SFBs						Amount in Rs. Crores	
BANKS	Target 22-23	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)	
Suryoday Small Finance Bank	165.55	177.70	343.51	107.34	100.16	207.50	
Jana Small Finance Bank	160.43	87.02	290.65	54.24	126.93	181.17	
Ujjivan Small Finance Bank	149.96	106.33	198.40	70.90	61.40	132.30	
Utkarsh Small Finance Bank	227.66	88.54	194.21	38.89	46.42	85.31	
ESAF Small Finance Bank	320.97	37.43	60.11	11.66	7.07	18.73	

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

DISTRICT WISE ACP ACHIEVEMNET COMPARISON						Amount in Rs. Crores	
DISTRICTS	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)	
DEOGARH	676.29	137.45	891.33	20.32	111.47	131.80	
NABARANGPUR	1,601.32	195.71	1,211.19	12.22	63.42	75.64	
NAYAGARH	2,201.96	511.75	1,416.21	23.24	41.08	64.32	
BOLANGIR	3,399.38	731.72	2,044.44	21.53	38.62	60.14	
KHURDA	29,439.05	10,005.61	17,625.72	33.99	25.88	59.87	
ANGUL	4,286.59	726.01	2,501.27	16.94	41.41	58.35	
SONEPUR	1,316.55	263.05	706.38	19.98	33.67	53.65	
CUTTACK	8,793.26	2,052.47	4,687.82	23.34	29.97	53.31	
BOUDH	948.09	174.41	504.66	18.40	34.83	53.23	
MALKANGIRI	786.88	103.25	411.55	13.12	39.18	52.30	
BALASORE	6,797.05	1,366.28	3,545.54	20.10	32.06	52.16	
KALAHANDI	2,956.57	492.27	1,517.26	16.65	34.67	51.32	
BARGARH	4,829.18	1,037.82	2,319.61	21.49	26.54	48.03	
KEONJHAR	4,007.08	897.79	1,853.55	22.41	23.85	46.26	
PURI	3,979.48	554.24	1,811.55	13.93	31.59	45.52	

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

DISTRICT WISE ACP ACHIEVEMENT COMPARISON Amount in Rs. Crores						
DISTRICTS	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
KENDRAPARA	3,009.47	850.23	1,358.06	28.25	111.47	45.13
JAJPUR	6,083.22	1,329.20	2,723.60	21.85	63.42	44.77
JHARSUGUDA	2,544.63	466.01	1,131.90	18.31	41.08	44.48
SUNDARGARH	10,161.56	1,882.92	4,471.54	18.53	38.62	44.00
RAYAGADA	1,737.93	219.33	753.21	12.62	25.88	43.34
JAGATSinghpur	2,609.83	453.05	1,115.18	17.36	41.41	42.73
GANJAM	9,452.80	1,437.06	3,944.74	15.20	33.67	41.73
SAMBALPUR	4,297.78	789.28	1,769.54	18.36	29.97	41.17
BHADRAK	4,465.83	783.03	1,816.49	17.53	34.83	40.68
NUAPADA	1,025.04	148.87	412.06	14.52	39.18	40.20
DHENKANAL	3,035.32	442.12	1,211.93	14.57	32.06	39.93
KORAPUT	3,096.19	385.04	1,200.77	12.44	34.67	38.78
MAYURBHANJ	4,198.93	765.58	1,552.53	18.23	26.54	36.97
KANDHAMAL	1,259.48	149.44	434.94	11.87	23.85	34.53
GAJAPATI	1,668.17	150.73	387.24	9.04	31.59	23.21

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## 2.2. CD Ratio (All Banks)

Banks	CD ratio Based on total utilization (including loan sanctioned outside State) of credit in the state				
	30.09.2021	31.03.2022	30.06.2022	30.09.2022	
Public Sector	55.76	60.63	62.15	65.27	↑
Private Sector	73.68	72.47	74.56	74.95	↑
RRBs	40.05	42.21	44.73	47.09	↑
Cooperative	128.87	129.18	137.32	137.73	↑
Small Finance Bank	235.20	224.56	238.63	229.71	↓
State	68.48	72.22	74.51	76.85	↑

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## 2.2. CD Ratio (All Banks)

Name of Bank	PSBs		Amount in Rs. Crores		
	CD ratio (30.09.2021)	CD ratio (30.06.2022)	As of 30.09.2022		
			Total Deposit	Advance Utilized in The State	CD ratio
Bank of Maharashtra	111.59	233.61	466.84	1,280.72	274.34
Union Bank of India	50.21	65.29	22,329.75	17,113.72	76.64
Punjab National Bank	72.60	75.86	21,670.75	16,527.80	76.27
Canara Bank	60.02	70.47	13,259.77	9,913.39	74.76
Indian Bank	37.45	50.35	15,510.28	11,410.94	73.57
Bank of Baroda	51.65	71.84	11,540.31	8,115.55	70.32
Bank of India	58.67	59.11	22,796.52	14,308.65	62.77
State Bank of India	57.79	61.80	1,50,960.99	93,564.80	61.98
UCO Bank	51.83	57.22	19,801.48	11,901.29	60.10
Indian Overseas Bank	36.80	50.88	9,792.70	5,466.18	55.82
Central Bank of India	36.80	39.70	4,918.04	1,968.33	40.02
Punjab & Sind Bank	86.32	36.75	1,085.68	403.48	37.16

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## 2.2. CD Ratio (All Banks)

Name of Bank	PVT BANKS		Amount in Rs. Crores		
	CD ratio (30.09.2021)	CD ratio (30.06.2022)	As of 30.09.2022		
			Total Deposit	Advance Utilized in The State	CD ratio
City Union Bank	161.68	213.28	15.84	37.86	239.01
IDFC First Bank	162.94	201.46	800.06	1,541.61	192.69
The South Indian Bank	168.24	159.70	182.25	303.25	166.39
Indus Ind Bank	180.16	165.09	4,223.08	6,361.44	150.64
Karnatak Bank Ltd.	126.19	179.86	494.63	649.71	131.35
Federal Bank	113.50	113.22	1,015.44	1,311.51	129.16
DCB Bank Ltd	135.97	126.61	1,161.24	1,410.68	121.48
Bandhan Bank	86.72	90.34	2,632.11	2,495.59	94.81
Yes Bank	57.00	116.02	2,452.95	2,168.12	88.39
Kotak Mahindra Bank Ltd	62.05	179.86	1,604.17	1,410.96	87.96
ICICI Bank	67.13	68.71	20,842.78	15,041.49	72.17
IDBI Bank	63.37	65.68	5,634.64	3,743.03	66.43
Axis Bank Ltd	62.30	62.98	23,841.09	15,433.32	64.73
HDFC Bank	65.58	61.21	21,677.23	13,744.25	63.40
Karur Vysya Bank	36.94	39.20	327.25	128.73	39.34
RBL Bank	74.97	50.66	1,129.37	406.34	35.98
Tamilnadu Mercantile Bank	36.38	32.91	114.58	35.24	30.76
DBS (e-Laxmi Vilas Bank)	32.70	38.28	62.99	16.67	26.47
Standard Chartered Bank	0.96	0.26	168.32	0.24	0.14

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## 2.2. CD Ratio (All Banks)

RRBs & OSCB BANKS					
Amount in Rs. Crores					
Name of Bank	CD ratio (30.09.2021)	CD ratio (30.06.2022)	As of 30.09.2022		
			Total Deposit	Advance Utilized in The State	CD ratio
Orissa State Co-Op. Bank	128.87	137.32	23,766.64	32,733.97	137.73
Odisha Gramya Bank	40.25	45.52	14,499.42	6,867.21	47.36
Utkal Gramya Bank	39.68	43.25	7,426.46	3,457.18	46.55

SFBs					
Amount in Rs. Crores					
Name of Bank	CD ratio (30.09.2021)	CD ratio (30.06.2022)	As of 30.09.2022		
			Total Deposit	Advance Utilized in The State	CD ratio
Suryoday SFB	493.85	426.52	182.65	781.38	427.79
Utkarsh SFB	270.17	395.94	104.23	335.79	322.16
Ujjivan SFB	303.35	228.72	231.14	512.83	221.87
Jana SFB	122.71	147.78	448.56	689.05	153.61
ESAF SFB	59.67	98.51	70.19	62.49	89.03

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## 2.2. CD Ratio (Districtwise) as on 30.09.2022

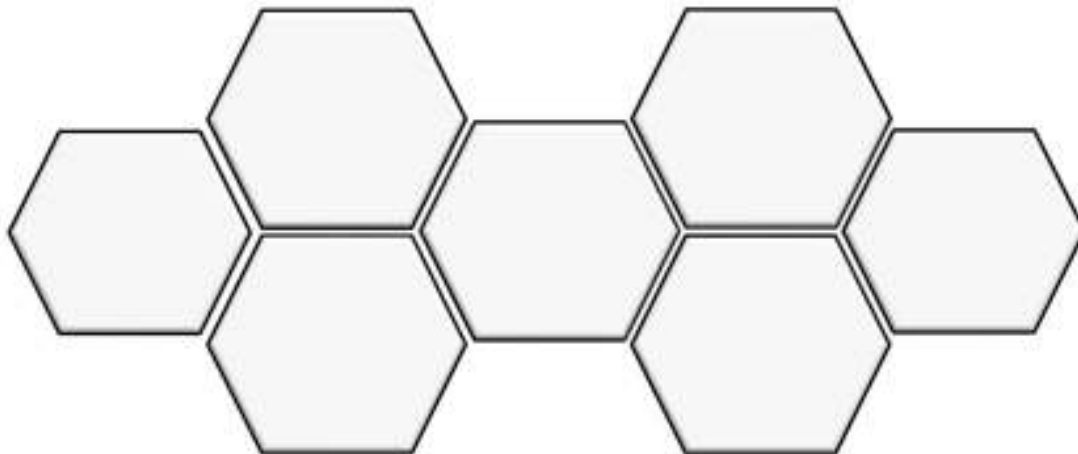
DISTRICT WISE CD RATIO COMPARISON					
Amount in Rs. Crores					
DISTRICT NAME	CD ratio (30.09.2021)	CD ratio (30.06.2022)	30.09.2022		
			Deposit	Advance	CD Ratio
JHARSUGUDA	317.06	311.06	6,522.25	21,141.75	324.15
BOUDH	115.26	135.76	1,341.80	1,961.41	146.18
RAYAGADA	182.24	118.80	4,595.37	5,604.04	121.95
KALAHANDI	86.05	96.42	4,966.14	5,934.57	119.50
SONEPUR	94.67	106.47	2,345.76	2,761.26	117.71
NUAPADA	90.64	101.00	2,002.04	2,144.17	107.10
JAJPUR	102.98	116.97	11,885.04	12,343.62	103.86
BARAGARH	76.61	93.17	6,926.81	7,090.04	102.36
SAMBALPUR	113.56	99.73	27,257.98	26,750.18	98.14
NABARANGPUR	77.63	80.09	2,385.76	2,154.96	90.33
NAYAGARH	69.11	85.18	4,536.84	3,815.11	84.09
BOLANGIR	75.12	78.43	7,429.12	6,161.15	82.93
BHADRAK	75.01	80.70	7,610.24	6,155.98	80.89
KHURDA	62.89	73.85	1,36,729.73	1,03,922.13	76.01
DHENKANAL	73.75	71.81	7,276.57	5,482.27	75.34

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## 2.2. CD Ratio (Districtwise) as on 30.09.2022

DISTRICT WISE CD RATIO COMPARISON			Amount in Rs. Crores		
DISTRICT NAME	CD ratio (30.09.2021)	CD ratio (30.06.2022)	30.09.2022		CD Ratio
			Deposit	Advance	
ANGUL	59.17	58.31	15,632.99	10,891.91	69.67
KENDRAPARA	58.25	67.47	7,327.67	5,089.85	69.46
KORAPUT	58.92	64.35	6,947.29	4,770.07	68.66
KANDHAMAL	55.46	64.02	2,746.52	1,860.43	67.74
BALASORE	57.05	64.14	15,366.34	10,335.54	67.26
GAJAPATI	41.44	49.18	2,737.47	1,814.05	66.27
GANJAM	56.45	63.18	24,119.17	15,954.14	66.15
MALKANGIRI	45.51	57.46	1,894.16	1,196.25	63.15
CUTTACK	46.46	60.25	33,396.07	20,999.57	62.88
DEOGARH	51.57	58.14	1,647.90	1,016.81	61.70
PURI	51.17	57.60	10,988.80	6,691.00	60.89
SUNDARGARH	58.49	59.26	26,261.76	15,703.71	59.80
MAYURBHANJ	45.73	49.00	13,537.56	6,699.51	49.49
JAGATSINGHPUR	41.69	41.90	12,089.09	5,372.93	44.44
KEONJHAR	40.39	41.25	19,738.57	8,037.06	40.72

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### **AGENDA NO.3:** **Financial Inclusion, Financial Literacy and Banking Infrastructure**

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### 3.1 Banking Network in Odisha

Total banking network in Odisha increased from 30,353 as on 30.06.2022 to 1,31,362 as on 30.09.2022 the major reason for increase is due to Yes Bank reporting 1,02,063 BCs.

Parameter	June-22	September-22	Increase over June- 2022
No. of B & M Branch	5,705	5,637	-68
No. of BC	17,167	1,18,294	1,01,127
No. of ATM	7,481	7,431	-50
<b>Total Banking Network</b>	<b>30,353</b>	<b>1,31,362</b>	<b>1,01,009</b>

#### Bank Branch & ATM Network in ODISHA as on 30.09.2022

Description	Rural	Semi-Urban	Urban	Total
Branch Network	2,978	1,495	1,164	5,637
ATM Network	2,882	2,405	2,144	7,431
BC Network	99,749	9,579	8,966	1,18,294

- SBI (-86), BOB (-2), PNB (-3) reported less no. of branches as on 30.09.2022 as compared to 30.06.2022.
- BOI (-11), canara Bank (-2), Central bank (-24), Indian bank (-37), IOB (-2), Union bank (-17), KVB (-5) reported less no. of ATMs as on 30.09.2022 as compared to 30.06.2022.

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### 3.1 Banking Network in Odisha

#### The summary regarding banking infrastructure in regard to 6798 GPs of Odisha

	Total No of GPs	GPs with B&M Branches	GPs with BCs/CSPs and IPPB facility access points only
As on 30.06.2022	6,798	2,624	4,170
As on 30.09.2022	6,798	2,627	4,167

During quarter ending 30<sup>th</sup> September, 2022 three brick & mortar branches have been opened by following banks-

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

#### Summary of IPPB Branches and Facility Access Points in the State

IPPB Branch	IPPB Facility Access Points
33	7,966

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### 3.2 Operations of Business Correspondents (BCs).

#### Bank category wise information regarding BCs as of September' 22

Bank Type	Total BC Outlet	Out of which, Fixed Point BC	% of fixed Point	No. of Active BCs Out of Total BCs	% of Active BCs
Public Sector Banks	10,103	9,972	98.70	9,861	97.60
Private Sector Bank	1,06,348	3,592	3.38	57,109	53.70
RRB	1,748	1,093	62.53	1,748	100.00
Small Finance Bank	95	91	95.79	91	95.79
<b>Total</b>	<b>1,18,294</b>	<b>14,748</b>	<b>12.47</b>	<b>68,809</b>	<b>58.17</b>

Yes Bank has reported 1,02,063 BCs in Odisha out of which fixed BC points are "NIL" and active BCs are 53,068.

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

- ❖ As per the decision taken In the 167<sup>th</sup> SLBC Meeting held on 23.06.2022, 200 GPs were identified by Finance Department, Govt. of Odisha in consultation with RBI, NABARD & SLBC based on population of the selected GPs for opening of B&M Branches by 31.03.2023.
- ❖ OSCB and SBI will be opening B&M Branches in 70 identified locations (OSCB 42 GPs & SBI 28 GPs) from the above list.
- ❖ 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), thereby increasing the total number to 270.
- ❖ SLBC has taken up with banks (except SBI & OSCB) for opening of B&M Branches in the said 65 locations.
- ❖ SLBC has taken up the matter with banks and LDMs for giving their choice of allocation of the same. 8 LDMs (Balasore, Bargarh, Ganjam, Keonjhar, Koraput, Mayurbhanj, Nabarangpur & Sonepur) are requested to submit the allocation details immediately.

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**3.5 Villages inadequately covered or uncovered by Financial Infrastructure as per Jan Dhan Darshak GIS App.**

DISTRICT	VILLAGE	ALLOTTED_BANK	ALLOTTED_TYPE	REMARKS
Kalahandi	Semikhal	State Bank of India	Bank Mitra	SBI has informed that (Joint verification of SBI & BSNL) <ul style="list-style-type: none"> <li>No network connectivity in the village.</li> <li>Nearest village with network connectivity is 6-7 km away.</li> </ul>
Kalahandi	Jabagaon	State bank of india	Bank Mitra	SBI has informed that (Joint verification of SBI & BSNL) <ul style="list-style-type: none"> <li>No network connectivity in the village.</li> <li>Nearest village with network connectivity is 11 km away.</li> </ul>
Malkangiri	Karanjaguda	HDFC bank	Bank Mitra	HDFC Bank 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	Matambaru	Utkal Grameen Bank	Bank Mitra	UGB has informed that their CSP is made functional on 15.10.2022 in Matambaru village.

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**3.6 Connectivity by BBNL in the GPs as on 30.09.2022**

Phase	Total GPs/BHQ Alloted	Total GPs/BHQ Connected	Total GPs/BHQ Peniding
<b>Phase I</b> (Underground Optical Fiber)	<b>3,991</b>	<b>3,990</b>	<b>1</b>
<b>Phase II</b> (Ariial Optical Fiber)	<b>3,065</b>	<b>3,065</b>	<b>0</b>

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### 3.7 Performance in Social Security Schemes as on 30.09.2022

Scheme	Total No of AC	Male	%	Female	%
PMJDY	1,93,05,278	84,86,648	43.96	1,08,18,630	56.03
PMJJBY	42,67,286	18,07,274	42.35	24,60,012	57.65
PMSBY	1,10,86,064	52,62,588	47.47	58,23,476	52.53
APY	16,49,745	8,21,475	49.79	8,28,270	50.21

Scheme	Target for opening account (in no.) – FY 2022-23	No. of accounts opened during Q1	No. of accounts opened during Q2	Total No. of accounts opened as of 30.09.2022	% Achievement
PMJDY	11,00,000	4,20,525	3,27,306	7,47,831	67.98
PMJJBY	7,50,000	1,83,606	3,46,932	5,30,538	70.74
PMSBY	13,50,000	3,31,418	4,64,962	7,96,380	58.99
APY	3,70,940	1,46,461	37,226	1,83,687	49.52

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

As per the information submitted by different LDMs, upto 30th September 2022 (FY 2022-23) a total number of 1,832 financial literacy camps are conducted through rural branches in the State.

#### REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS

Name of the District	During June qtr.		During September qtr.		Total FLCs conducted upto 30.09.2022
	No of rural branches	No of FLCs conducted	No of rural branches	No of FLCs conducted	
KEONJHAR	129	190	129	174	364
JAGATSingHPUR	109	50	108	76	126
PURI	156	44	154	51	95
BALASORE	166	35	165	45	80
MALKANGIRI	33	33	33	45	78
BHADRAK	107	0	108	77	77
KHURDA	162	49	166	27	76
NAYAGARH	97	33	95	41	74
BOUDH	27	37	27	36	73
NABARANGPUR	41	38	41	34	72
DHENKANAL	91	28	91	35	63
GAJAPATI	37	33	38	30	63
SONEPUR	50	28	50	34	62

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

REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS					
Name of the District	During June qtr.		During September qtr.		Total FLCs conducted upto 30.09.2022
	No of rural branches	No of FLCs conducted	No of rural ranches	No of FLCs conducted	
DEOGARH	23	36	26	26	62
CUTTACK	221	22	220	31	53
GANJAM	209	23	213	27	50
MAYURBHANJ	186	25	188	24	49
SUNDARGARH	123	24	123	22	46
KALAHANDI	97	25	98	21	46
KORAPUT	72	41	72	0	41
SAMBALPUR	77	27	77	12	39
KANDHAMAL	40	34	40	0	34
BOLANGIR	97	24	97	5	29
BARGARH	109	5	109	18	23
JHARSUGUDA	37	0	37	22	22
RAYAGADA	68	8	71	12	20
NUAPADA	41	7	41	8	15
JAJPUR	158	0	160	0	0
ANGUL	104	0	105	0	0
KENDRAPARA	96	0	96	0	0
<b>TOTAL</b>	<b>2963</b>	<b>899</b>	<b>2978</b>	<b>933</b>	<b>1832</b>

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### 3.10 Financial Literacy Centres (FLC)

The posts of 14 FLC Counsellors were lying vacant in last quarter with SBI. 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. 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	SBI has sought permission from their Corporate Centre Mumbai for appointment of FLCs for 3 districts namely Bolangir, Rayagada, Sambalpur. Approval from their Corporate Centre is awaited. 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.
UCO Bank	2	Angul & Bhadrak	The FLC counsellor at Bhadrak has been appointed and it will be functional within November 22. 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

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### 3.11 Centers for Financial Literacy (CFL) Project

The 52 allotted CFLs in 20 districts managed by Dhan Foundation are functional since 1<sup>st</sup> December 2021.

PERFORMANCE OF 52 CFLs DHAN FOUNDATION				
Name of the Bank	No. of District allotted	No. of CFL Functional	FLAPs Conducted	No. of participants
Bank of India	9	25	9,794	2,14,587
State Bank of India	6	13	5,709	1,14,898
UCO Bank	4	12	5,795	1,32,449
Union Bank of India	1	2	805	19,660
<b>TOTAL</b>	<b>20</b>	<b>52</b>	<b>22,103</b>	<b>4,81,594</b>

- For further scaling up of CFL Project RBI has allotted 52 CFLs in 17 districts to Dhan Foundation (26 CFLs), MOTHER (19 CFLs), & VIDS (7 CFLs).
- All the above 52 CFLs will be made operational by December 2022.
- With this the entire state will be covered.

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### 3.12 Financial Inclusion Fund (FIF) of NABARD

Performance in FIF Scheme in FY 2022-23		
As on	No of Beneficial Banks/Institutions	Sanctioned Amount in Rs. Lakhs
30.06.2022	3	37.61
30.09.2022	12	287.00

Last Year claim with on going Scheme				
As on	No of Beneficial Banks/Institutions	Sanctioned Amount in Rs. Lakhs	Current year Disbursement Amount in Rs. Lakhs	Cumulative Disbursement Amount in Rs. Lakhs
30.06.2022	5	766.55	7.38	137.40
30.09.2022	12	770.29	11.40	141.43

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### 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.

### 3.16 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.

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### 3.14 Targeted Financial Inclusion Intervention Programme (TFIIP)

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

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

Sr.	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	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
<b>Total</b>		<b>2,683</b>	<b>3,16,113</b>	<b>3,06,845</b>	<b>3,68,000</b>	<b>52,746</b>

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### 3.14 Targeted Financial Inclusion Intervention Programme (TFIIP)

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 portal is given below –

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
	Jan' 20	Sep'22	%Ach	Jan'20	Sep'22	%Ach	Jan'20	Sep'22	%Ach	Jan'20	Sep'22	%Ach
<b>Target-100% of Benchmark</b>	<b>129755</b>			<b>9775</b>			<b>30303</b>			<b>2886</b>		
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
Malikangiri	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

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### 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.

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

The digital performance of 2 districts as of September'22		
District	% of Total Digital Coverage for individuals (Savings Bank Accounts)	% of Total Digital Coverage for Business (Current Accounts)
<b>Sambalpur</b>	<b>88.73 %</b>	<b>80.35 %</b>
<b>Ganjam</b>	<b>87.79 %</b>	<b>78.68 %</b>

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### 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 1<sup>st</sup> November 2022 to 30<sup>th</sup> 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 Bank 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.

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### 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., focusing 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.

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### 3.19 Financial Inclusion Index (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

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### 3.19 Financial Inclusion Index (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)

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### 3.19 Financial Inclusion Index (Under dimensions of Access)

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 18 proposed Brick and Mortar branches in Nabarangpur district under 270 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 of 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.

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## **AGENDA NO. 4** **Financing to Agriculture Sector**

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#### 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 14.11.2022, 345 applications received in this SAFAL portal, out of which 11 applications are reverted, 3 applications are rejected and 331 applications are pending with partner banks.

In the last subcommittee meeting on Agriculture Credit held on 05.11.2022 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.

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

Bank wise application status as of 14.11.2022

Bank	Received	Sanctioned	Pending	Reverted	Rejected
State Bank of India	207	0	193	11	3
Bank of India	31	0	31	0	0
Utkal Grameen Bank	25	0	25	0	0
Punjab National Bank	21	0	21	0	0
UCO Bank	21	0	21	0	0
Union Bank	11	0	11	0	0
Central Bank of India	9	0	9	0	0
Indian Bank	6	0	6	0	0
Cuttack CCB	6	0	6	0	0
Canara Bank	3	0	3	0	0
IDBI Bank	2	0	2	0	0
Angul CCB	1	0	1	0	0
Balasore Bhadrak CCB	1	0	1	0	0
Bandhan Bank	1	0	1	0	0
<b>TOTAL</b>	<b>345</b>	<b>0</b>	<b>331</b>	<b>11</b>	<b>3</b>

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#### 4.2 Financing to Agriculture Sector - Crop Loan & Agriculture Term Loan (ACP AGRI)

All the Banks have disbursed **Rs. 29,079.06 Crore** to Agriculture Sector under Annual Credit Plan for FY 2022-23(up to September 2022) which is **55.40 %** of the total Annual target of **Rs. 52,486.66 Crore** allotted to different Banks.

(Amt in Rs. Cr.)

Particulars	FY 2021-2022 (upto 30.09.2021)			FY 2022-2023 (upto 30.06.2022)			FY 2022-2023 (upto 30.09.2022)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Crop Loan	32,156.12	13,447.36	41.82	35,156.06	7,562.47	21.51	35,156.06	16,195.44	46.07
Term Loan	5,823.34	611.47	10.50	6,918.76	791.52	11.44	6,918.76	2,243.42	32.42
Allied Advance	5,160.52	3,412.46	66.13	6,485.62	2142.55	33.04	6,485.61	7,663.36	118.16
Farm Credit	43,139.98	17,471.29	40.50	48,560.43	10,496.54	21.62	48,560.43	26,102.22	53.75
Agriculture Infrastructure	1,668.07	246.21	14.76	1,882.27	188.17	9.99	1,882.27	632.46	33.60
Ancillary Activities	1,778.44	1,699.50	95.56	2,043.97	1,267.77	62.03	2,043.97	2,344.38	114.70
Agri Total	46,586.49	19,417.00	41.68	52,486.66	11,952.41	22.77	52,486.66	29,079.06	55.40

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#### 4.2 Financing to Agriculture Sector - Crop Loan & Agriculture Term Loan (ACP AGRI)

Bank Category Target Vs Achievement under ACP as on 30.09.2022 Amt.

(Amt in Rs. Cr.)

Banks	FY 2021-2022 (upto 30.09.2021)			FY 2022-2023 (upto 30.06.2022)			FY 2022-2023 (upto 30.09.2022)		
	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %
PSBs	20,448.40	5,069.79	24.79	24,362.96	4,153.98	17.05	24,362.96	11,099.74	45.56
PVTs	4,795.63	4,108.43	85.67	7,055.03	2,286.92	32.42	7,055.03	6,909.38	97.94
RRBs	3,681.42	1,177.37	31.98	3,168.98	812.45	25.64	3,168.98	1,618.07	51.06
SFBs	176.25	321.49	182.41	229.11	357.12	155.87	229.11	713.08	311.24
Co-op Banks	17,484.79	8,739.91	49.99	17,670.59	4,341.94	24.57	17,670.59	8,738.79	49.45
Total	46,586.49	19,417.00	41.68	52,486.66	11,952.41	22.77	52,486.66	29,079.06	55.40

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#### 4.2 Financing to Agriculture Sector - Crop Loan & Agriculture Term Loan (ACP AGRI)

##### ACP AGRI COMPARISON PSBs Amount in Rs. Crores

BANKS	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
Indian Overseas Bank	735.26	194.23	504.02	26.42	42.13	68.55
Canara Bank	1,307.71	349.57	762.69	26.73	31.59	58.32
State Bank of India	11,669.21	1,526.65	5,575.43	13.08	34.70	47.78
Punjab National Bank	1,917.11	440.05	835.76	22.95	20.64	43.59
Bank of Baroda	1,031.94	183.06	437.47	17.74	24.65	42.39
Union Bank of India	2,397.60	408.99	988.43	17.06	24.17	41.23
UCO Bank	1,532.61	377.00	628.73	24.60	16.42	41.02
Indian Bank	1,444.42	189.96	562.22	13.15	25.77	38.92
Bank of India	1,715.00	403.07	632.72	23.50	13.39	36.89
Central Bank of India	461.72	73.80	150.13	15.98	16.53	32.52
Bank of Maharashtra	63.63	4.45	17.21	6.99	20.05	27.05
Punjab & Sind Bank	86.75	3.15	4.93	3.63	2.05	5.68

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#### 4.2 Financing to Agriculture Sector - Crop Loan & Agriculture Term Loan (ACP AGRI)

##### ACP AGRI COMPARISON PVT BANKS Amount in Rs. Crores

BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
RBL Bank	21.95	2.04	184.43	9.29	830.76	840.05
Yes Bank	13.49	51.74	92.05	383.40	298.69	682.09
Indus Ind Bank	988.91	865.32	4,033.65	87.50	320.39	407.89
IDFC Bank	70.46	106.33	211.63	150.90	149.44	300.34
Kotak Mahindra Bank Ltd	90.81	104.09	135.09	114.63	34.14	148.77
DCB Bank Ltd	182.94	104.36	246.47	57.04	77.68	134.72
Federal Bank	177.62	190.35	185.77	107.17	--	104.59
Bandhan Bank	473.39	37.54	257.18	7.93	46.40	54.33
IICI Bank	1,370.16	333.82	717.57	24.36	28.01	52.37
IDBI Bank	447.10	138.22	204.68	30.91	14.86	45.78
Karur Vysya Bank	16.59	8.20	6.82	49.43	--	41.12
Axis Bank Ltd	1,586.49	257.26	455.78	16.22	12.51	28.73
Karnatak Bank Ltd.	48.21	8.11	12.60	16.82	9.31	26.14
The South Indian Bank Ltd.	86.43	6.17	13.04	7.14	7.95	15.09
HDFC Bank	1,420.83	70.98	152.62	5.00	5.75	10.74
City Union Bank	0.33	-	-	-	-	-
Laxmi Vilas Bank	2.71	2.39	-	-	-	-
Standard Chartered Bank	0.57	-	-	-	-	-
Tamilnadu Mercantile Bank Ltd.	56.02	-	-	-	-	-

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#### 4.2 Financing to Agriculture Sector - Crop Loan & Agriculture Term Loan (ACP AGRI)

ACP AGRI COMPARISON RRBs & OSCB Amount in Rs. Crores						
BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Utkal Grameen Bank	1,486.08	579.87	1,095.74	39.02	34.71	73.73
Orissa State Co-Op. Bank	17,670.59	4,341.94	8,738.79	24.57	24.88	49.45
Odisha Gramya Bank	1,682.90	232.58	522.33	13.82	17.22	31.04

ACP AGRI COMPARISON SFBs Amount in Rs. Crores						
BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Jana Small Finance Bank	11.15	87.02	193.09	780.32	951.14	1,731.46
Suryoday Small Finance Bank	46.32	152.70	296.14	329.69	309.70	639.39
Ujjivan Small Finance Bank	29.92	49.96	84.04	167.00	113.92	280.92
Utkarsh Small Finance Bank	57.11	37.06	90.64	64.89	93.81	158.70
ESAF Small Finance Bank	84.61	30.38	49.17	35.90	22.21	58.11

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#### 4.2 Financing to Agriculture Sector - Crop Loan

All Banks have disbursed **Rs. 16,195.44 Crores** under Crop Loan against annual target of **Rs. 35,156.06 Crores** achieving **46.07 %** of the annual target and **83.75%** of kharif 2022 target of **Rs19,335.83 Crores**.

Bank group wise achievement under Annual Credit Plan (ACP) under Crop Loan Sector for the FY 2021-22(Upto September 2021) and FY 2022-23 (Upto September 2022) is given below:

Sl.	Type of the Bank	Crop Loan (FY 2021-22) As of September 2021			Crop Loan (FY 2021-22) As of June 2022			Crop Loan (FY 2022-23) As of September 2022		
		Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
1	PSBs	11,368.23	3193.45	28.09	12,498.95	2163.91	17.31	12,498.95	5,378.41	43.03
2	PVTs	2,695.16	503.53	18.68	3,458.31	344.08	9.95	3,458.31	713.59	20.63
3	RRBs	2,425.81	1057.93	43.61	2,177.12	722.28	33.18	2,177.12	1,394.17	64.04
4	SFBs	119.97	6.05	5.04	104.35	0.00	0.00	104.35	0.00	0.00
5	OSCB	15,546.94	8686.40	55.87	16,917.33	4332.20	25.61	16,917.33	8,709.27	51.48
6	Total	32,156.12	13447.36	41.82	35,156.06	7562.47	21.51	35,156.06	16,195.44	46.07

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#### 4.2 Financing to Agriculture Sector - Crop Loan

##### ACP CROP LOAN COMPARISON PSBs Amount in Rs. Crores

BANKS	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
Canara Bank	673.64	188.53	399.29	27.99	31.29	59.27
Central Bank of India	236.36	65.55	137.25	27.73	30.33	58.07
Indian Overseas Bank	369.49	97.04	208.63	26.26	30.20	56.46
Union Bank of India	1,238.70	267.07	693.28	21.56	34.41	55.97
UCO Bank	746.23	242.71	390.82	32.52	19.85	52.37
Bank of Baroda	531.89	95.87	223.55	18.02	24.00	42.03
Indian Bank	749.81	81.87	295.23	10.92	28.46	39.37
Punjab National Bank	989.54	192.22	388.65	19.43	19.85	39.28
State Bank of India	6,018.21	738.66	2,311.61	12.27	26.14	38.41
Bank of India	880.94	192.28	326.87	21.83	15.28	37.10
Punjab & Sind Bank	33.79	0.67	2.85	1.98	6.45	8.43
Bank of Maharashtra	30.34	1.44	1.44	4.75	0.00	4.75

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#### 4.2 Financing to Agriculture Sector - Crop Loan

##### ACP CROP LOAN COMPARISON PVT BANKS Amount in Rs. Crores

BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
Federal Bank	78.44	77.62	160.85	98.95	106.11	205.06
DCB Bank Ltd	92.68	47.36	101.70	51.10	58.63	109.73
Karur Vysya Bank	2.58	8.20	2.37	317.38	-225.65	91.73
IDBI Bank	229.52	41.73	86.69	18.18	19.59	37.77
The South Indian Bank Ltd.	43.81	3.73	13.04	8.51	21.25	29.77
ICICI Bank	702.94	49.73	90.79	7.07	5.84	12.92
Karnatak Bank Ltd.	12.86	0.38	1.02	2.96	4.98	7.93
HDFC Bank	726.99	10.15	19.96	1.40	1.35	2.75
Bandhan Bank	234.32	-	-	-	-	-
City Union Bank	0.09	-	-	-	-	-
IDFC Bank	32.29	-	-	-	-	-
Indus Ind Bank	427.30	-	-	-	-	-
Kotak Mahindra Bank Ltd	28.79	-	-	-	-	-
Laxmi Vilas Bank	0.84	2.39	-	-	-	-
RBL Bank	6.76	-	-	-	-	-
Standard Chartered Bank	0.16	-	-	-	-	-
Tamilnadu Mercantile Bank Ltd.	17.48	-	-	-	-	-
Yes Bank	4.26	-	-	-	-	-

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#### 4.2 Financing to Agriculture Sector - Crop Loan

##### ACP CROP LOAN COMPARISON RRBs & OSCB Amount in Rs. Crores

BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
Utkal Grameen Bank	1,031.73	491.09	879.68	47.60	37.66	85.26
Orissa State Co-Op. Bank	16,917.33	4,332.20	8,709.27	25.61	25.87	51.48
Odisha Gramya Bank	1,145.38	231.19	514.49	20.18	24.73	44.92

##### ACP CROP LOAN COMPARISON SFBs Amount in Rs. Crores

BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
Utkarsh Small Finance Bank	26.10	-	-	-	-	-
Suryoday Small Finance Bank	22.67	-	-	-	-	-
Ujjivan Small Finance Bank	12.39	-	-	-	-	-
Jana Small Finance Bank	3.21	-	-	-	-	-

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#### 4.2 Financing to Agriculture Sector - Agriculture Term Loan

All Banks have disbursed **Rs. 12,883.62 Crores** under Agriculture Term Loan against target of **Rs. 17,330.61 Crores** achieving **74.34 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan for the FY 2021-22(Upto September 2021) and FY 2022-23 (Upto September 2022) are given below:

Name of the Sector	Term Loan (FY 2021-22) As of September 2021			Term Loan (FY 2022-23) As of June 2022			Term Loan (FY 2022-23) As of September 2022		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
PSBs	9,080.17	1,876.34	20.66	11,864.01	1990.07	16.77	11,864.01	5,721.33	48.22
PVTs	2,100.47	3,604.91	171.62	3,596.72	1942.84	54.02	3,596.72	6,195.79	172.26
RRBs	1,255.60	119.44	9.51	991.86	90.17	9.09	991.86	223.90	22.57
SFBs	56.28	315.44	560.53	124.76	357.12	286.25	124.76	713.08	571.57
Coop Banks	1,937.85	53.51	2.76	753.26	9.74	1.29	753.26	29.52	3.92
Total	14,430.37	5,969.64	41.37	17,330.61	4389.94	25.33	17,330.61	12,883.62	74.34

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#### 4.2 Financing to Agriculture Sector - Agriculture Term Loan

ACP TERM LOAN COMPARISON PSBs Amount in Rs. Crores						
BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Indian Overseas Bank	365.78	97.19	295.39	26.57	54.19	80.76
State Bank of India	5,651.00	787.99	3,263.82	13.94	43.81	57.76
Canara Bank	634.07	161.04	363.40	25.40	31.91	57.31
Bank of Maharashtra	33.29	3.01	16.83	9.04	41.51	50.56
Punjab National Bank	927.57	247.83	447.11	26.72	21.48	48.20
Bank of Baroda	500.04	87.19	213.92	17.44	25.34	42.78
Indian Bank	694.61	108.09	266.99	15.56	22.88	38.44
Bank of India	834.06	210.79	305.85	25.27	11.40	36.67
UCO Bank	786.38	134.29	237.91	17.08	13.18	30.25
Union Bank of India	1,158.90	141.92	295.15	12.25	13.22	25.47
Central Bank of India	225.36	8.25	12.88	3.66	2.05	5.72
Punjab & Sind Bank	52.95	2.48	2.08	4.68	-0.76	3.93

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#### 4.2 Financing to Agriculture Sector - Agriculture Term Loan

ACP TERM LOAN COMPARISON PVT Banks Amount in Rs. Crores						
BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
RBL Bank	15.19	2.04	184.43	13.43	1,200.58	1,214.00
Yes Bank	9.24	51.74	92.05	560.05	436.30	996.36
Indus Ind Bank	561.61	865.32	4,033.65	154.08	564.15	718.23
IDFC Bank	38.17	106.33	211.63	278.53	275.84	554.37
Kotak Mahindra Bank Ltd	62.02	104.09	135.09	167.84	49.99	217.82
DCB Bank Ltd	90.26	57.00	144.77	63.15	97.24	160.39
Bandhan Bank	239.08	37.54	257.18	15.70	91.87	107.57
ICICI Bank	667.22	284.09	626.78	42.58	51.36	93.94
IDBI Bank	217.58	96.49	117.99	44.35	9.88	54.23
Karnatak Bank Ltd.	35.35	7.73	11.58	21.87	10.89	32.76
Karur Vysya Bank	14.00	-	4.45	-	31.78	31.78
Axis Bank Ltd	770.28	154.47	218.61	20.05	8.33	28.38
Federal Bank	99.18	112.73	24.92	113.67	-	25.13
HDFC Bank	693.84	60.83	132.66	8.77	10.35	19.12
City Union Bank	0.24	-	-	-	-	-
Laxmi Vilas Bank	1.86	-	-	-	-	-
Standard Chartered Bank	0.41	-	-	-	-	-
The South Indian Bank Ltd.	42.63	2.44	2.44	5.72	-	5.72
Tamilnadu Mercantile Bank Ltd.	38.55	-	-	-	-	-

Maximum Achievement in Term Loans of PVT banks (IndusInd, ICICI, IDBI, Yes, RBL & IDFC First) due to amount shown in Other allied.

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#### 4.2 Financing to Agriculture Sector - Agriculture Term Loan

ACP TERM LOAN COMPARISON RRBs & OSCB Amount in Rs. Crores						
BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Utkal Grameen Bank	454.34	88.78	216.06	19.54	28.01	47.55
Orissa State Co-Op. Bank	753.26	9.74	29.52	1.29	2.63	3.92
Odisha Gramya Bank	537.52	1.39	7.84	0.26	1.20	1.46

ACP TERM LOAN COMPARISON SFBs Amount in Rs. Crores						
BANKS	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Jana Small Finance Bank	7.94	87.02	193.09	1,095.28	1,335.06	2,430.34
Suryoday Small Finance Bank	23.65	152.70	296.14	645.80	606.63	1,252.43
Ujjivan Small Finance Bank	17.52	49.96	84.04	285.15	194.51	479.66
Utkarsh Small Finance Bank	31.02	37.06	90.64	119.49	172.75	292.23
ESAF Small Finance Bank	44.63	30.38	49.17	68.07	42.10	110.17

Maximum Achievement in Term Loans of 4 SFBs due to amount shown in Other allied

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#### 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.)
Sept'21	22,35,204	10,646.82	50,71,227	24,094.81
June'22	12,76,881	6,112.26	52,12,180	28,071.16
Sept'22	21,52,052	10,406.56	49,07,938	27,875.28

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### 4.3 Kissan Credit Card (KCC)

FINANCING UNDER KISSAN CREDIT CARD SCHEME								
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		New No. of KCCs issued during the current quarter (01.07.2022 to 30.09.2022)		% Inc/Dec from last quarter (June'22)		New No. of KCCs issued from 01.04.2022 to 30.09.2022	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
State Bank of India	1,93,030	426.33	1,10,230	102.01	57.11	23.93	3,03,260	528.33
Bank of India	17,500	91.53	33,487	179.14	191.35	195.70	50,987	270.67
Punjab National Bank	34,379	305.15	4,476	31.34	13.02	10.27	38,855	336.49
Union Bank of India	29,481	267.06	887	98.38	3.01	36.84	30,368	365.44
UCO Bank	23,486	127.87	4,252	31.96	18.10	24.99	27,738	159.83
Canara Bank	6,342	42.63	7,873	37.03	124.14	86.87	14,215	79.66
Bank of Baroda	7,161	58.75	74	12.59	1.03	21.43	7,235	71.34
Indian Overseas Bank	5,263	23.84	-	-	-	-	5,263	23.84
Central Bank of India	1,607	1.87	-	-	-	-	1,607	1.87
Indian Bank	499	2.25	359	4.60	71.94	204.84	858	6.85
Bank of Maharashtra	-	0.00	28	0.38	-	-	28	0.38
Punjab & Sind Bank	-	0.00	-	0.00	-	-	-	0.00

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### 4.3 Kissan Credit Card (KCC)

FINANCING UNDER KISSAN CREDIT CARD SCHEME								
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		New No. of KCCs issued during the current quarter (01.07.2022 to 30.09.2022)		% Inc/Dec from last quarter (June'22)		New No. of KCCs issued from 01.04.2022 to 30.09.2022	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
HDFC Bank	10,824	52.48	3,292	8.52	30.41	16.23	14,116	61.00
Yes Bank	-	0.00	2,971	6.13	#DIV/0!	#DIV/0!	2,971	6.13
Axis Bank Ltd	908	102.79	1,227	134.38	135.13	130.74	2,135	237.17
ICICI Bank	682	49.72	980	11.66	143.70	23.46	1,662	61.38
IDBI Bank	904	6.30	516	-1.10	57.08	-17.47	1,420	5.20
DCB Bank Ltd	368	14.04	-33	7.31	-8.97	52.06	335	21.34
Federal Bank	233	3.23	49	2.29	21.03	70.82	282	5.52
Karur Vysya Bank	-	0.00	4	0.08	-	-	4	0.08
Bandhan Bank	-	0.00	-	0.00	-	-	-	0.00
City Union Bank	-	0.00	-	0.00	-	-	-	0.00
IDFC First Bank	-	0.00	-	0.00	-	-	-	0.00
Indus Ind Bank	-	0.00	-	0.00	-	-	-	0.00
Karnatak Bank Ltd.	-	0.00	-	0.00	-	-	-	0.00
Kotak Mahindra Bank Ltd	-	0.00	-	0.00	-	-	-	0.00
Laxmi Vilas Bank	-	0.00	-	0.00	-	-	-	0.00
RBL Bank	-	0.00	-	0.00	-	-	-	0.00
Standard Chartered Bank	-	0.00	-	0.00	-	-	-	0.00
South Indian Bank Ltd.	-	0.00	-	0.00	-	-	-	0.00
Tamilnadu Mercantile Bank	-	0.00	-	0.00	-	-	-	0.00

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### 4.3 Kissan Credit Card (KCC)

FINANCING UNDER KISSAN CREDIT CARD SCHEME								
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		New No. of KCCs issued during the current quarter (01.07.2022 to 30.09.2022)		% Inc/Dec from last quarter (June'22)		New No. of KCCs issued from 01.04.2022 to 30.09.2022	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Orissa State Co-Op. Bank	8,36,619	3932.33	6,12,169	3062.54	73.17	77.88	14,48,788	6994.87
Utkal Grameen Bank	82,139	491.09	56,256	388.60	68.49	79.13	1,38,395	879.68
Odisha Gramya Bank	25,456	114.88	36,107	174.59	141.84	151.98	61,563	289.47

FINANCING UNDER KISSAN CREDIT CARD SCHEME								
Name of Bank	New No. of KCCs issued from 01.04.2022 to 30.06.2022		New No. of KCCs issued during the current quarter (01.07.2022 to 30.09.2022)		% Inc/Dec from last quarter (June'22)		New No. of KCCs issued from 01.04.2022 to 30.09.2022	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
ESAF Small Finance Bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Jana Small Finance Bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Suryoday Small Finance Bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Ujjivan Small Finance Bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Utkarsh Small Finance Bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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

Farmers covered under PMFBY for Kharif 2021 & Kharif 2022		
	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

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

Comparative performance under BALARAM Scheme						
Period	Target	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	65.14	6,160	52.79
30.09.2022	1,00,000	51,154	19,923	159.65	11,460	91.18
14.11.2022	1,00,000	71,010	27,097	225.99	11,672	92.38

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

##### PSBs JLGs Disbursement figure for 14.11.2022

Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21- 22	Target 2022-23	Achievement 22-23	Total Ach.
State Bank of India	19,880	81	11,291	94	175
UCO Bank	5,852	43	3,323	94	137
Bank of India	5,460	63	3,101	52	115
Union Bank of India	7,868	18	4,469	52	70
Central Bank of India	2,128	8	1,208	17	52
Punjab National Bank	8,232	16	4,675	36	52
Canara Bank	6,048	35	3,435	28	36
Indian Bank	4,368	13	2,481	12	25
Indian Overseas Bank	2,772	10	1,574	10	20
Bank of Baroda	3,528	2	2,003	04	06
Bank of Maharashtra	112	0	63	00	00
Punjab & Sind Bank	224	0	127	00	00
<b>Total of public sector banks</b>	<b>66,472</b>	<b>289</b>	<b>37,750</b>	<b>399</b>	<b>688</b>

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

##### PVT Banks JLGs Disbursement figure for 14.11.2022

Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievement 22-23	Total Ach.
IDBI Bank	780	9	765	4	13
Axis Bank Ltd.	1,880	76	1,865	0	76
HDFC Bank	1,480	2	1,391	0	2
Bandhan Bank	2,450	0	2,268	0	0
DCB Bank Ltd.	560	0	542	0	0
Federal Bank	250	0	264	0	0
ICICI Bank	1,610	0	1,503	0	0
IDFC First Bank	170	0	208	0	0
Indus Ind Bank	620	0	612	0	0
Karnatak Bank Ltd.	20	0	28	0	0
Kotak Mahindra Bank Ltd.	60	0	84	0	0
Laxmi Vilas Bank	40	0	27	0	0
RBL Bank	10	0	14	0	0
The South Indian Bank Ltd.	20	0	14	0	0
<b>Total of private sector banks</b>	<b>9,950</b>	<b>87</b>	<b>9,585</b>	<b>4</b>	<b>91</b>

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

##### RRB/OSCB JLGs Disbursement figure for 14.11.2022

Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievement 22-23	Total Ach.
The Odisha State Cooperative Bank Ltd.	4,500	5,619	34,026	5,065	10,684
Odisha Gramya Bank & Utkal Grameen Bank	17,740	165	14,000	44	209
<b>Total of RRBs &amp; cooperative banks</b>	<b>22,240</b>	<b>5,784</b>	<b>48,026</b>	<b>5,109</b>	<b>10,893</b>

##### SFBs JLGs Disbursement figure for 14.11.2022

Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievement 22-23	Total Ach.
Suryoday Small Finance Bank	257	0	2,104	0	0
Jana Small Finance Bank	120	0	807	0	0
Utkarsh Small Finance Bank	112	0	1,383	0	0
Ujjivan Small Finance Bank	44	0	345	0	0
<b>Total SFB</b>	<b>533</b>	<b>0</b>	<b>4,639</b>	<b>0</b>	<b>0</b>

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

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

As of 31.10.2022, 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, laxmi 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.

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#### 4.6 Agriculture Infrastructure Fund:

Date	Amount in Rs. Crores									
	Sponsored		Sanctioned		Disbursed		Pending		Rejected	
	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
31.03.2022	277	168.03	159	90.26	155	84.90	14	4.20	104	73.58
31.10.2022	445	293.51	236	128.17	213	128.80	66	75.20	143	90.14

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		

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#### 4.6 Agriculture Infrastructure Fund:

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		
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	2.60		
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	0.80	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		
<b>TOTAL</b>	<b>445</b>	<b>293.51</b>	<b>236</b>	<b>128.17</b>	<b>213</b>	<b>128.80</b>	<b>66</b>	<b>75.20</b>	<b>143</b>	<b>90.14</b>		

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#### 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.

As of 31.08.2022 total 72 projects sanctioned with project cost Rs. 152.53 Lakhs.

Name of the bank	Pending Proposals	
	No of Applications	Project Cost (Rs. in Lakh.)
State Bank of India	236	469.32
Odisha Gramya Bank	102	176.39
Indian Bank	96	140.07
Union Bank	83	235.34
Canara Bank	80	416.82
Bank of India	59	123.33
UCO Bank	44	56.76
Punjab National Bank	38	87.60
Central Bank of India	29	64.30
Bank of Baroda	29	60.92

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

Name of the bank	Pending Proposals	
	No of Applications	Project Cost (Rs. in Lakh.)
DCCBs	16	17.41
Indian Overseas Bank	15	33.92
ICICI Bank	4	45.99
IDBI	1	15.00
Axis Bank	1	0.99
Co-operative Bank	1	2.50
Federal Bank	1	1.40
IDFC	1	2.00
HDFC	1	15.00
<b>Total</b>	<b>837</b>	<b>1,965.08</b>

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#### 4.8 Financing to FPOs (Farmers Producer Organisation)

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

Odisha Credit Guarantee is covering only Agriculture and Horticulture activity FPOs it should cover. Allied activity FPOs like dairy, goatery, fisheries, apiary and FPOs formed in off-farm sector by Weaver & Artisans may also be covered.

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#### 4.8 Financing to FPOs (Farmers Producer Organisation)

FPO DATA PROVIDED BY DIRECTORATE OF HORTICULTURE			
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

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#### 4.8 Financing to FPOs (Farmers Producer Organisation)

##### FPO DATA PROVIDED BY DIRECTORATE OF HORTICULTURE

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

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#### 4.9 Agriculture Allied Sectors

Banks have disbursed **Rs. 7,664.36 Crores** against **Rs. 6,485.62 Crores** achieving **118.17 %** of the target as of 30.09.2022.

##### Performance of Banks under Allied Sectors

(Amt in Rs. Cr.)

Sector	Agriculture Allied Sectors (FY 2021-22) As of September 2021			Agriculture Allied Sectors (FY 2022-23) As of June 2022			Agriculture Allied Sectors (FY 2022-23) As of September 2022		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
Dairy	1,909.63	193.27	10.12	2,117.00	218.26	10.31	2,117.00	859.19	40.59
Fishery	1,182.74	201.15	17.01	1,557.61	139.48	8.95	1,557.61	491.40	31.55
Poultry	1,029.03	218.62	21.25	1,228.36	229.00	18.64	1,228.36	599.18	48.78
AH Sheep /Goatery/ Piggery	834.13	1,269.59	152.21	1,350.23	587.35	43.50	1,350.23	1,449.24	107.33
Other Allied Sector	205.01	1,529.83	746.22	232.42	968.46	416.69	232.42	4,265.35	1,834.77
<b>TOTAL</b>	<b>5,160.54</b>	<b>3,412.46</b>	<b>66.13</b>	<b>6,485.62</b>	<b>2142.55</b>	<b>33.04</b>	<b>6,485.62</b>	<b>7,664.36</b>	<b>118.17</b>

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#### 4.9 Agriculture Allied Sectors

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			Amount in Rs. Cr.	
BANK	Annual Target In Rs. Crores	As on June-22	As on Sept-22	
Indus Ind Bank	5.83	307.92	2,930.45	
ICICI Bank	9.07	238.88	459.76	
Jana Small Finance Bank	0.29	84.17	182.80	
RBL Bank	0.12	2.04	144.43	
Suryoday Small Finance Bank	0.33	55.72	109.80	
Yes Bank	1.00	0.00	92.05	
Utkarsh Small Finance Bank	0.41	37.06	90.64	
Ujjivan Small Finance Bank	0.17	46.75	66.90	
IDFC Bank	0.40	28.40	49.32	
IDBI Bank	2.95	25.16	25.46	
Punjab National Bank	12.56	17.48	22.71	

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#### 4.9 Agriculture Allied Sectors

##### ACP ALLIED ADVANCE COMPARISON PSBs Amount in Rs. Crores

Bank	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.- Sept22 (HY)
Bank of Maharashtra	12.71	0.13	7.92	1.02	61.31	62.33
State Bank of India	2,124.09	247.50	1,271.05	11.65	48.19	59.84
Indian Overseas Bank	138.70	28.95	75.01	20.87	33.21	54.08
Bank of Baroda	188.55	40.84	81.07	21.66	21.34	43.00
UCO Bank	296.34	37.63	105.91	12.70	23.04	35.74
Canara Bank	238.92	34.06	84.88	14.26	21.27	35.53
Indian Bank	262.52	20.24	83.94	7.71	24.27	31.98
Bank of India	315.52	29.39	44.64	9.31	4.83	14.15
Punjab National Bank	348.85	25.27	45.86	7.24	5.90	13.15
Union Bank of India	437.97	39.74	49.04	9.07	2.12	11.20
Punjab & Sind Bank	19.44	0.34	0.34	1.80	-	1.75
Central Bank of India	84.70	1.35	1.35	2.03	-	1.59

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#### 4.9 Agriculture Allied Sectors

##### ACP ALLIED ADVANCE COMPARISON PVT Banks Amount in Rs. Crores

Bank	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
RBL Bank	5.22	2.04	144.43	39.10	2,729.29	2,768.39
Yes Bank	3.93	-	92.05	-	2,343.36	2,343.36
Indus Ind Bank	209.72	865.32	4,033.65	412.61	1,510.74	1,923.35
IDFC Bank	13.67	67.91	125.28	496.80	419.70	916.50
DCB Bank Ltd	33.79	36.27	75.51	107.36	116.15	223.50
ICICI Bank	251.42	238.88	459.76	95.01	87.85	182.86
Bandhan Bank	88.79	11.61	125.71	13.08	128.50	141.58
IDBI Bank	82.17	27.84	31.07	3.88	3.93	37.81
HDFC Bank	261.55	18.73	29.68	7.16	4.19	11.35
Axis Bank Ltd	290.62	32.44	12.42	11.16	--	4.27
Karur Vysya Bank	3.74	-	0.02	-	0.53	0.53
City Union Bank	0.07	-	-	-	-	-
Federal Bank	31.41	-	-	-	-	-
Karnatak Bank Ltd.	11.74	0.09	-	0.77	-	-
Kotak Mahindra Bank Ltd	20.27	0.01	-	0.05	-	-
Laxmi Vilas Bank	0.56	-	-	-	-	-
Standard Chartered Bank	0.12	-	-	-	-	-
The South Indian Bank Ltd.	15.55	2.44	-	15.69	-	-
Tamilnadu Mercantile Bank Ltd.	12.14	-	-	-	-	-

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#### 4.9 Agriculture Allied Sectors

##### ACP ALLIED ADVANCE COMPARISON RRBs & OSCB Amount in Rs. Crores

Bank	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Utkal Grameen Bank	151.21	2.36	8.57	1.56	4.11	5.67
Orissa State Co-Op. Bank	262.98	4.76	5.96	1.81	0.46	2.27
Odisha Gramya Bank	223.69	1.23	3.51	0.55	1.02	1.57

##### ACP ALLIED ADVANCE COMPARISON SFBs Amount in Rs. Crores

Bank	Target	June'22	Sept'22	%Achv.- June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Jana Small Finance Bank	2.68	87.02	193.09	3,241.08	3,950.60	7,191.67
Suryoday Small Finance Bank	8.77	149.50	290.91	1,704.88	1,612.63	3,317.51
Ujjivan Small Finance Bank	5.23	46.75	84.04	893.11	712.38	1,605.49
Utkarsh Small Finance Bank	10.77	37.06	90.64	344.06	497.43	841.49
ESAF Small Finance Bank	15.47	4.47	6.05	28.89	10.21	39.10

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

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	% sanction	Applications rejected under MKUY	% rejection	Applications pending under MKUY	% pending
31.03.2022	2,238.00	800.00	35.75	870.00	38.87	568.00	25.38
30.09.2022	3,203.00	857.00	26.76	897.00	28.00	1,449.00	45.24

#### MKUY AS OF 30.09.2022

Bank Name	Sponsored	Sanctioned	% SANCTION	Rejected	%REJECTED	Pending	%PENDING
STATE BANK OF INDIA	736	199	27.04	249	33.83	288	39.13
PUNJAB NATIONAL BANK	422	131	31.04	85	20.14	206	48.82
OSCB	317	111	35.02	145	45.74	61	19.24
CANARA BANK	192	59	30.73	88	45.83	45	23.44
UNION BANK OF INDIA	236	58	24.58	81	34.32	97	41.10
UCO BANK	149	52	34.90	28	18.79	69	46.31
BANK OF BARODA	172	46	26.74	36	20.93	90	52.33
ODISHA GRAMYA BANK	172	41	23.84	27	15.70	104	60.47
BANK OF INDIA	179	39	21.79	43	24.02	97	54.19
INDIAN BANK	137	28	20.44	13	9.49	96	70.07

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

#### MKUY AS OF 30.09.2022

Bank Name	Sponsored	Sanctioned	% SANCTION	Rejected	%REJECTED	Pending	%PENDING
CENTRAL BANK OF INDIA	69	25	36.23	11	15.94	33	47.83
IDBI BANK	120	24	20.00	48	40.00	48	40.00
INDIAN OVERSEAS BANK	77	18	23.38	27	35.06	32	41.56
UTKAL GRAMEEN BANK	50	11	22.00	3	6.00	36	72.00
AXIS BANK	49	5	10.20	7	14.29	37	75.51
ICICI BANK	30	5	16.67	4	13.33	21	70.00
KOTAK MAHINDRA BANK	7	3	42.86	0	0.00	4	57.14
PUNJAB AND SIND BANK	16	2	12.50	0	0.00	14	87.50
BANDHAN BANK	3	0	0.00	0	0.00	3	100.00
BANK OF MAHARASHTRA	5	0	0.00	0	0.00	5	100.00
DCB BANK	6	0	0.00	0	0.00	6	100.00
FEDERAL BANK	8	0	0.00	0	0.00	8	100.00
HDFC BANK	44	0	0.00	0	0.00	44	100.00
KARNATAKA BANK	6	0	0.00	1	16.67	5	83.33
SOUTH INDIAN BANK	1	0	0.00	1	100.00	0	0.00

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

MKUY AS OF 30.09.2022							
Bank Name	Sponsored	Sanctioned	%Sanction	Rejected	%Rejected	Pending	%Pending
UTKAL GRAMEEN BANK	40	11	27.50	3	7.50	26	65.00
AXIS BANK	38	5	13.16	7	18.42	26	68.42
ICICI BANK	21	5	23.81	4	19.05	12	57.14
KOTAK MAHINDRA BANK	7	3	42.86	0	0.00	4	57.14
PUNJAB AND SIND BANK	15	2	13.33	0	0.00	13	86.67
BANDHAN BANK	2	0	0.00	0	0.00	2	100.00
BANK OF MAHARASHTRA	3	0	0.00	0	0.00	3	100.00
DCB BANK	5	0	0.00	0	0.00	5	100.00
FEDERAL BANK	5	0	0.00	0	0.00	5	100.00
HDFC BANK	36	0	0.00	0	0.00	36	100.00
KARNATAKA BANK	6	0	0.00	1	16.67	5	83.33
SOUTH INDIAN BANK	1	0	0.00	1	100.00	0	-

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

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

Sector	No. of application accepted	No. of application sanctioned	No. of application Pending	No. of application Pending for more than 15 days	No of Application Rejected
Animal Husbandry	48,527	14,239	4,114	2,724	30,174
Fisheries	5,945	906	1,959	1,953	3,080
<b>Total</b>	<b>54,472</b>	<b>15,145</b>	<b>6,073</b>	<b>4,677</b>	<b>33,254</b>

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

Bank Name	No of Applications Accepted	No of Applications Sanctioned	%sanction	No of Applications Pending	%Pending	Pendency more than 15 days	No of Applications Rejected	%Rejected
State Bank of India	18,794	6,845	36.42	428	2.28	44	11,521	61.30
Cooperative Bank	9,616	2,518	26.19	572	5.95	562	6,526	67.87
Bank of India	2,591	1,173	45.27	99	3.82	20	1,319	50.91
UCO Bank	3,039	988	32.51	158	5.20	20	1,893	62.29
Union Bank of India	2,242	572	25.51	124	5.53	61	1,546	68.96
Punjab National Bank	2,097	506	24.13	212	10.11	135	1,379	65.76
Canara Bank	1,756	468	26.65	134	7.63	62	1,154	65.72
Bank of Baroda	1,736	434	25.00	310	17.86	53	992	57.14
Indian Bank	1,263	341	27.00	23	1.82	2	899	71.18
Indian Overseas Bank	4,471	252	5.64	2,018	45.14	1,744	2,201	49.23
Central Bank of India	752	114	15.16	14	1.86	2	624	82.98
Punjab & Sind Bank	109	18	16.51	3	2.75	0	88	80.73
IDBI Bank Ltd.	60	10	16.67	19	31.67	19	31	51.67
Bank of Maharashtra	1	0	0.00	0	0.00	0	1	100.00
<b>Grand Total</b>	<b>48,527</b>	<b>14,239</b>	<b>29.34</b>	<b>4,114</b>	<b>8.48</b>	<b>2,724</b>	<b>30,174</b>	<b>62.18</b>

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

KCC SATURATION DRIVE FISH 21.10.2022								
Bank Name	No of Applications Accepted	No of Applications Sanctioned	% Sanction	No of Applications Pending	% Pending	Pendency more than 15 days	No of Applications Rejected	%Rejected
State Bank of India	1,689	401	23.74	2	0.12	0	1,286	76.14
Cooperative Bank	2,452	140	5.71	1,774	72.35	1,771	538	21.94
Bank of India	211	105	49.76	0	0.00	0	106	50.24
UCO Bank	219	72	32.88	0	0.00	0	147	67.12
Indian Bank	212	34	16.04	0	0.00	0	178	83.96
Union Bank of India	179	33	18.44	10	5.59	10	136	75.98
Canara Bank	135	33	24.44	1	0.74	0	101	74.81
Central Bank of India	225	30	13.33	0	0.00	0	195	86.67
Punjab National Bank	173	28	16.18	27	15.61	27	118	68.21
Bank of Baroda	115	23	20.00	1	0.87	1	91	79.13
Indian Overseas Bank	317	7	2.21	142	44.79	142	168	53.00
Punjab & Sind Bank	2	0	0.00	0	0.00	0	2	100.00
IDBI Bank Ltd.	16	0	0.00	2	12.50	2	14	87.50
Bank of Maharashtra	0	0	#DIV/0!	0	#DIV/0!	0	0	#DIV/0!
<b>Grand Total</b>	<b>5,945</b>	<b>906</b>	<b>15.24</b>	<b>1,959</b>	<b>32.95</b>	<b>1,953</b>	<b>3,080</b>	<b>51.81</b>

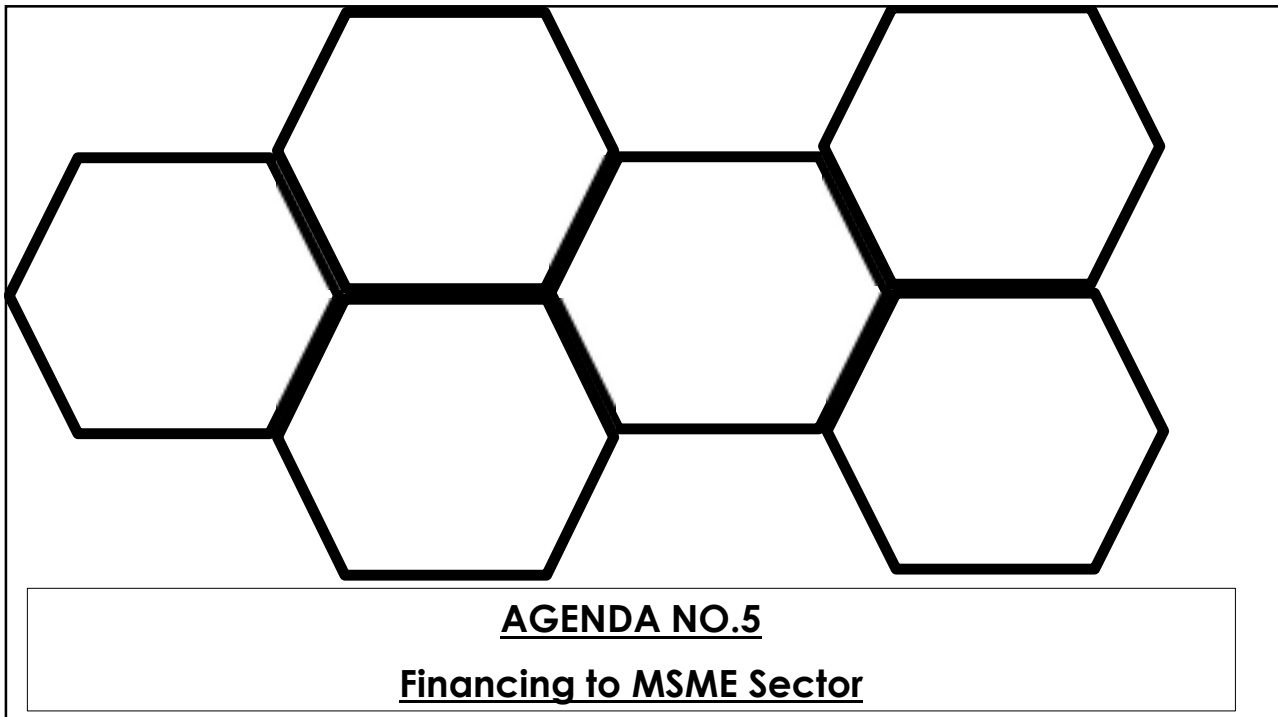
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**4.12 Doubling of Farmers' Income by 2022-Strategy for Odisha**

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

NABARD is requested to apprise in the matter.

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

Against total target of Rs.59,449.52 Crore, total achievement as on 30.09.2022 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.)

Particulars	FY 2021-22 (upto September'21)			FY 2022-23 (upto June'22)			FY 2022-23 (upto September'22)		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Micro Enterprises	21,814.98	7,603.27	34.85	30,319.25	5154.88	17.00	30,319.25	12,481.42	41.17
Small Enterprises	11,998.07	6,662.66	55.53	18,429.35	3433.63	18.63	18,429.35	8,383.79	45.49
Medium Enterprises	7,511.38	3,127.95	41.64	10,700.91	6226.87	58.19	10,700.91	9,267.66	86.61
<b>TOTAL</b>	<b>41,324.43</b>	<b>17,393.88</b>	<b>42.09</b>	<b>59,449.52</b>	<b>14815.38</b>	<b>24.92</b>	<b>59,449.52</b>	<b>30,132.87</b>	<b>50.69</b>

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

Amt. in Rs. crore

Bank Type	Total MSME		
	ACP Target	Achievement	% Achievement
Public Sector Banks	42,370.45	22,194.97	52.38
Private Sector Banks	14,011.79	7,160.33	51.10
Regional Rural Banks	2,383.18	730.85	30.67
Co-operative Banks	88.20	2.86	3.24
Small Finance Bank	595.88	43.86	7.36
<b>Total</b>	<b>59,449.52</b>	<b>30,132.87</b>	<b>50.69</b>

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

#### ACP MSME ADVANCE COMPARISON PSBs Amount in Rs. Crores

Banks	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
UCO Bank	2,900.26	1,184.19	1,931.67	40.83	25.77	66.60
State Bank of India	20,043.30	3,372.78	12,150.50	16.83	43.79	60.62
Canara Bank	2,256.70	579.33	1,162.44	25.67	25.84	51.51
Central Bank of India	807.64	308.05	400.20	38.14	11.41	49.55
Union Bank of India	4,126.34	816.19	1,963.93	19.78	27.81	47.59
Punjab National Bank	3,305.35	613.00	1,400.15	18.55	23.81	42.36
Indian Bank	2,470.60	791.83	1,003.15	32.05	8.55	40.60
Indian Overseas Bank	1,350.80	337.26	538.23	24.97	14.88	39.85
Bank of Baroda	1,779.84	213.61	680.65	12.00	26.24	38.24
Bank of Maharashtra	140.90	68.71	49.91	48.77	--	35.42
Bank of India	2,935.02	660.19	902.52	22.49	8.26	30.75
Punjab & Sind Bank	253.70	25.13	11.62	9.91	--	4.58

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

ACP MSME ADVANCE COMPARISON PVT Banks Amount in Rs. Crores						
Banks	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Yes Bank	67.86	118.67	143.93	174.87	37.23	212.09
Federal Bank	428.66	1,635.90	472.12	381.63	--	110.14
ICICI Bank	2,388.19	1,579.00	2,189.52	66.12	25.56	91.68
Kotak Mahindra Bank Ltd	310.06	160.82	282.32	51.87	39.19	91.05
HDFC Bank	2,494.68	632.86	1,558.09	25.37	37.09	62.46
IDBI Bank	775.11	345.59	467.80	44.59	15.77	60.35
City Union Bank	4.04	0.01	1.58	0.25	38.89	39.13
Axis Bank Ltd	2,744.12	438.86	994.74	15.99	20.26	36.25
Indus Ind Bank	2,470.13	409.07	709.11	16.56	12.15	28.71
Bandhan Bank	917.44	11.35	208.73	1.24	21.51	22.75
Karnatak Bank Ltd.	196.10	8.23	43.52	4.20	18.00	22.19
DCB Bank Ltd	328.04	24.30	49.32	7.41	7.63	15.03
IDFC Bank	151.40	3.48	14.35	2.30	7.18	9.48
RBL Bank	226.99	15.07	15.00	6.64	--	6.61
Karur Vysya Bank	77.56	3.48	4.56	4.49	1.39	5.88
Tamilnadu Mercantile Bank Ltd.	195.24	4.71	4.86	2.41	0.08	2.49
The South Indian Bank Ltd.	207.30	-	0.78	-	0.38	0.38
Laxmi Vilas Bank	21.86	-	-	-	-	-
Standard Chartered Bank	7.02	-	-	-	-	-

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

ACP MSME ADVANCE COMPARISON RRBs & OSCB Amount in Rs. Crores						
Banks	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Utkal Grameen Bank	697.98	227.32	434.01	32.57	29.61	62.18
Odisha Gramya Bank	1,685.21	217.65	296.84	12.92	4.70	17.61
Orissa State Co-Op. Bank	88.20	1.35	2.86	1.53	1.71	3.24

ACP MSME ADVANCE COMPARISON SFBs Amount in Rs. Crores						
Banks	Target	June'22	Sept'22	%Achv.-June22	% Achv. - Current qtr	% Achv.-Sept22 (HY)
Jana Small Finance Bank	112.70	-	28.46	-	25.25	25.25
ESAF Small Finance Bank	175.59	7.04	10.93	4.01	2.22	6.22
Suryoday Small Finance Bank	88.89	-	3.59	-	4.04	4.04
Ujjivan Small Finance Bank	90.95	0.34	0.77	0.37	0.47	0.85
Utkarsh Small Finance Bank	127.76	0.01	0.11	0.01	0.08	0.09

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

A meeting of the small committee (Major banks IDCO, SIDBI, MSME Association) was held on 11.04.2022 to discuss the issues regarding mortgage of IDCO leasehold land. After threadbare discussion on the issue, the committee suggested the following action points.

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

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

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

However, 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.

As per request of SLBC the State Transport Authority has convened a meeting on 07.11.2022 with 5 major banks viz. SBI, BOI, UCO Bank, Canara Bank & HDFC Bank. The add. Commissioner, Transport (Admin) advised the banks to dispose all the pending applications at the earliest.

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**5.3 Finance under scheme for interest subvention on Working Capital Term Loan for Stage / Contract Carriage Operators (Bank wise RTO wise pending applications)**

Banks	RTO											Total
	Cuttack	Jharsuguda	Keonjhar	Phulbani	Sundargarh	Ganjam	Rourkela	Talcher	Bhubaneswar-I	Koraput	Kendrapara	
SBI	43	24	7		6	1		1			1	83
BOI	7	26	8				1					42
UCO Bank	9	10		2	1							22
PNB	5	4	6						1	1		17
Canara Bank	13											13
UNION	1	1	3			3						8
CBI		4		3								7
HDFC Bank	3	1		3								7
OSCB	7											7
IndusInd Bank	7											7
ICICI		5										5
Axis Bank	4	1										5
BOB	3			1								4
IDBI			4									4
Indian Bank	3											3
IOB		3										3
OGB	3											3
Bandhan					1							1
SIB	1											1
OTHERS	17											17
<b>Total</b>	<b>126</b>	<b>79</b>	<b>28</b>	<b>9</b>	<b>8</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>259</b>

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

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

The SWIFT India will organize a Virtual Workshop for the member banks on 4<sup>th</sup> week of November 2022 to create community awareness about the innovative digital solution and to learn about its process and benefits.

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

PMEGP ACHIEVEMENT COMPARISON										
Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		% of Achievement		Pending at bank	
	No of Prj.	MM Involved (In Crore)	No of Prj.	MM Involved (In Crore)	No of Prj.	MM Involved (In Crore)	No of Prj.	MM Involved	No of Prj.	MM Involved (In Crore)
30.06.2022	6000	21000.00	4340	11562.89	610	1564.31	10.16	7.45	1367	3813.46
30.09.2022	6000	21000.00	9882	27955.82	2343	5810.19	39.05	27.67	2839	9348.73
14.11.2022	6000	21000.00	12330	35147.31	3097	7834.93	51.62	37.31	3642	11808.67

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

PROGRESS UNDER PMEGP PSUs and RRBs FROM 01.04.2022 TO 14.11.2022 (Amount in Rs. Lakhs)										
Bank Name	Target for FY 22-23		Sanctioned by Bank 30.06.2022		Sanctioned by Bank 14.11.2022		%Achievement		Pending at bank	
	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve
CENTRAL BANK OF INDIA	138	483.00	43	119.51	171	626.80	123.91	129.77	83	319.63
CANARA BANK	378	1323.00	71	185.80	297	917.43	78.57	69.34	126	411.36
BANK OF BARODA	247	864.50	59	174.07	183	644.84	74.09	74.59	311	990.86
BANK OF INDIA	403	1410.50	59	135.71	276	653.71	68.49	46.35	254	968.08
STATE BANK OF INDIA	1840	6440.00	67	182.78	1159	2151.33	62.99	33.41	920	2351.45
UNION BANK OF INDIA	547	1914.50	98	213.18	333	1078.00	60.88	56.31	266	983.26
PUNJAB NATIONAL BANK	471	1648.50	84	208.43	241	628.54	51.17	38.13	532	1816.20
UCO BANK	378	1323.00	41	64.24	149	258.39	39.42	19.53	111	357.96
INDIAN BANK	311	1088.50	46	130.88	121	375.26	38.91	34.47	269	849.92
INDIAN OVERSEAS BANK	195	682.50	16	50.58	61	195.26	31.28	28.61	128	499.87
PUNJAB AND SIND BANK	33	115.50	3	17.23	9	40.00	27.27	34.63	21	89.00
ODISHA GRAMYA BANK	180	630.00	9	37.61	42	145.09	23.33	23.03	231	686.42
BANK OF MAHARASHTRA	42	147.00	3	7.58	5	8.63	11.90	5.87	21	111.96
UTKAL GRAMYA BANK	50	175.00	0	0.00	1	8.75	2.00	5.00	36	205.24

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

PROGRESS UNDER PMEGP PVT BANKS FROM 01.04.2022 TO 14.11.2022 (Amount in Rs. Lakhs)										
Bank Name	Target for FY 22-23		Sanctioned by Bank 30.06.2022		Sanctioned by Bank 14.11.2022		%Achievement		Pending at bank	
	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve
KARNATAKA BANK LTD	4	14.00	2	10.77	2	10.77	50.00	76.93	10	72.24
IDBI BANK	56	196.00	4	5.28	24	46.77	42.86	23.86	40	130.57
FEDERAL BANK	13	45.50	2	17.05	3	18.75	23.08	41.21	10	41.57
AXIS BANK LTD	201	703.50	2	2.91	19	25.91	9.45	3.68	179	530.59
ICICI BANK LIMITED	173	605.50	1	0.70	1	0.70	0.58	0.12	28	88.65
BANDHAN BANK LTD	73	255.50	0	0.00	0	0.00	0.00	0.00	1	1.25
HDFC BANK	168	588.00	0	0.00	0	0.00	0.00	0.00	59	280.94
INDUSIND BANK	38	133.00	0	0.00	0	0.00	0.00	0.00	2	8.75
CITY UNION BANK LIMITED	1	3.50	0	0.00	0	0.00	0.00	0.00	0	0.00
DCB BANK LIMITED	23	80.50	0	0.00	0	0.00	0.00	0.00	1	2.50
IDFC FIRST BANK LTD	11	38.50	0	0.00	0	0.00	0.00	0.00	2	9.68
KARUR VYSYA BANK	3	10.50	0	0.00	0	0.00	0.00	0.00	0	0.00
KOTAK MAHINDRA BANK LTD	10	35.00	0	0.00	0	0.00	0.00	0.00	1	0.72
LAXMI VILAS BANK	3	10.50	0	0.00	0	0.00	0.00	0.00	0	0.00
RATNAKAR BANK LTD	2	7.00	0	0.00	0	0.00	0.00	0.00	0	0.00
Standard Chartered Bank	1	3.50	0	0.00	0	0.00	0.00	0.00	0	0.00
South Indian Bank	2	7.00	0	0.00	0	0.00	0.00	0.00	0	0.00
Yes Bank	4	14.00	0	0.00	0	0.00	0.00	0.00	0	0.00
Tamilnadu Mercantile Bank	1	3.50	0	0.00	0	0.00	0.00	0.00	0	0.00

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

PMEGP (MM Disbursed) - 01.04.2022 to 14.11.2022					
Bank	Margin Money Claimed & Disbursed		Bank	Margin Money Claimed & Disbursed	
	No of Prj.	MM Involve (In Lakh)		No of Prj.	MM Involve (In Lakh)
STATE BANK OF INDIA	245	531.58	ICICI BANK LIMITED	1	0.48
PUNJAB NATIONAL BANK	202	595.2	HDFC BANK	1	0.33
UNION BANK OF INDIA	150	511.1	BANDHAN BANK LTD	0	0
CANARA BANK	147	379.43	INDUSIND BANK	0	0
BANK OF INDIA	127	277.69	OSCB	0	0
INDIAN BANK	103	297.41	SURYODAY SFB	0	0
BANK OF BARODA	100	352.8	CITY UNION BANK LIMITED	0	0
UCO BANK	91	180.52	DCB BANK LIMITED	0	0
CENTRAL BANK OF INDIA	66	203.3	IDFC FIRST BANK LTD	0	0
ODISHA GRAMYA BANK	39	159.43	KARUR VYSYA BANK	0	0
INDIAN OVERSEAS BANK	38	107.41	KOTAK MAHINDRA BANK LTD	0	0
AXIS BANK LTD	22	36.68	LAXMI VILAS BANK	0	0
IDBI BANK	17	47.84	RBL Bank	0	0
PUNJAB AND SIND BANK	12	49.57	Standard Chartered Bank	0	0
BANK OF MAHARASHTRA	7	24.7	The South Indian Bank Ltd.	0	0
UTKAL GRAMYA BANK	4	35	YES BANK	0	0
FEDERAL BANK	3	18.55	Tamilnadu Mercantile Bank	0	0
KARNATAKA BANK LTD	2	11.25	<b>Total</b>	<b>1377</b>	<b>3820.27</b>

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

#### **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. As the project cost for manufacturing sector is increased to Rs. 50 Lacs and for service sector it is increased to Rs. 20 Lacs banks should focus on sanctioning large ticket size loans under PMEGP to increase the average ticket size for Margin Money Claim.
6. The planned average Margin Money for Odisha is Rs.3.50 Lacs, the state average is Rs.2.49 Lacs.

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

#### **The performance under PMFME as of 30.09.2022**

Category	Target No. of proposals	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	% Achievement	No. of proposals rejected by Banks	No. of proposals pending at Banks
Individual	1,690	2,229	313	14.04	1,649	267
SHG	500	618	78	12.62	345	195
FPO	54	4	1	25.00	0	3
<b>Total</b>	<b>2,244</b>	<b>2851</b>	<b>392</b>	<b>13.75</b>	<b>1994</b>	<b>465</b>

As on 14.11.2022 sanction under individual increased to **340** and under group increased to **81**.

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

BANK WISE PMFME PERFORMANCE UNDER INDIVIDUAL CATEGORY AS OF 30.09.2022							
BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED (30.09.2022)	% ACHIEVEMENT (30.09.2022)	% ACHIEVEMENT (30.06.2022)	REJECTED	PENDING
STATE BANK OF INDIA	393	806	117	29.77	23.16	613	76
CENTRAL BANK OF INDIA	46	47	13	28.26	15.22	27	7
CANARA BANK	122	186	33	27.05	16.39	150	3
UCO BANK	110	197	25	22.73	20.91	153	19
INDIAN BANK	90	148	20	22.22	11.11	118	10
INDIAN OVERSEAS BANK	56	63	12	21.43	14.29	33	18
UNION BANK OF INDIA	161	161	30	18.63	13.04	123	8
BANK OF BARODA	76	74	14	18.42	14.47	53	7
BANK OF INDIA	112	142	18	16.07	11.61	118	6
PUNJAB NATIONAL BANK	146	180	21	14.38	12.33	122	37
IDBI BANK	33	22	2	6.06	3.03	8	12
ODISHA GRAMYA BANK	0	105	7	0	0.00	83	15

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

BANK WISE PMFME PERFORMANCE UNDER INDIVIDUAL CATEGORY AS OF 30.09.2022							
BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED (30.09.2022)	% ACHIEVEMENT (30.09.2022)	% ACHIEVEMENT (30.06.2022)	REJECTED	PENDING
UTKAL GRAMYA BANK RRB	0	36	1	0	0	17	18
AXIS BANK	80	2	0	0	0	2	0
BANDHAN BANK LIMITED	84	4	0	0	0	0	4
BANK OF MAHARASHTRA	0	4	0	0	0	4	0
DCB BANK LIMITED	20	5	0	0	0	4	1
FEDERAL BANK	0	4	0	0	0	1	3
HDFC BANK	70	14	0	0	0	13	1
ICICI BANK LIMITED	69	16	0	0	0	5	11
IDFC First Bank Ltd	0	3	0	0	0	0	3
INDUSIND BANK	22	2	0	0	0	0	2
KARNATAKA BANK LIMITED	0	2	0	0	0	1	1
KARUR VYSYA BANK	0	1	0	0	0	0	1
OSCB	0	4	0	0	0	0	4
PUNJAB AND SIND BANK	0	1	0	0	0	1	0

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

#### BANK WISE PMFME PERFORMANCE UNDER SHG (THR) CATEGORY AS OF 30.09.2022

BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED (30.09.2022)	% ACHIEVEMENT (30.09.2022)	REJECTED	PENDING
STATE BANK OF INDIA	116	218	43	37.07	163	12
UCO BANK	32	53	9	28.13	38	6
CANARA BANK	36	35	6	16.67	28	1
CENTRAL BANK OF INDIA	14	5	2	14.29	2	1
BANK OF BARODA	23	20	3	13.04	17	0
INDIAN BANK	27	25	2	7.41	9	14
UNION BANK OF INDIA	47	29	3	6.38	24	2
BANK OF INDIA	33	41	2	6.06	27	12
PNB	43	42	1	2.33	3	38
HDFC BANK	21	3	0	0	0	3
ICICI BANK LIMITED	20	9	0	0	0	9
INDIAN OVERSEAS BANK	17	16	0	0	2	14
ODISHA GRAMYA BANK	0	33	0	0	21	12
OSCB	0	4	1	0	0	3
AXIS BANK	24	0	0	0	0	0
BANDHAN BANK	25	0	0	0	0	0
INDUSIND BANK	6	0	0	0	0	0
IDBI BANK	10	1	0	0	0	1
DCB BANK	6	0	0	0	0	0
UTKAL GRAMYA BANK	0	84	6	0	11	67

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### 5.7 Disposal of Stressed MSME Cases

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.

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
Bank of Baroda	4	97	0	383
Bank of India	3	126	18	280
Bank of Maharashtra	4	2	0	11
Indian Bank	7	15	0	248
State Bank of India	216	2196	86	2883
UCO Bank	1	0	1	0
Union Bank of India	17	64	2	70
AXIS Bank	6	8	0	3
DCB Bank Ltd.	6	3171	0	0
Federal Bank	1	0	0	0
ICICI Bank Ltd.	14	559	0	75
HDFC Bank	20	4	0	75
Utkal Grameen Bank	3	3	0	4
<b>Total</b>	<b>302</b>	<b>6,245</b>	<b>107</b>	<b>4,032</b>

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

20 identified MSME clusters have been allotted to banks for taking care of their financing needs as under

SI	Name of the Cluster	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

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### 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 (Amt in Rs. Crores)

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
<b>Total</b>	<b>15,95,497</b>	<b>5,930.28</b>	<b>---</b>	<b>13,89,826</b>	<b>7,021.56</b>	<b>---</b>

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

Financial Institutions	FY 2022-23 (Upto 30.09.2022)		Average credit disbursed per account (Amt in Rs. Lakhs)
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	
Public Sector Banks	1,16,838	2,438.29	2.09
Private Sector Banks	8,01,133	2,803.41	0.35
Regional Rural Banks	5,333	70.92	1.33
Small Finance Bank	1,20,403	450.79	0.37
MFIs & NBFCs	3,46,119	1,258.15	0.36
<b>Total</b>	<b>13,89,826</b>	<b>7,021.56</b>	<b>0.51</b>

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

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	Avg Loan Size Rs. Lakhs	Disbursement Amt
Canara Bank	16595	328.17	1.98	288.01
Bank of Baroda	15900	159.51	1.00	159.1
Punjab National Bank	15619	574.2	3.68	517.91
State Bank of India	14971	502.51	3.36	489.3
Indian Overseas Bank	14764	124.51	0.84	123.83
Bank of India	11220	288.09	2.57	246.1
Union Bank of India	10809	260.09	2.41	240.09
UCO Bank	6477	150.61	2.33	149.39
Central Bank of India	5888	133.07	2.26	80.06
Indian Bank	3883	125.11	3.22	125.11
Punjab & Sind Bank	375	8.95	2.39	8.73
Bank of Maharashtra	337	14.5	4.30	10.61

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

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	Avg Loan Size in Lakhs	Disbursement Amt
IndusInd Bank	4,97,334	1,511.99	0.30	1,828.97
Axis Bank	62,323	260.06	0.42	328.52
HDFC Bank	46,701	214.08	0.46	252.88
Utkarsh SFB	41,941	117.39	0.28	145.79
Suryoday SFB	35,056	126.11	0.36	126.08
Yes Bank	23,885	82.91	0.35	106.18
Ujjivan SFB	23,187	131.93	0.57	164.43
IDFC Bank Limited	21,882	173.00	0.79	205.4
ESAF SFB	4,459	12.88	0.29	14.47
Odisha Gramya Bank	655	41.78	6.38	66.76
Utkal Grameen Bank	646	14.06	2.18	4.16
ICICI Bank	372	19.87	5.34	49.61
IDBI Bank Limited	191	0.40	0.21	26.07
Ratnakar Bank	79	2.95	3.73	0.68
Federal Bank	27	0.99	3.67	3.83

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.

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### 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

#### Claim of Interest Subvention

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.

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

#### CONSOLIDATED ECLGS INT SUBVENTION TILL 30.09.2022

NAME OF BANK	NO OF A.CS CREDITED	AMOUNT REMITTED IN Rs. Lakhs
SBI	14,856	931.62
BANK OF INDIA	7,146	149.70
UCO BANK	6,155	102.98
OGB	937	39.93
PNB	7,789	350.23
Union Bank of India	941	36.05
Utkal Grameen Bank	182	10.25
FEDERAL BANK	1	0.02
Axis Bank	44	0.62
Canara Bank	6596	254.61
Indian Bank	4406	195.98
TOTAL	49,053	2,071.99

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### 5.11 Assistance to Startups through Bank Linkage

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 Maharashtra	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
<b>TOTAL</b>	<b>112</b>	<b>1,350.98</b>	<b>394</b>	<b>17,113.50</b>

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### 5.12 Stand Up India Scheme

4,774 loan applications have been sanctioned & disbursed since inception of the scheme (05.04.2016) to 30<sup>th</sup> September 2022 as per report by Stand Up India and only 19 banks have sanctioned loan under Stand up India.

Particulars	Target (at least one SC/ST and minimum one woman entrepreneur per branch)	Sanctioned upto 30.06.2022			Sanctioned upto 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
<b>Total</b>	<b>7,828</b>	<b>4,687</b>	<b>1,002.16</b>	<b>461.76</b>	<b>4774</b>	<b>1,029.99</b>	<b>498.87</b>

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## 5.13 Stand Up India Scheme

BANKWISE PERFORMANCE OF STAND UP INDIA AS OF 30.09.2022									
Lender	Target SC/ST	SC/ST		PSBs			Rs. In Crores		
		No Of A/Cs	Disbursement Amt	Target Women	Women (General)		Total Target	Total	
					No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
State Bank of India	833	220	27.41	833	967	139.82	1666	1187	167.24
Union Bank of India	357	70	3.24	357	592	38.54	714	662	41.79
Punjab National Bank	360	59	7.34	360	454	70.74	720	513	78.09
Canara Bank	271	135	10.08	271	328	33.69	542	463	43.76
Bank of Baroda	178	72	5.62	178	313	18.57	356	385	24.19
Bank of India	255	42	4.79	255	286	29.86	510	328	34.65
Indian Bank	163	29	3.28	163	218	27.78	326	247	31.05
Indian Overseas Bank	133	85	3.62	133	146	4.8	266	231	8.41
UCO Bank	248	18	2.14	248	199	28.18	496	217	30.32
Central Bank of India	103	12	0.62	103	86	6.37	206	98	7
Punjab and Sind Bank	18	4	0.2	18	23	2.03	36	27	2.24
Bank of Maharashtra	10	1	0.12	10	15	0.78	20	16	0.91
<b>TOTAL</b>	<b>2929</b>	<b>747</b>	<b>68.46</b>	<b>2929</b>	<b>3627</b>	<b>401.16</b>	<b>5858</b>	<b>4374</b>	<b>469.65</b>

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## 5.13 Stand Up India Scheme

BANKWISE PERFORMANCE UNDER STAND UP INDIA AS OF 30.09.2022									
PVT BANKS & RRBs									
Lender	Target SC/ST	SC/ST		Target Women	Women (General)		Total Target	Total	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
HDFC Bank	179	8	0	179	166	0.2	358	174	0.2
IndusInd Bank	24	8	1.97	24	83	18.86	48	91	20.83
Kotak Mahindra Bank Limited	18	16	0	18	59	0	36	75	0
ICICI Bank	119	2	0.57	119	22	4.55	238	24	5.12
IDBI Bank	69	3	0.23	69	21	2.65	138	24	2.88
RRB Odisha GB	550	1	0	550	9	0	1100	10	0
Federal Bank	26	1	0.03	26	1	0.17	52	2	0.2
<b>TOTAL</b>	<b>985</b>	<b>39</b>	<b>2.81</b>	<b>985</b>	<b>361</b>	<b>26.44</b>	<b>1970</b>	<b>400</b>	<b>29.22</b>

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

Date	Total No. of application sponsored	No. of application sanctioned	No. of application pending
31.03.2022	2,275	933	1,342
30.09.2022	2,314	92	2,018

Bank Name	No. of Backlog Applications (sponsored during 2021-22)	No. of Applications sponsored in FY 2022-23	Total Sponsored	Sanctioned	Pending
State Bank of India	578	305	883	13	822
Odisha Gramya Bank	157	126	283	11	260
Bank of India	61	166	227	25	199
Punjab National Bank	71	111	182	18	119
UCO Bank	99	36	135	19	109
Indian Bank	64	37	101	1	91
Union Bank of India	42	54	96	0	91
Canara Bank	39	47	86	2	80
Central Bank of India	14	53	67	0	64
Bank of Baroda	53	13	66	1	63
Indian Overseas Bank	38	16	54	0	50
Utkal Grameen Bank	31	5	36	0	31
IDBI Bank	18	0	18	0	16
OSCB	71	0	71	2	15
Axis Bank	2	2	4	0	3
Bank of Maharashtra	2	0	2	0	2
HDFC Bank	0	1	1	0	1
ICICI Bank	1	0	1	0	1
Punjab & Sind Bank	1	0	1	0	1
<b>Grand Total</b>	<b>1342</b>	<b>972</b>	<b>2314</b>	<b>92</b>	<b>2018</b>

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### 5.14 PMSVANidhi (Street Vendors):

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

#### BANK WISE PERFORMANCE AS ON 02.11.2022 (PSBs & RRBs)

NAME OF THE BANK	Logged	Sanctioned	Disbursed	Pending	Rejected
State Bank of India	27101	20194	14244	3328	3579
Bank of India	7219	4700	4673	1758	761
Canara Bank	6462	4494	4438	1401	567
Union Bank of India	7397	4173	3819	1432	1792
Indian Bank	4995	3526	3332	958	511
Punjab National Bank	5010	2740	2361	1361	909
UCO Bank	3880	2529	2251	486	865
Bank of Baroda	3702	1836	1712	997	869
Indian Overseas Bank	2359	1529	1282	453	377
Central Bank of India	2322	1487	1277	498	337
Punjab and Sind Bank	507	334	325	104	69
Bank of Maharashtra	310	230	224	47	33
Odisha Gramya Bank	1191	153	144	1033	5
Utkal Grameen Bank	368	14	13	347	7

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### 5.15 PMSVANidhi (Street Vendors):

BANK WISE PERFORMANCE AS ON 02.11.2022 (Pvt. Banks, SFBs & Micro Finance Companies)					
NAME OF THE BANK	Logged	Sanctioned	Disbursed	Pending	Rejected
HDFC Bank	5440	4453	97	17	970
IDBI Bank	560	334	329	74	152
Utkarsh Small Finance Bank	380	118	115	159	103
Karnataka Bank Ltd	166	51	47	95	20
Axis Bank	225	22	20	151	52
Kotak Mahindra Bank Limited	28	16			12
Karur Vysya Bank Ltd	39	14	14	25	
Federal Bank	127	12	12	26	89
Bandhan Bank Ltd.	95	6	6	47	42
ICICI Bank	83	4	4	78	1
Tamilnad Mercantile Bank Ltd	10	4	4	5	1
City Union Bank	7	1	1	6	
Ujjivan Small Finance Bank	13	1	1		12
DCB Bank Ltd.	7	0		7	
IndusInd Bank	10	0		4	6
Lakshmi Vilas Bank	7	0		7	
SOUTH INDIAN BANK	11	0		5	6
Yes Bank Ltd.	40	0			40
Arohan Financial Services Limited	1	0		1	
Annapurna Finance Pvt. Ltd.	201	135	134		66
Unity Small Finance Bank Ltd.	24	9	9	15	
Not Picked up by any Bank	31				
<b>Grand Total</b>	<b>80328</b>	<b>53119</b>	<b>40888</b>	<b>14925</b>	<b>12253</b>

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### AGENDA NO -10: PMSVANidhi (Street Vendors): Modification of Guidelines

Existing Guidelines	Revised Guidelines	Effective Date
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.	27.07.2022
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.	27.10.2022

07-12-2022

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#### 5.16 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme

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

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#### 5.17 Onboarding of MSME on Udyam Portal

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

The onboarding of MSMEs on the portal is 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

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

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

In this connection, RBI, Bhubaneswar vide letter dated July 12, 2022 has notified 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 departments of State Government to kindly look into the matter.

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## AGENDA 6: Financing to SHGs

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## 6.1 WSHG Bank Linkage

YEAR	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT	
	ACC	AMT	ACC	AMT	ACC	AMT
2021-22 (FULL YEAR)	280150	6002.52	310819	6836.48	111	114
2022-23 (UPTO 30.09.2022)	350000	8750.00	158023	4273.31	45	49

Amount in Rs. In Crore

Average Loan Size of WSHG	
Date	Average Loan size
31.03.2022	Rs. 2.20 Lacs
30.09.2022	Rs. 2.70 Lacs

Current year target for loan size- Rs 4.00 Lacs

Minimum loan size of Rs. 2 lakh, Rs. 4 lakh & Rs. 6 lakh for fresh/1st linkage, repeat/ 2nd linkage and 3rd Linkage respectively irrespective of their corpus fund

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## 6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE) (01/04/2022 to 30/09/2022)								
Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
BANK OF INDIA	17518	40488.39	9861	29240.91	56%	72%	2187	2.97
CENTRAL BANK OF INDIA	5333	13929.37	3015	9547.77	57%	69%	1099	3.17
UNION BANK OF INDIA	12347	31094.83	6697	17666.18	54%	57%	2411	2.64
PUNJAB NATIONAL BANK	18742	48978.48	9012	27436.60	48%	56%	3686	3.04
INDIAN BANK	12053	28930.91	5734	16142.85	48%	56%	2633	2.82
INDIAN OVERSEAS BANK	9053	23220.59	4683	12312.43	52%	53%	1900	2.63
CANARA BANK	12846	33064.48	5897	17232.88	46%	52%	1849	2.92
STATE BANK OF INDIA	77125	201515.53	35490	99035.42	46%	49%	10193	2.79
BANK OF BARODA	8393	20810.27	3529	10220.01	42%	49%	1062	2.90
ODISHA GRAMYA BANK	80458	221821.69	34200	99354.05	43%	45%	13575	2.91
HDFC BANK	5084	11693.52	2399	5199.69	47%	44%	1374	2.17

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## 6.1 WSHG in Odisha through Mission Shakti

## PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE) (01/04/2022 to 30/09/2022)

Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
UCO BANK	23153	62613.15	9854	27837.18	43%	44%	3824	2.82
ODISHA CO-OP BANK LTD	21316	46288.14	9017	20407.49	42%	44%	3222	2.26
IDBI BANK	520	1112.68	192	465.18	37%	42%	75	2.42
ICICI BANK	4745	10781.59	1800	4440.67	38%	41%	798	2.47
UTKAL GRAMEEN BANK	39198	73922.81	16277	29916.23	42%	40%	10765	1.84
PUNJAB AND SIND BANK	121	297.81	32	92.00	26%	31%	3	2.88
FEDERAL BANK	107	250.46	15	43.50	14%	17%	6	2.90
AXIS BANK	1755	3902.80	234	444.65	13%	11%	81	1.90
BANK OF MAHARASHTRA	68	147.50	7	10.00	10%	7%	8	1.43
INDUSIND BANK	65	135.00	2	4.00	3%	3%	0	2.00
OTHERS (BANDHAN, DCB etc.)	0	0.00	76	281.15	0%	0%	0	3.70

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## 6.1 WSHG in Odisha through Mission Shakti

## PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (DISTRICT WISE) (01/04/2022 to 30/09/2022)

Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (no. of SHG)	Financial (In Lakh)	Physical (no. of SHG)	Financial (In Lakh)	Physical	Financial		
Malkangiri	3974	7947.93	2662	4818.96	67%	61%	1501	1.81
Kalahandi	7929	15948.17	4995	11035.19	63%	69%	0	2.21
Sundargarh	15171	37117.16	8859	23292.06	58%	63%	2817	2.63
Jajpur	16258	45034.44	9208	25583.72	57%	57%	5391	2.78
Mayurbhanj	23368	60868.23	13153	37473.02	56%	62%	0	2.85
Ganjam	27694	69562.78	14264	36434.68	52%	52%	7978	2.55
Keonjhar	14009	31139.96	7015	17755.25	50%	57%	1543	2.53
Kandhamal	6582	14923.83	3047	8242.84	46%	55%	0	2.71
Nuapada	4524	9418.74	2066	4307.72	46%	46%	1355	2.09
Bolangir	9816	19925.19	4376	8234.02	45%	41%	5928	1.88
Balasore	24252	70171.50	10778	30700.45	44%	44%	698	2.85
Nayagarh	10672	29201.93	4736	16605.15	44%	57%	0	3.51
Koraput	8092	16148.63	3562	7029.01	44%	44%	3661	1.97
Jharsuguda	4486	10134.25	1930	4946.61	43%	49%	490	2.56
Rayagada	6940	15209.51	2930	6594.66	42%	43%	0	2.25

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## 6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (DISTRICT WISE) (01/04/2022 to 30/09/2022)								
Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
	Physical (no. of SHG)	Financial (In Lakh)	Physical (no. of SHG)	Financial (In Lakh)	Physical	Financial		
Jagatsinghpur	12014	30304.11	5048	13611.42	42%	45%	5253	2.70
Bhadrak	15377	44205.68	6386	19276.01	42%	44%	2206	3.02
Angul	15461	38990.75	6412	17236.71	41%	44%	0	2.69
Khurda	15979	44578.86	6591	23226.79	41%	52%	5015	3.52
Nabarangpur	6563	13155.48	2693	5098.09	41%	39%	0	1.89
Deogarh	4163	8916.10	1693	4206.55	41%	47%	394	2.48
Cuttack	21510	60388.33	8691	26475.75	40%	44%	5361	3.05
Kendrapara	12254	26932.19	4852	14585.07	40%	54%	0	3.01
Gajapati	5804	11654.68	2221	4356.47	38%	37%	886	1.96
Dhenkanal	10554	27030.98	3766	10852.75	36%	40%	7236	2.88
Subarnapur	5604	12706.16	1991	4678.36	36%	37%	3038	2.35
Puri	19153	49463.11	6717	20945.56	35%	42%	0	3.12
Boudh	3839	9542.10	1329	3283.71	35%	34%	0	2.47
Sambalpur	8718	22391.86	3004	9046.65	34%	40%	0	3.01
Bargarh	9240	21987.36	3048	7397.60	33%	34%	0	2.43

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## 6.1 WSHG in Odisha through Mission Shakti

Status on Mission Shakti Loan - State Interest Subvention Settlement (2022-23) 30.09.2022			
BANK NAME	through Banks (Offline)	BLIS MIS portal (Direct)	Total (Offline + BLIS)
BANK OF INDIA	11.27	0.00	11.27
ODISHA CO-OP BANK LTD	10.39	0.00	10.39
CANARA BANK	5.82	0.00	5.82
PUNJAB NATIONAL BANK	0.00	3.90	3.90
STATE BANK OF INDIA	0.00	2.60	2.60
UTKAL GRAMEEN BANK	0.00	2.28	2.28
INDIAN OVERSEAS BANK	2.17	0.00	2.17
UCO BANK	0.00	1.01	1.01
BANK OF BARODA	0.00	0.54	0.54
ICICI BANK	0.00	0.21	0.21
ODISHA GRAMYA BANK	0.00	0.11	0.11
HDFC BANK	0.00	0.08	0.08
IDBI BANK	0.00	0.03	0.03
UNION BANK	0.00	0.00	0.00
INDIAN BANK	0.00	0.00	0.00
CENTRAL BANK OF INDIA	0.00	0.00	0.00
AXIS BANK	0.00	0.00	0.00
PUNJAB AND SIND BANK	0.00	0.00	0.00
<b>GRAND TOTAL</b>	<b>29.66</b>	<b>10.76</b>	<b>40.42</b>

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### 6.1 WSHG in Odisha through Mission Shakti

Engagment of WSHG member as BCA - MOU Signing Status (As on 31.10.2022)		
Name of the Bank	Proposal submission Status	MOU Signing Status
State Bank of India	Received	Executed & in Operation
Odisha Gramya Bank	Received	Executed & in Operation
Utkal Grameen Bank	Received	Executed & in Operation
UCO Bank	Received	Executed & in Operation
Union Bank of India	Received	Executed & in Operation
ICICI Bank	Received	Executed & in Operation
YES Bank	Received	Executed & in Operation
Punjab National Bank	Received	MOU submitted by bank. Under scrutiny at Department level.
Indian Bank	Received	MOU submitted by bank. Under scrutiny at Department level.
Bank of India	Received	Draft MOU shared with Bank. Response awaiting from Bank
Axis Bank	Received	Draft MOU shared with Bank. Response awaiting from Bank
HDFC Bank	Received	Draft MOU shared with Bank. Response awaiting from Bank
Canara Bank	Received	Draft MOU shared with Bank. Response awaiting from Bank
Central Bank of India	Received	Draft MOU shared with Bank. Response awaiting from Bank
Bank of Baroda	Not Received	NA
Bank of Maharashtra	Not Received	NA
Indian Overseas Bank	Not Received	NA
Odisha State Cooperative Bank	Not Received	NA
Punjab & Sind Bank	Not Received	NA
IDBI Bank	Not Received	NA
IndusInd Bank	Not Received	NA
Federal Bank	Not Received	NA

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### 6.1 WSHG in Odisha through Mission Shakti

SHG Member as BCA Status (District & Bank wise) (As on 30.09.2022)						
District Name	Bank Name					No. of SHG member engaged Total
	OGB	SBI	UGB	ICICI	YES	
ANGUL	23	15		66		104
BALESHWAR	14	5			129	148
BARGARH		1	5		69	75
BHADRAK	11	13			79	103
BOLANGIR		17	9		71	97
BOUDH		8	2	29		39
CUTTACK	16	15		30		61
DEOGARH		11		23		34
DHENKANAL	18			44		62
GAJAPATI		31	13		68	112
GANJAM		14	19		74	107
JAGATSINGHAPUR	9	12		61		82
JAJPUR	24	11		13		48
JHARSUGUDA		2	1	10		13
KALAHANDI		9	15		32	56

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## 6.1 WSHG in Odisha through Mission Shakti

SHG Member as BCA Status (District & Bank wise) (30.09.2022)						
District Name	Bank Name					No. of SHG member engaged
	OGB	SBI	UGB	ICICI	YES	Total
KANDHAMAL		9	6		54	69
KENDRAPARA	19	6		94		119
KENDUJHAR	25			50		75
KHORDHA	11	8			21	40
KORAPUT		14	18		21	53
MALKANGIRI		12	16	21		49
MAYURBHANJ	25	13			160	198
NABARANGAPUR			6	57		63
NAYAGARH	13	5			69	87
NUAPADA		10	2	49		61
PURI	28	12		55		95
RAYAGADA		19	3	11		33
SAMBALPUR		4	13	30		47
SONEPUR			4	19		23
SUNDARGARH		20	6		24	50
<b>Total</b>	<b>236</b>	<b>296</b>	<b>138</b>	<b>662</b>	<b>871</b>	<b>2203</b>

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## 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

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

Year	Target fixed by OSFDC		No. of applications sponsored		No. of applications sanctioned		Application Disbursed		Amount Disbursed (in Lakhs)	
	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	Subsidy Amount	Bank Loan
2020-21	1221	12210	862	8584	578	5738	491	4975	401.25	957.10
2021-22	491	4913	43	573	--	--	--	--	--	--
<b>Total</b>	<b>1712</b>	<b>17123</b>	<b>905</b>	<b>9157</b>	<b>578</b>	<b>5738</b>	<b>491</b>	<b>4975</b>	<b>401.25</b>	<b>957.10</b>

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**AGENDA NO. 7**  
**Other Issues**

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## 7.1 NPA position as on 30.09.2022

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

Sector	NPA % as of 31.03.2022	NPA % as of 30.09.2022
Short Term Crop Loan	14.18	12.49
Agriculture Term Loan	11.12	11.35
Agriculture Allied	5.43	5.60
Total Agriculture	10.37	11.01
MSME Sector	8.94	7.19
Education Loan	11.38	10.87
Housing Loan	3.84	2.95
Total Priority Sector	8.94	8.37
Total Advance	6.47	6.09

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

Sector	NPA % as of 31.03.2022	NPA % as of 30.09.2022
PMEGP	35.27	27.68
SHG	5.96	9.25
NULM	5.99	4.82

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## 7.1 NPA position as on 30.09.2022

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 status 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

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**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**

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

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**7.2 RSETI- Status of Infrastructure related issues in RSETI**

Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
Ganjam	Land Allotted	Not Given	To be Done	The District Authority is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
Gajapati	Allotted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector. The District Authority is demanding charges towards Rent, Cess etc.
Puri	Allotted	No	No	The District authority is demanding Annual ground rent and cess @Rs 1.60 lakh per annum , which is not yet deposited, therefore construction not started. Sponsoring Bank is also not agreeing to deposit.
Rayagada	Allotted	Taken	To be done	Due to small area of construction, (at half Stage) not approved by NIRD. Fresh Construction to be done.
Subarnapur	Allotted	Taken	Construction of Building done	Boundary disputed , not yet settled (in Progress). Functioning from own Building
Angul	Allotted	Taken	To be Done	Original allotment of land for 1 Ac has been reduced to 0.60 Ac , RSETI has recommended the same for acceptance to their Controlling Office and thereafter revised plan to be approved.
Sundargarh	Allotted	Taken	Completed	Water facility (Borewell) and Electric connection to be obtained. Boundary Wall to be constructed.
Bhadrak	Allotted	Taken	Completed	Boundary wall to be constructed and electric connection to be obtained
Dhenkanal	Allotted	Taken	To be Done	Approval obtained from Dhenkanal Regional Development trust pending for Municipality approval.

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

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

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)
<b>3793</b>	<b>346.36</b>	<b>77.02</b>	<b>3608</b>	<b>646.96</b>	<b>71.05</b>	<b>7,401</b>	<b>993.32</b>	<b>148.07</b>

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### 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
01.04.2021 to 30.09.2021	<b>1,31,959</b>	<b>774.79</b>	<b>5,58,345</b>	<b>3,792.05</b>
01.04.2022 to 30.06.2022	<b>76,615</b>	<b>497.54</b>	<b>9,28,571</b>	<b>5,661.68</b>
01.04.2022 to 30.09.2022	<b>1,18,261</b>	<b>935.40</b>	<b>10,66,876</b>	<b>5,864.06</b>

### 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.

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

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### 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.

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.

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### 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).

#### 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

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### 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.

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### 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

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.

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.

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### 7.8.5 Functioning & Timely conduct of DCC/DLRC

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

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

### 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.

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### 7.9 Recent Policy Changes

#### (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 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.

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### 7.9 Recent Policy Changes

#### **(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 commenced on November 1, 2022.

The use 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.

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### 7.9 Recent Policy Changes

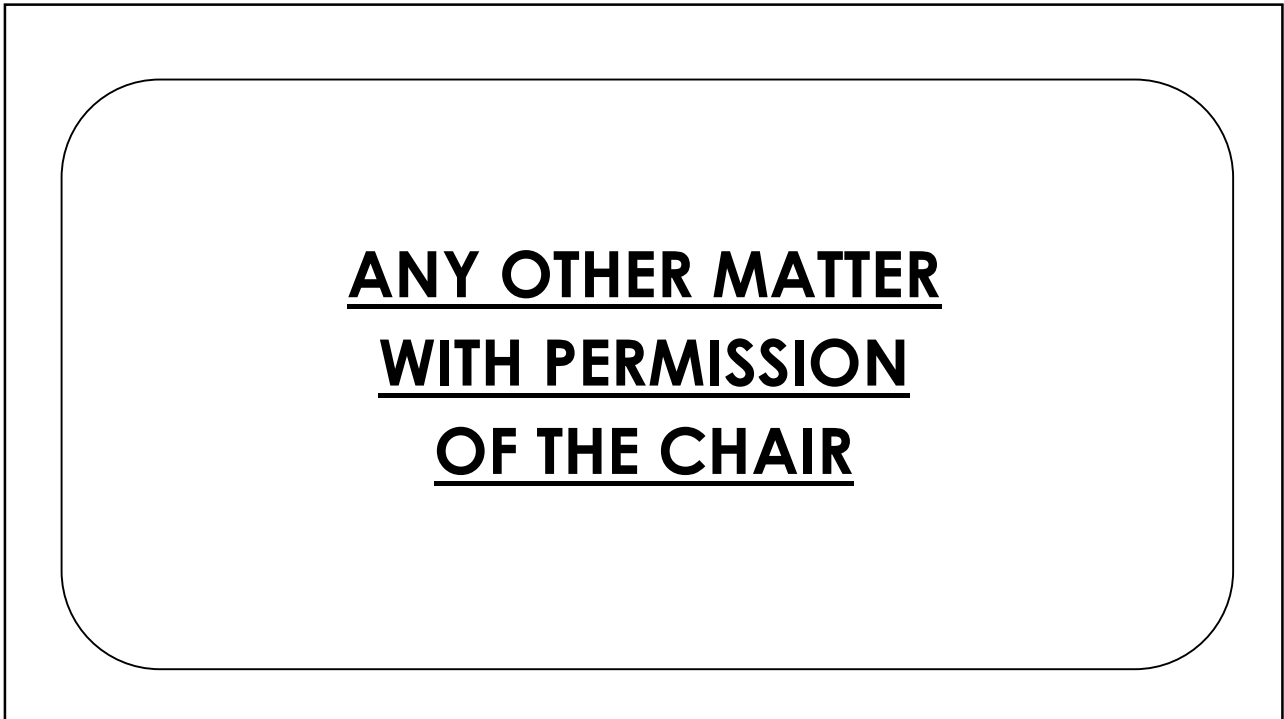
#### **(c) RBI - Interoperable Card-less Cash Withdrawal (ICCW) at ATMs.**

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.

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<b>LIST OF PARTICIPANTS FOR 169TH SLBC MEETING HELD ON 15.11.2022 FOR THE QUARTER ENDED SEPTEMBER 2022 AT AT MAYFAIR 10.30 AM TUESDAY</b>			
<b>SL</b>	<b>NAME</b>	<b>DESIGNATION</b>	<b>ORGANISATION</b>
1	Shri Pradeep Kumar Jena	Development Commissioner cum Additional Chief Secretary	Govt. of Odisha
2	Shri Vishal Kumar Deb	Principal Secretary, Finance Department	Govt. Of Odisha
3	Shri Soma Sankar Prasad	MD & CEO, UCO Bank-Cum Chairman, SLBC	UCO Bank
4	Shri H N Panda	Regional Director	Reserve Bank Of India, Bhubaneswar
5	Shri Arabinda K. Padhee	Principal Secretary, Agriculture & FE	Govt. of Odisha
6	Shri Saswat Mishra	Principal Secretary, MSME	Govt. of Odisha
7	Shri Sanjeev Kumar Chadha	Secretary, Department of Cooperation	Govt. of Odisha
8	Shri Uday Bhaskar	Chief General manager	NABARD
9	Shri Chander Shekhar Sharma	Chief General manager	State Bank Of India
10	Shri Suresh Kumar Vashishth	Commissioner-cum-Secretary F & ARD	Govt. of Odisha
11	Ms. Mansi Nimbhal	State Mission Director cum Chief Executive Officer, OLM, Mission Shakti Department	Govt. of Odisha
12	Shri Gopabandhu Satapathy	Managing Director	Odisha State Cooperative Bank
13	Shri Suraj Kumar Pradhan	Addl. Secretary, Institutional Finance	Govt. of Odisha
14	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
15	Shri Devi Prasad Panda	General Manager	Reserve Bank Of India, Bhubaneswar
16	Prof P K Roul	Vice Chancellor, OUAT	Govt. of Odisha
17	Shri S B Mishra	MD, Handicrafts	Govt. of Odisha
18	Shri Shovan K. Sahu	Director Textiles	Govt. of Odisha
19	Shri Debjit Nandy	Dy Director Textile	Govt. of Odisha
20	Shri T. Badri Narayan	JDI, Directorate of Industries	Govt. of Odisha
21	Ms. M K Behera	JDI, Directorate of Industries	Govt. of Odisha
22	Shri Patitapaban Prusty	Dy Secretary	Govt. of Odisha
23	Shri Indramani Nayak	ACT (Admn) STA, Cuttack	Govt. of Odisha
24	Shri S K Mohanty	Director, KVIC	Govt. of Odisha
25	Shri S C Mandal	Secy. OKVIC	Govt. of Odisha
26	Shri Kumuda Ch. Padhy	Dy Director, Image	Govt. of Odisha
27	Shri Pawan Kumar Gupta	JD & HOO	MSME-DI, Cuttack, Govt Of India
28	Shri Sandeep Kumar	Asst. Director	MSME-DI, Cuttack, Govt Of India
29	Dr. G C Kar	Dy Director, APICOL	Govt Of Odisha
30	Shri S K Rout	Director OBC, SC/ST Dept	Govt Of Odisha
31	Shri Bhaskar Chandra Khanda	State Director of RSETI	Govt Of Odisha
32	Shri Ambika Prasad Dash	Joint Secretary, OLM, MS Deptt ,	Govt. Of Odisha
33	Shri Prankrushna Khatua	Dy Director DEP & M	Govt. of Odisha
34	Shri M. K. Pattnaik	Registrar, DRT	Govt. of Odisha
35	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
36	Shri Ratikanta Jena	Under Secretary	Finance Dept, Govt. of Odisha
37	Dr. Rajesh Das	OSD to APC	Govt. of Odisha
38	Shri Subrato Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
39	Shri L K Sethy	Additional Commissioner, BMC	Govt Of Odisha
40	Shri Maheswar Panigrahi	Special Secretary, PR & DW deptt.	Govt Of Odisha
41	Shri Snehamayee Naik	ASO, Finance Department	Govt Of Odisha
42	Shri rajat Kumar Samal	SO, Finance Department	Govt Of Odisha
43	Shri Dinesh kumar Raul	SO, Finance Department	Govt Of Odisha
44	Ms. Diptimayee Mohapatra	Information Officer	Govt Of Odisha
45	Dr P K Bal	Cunsultant, Finance Department	Govt Of Odisha
46	Shri N Jena	AD-II, KVIC	Govt Of Odisha
47	Shri Dinesh Behera	AGM	NABARD
48	Colonel Prabhat Kocker	Director, UIDAI	Govt. Of Odisha
49	Shri P K Sahu	Divisional Manager	LIC Of India
50	Shri Shri M Nag	BM	LIC Of India
51	Shri Anupam Das	CRM, AIC	Agriculture Insurance co. India
52	Shri R Mahuntia	Dy Mgr AIC	Agriculture Insurance co. India

SL	NAME	DESIGNATION	ORGANISATION
53	Shri Brundaban Mallick	Regional Manager	New India Assurance co ltd
54	Shri Bijaya Ku Behera	Sr GM	BBNL
55	Shri P K Chaudhury	DGM	SIDBI
56	Shri Subhasis Das	BM	NSIC (NSSHO), Bhubaneswar
57	Shri D. PS Reddy	Secretary VIDS	VIDS
58	Shri Siba Prasad	State Coordinator	VIDS
59	Shri Birajaprasan Singh	State Convenor	Dhan Foundation
60	Shri P Samantray	Manager,MIS,SPMU	Govt. of India
61	Golak Bihari Singh	Chairman	MOTHER (CFL partner)
62	Shri AC Beura	Chairman	Utkal Grameen Bank
63	Shri MOHAN M	Chairman	Odisha Gramya Bank
64	Shri TR Swain	GM	Odisha Gramya Bank
65	Shri Sarvesh Ranjan	Field General Manager	Union Bank Of India
66	Maj Vikrant Tandon	Zonal Manager, Sambalpur	UCO Bank
67	Shri Debabrat Mohanty	Zonal Manager, Balasore	UCO Bank
68	Shri Subash Chandra Mohapatra	Deputy General Manager	UCO Bank
69	Shri Ramesh Chandra Sahoo	Deputy General Manager	UCO Bank
70	Shri K B Dash	Asst.General Manager	State Bank Of India
71	Shri Dhruba C. Bal	Deputy General Manager	State Bank Of India
72	Shri Manmohan Swain	Deputy General Manager	State Bank of India
73	Shri Manoj Kumar Das	Field General Manager	Indian Bank
74	Dr. Ramesh kumar Mohanty	Dy General Manager	Bank Of Baroda
75	Shri Gourav Bhardwaj	Dy General Manager	Indian Overseasbank
76	Shri Ashoka Kumar Jena	Dy Zonal Manager	Bank Of India
77	Shri Kabindra Kumar Sahoo	Divisional Area	Canara Bank
78	Shri Umakanta Das	Dy General Manager	Punjab National Bank
79	Shri Anadi Biswas	Dy General Manager	Central Bank of India
80	Shri S S Sahu	Dy Zonal Manager	Bank of Maharashtra
81	Shri Sushanta Acharya	DVP	Axis Bank
82	Shri Nihar R Panda	VP	Axis Bank
83	Shri Chinmay Kumar Biswal	AVP	Bandhan Bank
84	Shri Amit Kumar	AVP	Federal bank
85	Shri S Choudhury	VP	HDFC Bank
86	Shri Ananta Pattnaik	VP	HDFC Bank
87	Shri Biswajit Dash	Sr Manager	ICICI Bank
88	Shri Sandeep Pattnaik	General Manager	IDBI Bank
89	Shri Deb Prasad Tripathy	AVP	IDBI Bank
90	Shri Nalinkanta Nayak	RMG	DCB Bank
91	Shri Prasanta Kumar Goud	AVP	Indusind Bank
92	Shri Jeevan jyoti Samantray	Cluster Head	IDFC Bank
93	Shri Dattaray Sharma	Officer	Karnataka Bank
94	Shri Sachin Kumar Verma	Location Head, GB	Kotak Mahindra Bank
95	Shri Satyajit Parija	CM	DBS (e-Laxmi Vilash Bank)
96	Shri Saswat Jena	Cluster Head	Yes Bank
97	Shri Shibasis Mishra	AVP	Jana SFB
98	Shri Sameer Ranjan Nayak	Regional Head	Utkarsh SFB
99	Shri Susanta Kumar Behera	State Head	Ujivan SFB
100	Shri Abheejit Swain	Branch operation Mgr	ESAF SFB
101	Shri Suman Chakraborty	Asst Mgr	Karur Vyas Bank
102	Shri Shailesh Singh	Chief Manager	IPPB
103	Shri Tirtha S. Samantray	AVP	Axis Bank
104	Shri Kumar Nayak	MGL-FI	ICICI Bank
105	Shri Raghunath Tudu	CM	SLBC, Odisha
106	Shri Sunil Kujur	Senior Manager	SLBC, Odisha
107	Shri Siladitya Mishra	Manager	SLBC, Odisha
108	Shri Sambit P Raul	Manager	SLBC, Odisha
109	Shri Kishor Kaushal Hemrom	Manager	State Bank Of India
110	Shri K Narayan Rao	Chief Manager	State Bank Of India
111	Shri Tapan Kumar Sahu	AGM	State Bank Of India
112	Ms. Ispita Biswal	Asst. Manager	Bank Of India
113	Ms. Juicy Nayak	Senior Manager	Union Bank Of India
114	Shri Samir Pattajoshi	Senior Manager	Indian Bank
115	Ms. Anumita Roy	Manager	Indian Overseasbank
116	Shri Asutosh Sarangi	Asst. Manager	Central bank Of India
117	Shri Debasish Barik	Senior Manager	Bank of Baroda



SL	NAME	DESIGNATION	ORGANISATION
118	Shri Abhisek Mohanty	Manager	canara Bank
119	Shri B N Rath	Senior Manager	Punjab National Bank
120	Shri Sanjeeb Kumar Nayak	LDM, Angul	UCO Bank
121	Shri Biswajit Satpathy	LDM, Balasore	UCO Bank
122	Shri Maheswar Sahoo	LDM , Baragarh	State Bank of India
123	Shri N. Nageswara Rao	LDm, Bhadrak	UCO Bank
124	Shri Rajesh Kumar Behera	LDM, Cuttack	UCO Bank
125	Shri Rabindra Ku Sethi	LDM, Boudh	State Bank of India
126	Shri Aditya Kumar Pradhan	LDM, Deogarh	State Bank of India
127	Shri Sanoj Kumar Singh	LDM, Dhenkanal	UCO Bank
128	Shri Ashok Kumar Panda	LDM, Ganjam	Union Bank of India
129	Shri Ch. Bapuji Subudhi	LDM, Jagatsinghpur	UCO Bank
130	Shri Manoj Ku Pradhane	LDM, Jajpur	State Bank of India
131	Shri Sudhansu Sekhar Sahu	LDM, Jharsuguda	State Bank of India
132	Shri Dhrub Prasad Singh	LDM,Kalahandi	State Bank of India
133	Shri Harekrishna Jena	LDM, Kandhamal	State Bank Of India
134	Shri Malaya Ku Mitra	LDM, Kendrapada	State Bank of India
135	Shri Rabi Narayan Mahalik	LDM, Keonjhar	State Bank Of India
136	Shri D K Bhuan	LDM, Khorda	State Bank of India
137	Shri Lingaraj Sahu	LDM Koraput	State Bank of India
138	Shri Narasingh Padhi	LDM, Malkangiri	State Bank of India
139	Shri Siba Prasad Chaudhury	LDM, Mayurbhanja	Bank Of India
140	Shri Sunil Kumar Jamunda	LDM, Nabarangpur	State Bank of India
141	Shri Sitaram Meher	LDM, Nuapada	State Bank Of India
142	Shri Kishore Kumar Acharya	LDM, Puri	UCO Bank
143	Shri Minketan Dash	LDM, Raygada	State Bank of India
144	Shri G. Kamraj Dora	LDM, Sonepur	State Bank Of India
145	Shri Don Bosco	LDM, Sundargarh	State Bank of India