



## Agenda for the Sub-Committee meeting of SLBC on Agriculture Credit on 04.02.2023

### **Confirmation of the Minutes of the Sub-Committee Meeting of SLBC on Agriculture Credit held on 05.11.2022.**

The proceedings of the Meeting of Sub Committee of SLBC on Agriculture Credit held on 05.11.2022, has been circulated among all members vide letter no. SLBC/ODI/2022-23/730 dated 17.11.2022. As no suggestions/observations were received from members, the same may be treated as approved.

### **Action Taken Report on Last SLBC Sub-Committee Meeting Agriculture Credit held on 05.11.2022.**

SI No	Action Points	Compliance Status																																										
01	All Banks to improve achievement under ACP Agriculture Sector.	<p>There is a healthy growth in the disbursement made by banks in last three quarters.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="4" style="text-align: right;">Amount in Rs. Crores</th> </tr> <tr> <th style="width: 20%;">Period</th> <th style="width: 20%;">Target</th> <th style="width: 20%;">Achv.</th> <th style="width: 20%;">% Achv</th> </tr> </thead> <tbody> <tr> <td><b>Dec-22</b></td> <td style="text-align: right;">52,486.66</td> <td style="text-align: right;">40,769.89</td> <td style="text-align: right;">77.68</td> </tr> <tr> <td><b>Sept-22</b></td> <td style="text-align: right;">52,486.66</td> <td style="text-align: right;">29,079.06</td> <td style="text-align: right;">55.40</td> </tr> <tr> <td><b>June-22</b></td> <td style="text-align: right;">52,486.66</td> <td style="text-align: right;">11,952.41</td> <td style="text-align: right;">22.77</td> </tr> </tbody> </table>	Amount in Rs. Crores				Period	Target	Achv.	% Achv	<b>Dec-22</b>	52,486.66	40,769.89	77.68	<b>Sept-22</b>	52,486.66	29,079.06	55.40	<b>June-22</b>	52,486.66	11,952.41	22.77																						
Amount in Rs. Crores																																												
Period	Target	Achv.	% Achv																																									
<b>Dec-22</b>	52,486.66	40,769.89	77.68																																									
<b>Sept-22</b>	52,486.66	29,079.06	55.40																																									
<b>June-22</b>	52,486.66	11,952.41	22.77																																									
02	Banks who have not joined SAFAL portal to join at the earliest.	<table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="2" style="text-align: center;">13 BANKS WHICH HAVE NOT GIVEN CONSENT TO ONBOARD IN SAFAL PORTAL</th> </tr> </thead> <tbody> <tr> <td style="width: 50%;">Indus Ind Bank</td> <td>Tamil Nādu Mercantile Bank Ltd.</td> </tr> <tr> <td>Karnataka Bank Ltd.</td> <td>Yes Bank</td> </tr> <tr> <td>Karur Vysya Bank</td> <td>Jana Small Finance Bank</td> </tr> <tr> <td>Laxmi Vilas Bank</td> <td>Suryoday Small Finance Bank</td> </tr> <tr> <td>RBL Bank</td> <td>Ujjivan Small Finance Bank</td> </tr> <tr> <td>Standard Chartered Bank</td> <td>Utkarsh Small Finance Bank</td> </tr> <tr> <td>The South Indian Bank Ltd.</td> <td></td> </tr> </tbody> </table>	13 BANKS WHICH HAVE NOT GIVEN CONSENT TO ONBOARD IN SAFAL PORTAL		Indus Ind Bank	Tamil Nādu Mercantile Bank Ltd.	Karnataka Bank Ltd.	Yes Bank	Karur Vysya Bank	Jana Small Finance Bank	Laxmi Vilas Bank	Suryoday Small Finance Bank	RBL Bank	Ujjivan Small Finance Bank	Standard Chartered Bank	Utkarsh Small Finance Bank	The South Indian Bank Ltd.																											
13 BANKS WHICH HAVE NOT GIVEN CONSENT TO ONBOARD IN SAFAL PORTAL																																												
Indus Ind Bank	Tamil Nādu Mercantile Bank Ltd.																																											
Karnataka Bank Ltd.	Yes Bank																																											
Karur Vysya Bank	Jana Small Finance Bank																																											
Laxmi Vilas Bank	Suryoday Small Finance Bank																																											
RBL Bank	Ujjivan Small Finance Bank																																											
Standard Chartered Bank	Utkarsh Small Finance Bank																																											
The South Indian Bank Ltd.																																												
03	Banks to avoid reporting under Other Allied Sector and classify all under proper heads.	<p>SLBC &amp; RBI held two rounds of discussion with banks reporting higher amount in "Other Allied" Sector on 28.11.2022 and 10.01. 2023. All banks reporting higher figure in "Other Allied" sector were requested to resolve their MIS level issues pertaining to classification of finance and classify all advances as per extant RBI Guidelines to minimize erroneous reporting in "Other Allied" Sector.</p> <p>All banks have rectified their MIS and they are now reporting all advances in proper heads except RBL Bank &amp; Suryoday SFB who are yet to rectify their MIS.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="4" style="text-align: center;">TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA</th> </tr> <tr> <th colspan="4" style="text-align: center;">(Amount in Rs. Crores)</th> </tr> <tr> <th rowspan="2" style="width: 40%;">Annual Target for FY 2022-23</th> <th colspan="3" style="text-align: center;">Achievement</th> </tr> <tr> <th style="width: 15%;">Jun-22</th> <th style="width: 15%;">Sep-22</th> <th style="width: 15%;">Dec-22</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">232.42</td> <td style="text-align: right;">968.46</td> <td style="text-align: right;">4264.35</td> <td style="text-align: right;">653.58</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="5" style="text-align: center;">COMPARISON OF BANKS REPORTING HIGER AMOUNT IN "OTHER" UNDER ALLIED SECTOR</th> </tr> <tr> <th rowspan="2" style="width: 20%;">BANK</th> <th rowspan="2" style="width: 15%;">Annual Target for FY 2022-23</th> <th colspan="3" style="text-align: center;">Achievement</th> </tr> <tr> <th style="width: 10%;">Jun-22</th> <th style="width: 10%;">Sep-22</th> <th style="width: 10%;">Dec-22</th> </tr> </thead> <tbody> <tr> <td><b>RBL Bank</b></td> <td style="text-align: right;">0.12</td> <td style="text-align: right;">2.04</td> <td style="text-align: right;">144.43</td> <td style="text-align: right;">255.62</td> </tr> <tr> <td><b>Suryodaya SFB</b></td> <td style="text-align: right;">0.33</td> <td style="text-align: right;">55.72</td> <td style="text-align: right;">109.8</td> <td style="text-align: right;">234.34</td> </tr> </tbody> </table>	TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA				(Amount in Rs. Crores)				Annual Target for FY 2022-23	Achievement			Jun-22	Sep-22	Dec-22	232.42	968.46	4264.35	653.58	COMPARISON OF BANKS REPORTING HIGER AMOUNT IN "OTHER" UNDER ALLIED SECTOR					BANK	Annual Target for FY 2022-23	Achievement			Jun-22	Sep-22	Dec-22	<b>RBL Bank</b>	0.12	2.04	144.43	255.62	<b>Suryodaya SFB</b>	0.33	55.72	109.8	234.34
TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA																																												
(Amount in Rs. Crores)																																												
Annual Target for FY 2022-23	Achievement																																											
	Jun-22	Sep-22	Dec-22																																									
232.42	968.46	4264.35	653.58																																									
COMPARISON OF BANKS REPORTING HIGER AMOUNT IN "OTHER" UNDER ALLIED SECTOR																																												
BANK	Annual Target for FY 2022-23	Achievement																																										
		Jun-22	Sep-22	Dec-22																																								
<b>RBL Bank</b>	0.12	2.04	144.43	255.62																																								
<b>Suryodaya SFB</b>	0.33	55.72	109.8	234.34																																								



		<b>IDFC Bank</b>	0.4	28.4	49.32	20.94																				
		<b>Utkarsh SFB</b>	0.41	37.06	90.64	13.75																				
		<b>IDBI Bank</b>	2.95	25.16	25.46	0.87																				
		<b>Indusind Bank</b>	5.83	307.92	2,930.45	0.65																				
		<b>ICICI Bank</b>	9.07	238.88	459.76	0																				
		<b>Jana SFB</b>	0.29	84.17	182.8	0																				
		<b>YES Bank</b>	1	0	92.05	0																				
		<b>Ujjivan SFB</b>	0.17	46.75	66.9	0																				
		<b>Punjab National Bank</b>	12.56	17.48	22.71	0																				
04	All Banks to improve sanction and disbursement under BALARAM scheme.	<table border="1"> <thead> <tr> <th>Date</th> <th>Sanction under BALARAM</th> <th>Disbursement under BALARAM</th> </tr> </thead> <tbody> <tr> <td>31.03.2022</td> <td>6,962</td> <td>6,160</td> </tr> <tr> <td>30.09.2022</td> <td>17,953</td> <td>9,516</td> </tr> <tr> <td>31.12.2022</td> <td>27,536</td> <td>12,425</td> </tr> </tbody> </table> <p>The sanction &amp; Disbursement under BALARAM scheme is improved.</p>					Date	Sanction under BALARAM	Disbursement under BALARAM	31.03.2022	6,962	6,160	30.09.2022	17,953	9,516	31.12.2022	27,536	12,425								
Date	Sanction under BALARAM	Disbursement under BALARAM																								
31.03.2022	6,962	6,160																								
30.09.2022	17,953	9,516																								
31.12.2022	27,536	12,425																								
05	All banks to improve Performance under MIDH, AIF & MKUY.	<table border="1"> <thead> <tr> <th>Scheme</th> <th>No of Sanctioned 31.03.2022</th> <th>No of Sanctioned 30.09.2022</th> <th>No of Sanctioned 31.12.2022</th> </tr> </thead> <tbody> <tr> <td>AIF</td> <td>159</td> <td>236</td> <td>350</td> </tr> <tr> <td>MKUY</td> <td>800</td> <td>857</td> <td>972</td> </tr> </tbody> </table> <p>There is improvement in sanctions under AIF &amp; MKUY Schemes.</p> <table border="1"> <thead> <tr> <th>Scheme</th> <th>No of Pending Appl 31.03.2022</th> <th>No of Pending Appl 30.09.2022</th> <th>No of Pending Appl 31.12.2022</th> </tr> </thead> <tbody> <tr> <td>MIDH</td> <td>784</td> <td>837</td> <td>834</td> </tr> </tbody> </table> <p>The pending Applications under MIDH needs to be disposed of quickly.</p>					Scheme	No of Sanctioned 31.03.2022	No of Sanctioned 30.09.2022	No of Sanctioned 31.12.2022	AIF	159	236	350	MKUY	800	857	972	Scheme	No of Pending Appl 31.03.2022	No of Pending Appl 30.09.2022	No of Pending Appl 31.12.2022	MIDH	784	837	834
Scheme	No of Sanctioned 31.03.2022	No of Sanctioned 30.09.2022	No of Sanctioned 31.12.2022																							
AIF	159	236	350																							
MKUY	800	857	972																							
Scheme	No of Pending Appl 31.03.2022	No of Pending Appl 30.09.2022	No of Pending Appl 31.12.2022																							
MIDH	784	837	834																							

## **AGENDA NO-1:**

### **Progress under Applications received through SAFAL (Simplified Application for Agricultural Loans) Portal:**

Bank Wise Status of applications in SAFAL portal as of 27.01.2023 is given below:

SAFAL PORTAL BANKWISE REPORT 27.01.2023						
Bank Name	Applications Received	Applications Sanctioned	Pending Applications	Applications Reverted	Applications Rejected	Applications Withdrawn
Central Bank of India	24	5	11	1	7	0
State Bank of India	724	2	495	102	94	31
Bank of India	95	2	73	4	13	3
UCO Bank	102	1	37	16	43	5
Indian Bank	30	1	7	19	2	1
Angul DCCB	1	0	0	0	1	0
ICICI Bank	3	0	2	1	0	0
IDBI Bank	2	0	0	0	2	0
Punjab National Bank	50	0	33	6	7	4
Utkal Gramin Bank	122	0	77	0	33	12
Union Bank of India	42	0	38	0	3	1



Balasore Bhadrak CCB	1	0	1	0	0	0
Cuttack CCB	16	0	1	1	13	1
Bandhan Bank	3	0	3	0	0	0
Canara Bank	5	0	0	2	3	0
Bank of Maharashtra	1	0	0	0	0	1
<b>TOTAL</b>	<b>1221</b>	<b>11</b>	<b>778</b>	<b>152</b>	<b>221</b>	<b>59</b>

## **AGENDA NO-2: ACP(Agriculture):**

All the Banks have disbursed **Rs. 40,769.89 Crore** to Agriculture Sector under Annual Credit Plan for FY 2022-23(up to December 2022) which is **77.68 %** of the total Annual target of **Rs. 52,486.66 Crore** allotted to different Banks.

(Amt in Rs. Cr.)

Particulars	FY 2021-2022 (upto 31.12.2021)			FY 2022-2023 (upto 31.12.2022)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Crop Loan	32,156.12	19,276.06	59.95	35,156.06	25,469.09	72.45
Term Loan	5,823.34	1,256.61	21.58	6,918.76	4,032.74	58.29
Allied Advance	5,160.52	5,267.95	102.08	6,485.61	5,895.72	90.90
<b>Farm Credit</b>	<b>43,139.98</b>	<b>25,800.62</b>	<b>59.81</b>	<b>48,560.43</b>	<b>35,395.88</b>	<b>72.89</b>
Agriculture Infrastructure	1,668.07	590.06	35.37	1,882.27	1,519.73	80.74
Ancillary Activities	1,778.44	2,352.42	132.27	2,043.97	3,854.28	188.57
<b>Agri Total</b>	<b>46,586.49</b>	<b>28,743.11</b>	<b>61.70</b>	<b>52,486.66</b>	<b>40,769.89</b>	<b>77.68</b>

## **Bank Category Wise Target Vs Achievement under ACP as on 31.12.2022 Amt. in Rs. 'Crore'**

Banks	FY 2021-2022 (upto 31.12.2021)			FY 2022-2023 (upto 31.12.2022)		
	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %
PSBs	20,448.40	8,654.94	42.33	24,362.96	18,030.61	74.01
PVTs	4,795.63	5,949.21	124.05	7,055.03	7,076.85	100.31
RRBs	3,681.42	1,625.87	44.16	3,168.98	2,100.37	66.28
SFBs	176.25	572.15	324.62	229.11	916.44	400.00
Co-op Banks	17,484.79	11,940.93	68.29	17,670.59	12,645.62	71.56
<b>Total</b>	<b>46,586.49</b>	<b>28,743.11</b>	<b>61.70</b>	<b>52,486.66</b>	<b>40,769.89</b>	<b>77.68</b>

QUARTERLY PROGRESS IN ACP AGRI					
PSBs (Amount in Rs. Crores)					
BANKS	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
Bank of Baroda	1031.94	183.06	437.47	989.32	95.87
Indian Overseas Bank	735.26	194.23	504.02	687.50	93.50
Canara Bank	1307.71	349.57	762.69	1122.42	85.83
State Bank of India	11669.21	1526.65	5575.43	9045.31	77.51
Indian Bank	1444.42	189.96	562.22	1113.50	77.09
UCO Bank	1532.61	377.00	628.73	1123.54	73.31
Punjab National Bank	1917.11	440.05	835.76	1346.82	70.25
Bank of Maharashtra	63.63	4.45	17.21	44.65	70.17



Central Bank of India	461.72	73.80	150.13	280.62	60.78
Bank of India	1715.00	403.07	632.72	995.71	58.06
Union Bank of India	2397.60	408.99	988.43	1271.52	53.03
Punjab & Sind Bank	86.75	3.15	4.93	9.70	11.18

QUARTERLY PROGRESS IN ACP AGRI					
PVT BANKS					
(Amount in Rs. Crores)					
BANKS	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
RBL Bank	21.95	2.04	184.43	295.62	1346.51
IDFC Bank	70.46	106.33	211.63	327.47	464.73
Kotak Mahindra Bank Ltd	90.81	104.09	135.09	287.67	316.79
Indus Ind Bank	988.91	865.32	4033.65	2501.00	252.90
DCB Bank Ltd	182.94	104.36	246.47	350.97	191.84
Karur Vysya Bank	16.59	8.20	6.82	27.39	165.12
Federal Bank	177.62	185.77	190.35	281.18	158.31
Laxmi Vilas Bank	2.71	2.39	2.39	2.39	88.33
ICICI Bank	1,370.16	333.82	717.57	1019.51	74.41
Bandhan Bank	473.39	37.54	257.18	321.75	67.97
Axis Bank Ltd	1,586.49	257.26	455.78	1052.91	66.37
IDBI Bank	447.10	138.22	204.68	276.69	61.89
The South Indian Bank Ltd.	86.43	6.17	13.04	32.31	37.38
Karnatak Bank Ltd.	48.21	8.11	12.60	14.12	29.29
HDFC Bank	1,420.83	70.98	152.62	285.87	20.12
City Union Bank	0.33	0.00	0.00	0.00	0.00
Standard Chartered Bank	0.57	0.00	0.00	0.00	0.00
Tamilnadu Mercantile Bank Ltd.	56.02	0.00	0.00	0.00	0.00
Yes Bank	13.49	51.74	92.05	0.00	0.00

QUARTERLY PROGRESS IN ACP AGRI					
RRBs & OSCB					
(Amount in Rs. Crores)					
BANKS	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
Utkal Grameen Bank	1486.08	579.87	1095.74	1393.84	93.79
Orissa State Co-Op. Bank	17670.59	4341.94	8738.79	12645.62	71.56
Odisha Gramya Bank	1682.90	232.58	522.33	706.53	41.98

QUARTERLY PROGRESS IN ACP AGRI					
SFBs					
(Amount in Rs. Crores)					
BANKS	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
Jana Small Finance Bank	11.15	87.02	193.09	193.09	1,731.46
Suryoday Small Finance Bank	46.32	152.70	296.14	451.47	974.77
Ujjivan Small Finance Bank	29.92	49.96	84.04	282.37	943.89



Utkarsh Small Finance Bank	57.11	37.06	90.64	137.50	240.74
ESAF Small Finance Bank	84.61	30.38	49.17	49.17	58.11

Detailed Bank wise performance in ACP Agriculture as of 31.12.2022 is available at **Annexure – 1.**

### **AGENDA NO-3:**

#### **Agriculture (Crop Loan):**

All Banks have disbursed **Rs. 25,469.09 Crores** under Crop Loan against annual target of **Rs. 35,156.06 Crores** achieving **72.45 %** of the annual target.

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

Type of the Bank	Crop Loan (FY 2021-22)			Crop Loan (FY 2022-23)		
	As of December 2021			As of December 2022		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
PSBs	11,368.23	5,259.07	46.26	12,498.95	9,428.81	75.44
PVTs	2,695.16	809.70	30.04	3,458.31	1,542.16	44.59
RRBs	2,425.81	1,345.67	55.47	2,177.12	1,736.49	79.76
SFBs	119.97	6.05	7.77	104.35	153.38	146.98
OSCB	15,546.94	11,855.57	76.26	16,917.33	12,608.25	74.53
<b>Total</b>	<b>32,156.12</b>	<b>19,276.06</b>	<b>59.95</b>	<b>35,156.06</b>	<b>25,469.09</b>	<b>72.45</b>

QUARTERLY PROGRESS IN ACP CROP LOAN					
BANKS	PSBs (Amount in Rs. Crores)				
	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
Central Bank of India	236.36	65.55	137.25	263.24	111.37
Canara Bank	673.64	188.53	399.29	573.99	85.21
UCO Bank	746.23	242.71	390.82	625.24	83.79
Indian Overseas Bank	369.49	97.04	208.63	297.64	80.56
State Bank of India	6,018.21	738.66	2,311.61	4,814.65	80.00
Punjab National Bank	989.54	192.22	388.65	743.47	75.13
Bank of Baroda	531.89	95.87	223.55	386.82	72.73
Union Bank of India	1,238.70	267.07	693.28	805.16	65.00
Bank of India	880.94	192.28	326.87	526.26	59.74
Indian Bank	749.81	81.87	295.23	377.56	50.35
Bank of Maharashtra	30.34	0.38	0.38	13.40	44.16
Punjab & Sind Bank	33.79	0.67	2.85	1.38	4.08



<b>QUARTERLY PROGRESS IN CROP LOAN</b>					
<b>PVT BANKS</b>				<b>(Amount in Rs. Crores)</b>	
<b>BANKS</b>	<b>Annual Target 2022-23</b>	<b>Achievement June-22</b>	<b>Achievement Sep-22</b>	<b>Achievement Dec-22</b>	<b>% Dec-22</b>
Karur Vysya Bank	2.58	2.37	2.37	26.11	<b>1,010.57</b>
Federal Bank	78.44	77.62	160.85	247.15	<b>315.08</b>
Laxmi Vilas Bank	0.84	2.39	2.39	4.06	<b>284.05</b>
DCB Bank Ltd	92.68	47.36	101.70	131.60	<b>141.99</b>
ICICI Bank	702.94	49.73	90.79	550.34	<b>78.29</b>
IDBI Bank	229.52	41.73	86.69	127.51	<b>55.56</b>
Axis Bank Ltd	816.21	102.79	237.17	427.48	<b>52.37</b>
Karnatak Bank Ltd.	12.86	0.38	1.02	1.65	<b>12.83</b>
HDFC Bank	726.99	10.15	19.96	26.26	<b>3.61</b>
Bandhan Bank	234.32	0	0	0	<b>0</b>
City Union Bank	0.09	0	0	0	<b>0</b>
IDFC Bank	32.29	0	0	0	<b>0</b>
Indus Ind Bank	427.30	0	0	0	<b>0</b>
Kotak Mahindra Bank Ltd	28.79	0	0	0	<b>0</b>
RBL Bank	6.76	0	0	0	<b>0</b>
Standard Chartered Bank	0.16	0	0	0	<b>0</b>
The South Indian Bank Ltd.	43.81	0	0	0	<b>0</b>
Tamilnadu Mercantile Bank Ltd.	17.48	0	0	0	<b>0</b>
Yes Bank	4.26	0	0	0	<b>0</b>

<b>QUARTERLY PROGRESS IN ACP CROP LOAN</b>					
<b>RRBs &amp; OSCB</b>				<b>(Amount in Rs. Crores)</b>	
<b>BANKS</b>	<b>Annual Target 2022-23</b>	<b>Achievement June-22</b>	<b>Achievement Sep-22</b>	<b>Achievement Dec-22</b>	<b>% Dec-22</b>
Utkal Grameen Bank	1,031.73	491.09	879.68	1,042.70	<b>101.06</b>
Orissa State Co-Op. Bank	16,917.33	4,332.20	8,709.27	12,608.25	<b>74.53</b>
Odisha Gramya Bank	1,145.38	231.19	514.49	693.79	<b>60.57</b>

<b>QUARTERLY PROGRESS IN ACP CROP LOAN</b>					
<b>SFBs</b>				<b>(Amount in Rs. Crores)</b>	
<b>BANKS</b>	<b>Annual Target 2022-23</b>	<b>Achievement June-22</b>	<b>Achievement Sep-22</b>	<b>Achievement Dec-22</b>	<b>% Dec-22</b>
Ujjivan Small Finance Bank	12.39	0	0	153.38	1,237.47
ESAF Small Finance Bank	39.98	0	0	0	0
Jana Small Finance Bank	3.21	0	0	0	0
Suryoday Small Finance Bank	22.67	0	0	0	0
Utkarsh Small Finance Bank	26.10	0	0	0	0



## **AGENDA NO-4:**

### **Agriculture (Term Loan):**

All Banks have disbursed **Rs. 15,300.80 Crores** under Agriculture Term Loan against target of **Rs. 17,330.61 Crores** achieving **88.29 %** of the target.

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

Type of Bank	Term Loan (FY 2021-22)			Term Loan (FY 2022-23)		
	As on December 2021			As on December 2022		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
PSBs	9,080.17	3,395.87	<b>37.40</b>	11,864.01	8,601.80	<b>72.50</b>
PVTs	2,100.47	5,139.51	<b>244.68</b>	3,596.72	5,534.69	<b>153.88</b>
RRBs	1,255.60	280.20	<b>22.32</b>	991.86	363.88	<b>36.69</b>
SFBs	56.28	566.10	<b>1,005.86</b>	124.76	763.06	<b>611.62</b>
Coop Banks	1,937.85	85.36	<b>4.40</b>	753.26	37.37	<b>4.96</b>
<b>Total</b>	<b>14,430.37</b>	<b>9,467.05</b>	<b>65.61</b>	<b>17,330.61</b>	<b>15,300.80</b>	<b>88.29</b>

QUARTERLY PROGRESS IN ACP TERM LOAN					
BANKS	PSBs			(Amount in Rs. Crores)	
	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
Bank of Baroda	<b>500.04</b>	87.19	213.92	602.50	<b>281.64</b>
Indian Overseas Bank	<b>365.78</b>	97.19	295.39	389.86	<b>106.58</b>
Indian Bank	<b>694.61</b>	108.09	266.99	735.94	<b>105.95</b>
Bank of Maharashtra	<b>33.29</b>	3.01	16.83	31.25	<b>93.87</b>
Canara Bank	<b>634.07</b>	161.04	363.40	548.43	<b>86.49</b>
State Bank of India	<b>5,651.00</b>	787.99	3,263.82	4,230.66	<b>74.87</b>
Punjab National Bank	<b>927.57</b>	247.83	447.11	603.35	<b>65.05</b>
UCO Bank	<b>786.38</b>	134.29	237.91	498.30	<b>63.37</b>
Bank of India	<b>834.06</b>	210.79	305.85	469.45	<b>56.29</b>
Union Bank of India	<b>1,158.90</b>	141.92	295.15	466.36	<b>40.24</b>
Punjab & Sind Bank	<b>52.95</b>	2.48	2.08	8.32	<b>15.71</b>
Central Bank of India	<b>225.36</b>	8.25	12.88	17.38	<b>7.71</b>



QUARTERLY PROGRESS IN ACP TERM LOAN					
PVT BANKS (Amount in Rs. Crores)					
BANKS	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
RBL Bank	15.19	2.04	184.43	295.62	1,945.91
IDFC Bank	38.17	106.33	211.63	327.47	857.82
Kotak Mahindra Bank Ltd	62.02	104.09	135.09	287.67	463.85
Indus Ind Bank	561.61	865.32	4,033.65	2,501.00	445.33
DCB Bank Ltd	90.26	57.00	144.77	219.37	243.03
Bandhan Bank	239.08	37.54	257.18	321.75	134.58
Laxmi Vilas Bank	1.86	0	0	2.39	128.19
Axis Bank Ltd	770.28	154.47	218.61	625.43	81.19
The South Indian Bank Ltd.	42.63	2.44	0	32.31	75.79
ICICI Bank	667.22	284.09	626.78	469.17	70.32
IDBI Bank	217.58	96.49	117.99	149.18	68.56
HDFC Bank	693.84	60.83	132.66	259.61	37.42
Karnatak Bank Ltd.	35.35	7.73	11.58	12.47	35.28
Federal Bank	99.18	24.92	24.92	34.03	34.31
Karur Vysya Bank	14.00	0	4.45	4.45	31.78
City Union Bank	0.24	0	0	0	0
Standard Chartered Bank	0.41	0	0	0	0
Tamilnadu Mercantile Bank Ltd.	38.55	0	0	0	0
Yes Bank	9.24	0	0	0	0

QUARTERLY PROGRESS IN ACP TERM LOAN					
RRBs & OSCB (Amount in Rs. Crores)					
BANKS	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
Utkal Grameen Bank	454.34	88.78	216.06	351.14	77.28
Orissa State Co-Op. Bank	753.26	9.74	29.52	37.37	4.96
Odisha Gramya Bank	537.52	1.39	7.84	12.74	2.37

QUARTERLY PROGRESS IN ACP TERM LOAN					
SFBs (Amount in Rs. Crores)					
BANKS	Annual Target 2022-23	Achievement June-22	Achievement Sep-22	Achievement Dec-22	% Dec-22
Suryoday Small Finance Bank	23.65	152.70	296.14	451.47	1,909.35
Jana Small Finance Bank	7.94	87.02	87.02	87.02	1095.97
Ujjivan Small Finance Bank	17.52	49.96	84.04	128.99	736.21
Utkarsh Small Finance Bank	31.02	37.06	90.64	137.50	443.31
ESAF Small Finance Bank	44.63	30.38	49.17	49.17	110.17





## **AGENDA NO-5:**

### **Kissan Credit Card:**

Banks have disbursed **33,26,371** numbers of KCC accounts amounting to **Rs.18,102.58 Crore** from 01.04.2022 to 31.12.2022. Total outstanding balance as on 31.12.2022 is **Rs.29,897.74 crore** in **50,94,623** KCC accounts.

FY	No. of KCCs issued		Balance O/S	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
Dec'22	<b>33,26,371</b>	<b>18,102.58</b>	<b>50,94,623</b>	<b>29,897.74</b>
Sep'22	<b>21,52,052</b>	<b>10,406.56</b>	<b>49,07,938</b>	<b>27,875.28</b>
June'22	<b>12,76,881</b>	<b>6,112.26</b>	<b>52,12,180</b>	<b>28,071.16</b>
Dec,21	<b>27,14,318</b>	<b>14,835.85</b>	<b>51,53,134</b>	<b>27,019.82</b>

PSBs				
Rs. In Crores				
Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Balance O/S as on 31.12.2022	
	A/c	Amt.	A/c	Amt
State Bank of India	3,62,182	1,529.94	3,63,124	2,464.54
Union Bank of India	42,584	805.16	1,24,414	1,447.25
Bank of Baroda	70,495	386.82	48,082	777.12
Punjab National Bank	42,566	376.42	95,756	557.59
Bank of India	57,161	311.28	1,78,066	743.70
UCO Bank	38,412	225.14	1,61,214	1,045.12
Canara Bank	24,099	147.03	68,916	451.72
Indian Overseas Bank	5,263	26.17	20,784	128.39
Indian Bank	370	8.12	19,843	143.16
Central Bank of India	2,747	2.25	9,199	61.45
Punjab & Sind Bank	176	2.08	352	2.83
Bank of Maharashtra	37	0.21	94	0.59
PVT BANKS				
Rs. In Crores				
Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Balance O/S as on 31.12.2022	
	A/c	Amt.	A/c	Amt
Axis Bank Ltd	3,717	427.48	11,752	1,120.58
HDFC Bank	17,540	81.31	1,11,891	418.32
ICICI Bank	2,145	64.24	2533	221.01
DCB Bank Ltd	574	22.89	2342	209.03



Yes Bank	4,905	10.1	15,944	14.17
IDBI Bank	1,922	6.44	13,974	91.91
Federal Bank	292	4.33	816	19.44
Bandhan Bank	0	0	0	0
City Union Bank	0	0	0	0
IDFC First Bank	0	0	0	0
Indus Ind Bank	0	0	0	0
Karnatak Bank Ltd.	0	0	285	2.29
Karur Vysya Bank	0	0	0	0
Kotak Mahindra Bank Ltd	0	0	0	0
Laxmi Vilas Bank	0	0	0	0
RBL Bank	0	0	0	0
South Indian Bank Ltd.	0	0	0	0
Standard Chartered Bank	0	0	0	0
Tamilnadu Mercantile Bank	0	0	0	0
<b>OSCB &amp; RRBs</b>				
<b>Rs. In Crores</b>				
Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Balance O/S as on 31.12.2022	
	A/c	Amt.	A/c	Amt
Orissa State Co-Op. Bank	23,92,928	11,884.46	34,07,179	17,349.55
Utkal Grameen Bank	1,60,432	1,042.7	2,27,400	1,507.74
Odisha Gramya Bank	95,824	370.96	2,10,663	1,120.24
<b>SFBs</b>				
<b>Rs. In Crores</b>				
Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Balance O/S as on 31.12.2022	
	A/c	Amt.	A/c	Amt
ESAF Small Finance Bank	0	0.00	0	0.00
Jana Small Finance Bank	0	0.00	0	0.00
Suryoday Small Finance Bank	0	0.00	0	0.00
Ujjivan Small Finance Bank	0	0.00	0	0.00
Utkarsh Small Finance Bank	0	0.00	0	0.00



## **AGENDA NO-6:**

### **Crop Insurance: Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Comparison of Farmers covered under PMFBY is given below:

<b>Parameters</b>	<b>Cumulative (01.04.2021 to 31.03.2022)</b>	<b>Kharif 22 (01.04.2022 to 30.09.2022)</b>	<b>Rabi 22-23 (01.10.2022 to 02.02.2023)</b>	<b>Cumulative (01.04.2022 to 02.02.2023)</b>
Enrolment (Nos of Farmers) (Both loanee & non loanee)	85,93,965	82,53,879	1,89,664	84,43,543
Area Insured (000's ha)	1,092.54	958.46	33.50	991.96
Sum Insured (Rs. in Crores)	7,363.29	6,890.80	243.45	7,134.25
Gross Premium (Rs. In Crores)	1,400.76	1,374.46	10.39	1,384.85
Farmers Premium (Rs. in Crores)	145.66	137.74	3.45	141.19

## **AGENDA NO-7:**

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

The performance under the scheme is given below –

<b>Period</b>	<b>Target</b>	<b>Total JLGs formed</b>	<b>Total application sponsored</b>	<b>Total application sanctioned</b>	<b>Amount Sanctioned (in Crore)</b>	<b>Total application Disbursed</b>	<b>Amount Disbursed (in Crore)</b>
31.03.2022	99,195	22,979	19,436	6,962	65.14	6,160	52.79
30.09.2022	1,00,000	53,518	49,324	17,953	147.97	9,516	79.73
31.12.2022	1,00,000	79,316	71,024	27,536	229.43	12,425	98.11

<b>PUBLIC SECTOR BANKS PERFORMANCE UNDER BALARAM 31.12.2022</b>					
<b>Name of the Bank</b>	<b>Target 20-21 &amp; 21-22</b>	<b>Ach. For 20- 21 &amp; 21-22</b>	<b>Target for 2022-23</b>	<b>Ach. For 2022-23</b>	<b>Cumulative Ach.</b>
State Bank of India	19880	81	11291	128	209
UCO Bank	5852	43	3323	121	164
Bank of India	5460	63	3101	73	136
Canara Bank	6048	35	3435	74	109
Union Bank of India	7868	18	4469	82	100
Punjab National Bank	8232	16	4675	46	62
Central Bank of India	2128	8	1208	44	52
Indian Bank	4368	13	2481	19	32
Indian Overseas Bank	2772	10	1574	15	25
Bank of Baroda	3528	2	2003	7	9
Bank of Maharashtra	112	0	63	0	0
Punjab & Sind Bank	224	0	127	0	0
<b>Total of public sector banks</b>	<b>66472</b>	<b>289</b>	<b>37750</b>	<b>609</b>	<b>898</b>



<b>PRIVATE SECTOR BANKS PERFORMANCE UNDER BALARAM 31.12.2022</b>					
<b>Name of the Bank</b>	<b>Target 20-21 &amp; 21-22</b>	<b>Ach. For 20-21 &amp; 21-22</b>	<b>Target for 2022-23</b>	<b>Ach. For 2022-23</b>	<b>Cumulative Ach.</b>
Axis Bank Ltd.	1880	76	1865	25	101
IDBI Bank	780	9	765	4	13
HDFC Bank	1480	2	1391	0	2
Bandhan Bank	2450	0	2268	0	0
DCB Bank Ltd.	560	0	542	0	0
Federal Bank	250	0	264	0	0
ICICI Bank	1610	0	1503	0	0
IDFC First Bank	170	0	208	0	0
Indus Ind Bank	620	0	612	0	0
Karnataka 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>9950</b>	<b>87</b>	<b>9585</b>	<b>29</b>	<b>116</b>
<b>OSCB &amp; RRBs PERFORMANCE UNDER BALARAM 31.12.2022</b>					
<b>Name of the Bank</b>	<b>Target 20-21 &amp; 21-22</b>	<b>Ach. For 20-21 &amp; 21-22</b>	<b>Target for 2022-23</b>	<b>Ach. For 2022-23</b>	<b>Cumulative Ach.</b>
The Odisha State Cooperative Bank Ltd.	4500	5619	34026	5561	11180
Odisha Gramya Bank & Utkal Grameen Bank	17740	165	14000	66	231
Total of RRBs & cooperative banks	<b>22240</b>	<b>5784</b>	<b>48026</b>	<b>5627</b>	<b>11411</b>
<b>SMALL FINANCE BANKS PERFORMANCE UNDER BALARAM 31.12.2022</b>					
<b>Name of the Bank</b>	<b>Target 20-21 &amp; 21-22</b>	<b>Ach. For 20-21 &amp; 21-22</b>	<b>Target for 2022-23</b>	<b>Ach. For 2022-23</b>	<b>Cumulative Ach.</b>
Jana Small Finance Bank	120	0	807	0	0
Suryoday Small Finance Bank	257	0	2104	0	0
Ujjivan Small Finance Bank	44	0	345	0	0
Utkarsh Small Finance Bank	112	0	1383	0	0
Total SFBs	<b>533</b>	<b>0</b>	<b>4639</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>99195</b>	<b>6160</b>	<b>100000</b>	<b>6265</b>	<b>12425</b>

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

Out of the total 39 banks (12 PSB, 19 Private Sector Bank, 5 SFB, 2 RRBs and OSCB) operating Odisha 33 (12 PSB, 14 Private Sector Bank, 4 SFB, 2 RRBs and OSCB) banks were allotted target under BALARAM scheme considering their branch network. Out of the 33 banks to whom targets were allotted under BALARAM scheme 29 (12 PSB, 12 Private Sector Bank, 2 SFB, 2 RRBs and OSCB) have confirmed that they are charging NIL CIBIL charges for finance under BALARAM scheme. Four Banks namely



Kotak Mahindra Bank Ltd, Laxmi Vilas Bank, Suryodaya SFB and Ujjivan SFB have informed that they are not having product to finance JLGs.

Since the above four banks are not extending credit under BALARAM scheme at present, waiver of CIBIL charges is irrelevant to them.

Considering the same, RBI vide its mail dated 02.01.2023 advised to remove this item from the agenda of ensuing SLBC meeting.

### **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

### **AGENDA NO-8:**

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

Directorate of Horticulture, Government of Odisha reported that as of 31.01.2023, 834 applications are pending with different banks amounting to Rs. 19.27 Crore & banks have sanctioned 7 applications amounting to Rs.0.79 Crores.

<b>PROGRESS UNDER MIDH AS OF 31.01.2023</b>				
<b>(Rs. In Lakhs)</b>				
<b>Name of the bank</b>	<b>Pending Proposals</b>		<b>Sanctioned Projects</b>	
	<b>Nos.</b>	<b>Project Cost</b>	<b>Nos.</b>	<b>Project Cost</b>
State Bank of India	236	469.33	1	5.50
Odisha Gramya Bank	102	176.39		
Indian Bank	96	140.08		
Union Bank	82	227.26	1	8.09
Canara Bank	80	416.82		
Bank of India	58	108.33	1	15.00
UCO Bank	44	56.76		
Punjab National Bank	38	87.61	1	15.00
Central Bank of India	29	64.30		
Bank of Baroda	29	60.92		
DCCBs	16	17.41	1	15.00
Indian Overseas Bank	15	33.92		
ICICI Bank	4	45.99		
Axis Bank	1	0.99		
Co-operative Bank	1	2.50		
Federal Bank	1	1.40		
IDFC	1	2.00		



HDFC	1	15.00		
IDBI	0	-	2	20.50
<b>TOTAL:</b>	<b>834</b>	<b>1,927.00</b>	<b>7</b>	<b>79.09</b>

## **AGENDA NO-9:**

**Agriculture Infrastructure Fund:** Performance under AIF as of 30.01.2023.

<b>Status of AIF as on 30.01.2023</b>					
<b>Institution Name</b>	<b>No of Applications Sponsored</b>	<b>Applications Rejected/Denied</b>	<b>Applications Sanctioned</b>	<b>Sanctioned in Cr.</b>	<b>Pending at Bank Level</b>
Punjab National Bank	117	16	94	43.88	7
Bank Of India	95	20	69	29.22	5
State Bank Of India	99	45	49	17.92	4
Canara Bank	31	8	22	27.62	1
Indian Bank	27	4	21	17.03	1
Bank Of Baroda	37	11	20	15.89	6
Indian Overseas Bank	22	5	17	0.88	0
NABKISAN Finance Ltd	22	6	16	0.71	0
Union Bank of India	38	20	12	8.23	6
IDBI Bank Ltd	17	7	8	8.44	2
HDFC Bank	19	6	7	8.16	6
UCO Bank	15	6	7	7.63	2
Central Bank Of India	10	4	5	3.96	1
Karur Vysya Bank	2	1	1	1.28	0
Kotak Mahindra Bank	6	3	1	1.58	2
The Federal Bank Ltd	1	0	1	1.95	0
DCB Bank	1	1	0	0.00	0
ICICI Bank	4	2	0	0.00	2
Karnataka Bank	1	1	0	0.00	0
YES Bank Ltd	1	1	0	0.00	0
Odisha Gramya Bank	1	0	0	0.00	1
Samunnati FIS Pvt Ltd	1	0	0	0.00	1
<b>Total</b>	<b>567</b>	<b>167</b>	<b>350</b>	<b>194.36</b>	<b>47</b>

## **AGENDA NO-10:**

### **PROGRESS UNDER FINANCE TO FPOs**

<b>PERFORMANCE UNDER FPO FINANCE FOR 22-23 PROVIDED BY NABARD</b>		
<b>DISTRICT NAME</b>	<b>NUMBER OF FPO FINANCED</b>	<b>AMOUNT FINANCED IN (Rs. Lakhs)</b>
Balangir	9	83.00
Bargarh	8	88.00
Kalahandi	7	43.00



Bhadrak	5	55.00
Ganjam	5	25.00
Sambalpur	5	28.00
Puri	4	83.50
Debagarh	3	21.00
Nabarangpur	3	60.00
Jajpur	2	30.00
Khordha	2	35.00
Boudh	1	5.00
Dhenkanal	1	10.00
Kandhamal	1	4.00
Kendrapara	1	20.00
Koraput	1	20.00
Nayagarh	1	5.00
Nuapada	1	35.00
<b>Grand Total</b>	<b>60</b>	<b>650.50</b>

<b>FPO DATA PROVIDED BY HORTICULTURE DEPARTMENT</b>			
<b>DISTRICT NAME</b>	<b>NUMBER OF FPOs FORMED</b>	<b>NUMBER OF FPO FINANCED</b>	<b>AMOUNT FINANCED IN LAKHS</b>
Anugul	3		
Balangir	4		
Baleshwar	1		
Baragarh	2	2	17.29
Bargarh	12	1	5.00
Bhadrak	2		
Bolangir	4	4	88.75
Cuttack	5	1	3.00
Debagarh	3		
Dhenkanal	2		
Gajapati	2		
Ganjam	2		
Jajapur	1		
Jharsuguda	1		
Kalahandi	14	1	142.00
Kendrapara	2		
Kendujhar	4		
Khordha	4	1	8.00
Koraput	4		
Malkangiri	3		



Nabarangapur	7	2	35.00
Nayagarh	4		
Nuapada	3		
Puri	2	1	4.00
Rayagada	5	1	25.00
Sambalpur	2		
Subarnapur	1		
Sundargarh	4	1	2.00
<b>Grand Total</b>	<b>103</b>	<b>15</b>	<b>330.04</b>

## **Agenda No.11:**

### **Agriculture Allied Sectors:**

Banks have disbursed **Rs. 5,885.72 Crores** against annual target of Rs. **6,485.62 Crores** achieving **90.72 %** of the target as of 31.12.2022.

#### **Performance of Banks under Allied Sectors**

(Amt in Rs. Cr.)

Sector	Agriculture Allied Sectors (FY 2021-22) As of December 2021			Agriculture Allied Sectors (FY 2022-23) As of December 2022		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
Dairy	<b>1,909.63</b>	428.11	<b>22.42</b>	<b>2,117.00</b>	1,617.65	<b>76.41</b>
Fishery	<b>1,182.74</b>	308.34	<b>26.07</b>	<b>1,557.61</b>	695.17	<b>44.63</b>
Poultry	<b>1,029.03</b>	352.79	<b>34.28</b>	<b>1,228.36</b>	876.44	<b>71.35</b>
AH Sheep /Goatery/ Piggery	<b>834.13</b>	1,825.06	<b>218.80</b>	<b>1,350.23</b>	2,014.50	<b>149.20</b>
Other Allied Sector	<b>205.01</b>	2,353.65	<b>1,148.06</b>	<b>232.42</b>	681.96	<b>293.42</b>
<b>TOTAL</b>	<b>5,160.54</b>	<b>5,267.95</b>	<b>102.08</b>	<b>6,485.62</b>	<b>5,885.72</b>	<b>90.75</b>

<b>Quarter Wise ACP achievement Comparison 2022-23</b>							
(Amount in Rs. Crores)							
Sector	Target for FY 2022-23	Jun-22		Sep-22		Dec-22	
		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
Dairy	<b>2,117.00</b>	218.26	<b>10.31</b>	859.19	<b>40.59</b>	1,617.65	<b>76.41</b>
Fishery	<b>1,557.61</b>	139.48	<b>8.95</b>	491.4	<b>31.55</b>	695.17	<b>44.63</b>
Poultry	<b>1,228.36</b>	229	<b>18.64</b>	599.18	<b>48.78</b>	876.44	<b>71.35</b>
AH Sheep /Goatery/ Piggery	<b>1,350.23</b>	587.35	<b>43.5</b>	1,449.24	<b>107.33</b>	2,014.50	<b>149.20</b>
Other Allied Sector	<b>232.42</b>	968.46	<b>416.69</b>	4,264.35	<b>1,834.76</b>	681.96	<b>293.42</b>
<b>TOTAL</b>	<b>6,485.62</b>	<b>2,142.55</b>	<b>33.03</b>	<b>7,663.36</b>	<b>118.16</b>	<b>5,885.72</b>	<b>90.75</b>





<b>Bank Wise Achievement under Allied Sector as of 31.12.2022</b>					
<b>Rs. In Crores</b>					
<b>PUBLIC SECTOR BANKS</b>					
<b>BANKS</b>	<b>ANNUAL TARGET 22-23</b>	<b>ACHIEVEMENT JUNE 22</b>	<b>ACHIEVEMENT SEP 22</b>	<b>ACHIEVEMENT DEC 22</b>	<b>%</b>
Bank of Baroda	188.55	149.66	81.07	174.82	92.72
UCO Bank	296.34	103.57	105.91	230.15	77.67
State Bank of India	2,124.09	1,041.68	1,271.05	1,376.12	64.79
Indian Overseas Bank	138.7	106.24	75.01	86.85	62.62
Canara Bank	238.92	118.25	84.88	125.93	52.71
Indian Bank	262.52	15.48	83.94	133.94	51.02
Bank of Maharashtra	12.71	0.2	7.92	4.8	37.78
Union Bank of India	437.97	167.43	49.04	110.15	25.15
Bank of India	315.52	76.39	44.64	65.06	20.62
Punjab National Bank	348.85	72.67	45.86	55.25	15.84
Punjab & Sind Bank	19.44	7.17	0.34	1.38	7.1
Central Bank of India	84.7	4.66	1.35	3.22	3.8

<b>PRIVATE BANKS (Rs. In Crores)</b>					
<b>BANKS</b>	<b>ANNUAL TARGET 22-23</b>	<b>ACHIEVEMENT JUNE 22</b>	<b>ACHIEVEMENT SEP 22</b>	<b>ACHIEVEMENT DEC 22</b>	<b>%</b>
RBL Bank	5.22	0	144.43	255.62	4,899.65
IDFC Bank	13.67	137.65	125.28	125.28	916.5
Indus Ind Bank	209.72	2610.55	4033.65	1,780.28	848.88
DCB Bank Ltd	33.79	143.12	75.51	132.36	391.77
The South Indian Bank Ltd.	15.55	0	0	32.31	207.75
Bandhan Bank	88.79	320.3	125.71	159.37	179.48
ICICI Bank	251.42	713.38	459.76	187.86	74.72
HDFC Bank	261.55	59.38	29.68	49.26	18.83
Axis Bank Ltd	290.62	218.28	12.42	22.63	7.79
IDBI Bank	82.17	3.99	31.07	5.78	7.03
Karnatak Bank Ltd.	11.74	0.02	0	0.59	5.02
Kotak Mahindra Bank Ltd	20.27	0	0	0.01	0.05
City Union Bank	0.07	0	0	0	0
Federal Bank	31.41	0	0	0	0
Karur Vysya Bank	3.74	0	0	0	0



Laxmi Vilas Bank	0.56	0	0	0	0
Standard Chartered Bank	0.12	0	0	0	0
Tamilnadu Mercantile Bank Ltd.	12.14	0	0	0	0
Yes Bank	3.93	0	0	0	0

OSCB & RRBs (Rs. In Crores)					
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT JUNE 22	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Utkal Grameen Bank	151.21	52.34	8.57	15.94	10.54
Orissa State Co-Op. Bank	262.98	70.5	5.96	8.12	3.09
Odisha Gramya Bank	223.69	19.95	3.51	6.13	2.74

SFBs (Rs. In Crores)					
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT JUNE 22	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Jana Small Finance Bank	2.68	2.21	193.09	193.09	7204.85
Suryoday Small Finance Bank	8.77	430.04	290.91	445.5	5,080.44
Ujjivan Small Finance Bank	5.23	119.18	84.04	128.99	2,464.21
Utkarsh Small Finance Bank	10.77	192.15	90.64	137.5	1,276.53
ESAF Small Finance Bank	15.47	111.36	6.05	24.52	158.46

## Reporting in "Others" under Allied Sector

SLBC & RBI held two rounds of discussion with banks reporting higher amount in "Other Allied" Sector on 28.11.2022 and 10.01. 2023. All banks reporting higher figure in "Other Allied" sector were requested to resolve their MIS level issues pertaining to classification of finance and classify all advances as per extant RBI Guidelines to minimize erroneous reporting in "Other Allied" Sector.

All banks have rectified their MIS and they are now reporting all advances in proper heads except RBL Bank & Suryoday SFB who are yet to rectify their MIS.

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA			
(Amount in Rs. Crores)			
Annual Target for FY 2022-23	Achievement		
	Jun-22	Sep-22	Dec-22
232.42	968.46	4264.35	681.96

COMPARISON OF BANKS REPORTING IN "OTHER" UNDER ALLIED SECTOR				
BANK	Annual Target for FY 2022-23	Achievement		
		Jun-22	Sep-22	Dec-22



RBL Bank	0.12	2.04	144.43	255.62
Suryoday Small Finance Bank	0.33	55.72	109.8	234.34
HDFC Bank	9.31	18.73	17.56	30.46
IDFC Bank	0.40	28.4	49.32	20.94
DCB Bank Ltd	1.23	1.34	7.21	24.31
Indian Overseas Bank	4.83	1.32	19.9	19.9
Utkal Grameen Bank	3.53	2.21	8.24	15.32
Bandhan Bank	2.92	0	13.79	15.16
Utkarsh Small Finance Bank	0.41	37.06	90.64	13.75
Union Bank of India	15.82	9.51	11.52	10.42
Orissa State Co-Op. Bank	9.31	3.67	3.63	4.85
Bank of Baroda	6.74	1.17	1.98	3.31
Bank of Maharashtra	0.36	0.13	4.88	1.75
Odisha Gramya Bank	10.30	0.51	1.3	1.33
IDBI Bank	2.95	25.16	25.46	0.87
Indus Ind Bank	5.83	307.92	2930.45	0.65
Karnatak Bank Ltd.	0.40	0.09	0	0.59
Kotak Mahindra Bank Ltd	0.63	0.01	0	0.01
Punjab National Bank	12.56	17.48	22.71	0
State Bank of India	76.76	83.46	0	0
Axis Bank Ltd	10.53	2.73	0	0
ICICI Bank	9.07	238.88	459.76	0
Karur Vysya Bank	0.12	0	0.02	0
Yes Bank	1.00	0	92.05	0
Jana Small Finance Bank	0.29	84.17	182.8	0
Ujjivan Small Finance Bank	0.17	46.75	66.9	0

SLBC vide letter dated 27.01.2023 has informed RBL Bank & Suryoday SFB to come prepared to the meeting with analysis of granular data for a meaningful discussion.

## **AGENDA NO-12:**

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

Performance as of 31.12.2022 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	50,903	15,378	2,656	2,194	32,869
Fisheries	6,091	940	2,003	1,989	3,148
<b>Total</b>	<b>56,994</b>	<b>16,318</b>	<b>4,659</b>	<b>4,183</b>	<b>36,017</b>



<b>KCC SATURATION DRIVE AHD 31.12.2022</b>					
<b>Bank Name</b>	<b>No of Applications Accepted</b>	<b>No of Applications Sanctioned</b>	<b>No of Applications Pending</b>	<b>Pendency more than 15 days</b>	<b>No of Applications Rejected</b>
State Bank of India	19,659	7,474	327	122	11,858
Cooperative Bank	9,624	2,519	574	573	6,531
Bank of India	2,722	1,229	17	7	1,476
UCO Bank	3,132	1,040	48	8	2,044
Union Bank of India	2,340	622	53	42	1,665
Punjab National Bank	2,336	574	147	91	1,615
Canara Bank	1,818	545	6	1	1,267
Bank of Baroda	1,788	498	104	99	1,186
Indian Bank	1,351	380	34	2	937
Indian Overseas Bank	5,137	339	1,309	1,224	3,489
Central Bank of India	824	130	17	6	677
Punjab & Sind Bank	109	18	0	0	91
IDBI Bank Ltd.	61	10	20	19	31
Bank of Maharashtra	2	0	0	0	2
<b>Grand Total</b>	<b>50,903</b>	<b>15,378</b>	<b>2,656</b>	<b>2,194</b>	<b>32,869</b>

<b>KCC SATURATION DRIVE FISH 31.12.2022</b>					
<b>Bank Name</b>	<b>No of Applications Accepted</b>	<b>No of Applications Sanctioned</b>	<b>No of Applications Pending</b>	<b>Pendency more than 15 days</b>	<b>No of Applications Rejected</b>
State Bank of India	1,780	431	25	19	1,324
Cooperative Bank	2,457	140	1,779	1,779	538
Bank of India	213	105	0	0	108
UCO Bank	230	75	1	0	154
Indian Bank	213	34	1	1	178
Union Bank of India	193	34	23	23	136
Canara Bank	136	33	0	0	103
Central Bank of India	225	30	0	0	195
Punjab National Bank	175	28	11	11	136
Bank of Baroda	123	23	9	7	91
Indian Overseas Bank	328	7	152	147	169
Bank of Maharashtra	0	0	0	0	0
IDBI Bank Ltd.	16	0	2	2	14
Punjab & Sind Bank	2	0	0	0	2
<b>Grand Total</b>	<b>6,091</b>	<b>940</b>	<b>2,003</b>	<b>1,989</b>	<b>3,148</b>

### **AGENDA NO-13:**

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

The summary under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme sponsored to different banks is given below –

<b>Date</b>	<b>Total applications sponsored under MKUY</b>	<b>Applications sanctioned under MKUY</b>	<b>Applications rejected under MKUY</b>	<b>Applications pending under MKUY</b>



31.03.2022	2,238	800	870	568
30.09.2022	3,203	857	897	1,449
31.12.2022	3,135	972	966	1,197

<b>MKUY AS OF 31.12.2022</b>				
<b>Bank Name</b>	<b>Sponsored</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pending</b>
STATE BANK OF INDIA	700	217	246	237
PUNJAB NATIONAL BANK	406	146	104	156
OSCB	311	131	163	17
ODISHA GRAMYA BANK	168	71	44	53
CANARA BANK	190	65	90	35
UNION BANK OF INDIA	236	62	82	92
BANK OF BARODA	166	56	45	65
UCO BANK	148	52	29	67
BANK OF INDIA	176	47	43	86
INDIAN BANK	137	28	12	97
CENTRAL BANK OF INDIA	65	27	15	23
IDBI BANK	124	24	49	51
INDIAN OVERSEAS BANK	75	18	26	31
UTKAL GRAMEEN BANK	48	11	4	33
AXIS BANK	50	5	8	37
ICICI BANK	35	5	4	26
KOTAK MAHINDRA BANK	8	3	0	5
PUNJAB AND SIND BANK	17	2	0	15
BANK OF MAHARASHTRA	5	1	0	4
HDFC BANK	47	1	0	46
BANDHAN BANK	2	0	0	2
DCB BANK	8	0	0	8
FEDERAL BANK	6	0	0	6
KARNATAKA BANK	6	0	1	5
SOUTH INDIAN BANK	1	0	1	0
<b>Grand Total</b>	<b>2,612</b>	<b>972</b>	<b>966</b>	<b>1,197</b>

## **AGENDA NO-14:**

### **AGRI NPA**

<b>Sector</b>	<b>NPA % as of 31.03.2022</b>	<b>NPA % as of 30.06.2022</b>	<b>NPA % as of 30.09.2022</b>	<b>NPA % as of 31.12.2022</b>
<b>Short Term Crop Loan</b>	<b>14.18</b>	<b>9.81</b>	<b>12.49</b>	<b>12.59</b>
<b>Agriculture Term Loan</b>	<b>11.12</b>	<b>12.32</b>	<b>11.35</b>	<b>11.75</b>
<b>Agriculture Allied</b>	<b>5.43</b>	<b>7.45</b>	<b>5.60</b>	<b>5.67</b>
<b>Total Agriculture</b>	<b>10.37</b>	<b>10.00</b>	<b>11.01</b>	<b>11.27</b>



**AGENDA NO-15:**

**Any other matter.**