

यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK
(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/1045/2022-23

दिनांक / Date: 20.02.2023

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय: दिनांक 10th मार्च 2023 को होने वाले 170^{वें} एस.एल.बी.सी. बैठक हेतु कार्यसूची नोट।

Sub: Agenda Note for 170th SLBC Meeting to be held on 10th March 2023.

हम कार्यसूची नोट आपके विनम्र अवलोकन एवं दिनांक 10th मार्च 2023 को होने वाले 170^{वें} एस.एल.बी.सी. बैठक में सहभागिता हेतु संलग्नित कर रहे हैं।

We are enclosing herewith the Agenda Notes for your kind perusal and participation in the 170th SLBC Meeting to be held on 10th March 2023 as per the details below:

दिनांक / Date : 10.03.2023 (शुक्रवार / Friday)

समय / Time : 11.00 A.M

स्थान / Venue : मेफेयर कनवेंशन, होटल मेफेयर, भुवनेश्वर

Mayfair Convention, Hotel Mayfair, Bhubaneswar

हम आपसे निवेदन करते हैं कि आप बैठक में अवश्य भाग लें तथा राज्य की प्रगति एवं विकास हेतु अपने बहुमूल्य सुझाव से हमें अवश्य अवगत कराएं।

We would request you to kindly make it convenient to attend the Meeting and give your valuable suggestions for growth and development of the State.

सादर / 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

Enclo: यथोक्त As stated above

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Table of Contents- 170th SLBC Meeting

Agenda No.	Details	Page No.
AGENDA NO. 1		
1.1	Confirmation of Proceedings of 169 th SLBC Meeting held on 15.11.2022 at Bhubaneswar	3
1.2	Action Taken Report on the Major issues raised in the meeting	3
AGENDA NO.2		
Annual Credit Plan / CD Ratio		
2.1	Target vs. Achievement of Annual Credit Plan (ACP) 2022-23 under Priority Sector	6
2.1.a	Education Loan	8
2.1.b	Housing Loan	9
2.2	CD Ratio (All Banks)	10
2.3	CD Ratio (Districtwise) as on 30.09.2022	14
2.4	Chief Minister's Award for Best Performing Bank branches in Priority Sector Lending for the Year 2021-22	16
AGENDA NO.3		
Financial Inclusion/Financial Literacy/Banking Infrastructure		
3.1	Banking Network in Odisha	17
3.2	Operations of Business Correspondents (BCs)	18
3.3	Network of IPPBs of Post Office dept.	18
3.4	Opening of Brick & Mortar Branches in 270 identified GPs by 31.03.2023	19
3.5	Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App	21
3.6	Connectivity by BBNL in the GPs	23
3.7	Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)	23
3.8	Performance by Commercial Banks under Social Security Schemes	24
3.9	Status of actual Financial Literacy Camps conducted (district-wise)	24
3.10	Financial Literacy Centres (FLC)	24
3.11	Centers for Financial Literacy (CFL) Project	25
3.12	Financial Inclusion Fund (FIF) of NABARD	26
3.13	Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of Niti Aayog	27
3.14	Expanding and Deepening of Digital Payments Ecosystem	30
AGENDA NO. 4		
Financing to Agriculture Sector		
4.1	SAFAL (Simplified Application for Agricultural Loans) Portal	31
4.2	ACP achievement on financing to Agriculture Sector - Crop Loan & Agriculture Term Loan	32
4.3	Kissan Credit Card (KCC)	34
4.4	Crop Insurance (Pradhan Mantri Fasal Bima Yojana - PMFBY 2022-23)	35
4.5	BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)	36
4.6	Agriculture Infrastructure Fund:	37
4.7	Mission for Integrated Development of Horticulture (MIDH)	38
4.8	Agriculture Allied Sectors (Fishery & Dairy)	39
4.9	Mukhya Mantri Krushi Udyoga Yojana (MKUY)	41
4.10	KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers	42

4.11	Doubling of Farmers' Income by 2022-Strategy for Odisha	43
4.12	Financing to FPOs (Farmers Producer Organisation)	44
AGENDA NO.5		
Financing to MSME Sector		
5.1	ACP achievement Micro, Small and Medium Enterprises (MSMEs)	46
5.2	Regarding Bank finance to MSMEs getting lease hold right from IDCO	48
5.3	Finance under scheme for interest subvention on Working Capital Term Loan for Stage / Contract Carriage Operators	48
5.4	Implementation of Electronic Bank Guarantees (e-BGs) through Automated e-Stamping in Odisha	49
5.5	Govt. Sponsored Programmes PMEGP– Govt. of India	50
5.6	PMFME (Pradhan Mantri Formalisation of Micro food processing Enterprise)	51
5.7	Disposal of Stressed MSME Cases during FY 2022-23	53
5.8	Provision of banking facilities to MSME Clusters	54
5.9	Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha	55
5.10	Emergency Credit Line Guarantee Scheme (ECLGS)	57
5.11	Assistance to Start-ups through Bank Linkage	58
5.12	Stand Up India Scheme	59
5.13	Silpi Unnati Yojana (SUY) – State Government Scheme	60
5.14	PMSVANidhi (Street Vendors):	61
5.15	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme –Govt. of India	62
5.16	Onboarding of MSME on Udyam Registration Portal	62
5.17	Onboarding of Corporate buyers on TReDS (Trade Receivables Discounting System)	62
5.18	Appointment of Certificate Officers (COs)	63
AGENDA NO. 6		
Financing to SHGs		
6.1	WSHG in Odisha through Mission Shakti	63
6.2	National Urban Livelihood Mission (NULM)	66
6.3	Progress on implementation of Income Generating Schemes of OSFDC in Collaboration with Mission Shakti.	67
6.4	Leveraging Mission Shakti Loan to enable Unified Revenue Collection for Jal Saathis in Odisha	68
AGENDA NO. 7		
Other Issues		
7.1	NPA position as on 30.09.2022	69
7.2	RSETI	71
7.3	Seeding of bank-accounts with Aadhaar for ST, SC, OBC/SEBC & EBC Students for availing of Pre-matric / Post-Matric Scholarship	73
7.4	PMAY-Housing for all-Credit Linked Subsidy Scheme (CLSS)	73
7.5	Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities	74
7.6	Financing against pledge of e-NWRs (Electronic-Negotiable Warehouse Receipts)	74
7.7	Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates	75
7.8	Digitization of land records	76
7.9	Miscellaneous	

7.9.1	Registration Conveyance Deed	76
7.9.2	Registration of MOTD	76
7.9.3	NOC for transfer of land from financing banks	76
7.9.4	State Recovery Act (OPDR)	77
7.9.5	Functioning & Timely conduct of DCC/DLRC	77
7.9.6	Strengthening of LDMS	77
7.10	Recent policy changes by Central Government, RBI & NABARD	78
7.11	Property Cards under SVAMITVA Scheme – validity as instrument for property mortgage	78
7.12	Non-remittance of the attached money from the frozen bank accounts of different Financial Establishment by the Banks to the account of Competent Authorities after the ad-interim attachment order made absolute by the Ld. Designated Court.	79
AGENDA NO. 8		
Any Other matter with the permission of the Chair.		

LIST OF ANNEXURES - DECEMBER'22 QUARTER		
Annexures	Particulars	Page No
1	Annual Credit Plan (A.C.P) 2022-23 upto 31.12.2022	80-89
2	Finance under Education loan	90-90
3	Finance under Housing Loan	91-91
4	Key Indicators	92-93
5	Bankwise BC Status	94-94
6	Details of IPPB Access Points	95-95
7	Identification of 270 GPs for opening of B&M Branches	96-104
8	Utilizing BharatNet Boardband Infrastructure in Rural Areas	105-106
9	Bank wise performance under PMJDY	107-108
10	Enrollment status of PMSBY, PMJJBY & APY	109-118
11	FLC- Report on Conduct of Camps by rural branches	119-119
12	CFL Progress Report - 30.09.22	120-120
13	Financial Inclusion Fund (FIF) - NABARD	121-121
14	Detailed SOP for a special 6-month campaign at GP level	122-130
15	Finance under Agriculture	131-131
16	Finance under KCC	132-132
17	PMFBY - Farmers Registration Report of Kharif'22	133-133
18	Report of Joint Liabilities Groups Under BALARAM Scheme	134-134
19	Finance under Allied Agriculture	135-135
20	KCC Saturation Drive (AH & Fisheries)	136-143
21	Credit Flow to MSME	144-147
22	Performance under PMEGP	148-149
23	Performance under PMFME	150-151
24	Pradhan Mantri MUDRA Yojana (PMMY) Performance	152-156
25	Performance under ECLGS	157-157
26	Stand Up India Performance	158-159
27	Status on Silpi Unnati Yojana (SUY)	160-160
28	PMSVANidhi (Street Vendor) Report	161-161
29	Credit Facility under CGTMSE	162-162
30	Progress on SHG Bank Linkage for FY 2022-23 (upto Dec'22)	163-164
31	Status on "Mission Shakti Loan"- Interest Subvention Scheme(2022-23)	165-165
32	SHG Data sharing status for FY 2021-22 & FY 2022-23	166-166
33	Engagement of WSHG member as BCA-MOU Signing Status & operation status	167-168
34	Performance under NULM	169-171
35	Progress on Income Generating Schemes of OSFDC	172-172
36	Scheme wise NPA Position	173-176
37	Performance of RSETIs in Odisha	177-180
38	PMAY Performance as of 31.12.22	181-184
39	Credit facility to Minority Community	185-186
40	SARFAESI Cases pending with District Magistrate	187-187
41	RBI Circular on Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the FY 2022-23 & 2023-24	188-197
42	Non-remittance of the attached money from the frozen bank accounts of different Financial Establishment by the Banks to the account of Competent Authorities after the ad-interim attachment order made absolute by the Ld. Designated Court	198-205
Annexures for Information		
	Bank wise District wise Branch Network, BC & ATM	206-207

170th
SLBC
AGENDA



BANKING AT A GLANCE IN ODISHA AS ON 31st DECEMBER 2022

Sl	Particulars	Sept'22 (Amt in Cr)	Dec'22 (Amt in Cr)
1	Total Deposit	4,29,242.43	4,33,336.17
2	Total Advance utilized in the state	3,29,855.48	3,41,526.35
	Total Advance Sanctioned and utilized in State	2,76,752.47	2,85,330.28
3	Total Business (Deposit + Advance)	7,59,097.91	7,74,862.52
4	Credit Deposit (CD) Ratio (%) Benchmark-60%	76.85%	78.81%
5	Total PS Advance	1,69,084.42	1,81,691.51
	% of PS Advance to ANBC Benchmark - 40%	61.10%	63.68%
6	Agriculture Advance	79,819.73	85,071.26
	% of Agriculture Advance to ANBC	28.84%	29.82%
	Benchmark - 18%		
7	MSME Advance	63,997.18	74,706.87
	% of MSME Advance to ANBC	23.12	26.18
	Out of which, Micro Enterprises	28,061.94	33,969.20
	% Of Micro Enterprises Advance (Benchmark-7.5 % of ANBC)	10.14%	11.90%
8	Advance to Weaker Section	69,810.09	86,774.17
	% of Advance to weaker section to ANBC	25.22%	30.41%
	Benchmark – 11.50% for FY 2022-23		
9	Education Loan B/o	1,878.10	1,795.04
10	Housing Loan B/o	22,544.60	23,768.14
11	Total DRI Advance	2,908.43	3,086.93
12	Total Advance to Minority community	5,864.06	6,779.53
	% of Advance to Minority community of Total Priority Sector	3.47%	3.73%
13	Advance to Women	59,829.45	61,076.64
	% of Advance to Women	21.62%	21.41%
14	NPA in % (Average in the state)	6.09	5.35
	Public Sector Banks	6.21	5.78
	Private Sector Banks	4.27	2.88
	RRBs	19.60	17.44
	Cooperative Banks	4.97	4.58
	Small Finance Banks	6.66	3.83
15	Total No. of Branches	5,625	5,695



	a) Rural Branches	2,978	3,013
	b) Semi Urban Branches	1,491	1,504
	c) Urban Branches	1,156	1,178
	Achievement under ACP 2022-23 upto December'22 vis-à-vis Annual Target under priority sector in %	50.00%	72.33%
16	Agriculture	55.40%	78.24%
	MSME including Khadi & Village Industries and Others under MSME	50.69%	77.28%
	Export Credit	59.50%	60.80%
	Education	37.12%	57.77%
	Housing	33.65%	50.62%
	Social Infrastructure	8.03%	3.02%
	Renewable Energy	36.61%	79.37%
	Others	27.18%	36.23%
17	Lead Districts :	30	30
	State Bank of India	19	19
	UCO Bank	7	7
	Bank of India	2	2
	Union Bank of India	2	2
18	RSETIs :	30	30
	State Bank of India	17	17
	UCO Bank	7	7
	Bank of India	2	2
	CBI	1	1
	Union Bank of India	2	2
	RUDSETI : Canara Bank	1	1
19	FLCs	39	30
	State Bank of India	19	19
	UCO Bank	7	7
	Union Bank of India	2	2
	Bank of India	2	2
	RRB(OGB)	9	0



169th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 169th SLBC Meeting held on 15.11.2022 at Bhubaneswar.

The proceedings of 169th SLBC Meeting held on 15.11.2022 was circulated among all the members of SLBC vide letter No. SLBC/ODI/802/2022-23 dated 26.10.2022. Since no comments have been received from any quarter, the same may please be confirmed.

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

Sl.	Issues	Action taken					
		Name of the scheme	As on	Sponsored	Sanctioned	Pending	% pending
1	All banks must dispose the pending applications under various schemes to minimize the pendency level.	PMFME	31.03.2022	1080	175	539	49.90
			30.06.2022	1324	212	652	49.24
			30.09.2022	1712	350	545	31.83
			31.12.2022	2308	546	646	27.98
		AIF	31.03.2022	277	159	14	5.05
			08.09.2022	371	203	65	17.52
			31.10.2022	445	236	66	14.83
			30.01.2023	567	350	47	8.28
		MKUY	31.03.2022	2238	800	568	25.37
			06.09.2022	2611	857	857	32.82
			30.09.2022	3,203	857	1449	45.24
			31.12.2022	3135	972	1197	38.16
		PMEGP	31.03.2022	18790	5113	3139	16.70
			30.06.2022	4340	605	1367	31.49
			30.09.2022	9882	2343	2839	28.72
			31.12.2022	15254	4087	3687	24.17
		KCC AH Saturation	31.03.2022	27301	5741	10695	39.17
			09.09.2022	46128	13704	3436	5.31
			30.09.2022	48527	14239	4114	8.47
			31.12.2022	50903	15378	2656	5.21
		KCC Fisheries Saturation	31.03.2022	5556	662	2450	44.10
			09.09.2022	5924	887	1990	33.59
			30.09.2022	5945	906	1959	32.95
			31.12.2022	6091	940	2003	32.88



		Banks are requested to follow up with concerned branches to take steps for early disposal of all pending applications under various govt. sponsored scheme.															
2	All banks to take necessary steps for opening of new Brick & Mortar Branches in 270 unbanked GPs.	<p>Total 270 unbanked GPs have been allotted to banks in consultation with respective LDMs for opening B & M branches. Out of 270 unbanked GPs Odisha State Cooperative Bank has been allotted 42 GPs, State Bank of India 28 and Others Banks have been allotted 200GPs.</p> <p>So far 6 brick & mortar branches have already been opened by banks.</p> <ul style="list-style-type: none">➤ UCO Bank in Raniola GP, Cuttack Dist.➤ Jana SFB in Baunslaga GP, Sambalpur Dist.➤ Jana SFB in Gadabandhogoda GP, Keonjhar Dist.➤ Ujjivagn SFB in Dhelua GP, Sundargarh Dist.➤ Canara Bank in Boirgaon GP, Nuapada Dist.➤ Canara Bank in Dandabadi GP, Koraput Dist. <p>All banks are requested to expedite the process of branch opening by taking up the matter with their respective Controlling Office.</p>															
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"	<p>SLBC & RBI held two rounds of discussion with banks reporting higher amount in "Other Allied" Sector on 29.11.2022 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, Jana SFB & Suryoday SFB who are yet to rectify their MIS.</p> <p>The present status of other allied sector is given below –</p> <table><tr><th colspan="4">(Amount in Rs. Crores)</th></tr><tr><th rowspan="2">Annual Target for FY 2022-23</th><th colspan="3">Achievement under Other Allied Sector</th></tr><tr><th>Jun-22</th><th>Sep-22</th><th>Dec-22</th></tr><tr><td>232.42</td><td>968.46</td><td>4264.35</td><td>920.13</td></tr></table>	(Amount in Rs. Crores)				Annual Target for FY 2022-23	Achievement under Other Allied Sector			Jun-22	Sep-22	Dec-22	232.42	968.46	4264.35	920.13
(Amount in Rs. Crores)																	
Annual Target for FY 2022-23	Achievement under Other Allied Sector																
	Jun-22	Sep-22	Dec-22														
232.42	968.46	4264.35	920.13														



4	One Meeting should be conducted with the Principal Secretary Agri & FE, SLBC and NABARD for resolving the issues relating to BALARAM Scheme.	<p>The meeting on BALARAM was held on 12.01.23 under the joint chairmanship of Principal Secretary, Finance & Principal Secretary, Department of Agriculture & Farmers' Empowerment to ascertain the constraints in the programme implementation & to decide the strategies to be adopted for achieving the target both in quantitative and qualitative terms.</p> <p>Another meeting was held on 04.02.23 under the chairmanship of Director of Agriculture to prepare a SOP for the next FY 2023-24.</p>
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.	<p>As of 30.09.2022, Rs. 2,071.99 lakhs interest subvention amount was claimed in 49,053 accounts.</p> <p>After the extension of deadline to 31.12.2022 further, Rs.155.95 lakhs interest subvention amount was claimed in 6,842 accounts by 6 banks.</p> <p>As of 31.12.2022, Rs.2, 227.93 lakhs interest subvention amount has been claimed in 55,895 accounts by different banks.</p>
6	The average ticket size in SHG lending should be increased to Rs. 4 lacs in the current Financial Year.	<p>The average loan size for WSHG has been increased to 2.85 lakhs as on 31.12.2022 from Rs. 2.70 lakhs as on 30.09.2022.</p> <p>The Government of Odisha's decision to increase the interest subvention benefit on SHG loans from Rs. 3 lakh to Rs. 5 lakh and making it 0% effective annual rate of interest under Mission Shakti Loan Scheme - State Interest Subvention w.e.f. 1st April 2022 on prompt and regular repayment of loans will push the institutional credit flow to SHGs, thereby increase the average loan size.</p>
7	Banks to sign MOU with Mission Shakti for engaging WSHG members as BCA.	<p>Recently, MoU has been signed with Punjab National Bank, Canara Bank, Bank of India, Indian Bank and Axis Bank</p> <p>Till now 12 banks have signed MoU namely State Bank of India, Utkal Grameen Bank, Odisha Gramya Bank, UCO Bank, YES Bank, ICICI Bank, Punjab National Bank, Canara Bank, Bank of India, Indian Bank and Axis Bank.</p>
8	The IDCO land issue regarding bank finance to be resolved.	<p>A meeting to discuss and finalize the way forward on the long pending IDCO land lease issue was held under the Chairmanship of Chief Secretary to Government on 13.01.2023.</p> <p>In the said meeting it was decided that CGM, IDCO as well as SLBC, Convenor were advised to find out the instances of any other State where similar issue exists and the mechanism to resolve the same. Chief Secretary advised to hold another meeting after 15 days to finalize the way forward on the long</p>



		<p>pending IDCO land lease issue in the presence of Pr. Secretary, MSME and MD, IDCO.</p> <p>SLBC has shared the MIDC notification to MSME Department, Finance Department & Industries Department, Govt. of Odisha</p>
9	Finance Department to take up with revenue department for RSETI land related issues.	<p>A meeting was held on 22.12.2022 with all RSETI/RUDSETI directors and State Mission Director RSETI along with Controlling Heads of sponsoring banks of RSETI regarding land related issues.</p> <p>SLBC vide letter no.SLBC/ODI/2022-23/987 dated 06.02.2023 has written a letter to Revenue Department, Govt. of Odisha for waiver of premium, ground rent, cess & other charges to all the RSETI.</p>

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 31.12.2022), total Priority Sector loan disbursement is Rs.97,407.85 Crore against the annual target of Rs.1,34,664.87 Crore. Thus, the achievement under ACP is 72.33%.

Comparative- Sectoral Target Vs Achievement under ACP.

(Amt in Rs. Cr.)

	FY 2021-2022 (31.12.21)			Target for FY 2022-23	As of June'22		As of Sept'22		As of Dec'22	
Particulars	Target	Achv	% Achv		Achv	% Achv	Achv	% Achv	Achv.	% Achv
Agri Total	46586	28743	61.70	52486.66	11952	22.77	29079	55.40	41066.48	78.24
MSME Total	41324	28168	68.16	59449.52	14815	24.92	30133	50.69	45940.57	77.28
Education	1097	238	21.72	977.72	125	12.79	363	37.12	564.82	57.77
Housing	5771	1110	19.24	6065.78	529	8.72	2041	33.65	3070.65	50.62
Export Credit	4567	3548	77.70	4706.82	1170	24.87	2801	59.50	2861.83	60.80
Others PS	10895	3248	29.81	10978.37	1559	14.20	2915	26.56	3903.50	35.56
Priority Sector Total	110241	65055	59.01	134664.87	30152	22.39	67332	50.00	97407.85	72.33



Bank group wise Achievement under ACP 2022-23

Particulars	FY 2021-2022 (31.12.21)			Target for FY 2022-23	As of June'22		As of Sept'22		As of Dec'22	
	Target	Achv	% Achv		Achv	% Achv	Achv	% Achv	Achv.	% Achv
Public Sector Banks	65342	35532	54.38	81601.61	15325	18.78	39116	47.94	59118.43	72.45
Private Sector Banks	19617	12733	64.90	25798.28	7910	30.66	14447	56.00	18187.65	70.50
Regional Rural Banks	6410	3955	61.70	6792.96	2030	29.88	3791	55.81	5434.51	80.00
Co-operative Banks	18400	12023	65.34	19447.46	4390	22.57	8891	45.72	12856.86	66.11
Small Finance Bank	472	812	172.12	1024.57	497	48.51	1087	106.08	1810.40	176.70
Total	110241	65055	59.01	134664.87	30152	22.39	67332	50.00	97407.85	72.33

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

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	84.55
Utkal Grameen Bank	83.97
Bank of Baroda	83.04
BOTTOM 3 PERFORMING BANKS	
Central Bank of India	53.99
Union Bank of India	50.42
Punjab & Sind Bank	13.99

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana SFB	311.84
Suryoday SFB	308.91
Ujjivan SFB	300.19
BOTTOM 3 PERFORMING BANKS	
IDBI Bank	57.10
Axis Bank	56.83
Bandhan Bank	56.53

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



DISTRICT	ACHIEVEMENT %
TOP 3	
Bolangir	89.51
Nayagarh	87.52
Boudh	87.14

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Nabarangpur	56.47
Deogarh	52.76
Gajapati	33.62

District wise & Bank wise achievement as on 31.12.2022 is detailed in **Annexure –1**.

2.1.a Education Loan

All commercial banks have disbursed Rs. 620.61 in 17,448 accounts (both Priority & Non-Priority) during 01.04.2022 to 31.12.2022. The balance outstanding as on 31.12.2022 is Rs.1,795.04 Crore in 48066 accounts. Performance under education loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2021-22 (upto December'21)	238.36	57.46	295.82
FY 2022-23 (upto June'22)	125.06	13.55	138.61
FY 2022-23 (upto September'22)	362.92	35.35	398.27
FY 2022-23 (upto December'22)	564.82	55.79	620.61

Against a target of **Rs.977.72 Crore** under Priority Sector Education Loan, the achievement as of 31.12.22 is **Rs.564.82 Crore** which is **57.77%** of the target.

The top 3 and bottom 3 performing banks under 2 categories in regard to disbursement in Education Loan (Both PS & NPS) are given below –

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	264.51
Indian Bank	54.14
Punjab National Bank	50.38

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	11.86
Axis Bank Ltd	8.26
IDBI Bank	3.23



BOTTOM 3 PERFORMING BANKS	
Utkal Grameen Bank	0.26
Odisha Gramya Bank	0.10
Punjab & Sind Bank	0.09

BOTTOM PERFORMING BANKS	
Jana SFB	0.00
IndusInd SFB	0.00
Bandhan SFB	0.00
IDFC First Bank	0.00
Kotak Mahindra Bank Ltd	0.00

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

2.1.b Housing Loan

All Commercial Banks have disbursed Rs.7,481.59 Crore in 88,006 accounts (both Priority & Non-Priority) from 01.04.2022 to 31.12.2022. The balance outstanding as on 31.12.2022 is Rs.23,768.14 Crore in 2,31,176 accounts. Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
FY 2021-22 (upto December21)	1,110.12	1,821.43	27,450	2,931.55	1,78,296	18,166.06
FY 2022-23 (upto June22)	529.21	1,184.18	19,136	1,713.39	2,04,871	21,714.34
FY 2022-23 (upto September22)	2,040.98	3,680.98	62,428	5,721.96	2,10,658	22,544.60
FY 2022-23 (upto December22)	3,070.65	4,410.94	88,006	7,481.59	2,31,176	23,768.14

Against a target of **Rs.6,065.78 Crore** under Priority Sector Housing Loan, the achievement as of 31.12.22 is **Rs.3,070.65 Crore** which is **50.62%** of the target.

Bank wise performance as on 31.12.2022 is available at **Annexure – 3.**

The top 3 and bottom 3 performing banks under 2 categories in regard to disbursement in Housing Loan (Both PS & NPS) are given below are given below –



PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	3,738.41
UCO Bank	452.72
Punjab National Bank	395.95
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	33.15
Punjab & Sind Bank	12.98
Orissa State Co-Op. Bank	0.03

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	541.10
IDBI BANK	141.48
Axis Bank	97.24
BOTTOM 3 PERFORMING BANKS	
Federal Bank	8.37
Indus Ind Bank	0.00
Kotak Mahindra Bank	0.00

2.2 CD Ratio (All Banks)

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state 31.12.2021	Based on total utilization (including loan sanctioned outside State) of credit in the state 30.06.2022	Based on total utilization (including loan sanctioned outside State) of credit in the state 30.09.2022	Based on total utilization (including loan sanctioned outside State) of credit in the state 31.12.2022
Public Sector	58.90	62.15	65.27	67.24
Private Sector	73.45	74.56	74.95	76.59
RRBs	41.38	44.73	47.09	48.45
Cooperative	140.70	137.32	137.73	144.31
Small Finance Bank	253.75	238.63	229.71	238.41
State	71.39	74.51	76.85	78.81

It can be observed that CD ratio is continuously increasing in each quarter.

The bank-wise CD ratio as of 30.12.2021, 30.09.2022 & 31.12.2022 is given below –

Name of Bank	As of 30.12.2021			As of 30.09.2022			As of 31.12.2022		
	Total Deposit	Adv Utilized in The State	CD ratio	Total Deposit	Adv Utilized in The State	CD ratio	Total Deposit	Adv Utilized in The State	CD ratio
Bank of Baroda	10379.59	5428.88	52.30	11540.31	8115.55	70.32	12588.12	9773.96	77.64



Bank of India	21692.12	12246.27	56.45	22796.52	14308.65	62.77	18595.70	14779.42	79.48
Bank of Maharastra	435.61	642.66	147.53	466.84	1280.72	274.34	666.76	1191.03	178.63
Canara Bank	13710.53	9956.95	72.62	13259.77	9913.39	74.76	13431.32	10271.18	76.47
Central Bank of India	4690.96	1790.96	38.18	4918.04	1968.33	40.02	4936.01	2053.40	41.60
Indian Bank	15053.30	8616.29	57.24	15510.28	11410.94	73.57	15141.09	12016.79	79.37
Indian Overseas Bank	8021.28	2929.64	36.52	9792.70	5466.18	55.82	8232.12	4946.47	60.09
Punjab & Sind Bank	1328.38	1011.49	76.14	1085.68	403.48	37.16	1092.35	1412.12	129.27
Punjab National Bank	19222.36	15626.35	81.29	21670.75	16527.80	76.27	21006.48	16767.70	79.82
State Bank of India	140353.18	82266.39	58.61	150960.99	93564.80	61.98	155387.24	96387.18	62.03
UCO Bank	19676.98	11138.79	56.61	19801.48	11901.29	60.10	20022.14	12240.86	61.14
Union Bank of India	30030.95	15984.20	53.23	22329.75	17113.72	76.64	26587.71	18311.90	68.87
Total Public Sector Banks	284595.23	167638.86	58.90	294133.11	191974.87	65.27	297687.04	200152.02	67.24
Axis Bank Ltd	22776.64	14547.76	63.87	23841.09	15433.32	64.73	22221.37	16686.51	75.09
Bandhan Bank	2005.30	2104.64	104.95	2632.11	2495.59	94.81	2791.68	2411.76	86.39
City Union Bank	17.85	28.86	161.68	15.84	37.86	239.01	19.51	41.35	211.95
DCB Bank Ltd	991.83	1348.64	135.97	1161.24	1410.68	121.48	1180.85	1465.71	124.12
Federal Bank	1010.85	1102.98	109.11	1015.44	1311.51	129.16	1098.07	1363.60	124.18



HDFC Bank	18225.53	11752.36	64.48	21677.23	13744.25	63.40	23062.58	14234.62	61.72
ICICI Bank	19121.79	12016.40	62.84	20842.78	15041.49	72.17	22487.28	15385.92	68.42
IDBI Bank	4610.48	2931.68	63.59	5634.64	3743.03	66.43	5815.72	3693.90	63.52
IDFC First Bank	507.90	927.59	182.63	800.06	1541.61	192.69	1242.87	1776.19	142.91
Indus Ind Bank	4030.95	6512.61	161.57	4223.08	6361.44	150.64	4567.24	6429.47	140.77
Karnataka Bank Ltd.	447.03	519.27	116.16	494.63	649.71	131.35	485.08	622.25	128.28
Karur Vysya Bank	333.39	122.98	36.89	327.25	128.73	39.34	343.51	130.80	38.08
Kotak Mahindra Bank Ltd	1536.26	1048.10	68.22	1604.17	1410.96	87.96	1635.66	1568.25	95.88
DBS (e-Laxmi Vilas Bank)	62.62	20.48	32.70	62.99	16.67	26.47	63.02	16.67	26.45
RBL Bank	518.59	210.98	40.68	1129.37	406.34	35.98	793.74	489.39	61.66
Standard Chartered Bank	18.06	9.65	53.45	168.32	0.24	0.14	162.13	7.79	4.80
The South Indian Bank	176.70	288.83	163.46	182.25	303.25	166.39	172.02	310.41	180.45
Yes Bank	1568.59	1809.62	115.37	2452.95	2168.12	88.39	1618.54	2161.55	133.55
Tamil Nadu Mercantile Bank	109.45	39.05	35.68	114.58	35.24	30.76	107.15	34.19	31.91
Tot PVT Sector Banks	78069.81	57342.48	73.45	88380.04	66240.06	74.95	89868.01	68830.34	76.59



Odisha Gramya Bank	13931.33	5787.80	41.55	14499.42	6867.21	47.36	14729.77	7201.27	48.89
Utkal Grameen Bank	7450.70	3059.19	41.06	7426.46	3457.18	46.55	7698.74	3664.92	47.60
Total of RRBs	21382.03	8846.99	41.38	21925.87	10324.39	47.09	22428.51	10866.19	48.45
RIDF(NA BARD)		24074.17			26200.67			26921.30	
Orissa State Co-Op. Bank	21491.65	30238.04	140.70	23766.64	32733.97	137.73	22231.10	32082.68	144.31
Total of Co-operative bank	21491.65	30238.04	140.70	23766.64	32733.97	137.73	22231.10	32082.68	144.31
Jana SFB	348.24	463.44	133.08	448.56	689.05	153.61	448.89	797.94	177.76
ESAF SFB	42.94	35.76	83.27	70.19	62.49	89.03	64.06	87.03	135.85
Suryoday SFB	130.63	707.10	541.30	182.65	781.38	427.79	235.16	813.68	346.01
Ujjivan SFB	149.18	455.34	305.22	231.14	512.83	221.87	252.95	567.41	224.32
Utkarsh SFB	71.94	223.58	310.78	104.23	335.79	322.16	120.45	407.76	338.53
Total Small Finance Bank	742.93	1885.21	253.75	1036.76	2381.53	229.71	1121.50	2673.82	238.41
GRAND TOAL	406281.65	290025.74	71.39	429242.43	329855.48	76.85	433336.17	341526.35	78.81

The top 3 and bottom 3 banks under 2 categories in regard to CD ratio as on 31.12.2022 are given below

PSB,RRB & OSCB	
BANK	CD RATIO
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	178.63

PVT BANKS & SFB	
BANK	CD RATIO
TOP 3 PERFORMING BANKS	
Suryoday SFB	346.01



OSCB	144.31
Punjab & Sind Bank	129.27
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	48.89
Utkal Grameen Bank	47.60
Central Bank of India	41.60

Utkarsh SFB	338.53
Ujjivan SFB	224.32
BOTTOM 3 PERFORMINGBANKS	
Tamilnadu Mercantile Bank	31.91
DBS (e-Laxmi Vilas Bank)	26.45
Standard Chartered Bank	4.80

The details of bank wise deposit, advances and important banking key indicators as on 31.12.2022 are available at **Annexure – 4**.

CD ratio of RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural labourers, small artisans, etc. However, the lower CD ratio hinders the fulfillment of credit aspiration of the people. As on 31.12.2022, CD ratio of Odisha Gramya Bank is 48.89% and that of Utkal Grameen Bank is 47.60%.

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

2.3 CD Ratio (Districtwise) as on 31.12.2022

District Wise CD ratio (%) as of 31.12.2021, 30.09.2022 & 31.12.2022 for all Districts of Odisha

(Amt in Rs. Cr.)

SL	DISTRICT NAME	31.12.2021			30.09.2022			31.12.2022		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	14777.99	8084.53	54.71	15632.99	10891.91	69.67	15730.59	11416.06	72.57
2	BALASORE	14477.33	8646.67	59.73	15366.34	10335.54	67.26	14407.49	9610.75	66.71
3	BARAGARH	7292.42	6206.07	85.10	6926.81	7090.04	102.36	7336.94	7137.47	97.28
4	BHADRAK	7286.91	5856.36	80.37	7610.24	6155.98	80.89	7600.57	6543.49	86.09
5	BOLANGIR	7322.86	5364.98	73.26	7429.12	6161.15	82.93	8082.20	6527.35	80.76



6	BOUDH	1305.15	1736.85	133.08	1341.80	1961.41	146.18	1403.81	2037.00	145.11
7	CUTTACK	32427.53	17281.63	53.29	33396.07	20999.57	62.88	34976.83	20995.46	60.03
8	DEOGARH	1625.69	902.13	55.49	1647.90	1016.81	61.70	1708.61	1105.17	64.68
9	DHENKANAL	7089.64	4979.76	70.24	7276.57	5482.27	75.34	7438.24	5683.56	76.41
10	GAJAPATI	2752.29	1217.89	44.25	2737.47	1814.05	66.27	2685.57	1455.16	54.18
11	GANJAM	23711.43	13969.19	58.91	24119.17	15954.14	66.15	24685.60	16867.08	68.33
12	JAGATSINGHPUR	10492.88	4836.02	46.09	12089.09	5372.93	44.44	11981.84	5769.10	48.15
13	JAJPUR	11355.97	11668.05	102.75	11885.04	12343.62	103.86	12027.86	13633.24	113.35
14	JHARSUGUDA	6263.17	19529.16	311.81	6522.25	21141.75	324.15	6476.81	21209.02	327.46
15	KALAHANDI	4873.82	4326.17	88.76	4966.14	5934.57	119.50	5403.25	6195.99	114.67
16	KANDHAMAL	2717.02	1585.02	58.34	2746.52	1860.43	67.74	2811.57	1876.33	66.74
17	KENDRAPARA	7084.43	4503.96	63.58	7327.67	5089.85	69.46	7534.58	5254.33	69.74
18	KEONJHAR	18962.09	7595.66	40.06	19738.57	8037.06	40.72	15256.22	8269.32	54.20
19	KHURDA	127321.07	87020.94	68.35	136729.73	103922.13	76.01	140942.50	107657.75	76.38
20	KORAPUT	6782.73	3995.89	58.91	7946.91	4770.07	60.02	7184.99	4972.12	69.20
21	MALKANGIRI	1871.60	928.61	49.62	1894.16	1196.25	63.15	1966.43	1264.52	64.31
22	MAYURBHANJ	13168.23	6051.95	45.96	13537.56	6699.51	49.49	13827.44	7119.93	51.49
23	NAYAGARH	2393.09	1908.54	79.75	4536.84	3815.11	84.09	2577.45	2448.57	95.00



24	NABARANGPUR	4317.48	3272.18	75.79	2385.76	2154.96	90.33	4645.37	4047.07	87.12
25	NUAPADA	2078.15	1897.64	91.31	2002.04	2144.17	107.10	2164.57	2244.95	103.71
26	PURI	10388.19	5764.59	55.49	10988.80	6691.00	60.89	11266.80	6984.66	61.99
27	RAYAGADA	4205.17	7597.41	180.67	4595.37	5604.04	121.95	4339.94	5687.89	131.06
28	SAMBALPUR	23443.37	26015.83	110.97	27257.98	26750.18	98.14	28032.72	27905.01	99.54
29	SONEPUR	2379.40	2387.10	100.32	2345.76	2761.26	117.71	2531.16	2770.43	109.45
30	SUNDARGARH	26114.56	14894.97	57.04	26261.76	15703.71	59.80	26308.24	16837.56	64.00

There is no district with CD ratio below 40% as on December 31, 2022. There are 4 districts having CD ratio below 60% (Gajapati – 54.18%, Jagatsinghpur – 48.15%, Keonjhar – 54.20% and Mayurbhanj – 51.49%).

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

Top 3 Districts in regard to CD ratio	
Jharsuguda	327.46%
Boudh	145.11%
Rayagada	131.06%

Bottom 3 Districts in regard to CD ratio	
Gajapati	54.18%
Mayurbhanj	51.49%
Jagatsinghpur	48.15%

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

2.4 Chief Minister's Award for Best Performing Bank branches in Priority Sector Lending for the Year 2021-22.

State Government has announced Chief Minister's Awards for the best performing bank branch in Agriculture, MSME and Women SHG Sectors in the State for the year 2021-22 as it was done for the FY 2020-21.

SLBC therefore request all banks to kindly submit the branch-wise data directly to respective LDMs immediately, so that LDMs can approve the score card in DCC & can send the same to SLBC for necessary action.



AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha has been increased from 30,195 as on 31.03.2022 to 1,12,904 as on 31.12.2022.

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

Parameter	March-22	June- 22	September-22	December-22	Increase over September 2022	Increase over March 2022
No. of B&M Branch	5,607	5,705	5,625	5,695	70	88
No. of BC	17,127	17,167	1,18,294	99,656	-18,638	82,529
No. of ATM	7,461	7,481	7,431	7553	122	92
Total Banking Network	30,195	30,353	1,31,350	1,12,904	-18,446	82,709

The no. of B & M branches and ATMs as on 31.12.2022 has increased in comparison to March 2022 and September 2022. The no. of BCs decreased by 18,638 over the last quarter as YES Bank has reported 1,02,063 no. of BCs as on 30.09.2022 whereas as on 31.12.2022 the no. of BCs reported by YES Bank is 51,909.

IndusInd Bank and RBL Bank have reported a high no. of BCs (22,841 and 7,637 respectively) operating as of 31.12.2022. We request the official of those banks to kindly apprise the House in this regard.

Bank Branch, ATM & BC Network in ODISHA- Rural Area				
As on	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Branch Network	2948	2963	2978	3013
ATM Network	1770	2876	2882	1849
BC Network	12632	11963	99749	78432

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area				
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Branch Network	1489	1515	1491	1504
ATM Network	3112	2423	2405	3097
BC Network	3786	4266	9579	11710



Bank Branch, ATM & BC Network in ODISHA- Urban Area				
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Branch Network	1170	1227	1156	1178
ATM Network	2579	2182	2144	2607
BC Network	709	938	8966	9514

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

Total No of GPs	GPs with B&M Branches	GPs with BCs/CSPs and IPPB facility access points only
6,798	2,630	4,164

IPPB Branch	IPPB Access Points
33	8,044

3.2 Operations of Business Correspondents (BCs).

As of 31.12.2022, there are 99,656 no. of Business Correspondents in the State of Odisha.

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

Bank Type	Total BC Outlet			Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	June 22	Sept 22	Dec 22		
Public Sector Banks	9,888	10,103	10,544	10,344	10,422
Private Sector Bank	5,440	1,06,348	87,266	31,435	70,117
RRB	1,748	1,748	1,751	1,111	1,630
Small Finance Bank	91	95	95	68	92
Total	17,167	1,18,294	99,656	42,958	82,261

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

3.3 Network of IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 8,044 nos. of facility access points of IPPB are available as on 31.12.2022 through its 33 branches.

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

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



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

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

Thereafter, 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 for distribution of the same among the banks (except OSCB & SBI) thereby increasing the number to 270.

SLBC after consultation with respective LDMs, has made allotment of the GP locations to banks for opening of Brick & Mortar branch and also taken up with banks for opening of B&M Branches in the said locations.

So far 6 brick & mortar branches have already been opened by banks.

- UCO Bank in Raniola GP, Cuttack Dist.
- Jana SFB in Baunslaga GP, Sambalpur Dist.
- Jana SFB in Gadabandhogoda GP, Keonjhar Dist.
- Ujjivagn SFB in Dhelua GP, Sundargarh Dist.
- Canara Bank in Boirgaon GP, Nuapada Dist.
- Canara Bank in Dandabadi GP, Koraput Dist.

3 brick & mortar branches will be opened shortly by banks as approval from their Central Office is obtained

- Axis Bank in Dhaneswar GP, Jajpur Dist.
- Axis Bank in Sanjaria GP, Kendrapara Dist.
- Utkarsh SFB in Baripada GP, Balasore Dist.

Updated status of 270 identified GPs for opening of B & M Branches is given below-

Status	SBI	OSCB	Others	Total
Branch Opened	0	0	6	6
Branch to be Opened shortly	0	0	3	3
Confirmation Awaited from Central Office, Survey Completed	0	29	12	41
Survey Completed, Report to be sent to Central Office/ RBI	4	2	7	13



Survey Ongoing	24	0	65	89
Survey Not Yet started	0	7	56	63
Not Feasible	0	4	51	55
Grand Total	28	42	200	270

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

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India has identified 363 villages all over India for opening brick & mortar branches, out of which 6 villages belong to Odisha. SLBC in consultation with respective LDMs has allocated all the 6 villages to banks. Out of these 6 villages 2 villages (Tohara, Nabarangpur Dist. and Dandabadi, Koraput Dist.) is also identified by Finance Department for opening of branches. Progress in this regard as on 31.12.2022 is given below-

District	Sub District	Village Name	Population	Allocated for opening (Bank)	Current Status
Koraput	Boipariguda	Mathpada	3432	Suryoday SFB	Premises has not yet identified by the bank.
Koraput	Boipariguda	Dandabadi	3143	Canara Bank	Branch is operational from 27.12.2022.
Koraput	Pottangi	Kandili	3517	Indian Bank	As reported by Indian bank they have received Approval from their HO. But due to non-availability of suitable premises at Kandili they are not able to open the Branch. The same has been communicated to District Collector office, Koraput on 21.10.2022. No further communications received from Dist. Collectorate, Koraput.
Malkangiri	Malkangiri	Kadelmetla	3887	State Bank of India	Branch is operational from 29.12.2022.
Malkangiri	Mathili	Mahupadar	3089	Bank of Baroda	As reported by BoB, SOL has been activated on 30.01.2023. Branch will become operational soon.



Nabarangapur	Umarkote	Tohara	10900	Union Bank of India	Vide mail dated 25.01.2023, Union Bank of India intimated that SDO, BSNL Nabarangpur has informed that leased line is not feasible at Tohara, through OFC Cable, but it is feasible through wireless radio modem technology. Union Bank has shared this information with their Networking Team at Central Office, Mumbai by providing the location details along with longitude and latitude for feasibility study by other service providers. They are yet to receive the feasibility report from other service providers. They are expecting the report shortly and will update the status of connectivity which is a prerequisite for opening a branch at the selected location
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Respective Banks may apprise the house in this regard.

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

As per Jan Dhan Darshak GIS web portal, there are 08 unbanked villages in the State as on 31.12.2022.

Details of progress in 08 unbanked villages are given below-



DISTRICT	SUB-DIVISION	VILLAGE	ALLOTTED BANK	ALLOTTEE TYPE	REMARKS
Sambalpur	Jamankira	Odsingh	Punjab National Bank	Bank Mitra	Network connectivity is not available as reported by PNB.
Sambalpur	Jamankira	Kurlukhaman	Punjab National Bank	Bank Mitra	Network connectivity is not available as reported by PNB.
Deogarh	Deogarh	Tusula	Central Bank of India	Bank Mitra	Central Bank of India vide their letter No.ZO/KOL/RD/2022-23/198 dated 28/12/2022 informed their inability to open a BC/CSP point at Tusula Village. LDM, Deogarh communicated them to reconsider for opening of BC/CSP point at Tusula.
Kandhamal	Daringbadi	Mantarbadi	State Bank of India	Bank Mitra	Network connectivity is not available as reported by joint visit of SBI & BSNL 19.12.2022.
Boudh	Harbhanga	Padmatola	Indian Bank	Bank Mitra	Under process for survey/ feasibility for opening of a banking outlet.
Kalahandi	Biswanathpur	Jabagaon	State Bank of India	Bank Mitra	Exempted in DCC meeting dated 11.12.2021 due to unavailability of connectivity. Network connectivity is not available as reported by joint visit of SBI & BSNL on 10.11.2022.
Kalahandi	Thuamul Rampur	Semikhal	State Bank of India	Bank Mitra	Exempted in DCC meeting dated 11.12.2021 due to unavailability of connectivity. Network connectivity is not available as reported by joint visit of SBI & BSNL on 10.11.2022.

Malka nagiri	Malkanagiri	Karanjaguda	HDFC Bank	Bank Mitra	As reported by LDM, Malkanagiri vide mail dated 27.01.2023 there is no connectivity in the village. The matter was taken up in DCC and DLRC meeting of quarter ending Sept. 22 dated 23.12.2022 and HDFC Bank was advised to provide a BC point in the village via VSAT.
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3.6 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 31.12.2022 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 reported by BBNL all connected GPs/ BHQs are service ready as of 31.12.2022.

BSNL may apprise the house regarding active connectivity in all GPs and BHQs of the State.

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

3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 31.12.2022, 1,96,54,993 number of accounts have been opened under PMJDY and total deposit in these accounts is Rs. 8,030.46 Crore. Out of total PMJDY accounts as on 31.12.2022, Rupay Card issued in 1,42,90,136 accounts.

The performance regarding opening of PMJDY accounts as of 31.12.2022 (FY 2022-23) is given below:

Target for opening PMJDY account (in no.)– FY 2022-23	No. of PMJDY accounts opened in FY 2022-23			% Achievement as of 31.12.2022
	Upto 30.06.2022	Upto 30.09.2022	Upto 31.12.2022	
11,00,000	4,20,525	7,47,831	10,97,546	99.78

Bank wise and District wise performance on PMJDY as on 31.12.2022 is available in **Annexure – 9**.



3.8 Performance by Commercial Banks under Social Security Schemes

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

Scheme	Target for enrollment – FY 2022-23	No. of enrollments made in FY 2022-23			% Achievement
		Upto 30.06.2022	Upto 30.09.2022	Upto 31.12.2022	
PMJJBY	7,50,000	1,83,606	5,30,538	10,01,743	133.57
PMSBY	13,50,000	3,31,418	7,96,380	15,28,074	113.19
APY	3,70,940	1,46,461	1,83,687	2,83,436	76.41

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

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

As per the information submitted by different LDMs, during the quarter ended on 31st December 2022, a total number of 1,133 financial literacy camps are conducted through Financial Literacy Centers and 2,963 rural branches.

The Financial Literacy Camps conducted during the quarters of FY 2022-23 is given below –

Quarter	June'22	September'22	December'22
No. of FL Camps conducted	899	933	1,133

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

3.10 Financial Literacy Centres (FLC)

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

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 where FLC Counsellor is lying vacant	Remarks
State Bank of India	9	Bolangir, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput & Sundargarh.	SBI has sought permission from their Corporate Centre Mumbai for appointment of FLCs for other 4 districts namely Bolangir, Rayagada,



			<p>Sambalpur and Sundargarh. Approval from their Corporate Centre is awaited.</p> <p>In 5 districts the posting of FLC coordinator is pending due to pending High Court cases. (Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput). SBI is following up with their Bank Advocate for vacation of stay from Hon'ble High Court.</p>
UCO Bank	1	Angul	<p>UCO Bank has invited application for FLC at Angul Centre from candidates through advertisement in The Sambad and The New Indian Express dated 18-11-2022 and 22-11-2022 but received only 1 application which was ineligible according to bank's guidelines. Again applications were invited through advertisement in The Times Of India and The Sambad dated 19-12-2022, 21-12-2022 and 23-12-2022 but did not receive a single application. Matter is also conveyed to Head Office and awaiting for Head Office instruction for further action.</p>

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

3.11 Centers for Financial Literacy (CFL) Project

NABARD, Department of Financial Inclusion and Banking Technology, Central Office, Mumbai had allotted 52 CFLs to be set up in the State of Odisha to 4 banks. For Odisha, the NGO "Dhan Foundation" has been allotted for the said purpose. All the 52 CFLs has already been operationalized since 1st December 2021.

As informed by Dhan Foundation, as on 31.12.2022, total number of FLAPs (Financial Literacy Awareness Programme) have been conducted is 30,402 and number of individuals participated in these Financial Literacy Awareness Programmes is 6,74,366.

Name of the Bank	No. of District allotted	No. of CFL Operationalized as of 31.12.2022	FLAPs Conducted	No. of participants
Bank of India	8	25	13,541	3,06,150



State Bank of India	5	13	7,744	1,59,174
UCO Bank	4	12	7,834	1,80,746
Union Bank of India	1	2	1,283	28,296
TOTAL	18	52	30,402	6,74,366

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

For further scaling up of Centres for Financial Literacy (CFL) Project in Odisha under Phase-II, RBI – Central Office, Mumbai vide letter no. FIDD.FLC.No.S899/12.01.087/2022-23 dated 21.09.2022 has decided to associate Modern Organisation for Truth, Harmony & Economic Reality (MOTHER), and VIDS as the implementing partners for the Phase-II of the Scaled up CFL Project. RBI has allotted 52 CFLs in 17 districts to DHAN Foundation (26 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) increasing the total to 104. With this all districts have been covered. NGO wise summary of CFL allotted is given below-

Name of NGO	No. of CFL allotted
DHAN Foundation (52+26)	78
MOTHER	19
VIDS	7
Grand Total	104

3.12 Financial Inclusion Fund (FIF) of NABARD

NABARD has informed that as of 31.12.2022 Rs.22.49 Crore has been sanctioned to 22 banks and Rs.28.45 Lakhs to other agencies. However, Rs.10.02 Lakhs has been disbursed to banks and Rs.27.63 Lakhs has been disbursed to other agencies under FIF.

Apart from this NABARD has disbursed Rs.3.69 Crores to 14 banks and 0.28 Crores to other agencies in current financial year (2022-23) for which sanction was made during previous financial year (2021-22).

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
31.12.2022	23	2,277.62

Claim for Ongoing Scheme during FY 2022-23			
As on	No. of Beneficial Banks/ Institutions	Sanctioned Amount in Rs. Lakhs	Disbursed Amount in Rs. Lakhs
30.06.2022	5	766.55	7.38
30.09.2022	12	770.29	11.40
31.12.2022	15	5919.69	396.60



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

Representative of NABARD, Bhubaneswar may apprise the House in this regard.

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

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

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

From the beginning of the TFIIP camps	Cumulative No. of Camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
Till 31.03.22	1,729	2,37,834	2,36,904	2,66,487	37,971
Till 30.09.22	2,683	3,16,113	3,06,845	3,68,000	52,746
Till 31.12.22	5,936	3,51,613	3,66,589	4,54,046	63,399

The district wise achievement as on 31.12.2022 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	672	2,420	1,675	2,070	2,987
2	Gajapati	356	20,711	20,074	23,703	3,653
3	Kandhamal	2,870	7,083	23,255	40,126	6,773
4	Balangir	127	78,576	1,28,230	1,32,628	11,502
5	Nuapada	318	3,877	3,225	5,727	1,181
6	Kalahandi	265	31,836	16,155	32,631	3,168
7	Rayagada	123	2,123	1,916	2,131	540
8	Nabarangpur	465	97,927	47,724	90,842	5,798
9	Koraput	358	31,586	36,261	56,671	17,915
10	Malkangiri	382	75,474	88,074	67,517	9,882
Total		5936	3,51,613	3,66,589	4,54,046	63,399



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

Performance of the 10 Aspirational districts as of 31.12.2022 in the KPIs in comparison to the Benchmark/Aspirational Target as generated from NITI Aayog porta is given below –

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (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		
Target-100% of Benchmark	129755			9775			30303			2886		
	Jan' 20	Dec'22	% Ach	Jan'20	Dec'22	% Ach	Jan' 20	Dec'22	% Ach	Jan' 20	Dec'22	%Ach
Bolangir	91,640	1,25,223	97	3,581	10,689	109	12,005	27,024	89	1,609	3,296	114
Dhenkanal	94,898	1,22,855	95	6,308	15,285	156	21,854	38,486	127	1,964	4,904	170
Gajapati	90,970	1,14,720	88	2,738	9,972	102	8,092	24,484	81	1,706	3,713	129
Kalahandi	72,899	1,02,371	79	2,046	7,705	79	7,306	21,446	71	937	2,311	80
Kandhamal	77,817	1,01,284	78	2,898	11,325	116	11,818	29,284	97	1,193	3,357	116
Koraput	72,387	1,05,097	81	3,228	9,422	96	8,555	20,541	68	1,069	3,260	113
Malkangiri	63,248	1,22,810	95	2,035	11,600	119	5,213	21,169	70	716	2,242	78
Nabarangpur	64,668	1,00,953	78	2,482	8,478	87	7,609	18,309	60	910	2,031	70
Nuapada	87,177	1,18,256	91	3,215	13,227	135	10,941	29,204	96	1,143	2,859	99
Rayagada	72,970	98,888	76	4,045	11,063	113	9,767	22,524	74	1,445	3,432	119

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

Mission Utkarsh

It has been informed by DFS that the performance of 10 Districts in the country (Kalahandi in Odisha) is not up to the desired level and these districts have been selected to bring them at par with other Districts that are performing well on the KPI parameters. These Special Campaign is named as “Mission Utkarsh”.

The progress of special campaign for Mission Utkarsh in Kalahandi dist.



KPIs (Per lakh Population)	Achievement Dec 2022 (Per lakh Population)	State Target Feb 2023	% of Achievement (State Benchmark)	National Target Feb 2025
CASA	1,02,371	1,09,405	94%	1,19,714
PMJJBY	7,705	6,405	120%	6,405
PMSBY	21,446	19,003	113%	19,003
APY	2,311	2,770	83%	2,770
MUDRA	41,495	48,937	85%	48,937

Two villages namely Semikhal and Jabagaon have been reported uncovered in Kalahandi district which are allotted to SBI. Network connectivity is not available as reported by joint visit of SBI & BSNL on 10.11.2022.

Special 6-Month Campaign at Gram Panchayat (GP) level – 15.02.2023 to 15.08.2023

Department of Financial Services, Govt. of India vide letter no. F.No.6/6/2023-(FI-Mission Office) dated 01.02.2023 has informed that it has been decided to organise a **special 6-month campaign at Gram Panchayat (GP) level** on the theme . The selected Districts (112 Aspirational Districts and 10 Districts of Mission Utkarsh) of the country have been selected to roll out this campaign from **15.02.2023 to 15.08.2023**.

All the 10 Aspirational districts of our State ,i.e, Bolangir, Dhenkanal, Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada & Rayagada are selected for the said campaign. Kalahandi district is also coming under 10 Districts of Mission Utkarsh.

Special camps will be held every Saturday as per pre-approved program during the campaign period. Further, once in a month, a camp to cover beneficiaries under Svanidhi scheme will be organised in the urban bodies in the district.

The KPIs for Targeted Financial Inclusion Intervention Program (TFIIP) for Aspirational Districts and Districts under Mission Utkarsh is given below-

Operative CASA accounts per lakh population

- PMJJBY enrolments per lakh population
- PMSBY enrolments per lakh population
- APY subscribers per lakh population
- Villages not having banking touch-point within 5 km
- Financial and Digital literacy
- Loans under MUDRA, Stand Up India, Svanidhi Scheme, KCC etc.

Self Help Groups (SHG): Special focus will be given for Financial Inclusion of SHG members & their families. in terms. of opening of individual bank accounts, enrolments



under PMJJBY/PMSBY/APY, providing credit linkage etc. For this purpose, the support of all departments especially functionaries of the Rural Development Department / NRLM may be sought.

In addition to the above, data about MUDRA, PMSvanidhi, SUPI, KCC, shall also be collected and monthly camps to be organised to benefit street vendors under PMSvanidhi scheme.

The Campaigns will be coordinated by LDM under the overall guidance and directions of the District Collector & District Magistrate. The exact schedule of the camps to be organized on Saturdays at the Gram Panchayat headquarter shall be decided by the District Level Consultative Committee (DLCC) headed by the District Collector and District Magistrate. The responsibility for organizing the camp for a particular Gram Panchayat shall be given to the Bank (SCB/ RRB/ IPPB/ Cooperative Bank) having a branch in the Panchayat or its neighbourhood by the DLCC through LDM.

We therefore request the LDMs of the 10 Aspirational districts to kindly take note of the same and conduct the camps as per the direction of DFS. Banks are also advised to instruct their branches accordingly and ensure participation of the branches in the camps.

Detailed Standard Operating Procedure as provided by DFS is given in **Annexure - 14**.

3.14 Expanding and Deepening of Digital Payments Ecosystem

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

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

As reported by LDMs of Ganjam and Sambalpur, both the districts have achieved 100% digitalization and hence are now declared as 100% digitized districts.

Further, RBI vide letter no. FIDD.CO.LBS.No.S1416/01.01.014/2022-23 dated 03.01.2023 advised to identify more districts to make them 100% digitally enabled in a time bound manner. We propose the following districts for expanding & deepening of digital payments ecosystem in these four districts.



1. Mayurbhanj- Bank of India
2. Bargarh- State Bank of India
3. Puri- UCO Bank
4. Gajapati- Union bank of India

After approval this will be communicated to the respective banks.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

We furnish below the Bank Wise Status of applications in SAFAL portal as of 27.01.2023

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
TOTAL	1221	11	778	152	221	59

Banks have to dispose the applications in a time bound manner.



4.2 ACP achievement on 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 41,066.48 Crores as on 31.12.2022 which is 78.24% of the target, sectorwise achievement is given below.

Comparative figures under Crop & Term Loan.

FY	Crop Loan Disbursement during the period			Total Agricultural Term Loan Disbursement during the period			Total Agriculture Disbursement during the period		
	Target for Full FY (in Cr.)	Achv. (in Cr.)	% Achv	Target for Full FY (in Cr.)	Achv. (in Cr.)	% Achv	Target for Full FY (in Cr.)	Achv. (in Cr.)	% Achv
2021-22 (upto Dec'21)	32156.12	19276.06	59.95	14430.36	9467.05	65.61	46586.48	28743.11	61.70
2022-23 (upto June'22)	35156.06	7562.47	21.51	17330.60	4389.94	25.33	52486.66	11952.41	22.77
2022-23 (upto Sept'22)	35156.06	16195.44	46.07	17330.60	12883.62	74.34	52486.66	29079.06	55.40
2022-23 (upto Dec'22)	35156.06	25469.09	72.45	17330.60	15597.39	90.00	52486.66	41066.48	78.24

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

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Central Bank of India	111.37	Ujjivan SFB	1237.47
Utkal Grameen Bank	101.06	Federal Bank	315.08
Canara Bank	85.21	DCB Bank	141.99
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Indian Bank	50.35	Bandhan Bank	0.00
Bank of Maharashtra	44.16	IndusInd Bank	0.00
Punjab & Sind Bank	4.08	IDFC First Bank	0.00

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



PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Baroda	120.49
Indian Overseas Bank	106.58
Indian Bank	105.95
BOTTOM 3 BANKS	
Central Bank of India	7.71
OSCB	4.96
Odisha Gramya Bank	2.37

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana SFB	3,712.03
RBL Bank	1,945.91
Suryoday SFB	1,909.35
BOTTOM 3 BANKS	
IDBI Bank	68.56
HDFC Bank	37.42
Federal Bank	34.31

Bank wise performance of Crop Loan & Term Loan from 01.04.2022 to 31.12.2022 is available at **Annexure – 15**.

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

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

Bank group wise Achievement under ACP Agriculture (Amount in Crore)

Bank Category	FY 2021-22			ACP Target for Full FY 2022-23	As of June'22		As of Sept'22		As of Dec'22	
	ACP Target for Full FY	Achv. As of Dec'21	%Achv.		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
Public Sector Banks	20448.40	8654.94	42.33	24362.96	4153.98	17.05	11099.74	45.56	18030.61	74.01
Pvt. Sector Banks	4795.63	5949.21	124.05	7055.03	2286.92	32.42	6909.38	97.94	7078.52	100.33
RRBs	3681.42	1625.87	44.16	3168.98	812.45	25.64	1618.07	51.06	2100.37	66.28
Co-op Banks	17484.79	11940.93	68.29	17670.59	4341.94	24.57	8738.79	49.45	12645.62	71.56



SFBs	176.25	572.15	13223.52	229.11	357.12	155.87	713.08	311.24	1211.36	528.72
Total	46586.49	28743.11	61.70	52486.66	11952.41	22.77	29079.06	55.40	41066.48	78.24

Particulars	QUARTERLY PROGRESS UNDER ACP AGRI						
	Annual Target 2022-23	June'22		Sept'22		Dec'22	
		Achv.	% Achv	Achv.	% Achv	Achv.	% Achv
Crop Loan	35156.06	7562.47	21.51	16195.44	46.07	25469.09	72.45
Term Loan	6918.76	791.52	11.44	2243.43	32.43	4032.74	58.29
Allied Advance	6485.61	2142.55	33.04	7663.35	118.16	6190.64	95.45
Farm Credit	48560.43	10496.54	21.62	26102.22	53.75	35692.47	73.50
Agriculture Infrastructure	1882.27	188.10	9.99	632.46	33.60	1519.73	80.74
Ancillary Activities	2043.97	1267.77	62.02	2344.38	114.70	3854.28	188.57
Agri Total	52486.66	11952.41	22.77	29079.06	55.40	41066.48	78.24

Share of different banks groups in Agriculture Credit Outstanding (Amount in Crore)

Bank Category	As of Dec'21		As of June'22		As of Sept'22		As of Dec'22	
	Amt outstanding	Share in %	Amt outstanding	Share in %	Amt outstanding	Share in %	Amt outstanding	Share in %
Public Sector Banks	17,188.04	37.11	20,684.40	39.07	22,689.08	42.32	24,332.88	42.00
Pvt Sector Banks	9,757.98	21.07	9,924.95	18.75	9,121.85	17.01	10,681.23	18.43
RRBs	3,849.23	8.31	3,917.02	7.40	4,031.47	7.52	4,144.75	7.16
OSCB	14,757.89	31.87	17,519.79	33.08	16,670.85	31.09	16,995.96	29.33
SFBs	757.93	1.64	900.46	1.70	1,105.81	2.06	1,786.75	3.08
Total	46,311.07	100.00	52,946.62	100.00	53,619.06	100.00	57,941.57	100.00

4.3 Kissan Credit Card (KCC)

Banks have disbursed 33,26,371 numbers of KCC accounts amounting to Rs. 17,735.53 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.)
2021-22 (upto De'21)	27,14,318	14,835.85	51,53,134	27,019.82
2022-23 (upto June'22)	12,76,881	6,112.26	52,12,180	28,071.16



2022-23 (upto Sept'22)	21,52,052	10,406.56	49,07,938	27,875.28
2022-23 (upto Dec'22)	33,26,371	17,735.53	50,94,623	29,897.74

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

PSB,RRB & OSCB		PVT BANKS & SFB	
Bank	Amount (in Cr.)	Bank	Amount (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	11,884.46	Axis Bank Ltd	427.48
State Bank of India	1,529.94	HDFC Bank	81.31
Utkal Grameen Bank	1,042.70	ICICI Bank	64.24
BOTTOM 3 BANKS		BANK WITH NIL PERFORMANCE	
Central Bank of India	2.25	Bandhan Bank	0.00
Punjab & Sind Bank	2.08	IndusInd Bank	0.00
Bank of Maharashtra	0.21	IDFC First Bank	0.00
		Kotak Mahindra Bank	0.00
		Jana SFB	0.00

The Bank wise achievement made under KCC as on 31.12.2022 is available at **Annexure – 16**.

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

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

Farmers covered under PMFBY for FY 2021-22 & 2022-23 (upto 02.02.23) is given below:

Parameters	Cumulative (01.04.2021 to 31.03.2022)	Kharif 22 (01.04.2022 to 30.09.2022)	Rabi 22-23 (01.10.2022 to 02.02.2023)	Cumulative (01.04.2022 to 02.02.2023)
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	958.45	33.51	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	3.46	141.20

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

Odisha Gramya Bank has some unresolved issues pertaining to claim settlement under PMFBY which is given below –



- While insuring the KCC borrowers under NAIS (National Agricultural Insurance Scheme) during Kharif-2015 season, OGB Karamul Branch under Dhenkanal District had submitted NAIS declarations pertaining to 46 farmers to their Regional Office, Dhenkanal. But it was missed in the postal system and could not reach Regional Office, for which insurance pertaining to 46 farmers could not be processed. OGB lodged an additional claim of Rs. 13,90,357.27 in respect of the aforesaid 46 farmers of their Karamula Branch through Agricultural Insurance Company, Bhubaneswar, as per Govt. of India Circular dated 08.11.2010 issued by Department of Agriculture and Cooperation. In this regard, Govt. of Odisha, Cooperation Department, have already given their consent to bear the State share of claims (50%) amounting to Rs. 6,95,178.64 vide letter no. 5073 dated 17.07.2018 for payment of claim of the said 46 farmers. OGB have been making correspondences with Agricultural Insurance Company, Bhubaneswar since 2017. They have also taken up the matter with Regional Office, Agricultural Insurance Company of India Ltd., Bhubaneswar by submitting required documents for settlement of claim and they have already forwarded our claim to their Head Office at New Delhi. In spite of our repeated reminder to AIC, we are yet to receive any communication in this regard and no further development has been made.
- OGB has also requested for settlement of Additional Claims of 193 borrowers of Bato Branch under Keonjhar District for Kharif-2021, arising due to Problems/mistakes/errors/ omissions under PMFBY portal. In this regard, OGB has furnished the granular information to Office of the Registrar of Cooperative Societies & Nodal Officer (PMFBY), Directorate of Agriculture & Food Production, Bhubaneswar vide letter no. ADV/397/2021-22 dated 16.02.2022. SLBC has also shared the list to the concerned department of State Government.

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme is given below –

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

Banks in terms of highest sanctioned is given below-

BANK	NO. OF SANCTIONED APPLICATIONS
OSCB / PACS	11,180
State Bank of India	209
UCO Bank	164
Bank of India	136



Department of Agriculture & Image are in process of bringing out a SoP for the FY 2023-24.

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

PMFBY coverage of Farmers under BALARAM Scheme.

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

4.6 Agriculture Infrastructure Fund:

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

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

Status of AIF as on 30.01.2023					
Institution Name	No of Applications Sponsored	Applications Rejected/Denied	Applications Sanctioned	Sanctioned in Cr.	Pending at Bank Level
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
Total	567	167	350	194.36	47

As of 30.01.2023, total sanctioned projects were 350 with project cost of Rs.194.36 lacs.

4.7 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.

PROGRESS UNDER MIDH AS OF 31.01.2023 (Rs. In Lakhs)				
Name of the bank	Pending Proposals		Sanctioned Projects	
	Nos.	Project Cost	Nos.	Project Cost
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
TOTAL:	834	1,927.00	7	79.09



4.8 Agriculture Allied Sectors

Banks have disbursed Rs. 6,190.64 Crores against annual target of Rs. 6,485.62 Crores achieving 95.45 % of the target as of 31.12.2022.

Comparative - Disbursement

(Amt in Rs. Cr.)

Name of the Scheme	FY 2021-22			Target for Full FY 2022-23	As of June'22		As of Sept'22		As of Dec'22	
	Target for Full FY (in Cr.)	(in Cr.)	% Achv.		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
Dairy	1909.63	428.11	22.42	2117.00	218.26	10.31	859.19	40.59	1683.82	79.54
Fishery	1182.74	308.34	26.07	1557.61	139.48	8.95	491.40	31.55	695.62	44.66
Poultry	1029.03	352.79	34.28	1228.36	229.00	18.64	599.18	48.78	876.57	71.36
AH-Sheep /Goatery/ Piggery	834.13	1825.06	218.80	1350.23	587.35	43.50	1449.24	107.33	2014.50	149.20
Others	205.01	2353.65	1148.06	232.42	968.46	416.69	4264.35	1834.76	920.13	395.89
Total	5160.54	5267.95	102.08	6485.62	2142.55	33.03	7663.36	118.16	6190.64	95.45

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

PSB,RRB & OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Baroda	92.72	Jana SFB	10984.35
UCO Bank	77.67	Suryoday SFB	5080.44
SBI	64.79	RBL Bank	4899.65
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
Central Bank of India	3.80	IDBI Bank	7.03
OSCB	3.09	Kotak Mahindra Bank	0.05
OGB	2.74	Federal Bank	0.00

Reporting in “Others” under Allied Sector

SLBC & RBI held two rounds of discussion with banks reporting higher amount in “Other Allied” Sector on 29.11.2022 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 & Jana 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	920.13

COMPARISON OF BANKS REPORTING IN "OTHER" UNDER ALLIED SECTOR				
BANK	Annual Target for FY 2022-23	Achievement		
		Jun-22	Sep-22	Dec-22
Jana Small Finance Bank	0.29	84.17	182.80	266.55
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	19.90	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
Ujjivan Small Finance Bank	0.17	46.75	66.9	0



Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 31.12.2022 is given in **Annexure – 19**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2022	2,238	800	870	568
30.09.2022	3,203	857	897	1,449
31.12.2022	3,135	972	966	1,197

MKUY AS OF 31.12.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
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
Grand Total	2,612	972	966	1,197

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

Performance as of 31.03.2022, 21.10.2022 & 31.12.2022 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below

Sector	As of date	No. of appln. accepted	No. of appln. sanctioned	No. of appln. rejected	No. of appln. Pending	Appln. Pending for More than 15 Days
Animal Husbandry	31.03.22	27,301	5,741	10,865	10,695	10,382
Animal Husbandry	21.10.22	48,527	14,239	30,174	4,114	2,724
Animal Husbandry	31.12.22	50,903	15,378	32,869	2,656	2,194

Sector	As of date	No. of appln. accepted	No. of appln. sanctioned	No. of appln. rejected	No. of appln. Pending	Appln. Pending for More than 15 Days
Fisheries	31.03.22	5,556	662	2,444	2,450	2,441
Fisheries	21.10.22	5,945	906	3,080	1,959	1,953
Fisheries	31.12.22	6,091	940	3,148	2,003	1,989

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

3 Banks having highest no. of pendencies as of 31.12.22 are given below

Animal Husbandry		Fisheries	
BANK	NO. OF PENDING APPLICATIONS	BANK	NO. OF PENDING APPLICATIONS
Indian Overseas Bank (including OGB)	1309	Odisha State Cooperative Bank	1779
OSCB	574	Indian Overseas Bank (including OGB)	152
State Bank of India (including UGB)	327	State Bank of India (including UGB)	25

Districts under 2 categories in terms of pendency as of 31.12.22 are given below



Animal Husbandry		Fisheries	
DISTRICT	NO. OF PENDING APPLICATIONS	DISTRICT	NO. OF PENDING APPLICATIONS
Puri	1008	Kendrapara	1,728
Kendrapara	503	Puri	82
Balasore	152	Angul	41

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

Progress upto 31.12.2022 is given by **Annexure - 20**.

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

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

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

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

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



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

CGM, NABARD to further appraise in the matter.

4.12 Financing to FPOs (Farmers Producer Organisation)

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

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

PERFORMANCE UNDER FPO FINANCE FOR 22-23 PROVIDED BY NABARD THROUGH NABKISAN		
DISTRICT NAME	NUMBER OF FPO FINANCED	AMOUNT FINANCED IN (Rs. Lakhs)
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
Grand Total	60	650.50

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



AGENDA NO.5

Financing to MSME Sector

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

Against total target of Rs.59,449.52 Crore, total achievement as on 31.12.2022 is Rs. 45,940.57 Crore which is 77.28 % of total target.

Disbursement performance of Banks under MSME Sector is given below.

(Amt in Rs. Cr.)

Sector	FY 2021-22			Target for Full FY 2022-23	As of June'22		As of Sept'22		As of Dec'22	
	Target for Full FY	Achv. As of Dec'21	% Achv.		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
Micro - Manufacturing	7473.19	3505.77	46.91	11295.41	1806.50	15.99	4735.14	41.92	7794.03	69.00
Micro - Services	7339.17	10859.18	147.96	9511.92	2698.52	28.37	6904.39	72.59	11739.01	123.41
Micro Enterprises	14812.36	14364.95	96.98	20807.33	4505.02	21.65	11639.53	55.94	19533.04	93.88
Small - Manufacturing	5683.21	2705.04	47.60	8322.93	1589.31	19.10	3714.14	44.63	5480.32	65.85
Small - Services	6314.86	5827.75	92.29	10106.42	1844.32	18.25	4669.66	46.20	7056.44	69.82
Small Enterprises	11998.07	8532.79	71.12	18429.35	3433.63	18.63	8383.80	45.49	12536.76	68.03
Medium - Manufacturing	3450.97	2278.19	66.02	4280.37	2367.27	55.31	2466.85	57.63	3297.70	77.04
Medium - Services	4060.42	2755.39	67.86	6420.55	3859.60	60.11	6800.81	105.92	9199.43	143.28
Medium Enterprises	7511.38	5033.58	67.01	10700.92	6226.87	58.19	9267.66	86.61	12497.13	116.79
Khadi & Village Industries	2134.68	69.56	3.26	2972.48	16.22	0.55	29.76	1.00	135.70	4.57
Others under MSME	4867.93	166.64	3.42	6539.45	633.64	9.69	812.12	12.42	1237.94	18.93
TOTAL	41324.43	28167.52	68.16	59449.52	14815.38	24.92	30132.87	50.69	45940.57	77.28

Bank group wise Achievement under ACP MSME-2022-23 as on 31.12.2022

(Amt in Rs. Cr.)



Bank Sector	FY 2021-22			Target for Full FY 2022-23	As of June'22		As of Sept'22		As of Dec'22	
	Target for Full FY	Achv. As of Dec'21	% Achv.		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
Public Sector Banks	29215.60	21435.58	73.37	42370.45	8970.27	21.17	22194.97	52.38	34006.34	80.26
Pvt Sector Banks	9883.19	5657.57	57.24	14011.79	5391.40	38.48	7160.33	51.10	10524.69	75.11
RRBs	1662.94	1009.98	60.73	2383.18	444.97	18.67	730.85	30.67	1316.74	55.25
Co-op Banks	399.08	4.60	1.15	88.20	1.35	1.53	2.86	3.24	4.62	5.24
SFBs	163.63	59.80	182.12	595.88	7.39	1.24	43.86	7.36	88.18	14.80
TOTAL	41324.43	28167.52	68.16	59449.52	14815.38	24.92	30132.87	50.69	45940.57	77.28

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

PSB,RRB & OSCB	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	94.27
State Bank of India	89.55
UCO Bank	83.48
BOTTOM 3 BANKS	
Odisha Gramya Bank	39.09
Punjab & Sind Bank	18.33
OSCB	5.24

PVT	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Yes Bank	280.85
Kotak Mahindra Bank	137.01
ICICI Bank	118.28
BOTTOM 3 BANKS	
IDFC Bank	40.03
DCB Bank	25.39
Suryoday SFB	11.25

The comparative outstanding position under MSME Sector is given below

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 31.12.2021		Balance outstanding as on 30.06.2022		Balance outstanding as on 30.09.2022		Balance outstanding as on 31.12.2022	
	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	17,83,398	23,139.25	17,97,301	24,272.88	18,86,788	28,061.94	20,31,891	36,149.11
Small Enterprises	1,51,942	14,862.75	1,46,531	15,612.68	1,79,335	17,956.12	2,0646	19,333.55
Medium Enterprise	28,554	5,956.22	34,237	13,231.27	35,545	16,893.13	48,219	19,224.21
Total MSME	19,63,894	46,079.42	19,78,069	53,116.83	21,01,668	62,911.19	22,82,756	74,706.87

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



5.2 Bank finance to MSMEs getting lease hold right from IDCO

In the 169th SLBC Meeting held on 15.11.2022 the above issue was discussed wherein the Principal Secretary MSME informed that the issue will be taken up with IDCO to resolve the same amicably.

A meeting to discuss and finalize the way forward on the long pending IDCO land lease issue was held under the Chairmanship of Chief Secretary to Government on 13.01.2023. In the said meeting it was decided that CGM, IDCO as well as SLBC, Convenor were advised to find out the instances of any other State where similar issue exists and the mechanism to resolve the same. Chief Secretary advised to hold another meeting after 15 days to finalize the way forward on the long pending IDCO land lease issue in the presence of Pr. Secretary, MSME and MD, IDCO.

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

The Bank Wise status of applications as on 12.01.2023 is given below

SL. NO.	Name of Bank	Application Received	Sanctioned	Pending
1	Bank of baroda	5	2	3
2	Bank of india	59	9	50
4	Canara Bank	21	1	20
5	Central Bank of India	10	0	10
6	Indian Bank	10	7	3
7	Indian Overseas Bank	4	0	4
9	Punjab National Bank	21	6	15
10	State Bank Of India	144	34	110
11	UCO Bank	36	10	26
12	Union Bank Of India	43	30	13
Total PSBs		353	99	254
13	Axis Bank Ltd	6	0	6
14	Bandhan Bank	1	0	1
18	HDFC Bank	9	0	9
19	ICICI Bank	6	0	6
20	IDBI Bank	4	0	4
21	IDFC Bank	1	0	1
22	Indus Ind Bank	7	0	7
28	South Indian Bank Ltd	1	0	1
Total Pvt. Banks		35	0	35
32	Odisha Gramya Bank	6	2	4



33	Utkal Grameen Bank	3	0	3
34	Orissa State Co-op Bank	7	0	7
Total RRBs and OSCB		16	2	14
35	Others (Finance companies)	15	0	15
Total		419	101	318

SLBC has shared the granular data to all banks. A meeting in this regard was held on 12.01.2023 under the chairmanship of the Transport Commissioner, Odisha wherein it has been decided that a format consisting of the name, address, contacts number and URN numbers of the bus operator to be prepared by the Department. Meetings at regular interval will be conducted for monitor the progress of the scheme.

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

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

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

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

Further, in the meeting dated 24.01.2023, Director, Institutional Finance informed that State Govt. has launched the E-BG during Make in Odisha Conclave and notification in this regard has also been issued to the State Departments. So far only 4 banks such as HDFC, ICICI, SBI and Canara Bank have been integrated with NeSL Platform. DIF also advised all other Controlling Heads of the banks to follow up with their H.O to get on-boarded in NeSL platform at the earliest for smooth implementation of E-BG in the State.



5.5 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMGP as on 30.06.2022, 30.09.2022 and 31.12.2022 is given below

Date	Target		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involved	No of Prj.	MM Involve (In Lakh)
FY 22-23 (upto 30.06.22)	6000	21000.00	4340	11562.89	605	1554.39	10.08	7.40	1367	3813.46
FY 22-23 (upto 30.09.22)	6000	21000.00	9882	27955.82	2343	5810.19	39.05	27.67	2839	9348.73
FY 22-23 (upto 31.12.22)	6000	21000.00	15256	43482.59	4087	10655.67	68.12	50.74	3,687	11846.86

Against a physical target of 6000 units, banks have sanctioned 4087 accounts till 31.12.2022 which is 68.12% of target .

Top 3 banks in terms of sanctions under PMEGP –

Public Sector Bank & RRBs			Private Sector Banks		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)	Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	SBI	1460	1.	IDBI	37
2.	Union Bank of India	479	2.	Axis Bank	21
3.	Bank of India	377	3.	Federal Bank	4

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

Public Sector Bank & RRBs			Private Sector Banks		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)	Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	SBI	1199	1.	Axis Bank	207
2.	PNB	485	2.	HDFC Bank	72
3.	Indian Bank	267	3.	IDBI Bank	49

The Bank wise achievement under PMEGP of Odisha for the year 2022-23 (up to 31.12.2022) is given in the **Annexure– 22**.

Action Points: -

- 1) All banks to dispose the pending applications immediately.
- 2) Disbursement of all sanctioned cases should be done immediately.



- 3) Documents to be obtained as per the checklist.
- 4) Margin Money to be claimed on priority basis for all eligible unclaimed cases immediately.
- 5) The planned average Margin Money for Odisha is Rs.3.50 Lacs, the state average is Rs.2.78 Lacs as per MM claimed by banks as on 31.12.2022. Banks should focus on sanctioning large ticket size loans under PMEGP to increase the average ticket size for Margin Money Claim. Sponsoring agency is also requested to sponsor high value projects as the margin money involved is Rs 2.85 Lacs of the sponsored cases.
- 6) Applications to be uploaded in the PMEGP portal may please be scrutinized by the sponsoring agency. Only viable proposals may be forwarded to banks for sanction, to avoid delay and rejection.

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

The performance of this scheme as of 31.12.2022 is given below –

Category	Target No. of proposals	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
INDIVIDUAL APPLICATIONS					
28.06.2022	1,690	950	171	438	341
30.09.2022	1,690	1,314	273	685	356
31.12.2022	1,690	1,859	461	948	451
GROUP APPLICATIONS					
28.06.2022	554	374	41	22	311
30.09.2022	554	398	77	132	189
31.12.2022	554	449	85	168	195
TOTAL					
28.06.2022	2,244	1,324	212	460	652
30.09.2022	2,244	1,712	350	817	545
31.12.2022	2,244	2,308	546	1,116	646



➤ **Individual Category - PMFME**

Top 3 banks sanctioned loan under Individual Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	178
Union Bank of India	58
Canara Bank	44

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

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	154
Punjab National Bank & UCO Bank	40 (each)
Union Bank of India	37

➤ **SHG (THR) Category – PMFME**

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

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	45
UCO Bank	11
Canara Bank	7

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

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

BANK	NO. OF PENDING APPLICATIONS
Utkal Grameen Bank	67
Punjab National Bank	40
State Bank of India	20

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



Action points:

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

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

As reported by banks, there are 303 no. of Stress Committee Meeting conducted during FY 2022-23 (from 01.04.2022 to 31.12.2022) and through the Stress Committee, 6,245 no. of accounts/cases rectified, 106 no. of accounts/cases restructured and 4,032 no. of cases decided for recovery.

The details in this matter is given below –

Sl. No.	Name of Bank	No. of Stress Committee Meeting Conducted during 2022-23	Accounts Disposed at Stress Committees		
			Accounts/ Cases Rectified	Accounts/ Cases Restructured	Cases decided for Recovery
1	Bank of Baroda	6	97	0	621
2	Bank of India	4	164	24	288
3	Bank of Maharashtra	5	2	0	11
4	Indian Bank	7	15	0	248
5	State Bank of India	264	2,812	86	2,894
6	UCO Bank	2	0	0	0
7	Union Bank of India	28	147	2	153
8	AXIS Bank	6	8	0	3
9	DCB Bank Ltd.	9	5,062	0	0
10	Federal Bank	1	0	0	0



11	ICICI Bank Ltd.	35	2,481	0	159
12	HDFC Bank	39	4	0	346
13	Utkal Grameen Bank	3	3	0	4
TOTAL		409	10,795	112	4,727

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

5.8 Provision of banking facilities to MSME Clusters.

As per the discussion 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, the following 20 identified MSME clusters have been allotted to banks for taking care of their financing needs.

Sl. No.	Name of the Cluster (functional/active)	Sector (Textiles, Engineering works, etc)	District	Allocation to banks for cluster adoption
1	Engineering Cluster	Engineering	Anugul	PNB
2	Fly Ash cluster	Cement	Anugul	UCO Bank
3	Rice Milling Cluster	Agro/Food Processing	Balasore	UCO Bank
4	Sea Food Cluster	Fish Process/Canning	Balasore	PNB
5	Rice Mill Cluster	Agro/Food Processing	Baragarh	SBI
6	Rice Mill Cluster	Agro/Food Processing	Bolangir	SBI
7	Engineering Cluster	Engineering	Cuttack	UCO Bank
8	Pharmaceutical Cluster	Pharmaceutical	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	Dry Fish	Jagatsinghpur	UCO Bank
13	Engineering Cluster	Engineering	Jharsuguda	SBI
14	Automobile cluster	Engineering	Khurda	SBI
15	Pahal Rasagola Cluster	Rasagola	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	Tourism	Puri	UCO Bank
20	Rice Mill Cluster	Rice Mill	Sambalpur	SBI

Banks are requested to take care of the credit needs of the clusters.

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

All Banks and Financial Institutions have sanctioned 20,11,247 accounts with an amount of Rs. 11,125.00 Crore and disbursed Rs. 10,917.81 Crores in the financial year 2022-23 (up to 31.12.2022).

The comparative disbursement position under Mudra Sector (categories wise) for FY 2021-22 (upto Dec'21) & FY 2022-23 (upto Dec'22) is given below

Categories	FY 2021-22 (upto 31.12.21)			FY 2022-23 (upto 31.12.22)		
	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 (Upto Rs 50,000)	19,15,644	5,171.36	0.30	16,89,179	5,044.99	0.30
Kishore (Above Rs.50,000 upto Rs 5.0 Lacs)	2,48,952	2,644.71	1.06	2,90,176	3,390.60	1.17
Tarun (Above Rs.5.0 Lacs upto Rs 10.0 Lacs)	18,895	1,294.54	6.85	31,892	2,482.22	7.78
Total	21,83,491	9,110.60	--	20,11,247	10,917.81	--

The comparative disbursement position under Mudra Sector (categories wise) for FY 2022-23 is given below

Categories	FY 2022-23 (Upto 31.08.2022)			FY 2022-23 (Upto 30.09.2022)			FY 2022-23 (Upto 31.12.2022)		
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	Average Loan Size (Amt in Rs. Lakhs)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	Average Loan Size (Amt in Rs. Lakhs)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	Average Loan Size (Amt in Rs. Lakhs)
Shishu (Upto Rs 50,000)	9,55,462	2,804.67	0.29	11,68,139	3,419.48	0.29	16,89,179	5044.99	0.30
Kishore (Above Rs.50,000 upto Rs 5.0 Lacs)	1,67,809	1,793.45	1.07	2,01,918	2,218.83	1.10	2,90,176	3390.60	1.17
Tarun (Above Rs.5.0 Lacs upto Rs 10.0 Lacs)	15,484	1,079.09	6.97	19,769	1,383.24	7.00	31,892	2482.22	7.78
Total	11,38,755	5,677.21	--	13,89,826	7,021.54	--	20,11,247	10,917.81	--



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

Financial Institutions	FY 2021-22 (upto 31.12.21)		FY 2022-23					
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	(Upto 31.08.2022)		(Upto 30.09.2022)		(Upto 31.12.2022)	
			No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	1,69,952	2,596.34	98,855	1951.39	1,16,838	2,438.29	1,90,483	4,261.94
Private Sector Banks	12,11,180	3,732.25	6,53,449	2307.66	8,01,133	2,803.41	11,49,243	4,075.97
Regional Rural Banks	6,793	112.49	646	3.33	5,333	70.92	5,699	72.91
Small Finance Bank	1,51,511	535.92	1,04,643	388.27	1,20,403	450.79	1,91,396	757.78
MFIs & NBFCs	6,44,055	2,133.60	2,81,162	1,026.54	3,46,119	1,258.15	4,74,426	1,749.21
Total	21,83,491	9,110.60	11,38,755	5677.21	13,89,826	7,021.56	20,11,247	10,917.81

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA							
PSUs							
[Amount Rs. in Crore]							
Bank Name	31.08.2022		30.09.2022		31.12.2022		
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Canara Bank	14049	258.38	16595	328.18	26755	549.43	547.87
IOB	13106	110.43	14764	124.51	23313	198.49	197.92
SBI	10362	347.61	14971	502.51	22765	1019.11	999.74
PNB	12486	411.92	15619	574.20	22084	828.95	827.34
BOB	15900	159.51	15900	159.51	20604	288.53	252.70
Union Bank	8114	192.20	10809	260.10	17092	418.22	402.26
BOM	265	12.27	337	14.50	16361	64.25	61.94
Bank of India	9861	263.24	11220	288.09	15527	404.38	368.94
UCO Bank	5601	129.09	6477	150.61	11182	284.81	282.30
Indian Bank	3141	98.72	3883	125.11	7785	210.12	210.12
Central Bank	5657	134.62	5888	133.07	6436	142.79	97.94
P & S Bank	313	7.88	375	8.95	579	13.36	12.87



BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA							
PVT BANKS, RRBs, SFBs							
[Amount Rs. in Crore]							
Bank Name	31.08.2022		30.09.2022		31.12.2022		
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
IndusInd Bank	497334	1511.99	612100	1828.97	882628	2623.64	2623.64
Axis Bank	62323	260.06	76936	328.52	95001	427.22	427.22
HDFC Bank	46701	214.08	54060	252.88	77642	382.25	382.25
Utkarsh SFB	41941	117.39	51262	145.79	72097	213.03	213.03
Suryoday SFB	35056	126.11	35056	126.11	66246	264.97	264.92
Yes Bank	23885	82.91	30667	106.18	48438	171.61	171.61
Ujjivan SFB	23187	131.93	29075	164.43	44220	251.57	251.57
IDFC Bank	21882	173.00	25614	205.48	38857	323.46	323.14
ESAF SFB	4459	12.88	5006	14.47	8431	25.35	25.35
OGB	0	0.00	4535	66.80	4535	66.81	66.77
DCB Bank	0	0.00	0	0.00	3898	18.42	18.42
ICICI Bank	655	41.78	775	49.61	1301	84.19	84.19
UGB	646	14.06	798	17.70	1164	27.45	6.14
IDBI	372	19.87	508	26.07	743	37.54	37.54
RBL	191	0.40	326	0.68	532	1.12	1.12
Federal Bank	79	2.95	113	4.21	162	5.72	5.39
Karnataka Bank	27	0.99	34	1.32	41	1.52	1.45
Jana SFB	0	0.00	4	0.04	32	0.51	0.51

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

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

5.10 Emergency Credit Line Guarantee Scheme (ECLGS)

Banks in Odisha have sanctioned **Rs.3,779.26** Crore as on 31.12.2022 and disbursed Rs. **3,668.39** 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
3,49,194	3947.07	2,04,047	3,778.26	1,72,889	3668.39
% Achievement		58.43	95.72	84.73	97.09



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

The bankwise performance as on 31.12.2022 under this scheme is given in **Annexure-25**.

Claim of Interest Subvention

As of 31.12.2022, Rs. 2,227.93 lakhs interest subvention amount has been claimed in 55,895 accounts by different banks as given below.

CONSOLIDATED SHEET ECLGS INT SUBVENTION TILL 31.12.2022			
SL NO	NAME OF BANK	NO OF ACs CREDITED	AMOUNT REMITTED (In Rs. Lakhs)
1	STATE BANK OF INDIA	14,856	931.62
2	BANK OF INDIA	7,183	151.49
3	UCO BANK	6,155	102.98
4	ODISHA GRAMYA BANK	937	39.93
5	PUNJAB NATIONAL BANK	7,789	350.23
6	UNION BANK OF INDIA	941	36.05
7	UTKAL GRAMEEN BANK	182	10.25
8	FEDERAL BANK	1	0.02
9	AXIS BANK	44	0.62
10	CANARA BANK	6596	254.61
11	INDIAN BANK	4406	195.98
12	BANK OF MAHARASTRA	349	13.04
13	BANK OF BARODA	2761	118.86
14	CENTRAL BANK OF INDIA	3355	6.43
15	IDBI BANK	281	15.19
16	INDIAN OVERSEAS BANK	59	0.63
TOTAL		55,895	2,227.93

The last date is over and banks have claimed interest subvention amounting to 2,227.93 Lacs against total allocation of Rs.9,987.20 Lacs.

5.11 Assistance to Startups through Bank Linkage

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

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



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

Bankwise finance to Start Up for FY 2022-23 up to 31.12.2022 is given below.

BANKS	No of A/C sanctioned from 01.04.2022 to 31.12.2022	Amount sanctioned from 01.04.2022 to 31.12.2022 in Rs. Lakhs	Cummlative No of A/C sanctioned	Cummulative Amount sanctioned in Rs. Lakhs
Bank of India	0	0.00	163	12,224.34
Bank of Maharastra	2	3.98	3	123.98
Indian Overseas Bank	14	701.00	31	2,364.72
Punjab National Bank	0	0.00	10	47.96
State Bank of India	3	116.62	3	116.62
UCO Bank	1	20.00	2	1,020.00
Union Bank of India	0	0.00	5	76.50
HDFC Bank	0	0.00	1	400.00
IDBI Bank	96	602.00	181	842.00
Canara Bank	3	130.90	29	1,120.83
TOTAL	119	1574.50	428	18336.95

5.12 Stand Up India Scheme

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

As of 31st December 2022, **5,257** loan applications have been sanctioned & disbursed as per report by Stand Up India.

Performance under Stand Up India as of 31.12.2022 (As informed by SUI Cell of SIDBI)-

(Amount in Rs, Crores)

As on	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
30.06.2022	3,865	770	66.08	3,865	3,917	395.68	7,730	4,687	461.76
31.08.2022	3,865	770	66.08	3,865	3,940	402.10	7,730	4,710	468.18
30.09.2022	3,914	786	71.27	3,914	3,988	427.60	7,828	4,774	498.87
31.12.2022	4,354	824	80.58	4,354	4,433	529.02	8,708	5,257	609.60



All the banks are requested to improve performance under Stand Up India as the scheme is now extended upto 2025. Banks have to focus on more credit to SC/ST beneficiaries.

Top 3 & bottom 3 banks sanctioned loan under Stand Up India as of 31.12.2022

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	1451
Union Bank of India	734
Punjab National Bank	513
BOTTOM 3 BANKS	
Bank of Maharashtra	22
Odisha Gramya Bank	10
Federal Bank & Utkal Grameen Bank	2 (each)

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

5.13 Silpi Unnati Yojana (SUY) – State Government Scheme

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

In the current financial year upto 31.12.2022 total 424 loan applications are sanctioned.

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

As of	Total No. of application sponsored (Including backlog)	No. of application sanctioned	No. of application pending
30.09.2022	2,314	92	2,018
31.12.2022	3,701	424	2,970

3 banks having highest no. of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	1115
BBCCB/DCCB/OSCB	484
Odisha Gramya Bank	272

SLBC has shared the granular data to all banks.



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

The bank-wise details as on 31.12.2022 are given in **Annexure -27**.

5.14 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.12.2022, out of 81,185 applications entered in the portal, 58,448 applications are sanctioned & disbursement made in 44,413 accounts. 2,899 applications are pending in different bank branches.

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
31.12.2022	81,185	58,448	44,413

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

PSB,RRB & OSCB	
BANK	NO. OF APPLICATION SANCTIONED
TOP 3 PERFORMING BANKS	
State Bank of India	23280
Bank of India	5079
Canara Bank	4671
BOTTOM 3 BANKS	
Bank of Maharashtra	250
Odisha Gramya Bank	190
Utkal Grameen Bank	14

PVT BANKS & SFB	
BANK	NO. OF APPLICATION SANCTIONED
TOP 3 PERFORMING BANKS	
HDFC Bank	4469
IDBI Bank	349
Utkarsh SFB	120
BOTTOM 3 BANKS	
ICICI Bank	4
DCB Bank	0
IndusInd Bank	0

The bank wise achievement as on 31.12.2022 is given in **Annexure-28**.

Issues for pending applications:

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

SLBC has circulated the revised guidelines on PMSVANidhi – 2.0 to all banks.



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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
01.04.2022 TO 30.06.2022	6,405	588.81
01.04.2022 TO 30.09.2022	14,031	1,220.63
01.04.2022 TO 31.12.2022	24,229	2,089.93

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2022 to 31.12.2022 are available in **Annexure – 29**.

5.16 Onboarding of MSME on Udyam Registration Portal

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

The onboarding of MSMEs on the portal is work in progress and currently 1,37,52,548 MSMEs are registered on the platform in whole country and 2,91,123 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		As on 31.01.2023	
	All India	Odisha	All India	Odisha	All India	Odisha
	1,05,76,583	2,13,099	1,16,60,258	2,38,923	1,37,52,543	2,91,123

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

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

In this connection, RBI, Bhubaneswar vide letter dated July 12, 2022 has requested Finance Department, Govt. of Odisha and Director of Industries, MSME Department,



Govt. of Odisha to take necessary action for onboarding Government Departments/Enterprises of government of Odisha on the TReDS platform. Further, RBI on its letter dated July 12, 2022 has also requested ROC-cum-Official Liquidator, Cuttack to take necessary action for onboarding eligible companies in Odisha on TReDS platform.

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

5.18 Appointment of Certificate Officers (COs)

In the 54th Empowered Committee Meeting on MSME which was held on 21.11.2022 under the Chairmanship of Regional Director, RBI, it was informed by MSME Department, Govt of Odisha that the department has requested Revenue & Disaster Management Dept, Govt of Odisha, to look into the matter and instruct concerned authorities to act accordingly on appointment of GMs, DIC as COs, by designation and not by name, for disposal of certificate cases pertaining to PMRY/PMEGP Schemes.

We request MSME Department and Revenue & Disaster Management Dept, Govt of Odisha to kindly apprise the House in this regard.

AGENDA NO. 6

Financing to SHGs

6.1 WSHG in Odisha through Mission Shakti

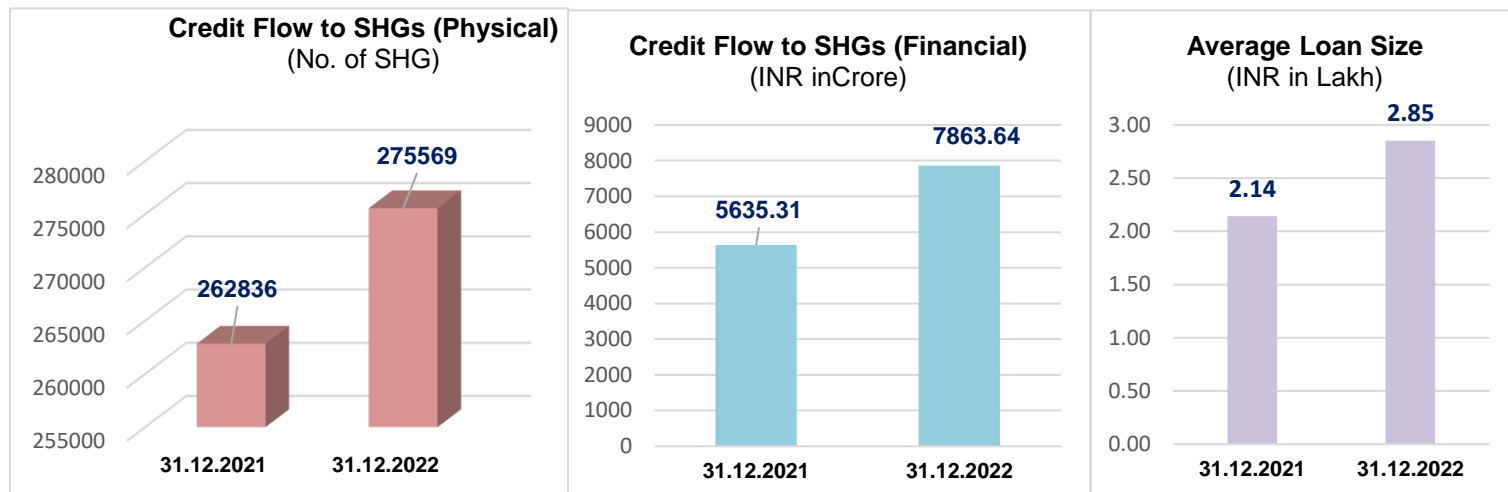
(a) Women SHG Bank Linkage Programme:

- The annual credit linkage target for the current financial year has been fixed at Rs. 8750 crore targeting 3,50,000 SHGs. As on 31st December 2022, **2,75,569** SHGs have been credit linked with an amount **Rs.7863.64** crore, which accounts for 79% and 90% of physical and financial target respectively.
- Under the 5T mandate of Department of Mission Shakti, Government has targeted to increase the average loan size to Rs. 4 lakh per SHG by 2022-23. The average loan size for the current financial year comes to Rs. **2.85 lakh** per SHG.

The bank wise and district wise progress (as on 31st December 2022) is enclosed at "**Annexure – 30**".



A comparative statement w.r.t achievement during December 2021 & 2022 on physical, financial, average loan size is depicted below.



Action:

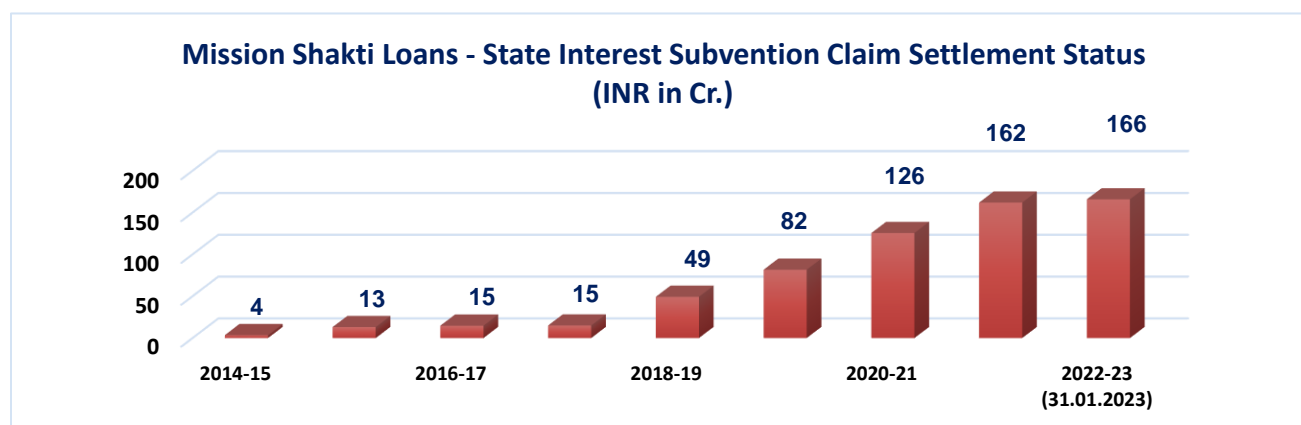
- i. Banks to issue suitable instructions for expediting the SHG credit linkage and increase the average loan size w.r.t the decision taken in the 167th SLBC meeting held on 23.06.2022 and the Finance Department communication letter no. 22306 dated 09.09.2022 on 'Increment of average loan size to SHGs to support their business'.

(b) Mission Shakti Loan – State Interest Subvention:

- In recognition of women members' efforts towards entrepreneurship, to reduce the interest burden and to encourage SHGs to invest more capital in livelihoods activities and to transform the SHGs into SMEs, the Government of Odisha has increased the interest subvention benefit on **SHG loans from Rs. 3 lakh to Rs. 5 lakh making it 0% effective annual rate of interest under Mission Shakti Loan Scheme - State Interest Subvention w.e.f. 1st April 2022** on prompt and regular repayment of loans.
- This increase in interest subvention benefit on loans upto Rs. 5 lakh will enable the SHGs to (1) invest more capital in livelihoods & enterprising activities, (2) avail hassle free credit access at an affordable cost through banks, (3) inculcate prompt repayment culture (4) take high value loans and to set up successful business ventures. Further, this will push the institutional credit flow to SHGs, thereby increase the average loan size and reduce the NPA position.

- Considering the growth in credit linkage and repayment of loan by SHG, target for the current year (2022-23) for 'Mission Shakti Loan - State Interest Subvention' has been fixed at **Rs. 200 crore**.
- As on 31st January 2023, claims amounting to Rs. 165.80 crore have been settlement covering around 2.58 lakh SHGs. Bank wise progress (claim settlement for the FY 2022-23) is enclosed at "**Annexure – 31**".
- Banks namely **Punjab & Sind, Bank of Maharashtra, Indusind Bank and Federal Bank** have not furnished any interest subvention claims for the financial year.

Financial Year wise performance (since inception) is depicted below.



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

- The dedicated MIS portal for monitoring SHG Bank Linkage and Interest Subvention programme in the state has been developed and operational. This portal is facilitating online & offline monitoring of sponsoring of application, sanction & repayment of loans and NPA position with respect to SHG loans in the state.
- The dedicated MIS portal for monitoring SHG Bank Linkage and Interest Subvention programme in the state has been developed and operational. This portal is facilitating online & offline monitoring of sponsoring of application, sanction & repayment of loans and NPA position with respect to SHG loans in the state.
- Sharing of bank loan data is inevitable for operation of the BLIS MIS portal. During the current financial year (2022-23), interest subvention amounting to **Rs. 131.56 crore** has been directly transferred through this portal benefiting **2.28 lakh SHGs**



under thirteen banks namely OGB, SBI, UCO, UGB, PNB, Canara, Union, CBI, BoB, ICICI, HDFC, IDBI and Axis. Other banks are to share their baseline & transactional data in the agreed format. The progress is enclosed at “**Annexure – 32**”

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

- To provide different banking services to citizens in unbanked and under-banked GPs across the state, Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen bank, Odisha Gramya Bank, UCO Bank, YES Bank and ICICI Bank has engaged 2318 Mission Shakti SHG members as Business Correspondent Agents (BCAs). These BCAs have undertaken transactions amounting to **Rs. 842.13 crore** during the current financial year.
- Recently, MoU has been signed with Punjab National Bank, Canara Bank, Bank of India, Indian Bank and Axis. It is planned to engage around 500 BCAs with these five banks.
- During the current financial year, it is targeted to position BCA in each unbanked GP of the state. The progress on these matters are enclosed at “**Annexure –33**”.

Action:

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

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 794 loan applications under SEP-I for FY 2022-23 (upto 31.12.2022) and 299 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage – 2,127 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.
FY 21-22 (01.04.21 to 31.01.22)	3227	1199	37.15	431	409	94.90	5574	2542	45.60
FY 22-23 (01.04.22 to 30.06.22)	3000	223	7.43	540	71	13.15	6000	453	7.55
FY 22-23 (01.04.22 to 30.09.22)	3000	568	18.93	540	224	41.48	6000	1365	22.75



FY 22-23 (01.04.22 to 31.12.22)	3000	794	26.47	540	299	55.37	6000	2127	35.45
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Achievement figure upto December'22 is furnished at **Annexure-34**.

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

The Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited, Bhubaneswar (OSFDC) has informed that during the financial year 2020-21 & 2021-22 target for financing 1712 (SC SHGs) were fixed by Govt. in collaboration with Mission Shakti Department.

After selection by selection committee, 1125 loan applications have been sent to banks for finance as of 03.02.2023, out of which 783 applications are sanctioned and 675 applications are disbursed. Further, 342 applications are pending with different banks for sanction and 108 applications are pending with banks for disbursement. The target and achievement made till 03.02.2023 is given below.

Year	Target fixed by OSFDC		No. of applications sponsored		No. of applications sanctioned		Application disbursed		Amount disbursed (in lakhs)		No. of applications pending
	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	Amt of subsidy paid by OSFDC	Amt of loan disbursed by bank	No. of SHG
13.10.22	1712	17123	905	9157	578	5738	491	4975	401.25	957.10	327
03.02.23	1712	17123	1125	11344	783	7811	675	6916	573.00	1361.04	342

In this regard, a meeting was held on 17.12.2022 with SLBC Convenor under the Chairmanship of Managing Director, OSFDC and the following points were emerged in the meeting -

- OSFDC will share bank A/C No and details of 37 SHGs to SLBC where the subsidy could not release due to problem in the account and SLBC will take up the matter with controlling authorities of all the banks to solve the said problems.
- OSFDC will submit the district wise target and achievement figure to SLBC in every 15 days so that SLBC will review the pending position issue and pass necessary instruction to all the LDMs for expedite the sanction & disbursement of loan by different banks the district.



The above matter has already been shared to all banks/LDMs vide letter no. SLBC/ODI/2022-23/844 & 845 dated 21.12.2022.

Further to sensitize the LDMs, OSFDC has taken a meeting with 17 LDMs namely Angul, Bhadrak, Bolangir, Boudh, Cuttack, Dhenkanal, Ganjam, Jagatsinghpur, Jajpur, Kalahandi, Kendrapada, Keonjhar, Khordha, Koraput, Nabarangpur, Sambalpur & Sonepur on 25.01.2023 and advised the 17 LDMs to expedite the disbursement of the sanctioned cases and dispose off all the pending applications within this financial year.

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

The District-wise sponsoring, sanction and disbursement of loan applications are given at **Annexure - 35**.

6.4 Leveraging Mission Shakti Loan to enable Unified Revenue Collection for Jal Saathis in Odisha

The Housing & Urban Development Department (HUDD), Govt. of Odisha has been engaging with over 26000 Mission Shakti Groups in delivery of urban infrastructure and services. The HUDD has already paid over Rs 101.55 crores in incentives to these Mission Shakti Groups.

The HUDD is interested in designing a Mission Shakti Loan Scheme (State Interest Subvention Scheme) under the Director of Mission Shakti to specifically support Mission Shakti Groups partnering with the HUDD.

To initiate the scheme, working capital / overdraft facility can be extended to the Mission Shakti Groups engaged in two flagship programs of the HUDD – MUKTA (The Urban Wage & Employment Scheme) and Jal Saathi Program. Both the programs are also covered under the 5T Initiative of the Hon'ble Chief Minister of Odisha.

So far, the HUDD has engaged 22,258 Mission Shakti Groups in MUKTA and 744 such groups under the Jal Saathi Program. Similarly, HUDD has paid incentives to the tune of Rs. 22.30 crores and Rs. 5.18 crores to Mission Shakti Groups engaged under MUKTA & Jal Saathi Program respectively.

A meeting was held on 09.02.2023 under the Chairmanship of Principal Secretary, HUDD where it was decided that -



1. SLBC will issue advisory to all banks to provide more loans under Mission Shakti loan scheme specifically to Mission Shakti groups engaged in urban schemes such as MUKTA-UMEI (Urban Wage Employment Initiative).
2. SLBC will take up with all banks
 - i. To waive daily limit on number of transactions made by debit cards for all Jal Saathis & to work out modalities to remove this limit.
 - ii. To waive cash handling charges for Jal Saathis collecting & deposing cash in their bank accounts.

For further details, we request Housing & Urban Development Department (HUDD), Govt. of Odisha to apprise the House in this regard.

AGENDA NO. 7

Other Issues

7.1 NPA position as on 31.12.2022

- ❖ Total NPA as on 31.12.2022 is Rs. 13,813.13 Crore, decreased from Rs. 15,163.51 Crore as on 31.03.2022.
- ❖ The NPA % of the State as on 31.12.2022 is 5.35%.
- ❖ NPA % under MSME is 5.31% particularly NPAs under PMEGP & Mudra are very high.
- ❖ For PMEGP, the NPA % is too high @ 27.06%. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Sector wise comparison of NPA % (as of 31.03.22 & 31.12.22)

Sl. No.	Sector	NPA % as of 31.03.2022	NPA% as of 30.06.2022	NPA % as of 30.09.2022	NPA % as of 31.12.2022
1.	Short Term Crop Loan	14.18	9.81	12.49	9.83
2.	Agriculture Term Loan	11.12	12.32	11.35	10.47
3.	Agriculture Allied	5.43	7.45	5.60	6.45



4.	Total Agriculture	10.37	10.00	11.01	9.40
5.	MSME Sector	8.94	8.57	7.19	5.32
6.	Education Loan	11.38	10.96	10.87	10.89
7.	Housing Loan	3.84	3.32	2.95	2.48
8.	Total Priority Sector	8.94	12.00	8.37	6.86
9.	Total Advance	6.47	8.40	6.09	5.35

Scheme wise comparison of NPA % (as of 31.03.22 & 31.12.22)

Sl. No.	Sector	NPA % as of 31.03.2022	NPA % as of 30.06.2022	NPA % as of 30.09.2022	NPA % as of 31.12.2022
1.	PMEGP	35.27	24.74	27.68	27.06
2.	SHG	5.96	6.58	4.73	4.43
3.	NULM	5.99	4.51	4.82	3.82
4.	MUDRA	12.01	13.20	12.15	13.10

Banks in the State have to :

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

In the 54th Empowered Committee meeting on MSME on 21.11.2022 it was decided that district level joint recovery camps will be organized in all the districts of Odisha in coordination with the corresponding DICs & LDMs. The LDMs of the above mentioned districts have conducted joint recovery camps in coordination with GM-DIC of respective districts and the tatus of joint recovery camps in these districts is given below

DISTRICT NAME	NO OF LOANEE PARTICIPATED	AMOUNT INVOLVED IN RS. LAKHS	RECOVERY MADE IN NO OF ACCOUNTS	AMOUNT RECOVERED IN RS. LAKHS
BARGARH	11	27	1	0.01
RAYAGADA	15	43.65	11	0.73



BALASORE	53	41.98	53	41.98
NABARANGPUR	20	27	5	0.36
SAMBALPUR	3	8.8	0	0
DHENKANAL	14	2.08	14	2.08
KANDHAMAL	7	12.47	7	12.47
PURI	73	144.52	123	135.48
NAYAGARH	25	0.91	25	0.91

With the joint effort, total amount of Rs.1.94 Crore has been recovered in 239 accounts.

The Bank wise and Sector wise NPA position is given in **Annexure – 36**.

7.2 RSETI

The overall number of candidates trained as on 31.12.2022 is 2,26,335 out of which 1,71,537 (**75.79%**) numbers are settled and 84,287 trained candidates have been credit linked.

As on 31.12.2022 (FY 2022-23), **14,488** Rural Poor/NRLM target group youth have been trained against annual target of **14,461** (% of achievement =**100.19 %**)

Bank wise performance under Rural Poor / NRLM training as on 31.12.2022 for FY 2022-23 is as follows:

BANK	BOI	RUDSETI (CANARA BANK)	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 31.12.2022	1,061	853	303	7,868	991	3,412	14,488
% of Achievement as of 31.12.22 to total target	98.06	152.32	61.84	102.65	103.12	92.14	100.19

The percentage of candidates settled with bank finance(credit linkage) as on 31.12.2022 (cumulative) is **58.61 %**. The details are given in **Annexure – 37**.



Status of Infrastructure related issues in RSETI (as on 31.01.2023)

Sl No	Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
1	Ganjam	Land Allotted	Not Given	To be Done	The District Authority is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
2	Gajapati	Alloted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector. The District Authority is demanding Rupees towards Rent, Cess etc.
3	Puri	Not allotted	No	No	The District authority is demanding Annual ground rent and cess @Rs 1.60 lakh per annum , which is not yet deposited, therefore construction not started. Sponsoring Bank is also not agreeing to deposit.
4	Rayagada	Allotted	Taken	To be done	Due to small area of construction, (at half Stage) not approved by NIRD. Fresh Construction to be done. Not yet started
5	Subarnapur	Allotted	Taken	Construction of Building done	Boundary disputed, not yet settled (in Progress). Functioning from own Building. Further, Office of the Tahasildar-Sonepur vide letter no. 412 dated 27.01.23 has demanded Rs. 1,09,12,388 towards land premium, annual ground rent, cess & incidental charges to SBRSETI, Sonepur.
6	Angul	Allotted	Taken	To be Done	Original allotment of land for 0.60 Ac has been reduced to less than 0.05 Ac , due to passage of Road. They have applied for additional 0.14 Ac in the adjoining side to be allotted
7	Sundargarh	Allotted	Taken	Completed	Water facility (Borewell) and Electric connection to be obtained. Boundary Wall to be constructed.
8	Bhadrak	Allotted	Taken	Completed	Boundary wall to be constructed .



9	Dhenkanal	Allotted	Taken	To be Done	Work order has been issued to the L1 contractor.
10	Cuttack	Not Allotted	Not Taken	NA	As the land identified for RSETI, Cuttack have no approach road and sufficient land area, Tahasildar-Barang have identified an alternate land for the same. Fresh Form-1A is being submitted after physical verification and discussion with Tahasildar-Barang
11	Kalahandi	allotted	taken	Construction done	Due to heavy water logging, drainage facilities to be provided. Since the adjoining area is under possession by others it can be done with the help of District authority.

SLBC has written a letter to Revenue Department to consider waiver of land rent & cess.

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

7.3 Seeding of bank-accounts with Aadhaar for ST, SC, OBC/SEBC & EBC Students for availing of Pre-matric / Post-Matric Scholarship

Finance Department, Govt. of Odisha informed that as per Govt. of India stipulations, from 2022-23 onwards, scholarship amount can only be disbursed in students' Aadhaar seeded bank-account. However, upon mapping exercise with NPCI, it was found that about 1/3rd applicants do not have Aadhaar seeded bank-accounts. This has resulted in reverting of close to 2 lakh applications of eligible students back to student level for taking action for Aadhaar seeding.

In this regard, Finance Department has already shared the granular data to all banks to facilitate the Aadhaar seeding process of the Scholarship beneficiaries so that no students ST, SC, OBC/SEBC & EBC Students are deprived for getting scholarship.

Finance Department also conducted a meeting with the banks on 24.01.2023 and advised all banks to instruct their concerned branches to take up the matter with mission mode and ensure that Aadhaar is seeded in all students account.

7.4 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 31.12.2022 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)
4,321	405.85	90.30	3,607	646.70	71.03	7,928	1052.55	161.33

The PLI wise Performance- EWS/LIG & MIG as on 31.12.2022 (Odisha) is given in **Annexure - 38**.

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

During 01.04.2022 to 31.12.2022, Banks have extended credit of Rs. 1,158.17 crore to 1,49,221 beneficiaries of Minority Community. The outstanding balance as on 31.12.2022 was Rs. 6,779.53 Crore in 12,40,256 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 30.12.2021	1,47,785	867.46	6,25,344	4,247.15
01.04.2022 to 30.06.2022	76,615	497.54	9,28,571	3,437.67
01.04.2022 to 30.09.2022	1,18,261	935.40	10,66,876	5,864.06
01.04.2022 to 31.12.2022	1,49,221	1,158.17	12,40,256	6779.53

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

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

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

The eNWRs issued by warehouses registered by WDRA for approved commodities are eligible for pledge financing. Banks can see the e-NWR on the repository system and



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

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

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

7.7 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 31.12.2022, 949 numbers of applications involving Rs.347.46 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

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

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

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

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



instructions to the Police Authorities to provide full support to banks for attachment of the property under section 14 of SARFAESI Act.

7.8 Digitization of land records

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

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

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

7.9 Miscellaneous

7.9.1 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.

7.9.2 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.

7.9.3 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.

7.9.4 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.

7.9.5 Functioning & Timely conduct of DCC/DLRC

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

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

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

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

7.9.6 Strengthening of LDMs

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

Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are basic necessities for LDMs to



discharge their core responsibilities along with adequate manpower may be provided to LDMs' Office without exception.

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

7.10 Recent policy changes by Central Government, RBI & NABARD

(a) RBI - Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial years 2022-23 and 2023-24

The Reserve Bank of India, Central Office, Mumbai vide notification no. RBI/2022-23/139 dated 23.11.2022 informed that Government of India has approved the continuation of the Interest Subvention Scheme (ISS) with modification for the financial years 2022-23 and 2023-24.

Detailed notification of RBI in this regard is enclosed in Annexure – 41.

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

SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods.

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

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

In this regard, Ministry of Panchayat Raj, Government of India provided a note wherein it observed that the pilot phase of the Scheme during the financial year 2020-21 covered about 40 thousand villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, Punjab & Rajasthan. States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards.



For implementation of the same in our State, SLBC has taken up the matter with Panchayat Raj Department, Govt. of Odisha vide letter no. SLBC/ODI/2021-22/1106 dated 05.11.2021 & SLBC/ODI/2022-23/378 dated 29.07.2022 as per the direction of Department of Financial Services, Govt. of India & RBI, Central Office, Mumbai and the also it has been discussed in the 168th SLBC Meeting.

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

7.12 Non-remittance of the attached money from the frozen bank accounts of different Financial Establishment by the Banks to the account of Competent Authorities after the ad-interim attachment order made absolute by the Ld. Designated Court.

The Hon'ble Designated Court (OPID), Cuttack, Balasore and Ganjam have passed orders in 13, 6 and 1 nos. of OPID cases respectively declaring the ad-interim attachment orders of Govt. pertaining to 20 fraudulent financial establishments absolute and directed the concerned Competent Authorities to realize the attached properties of those companies for equitable distribution among the depositors.

Consequent upon receipt of the said orders of the Hon'ble Designated Courts (OPID), Cuttack, Balasore and Ganjam, the ADM & Competent Authority, Cuttack, Balasore and Ganjam have been requesting all the relevant Banks time and again to remit the attached money lying in their Banks in the frozen Bank accounts of different companies to the Bank accounts of the concerned ADM & Competent Authorities. But in spite of several reminders by the ADM & CAs, the Bank Branches are not responding.

The list of the Bank Branches not remitting the attached amount from the frozen Bank accounts of different companies to the accounts of the concerned ADM & Competent Authorities are given in the **Annexure-42**.

SLBC therefore request all banks to take expeditious steps for remitting the attached amount of different companies from their frozen Bank accounts to the accounts of the concerned ADM & Competent Authorities enabling them to initiate action for refund of deposit to the duped depositors of the companies as a measure of compliance of the orders of Hon'ble Designated Courts.

AGENDA NO. 8

Any other matter with the permission of the Chair.