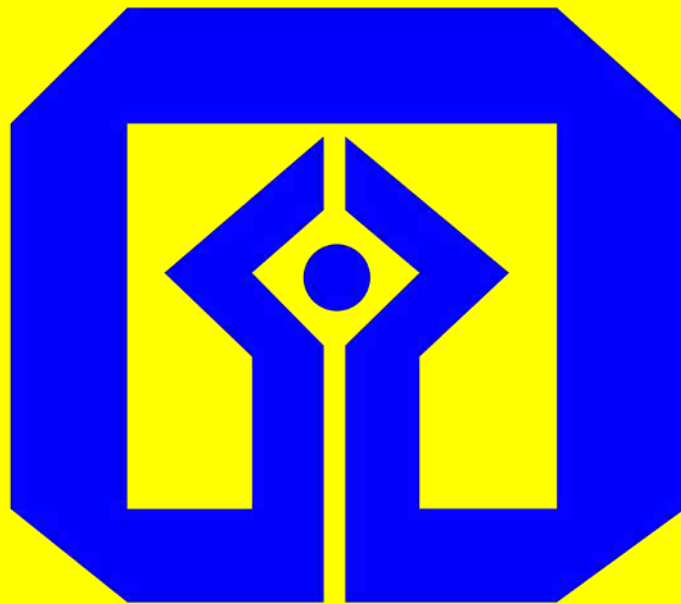


**PROCEEDINGS OF THE 170th
STATE LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
10.03.2023**



**UCO BANK
CONVENOR – SLBC,
ODISHA**



STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/13/2023-24

दिनांक / Date: 04.04.2023

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 170वां एस.एल.बी.सी. बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 170th SLBC Meeting of Odisha

हम दिनांक 10.03.2023 को आयोजित 170वां एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 170th SLBC Meeting of Odisha held on 10.03.2023.

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

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

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,

गौतम पात्र / Goutam Patra

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

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Enclo: यथोक्त As stated above



Proceedings of the 170th SLBC meeting of Odisha held on 10.03.2023

The 170th SLBC meeting of Odisha was held on 10.03.2023 under the Chairmanship of Executive Director, UCO Bank cum Chairman, SLBC at Crystal Hall, Mayfair Convention, Bhubaneswar in presence of:

Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, Smt Anu Garg.

Principal Secretary, Finance Department, Shri Vishal Kumar Dev.

Principal Secretary, Agriculture & Farmers' Empowerment Department, Dr. Arabinda Kumar Padhee.

Principal Secretary, MSME Department, Shri Saswat Mishra.

Principal Secretary, Fisheries & Animal Resources Development Department, Shri S K Vashishth.

Principal Secretary, Cooperation Department, Shri Sanjeev Kumar Chadha.

Commissioner Cum Secretary, Mission Shakti Department, Smt Sujata R. Karthikeyan.

Executive Director, RBI, Shri. Anil Kumar Sharma.

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

Chief General Manager, SBI, Shri Chandra Shekhar Sharma.

Managing Director Odisha State Co-operative Bank, Shri Uddhaba Chandra Majhi.

Director, Institutional Finance, Finance Department, Dr. Pragyansmita Sahoo.

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

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

At the outset, General Manager, UCO Bank-cum Convenor, SLBC, Odisha welcomed all the esteemed dignitaries & other participants to the 170th SLBC Meeting of Odisha at Central Hall, Mayfair Convention, Bhubaneswar.



The Convenor, SLBC expressed sincere gratitude to the State Government, RBI, NABARD, and Banks for their timely support extended to SLBC at the State Level and to the LDMs at the District level. He further requested all members to provide valuable suggestions, kind support, and cooperation to SLBC in meeting the credit and other innovative initiatives for the State.

Inaugural address by Executive Director UCO Bank cum Chairman SLBC Shri Ishraq Ali Khan

The Chairman SLBC welcomed all the dignitaries and stakeholders to the 170th SLBC Meeting.

He acknowledged the state government's critical support in achieving inclusive growth and uplifting marginalized sections of the society. He also congratulated all banks for their sincere efforts in maintaining a healthy CD ratio of **78.81%**, which is higher than many other states in the country.

He informed that all banks have achieved **72.33%** under the Annual Credit Plan as on 31st December, 2022 with a total Priority sector loan disbursement of Rs.**97,407.85 crore**, against the annual target of Rs.1,34,664.87 Crore. He highlighted the significant progress made in disbursing loans under Agriculture, MSME and Self-Help Group bank linkage.

Shri Khan also shared progress on the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana (APY). He urged both banks and government departments to make joint efforts with specific strategies for better recovery performance, as loans under PMEGP, KCCs, and Mudra are showing signs of stress and becoming NPA.

He emphasized the importance of continued collaboration and coordination among all stakeholders, including banks, government agencies, and development institutions, to achieve the desired outcomes of inclusive growth and sustainable development.

Address by Executive Director, RBI, Shri. Anil Kumar Sharma

The Executive Director of RBI, Shri. Anil Kumar Sharma, highlighted the importance of the SLBC forum in coordinating and expanding banking services to unbanked areas for faster economic development. Shri Sharma acknowledged the commendable achievement of SLBC in meeting the Priority Sector lending target including agriculture advances, micro and weaker section advances, and CD ratio benchmark.

Shri. Sharma emphasized that growth and stability primarily depend on equitable and diversified growth. He highlighted the steps taken by RBI over the years, such as promoting cooperatives, nationalization, branch expansion, lead bank scheme, and



priority sector lending. He pointed out the progress made in making the economy more formal and expanding banking services to unbanked areas. The percentage of credit sourced from informal sources has decreased from 93% to less than 28%. The number of rural branches has increased from 1853 in 1969 to more than 53,000 currently.

The Executive Director also spoke about the importance of creating and supporting Farmer Producer Organizations (FPOs) and leveraging technology to digitize land records and foster availability of loans.

Shri. Sharma also noted the challenges faced by MSMEs in accessing credit, technology, and markets, but highlighted their contribution of more than 45% of exports and more than 30% of GDP. He discussed various issues concerning the MSME sector, including the informality of small units and the need to bring more units into the formal sector.

Shri Sharma highlighted the importance of digital infrastructure in overcoming access barriers, and he mentioned the creation of Common Financial Literacy Centers (CFLs) to cover the entire country in the ratio of one CFL to three blocks by 2024. He emphasized the need for CFLs to adopt innovative techniques using local language, local people, and local participation to further financial education and financial literacy.

Finally, Shri Sharma also acknowledged the success story of Self-Help Groups (SHGs) in Odisha and their potential as a vehicle for financial education, financial literacy, and financial inclusion.

Address by Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, Smt. Anu Garg

The DC cum ACS greeted all the dignitaries and stakeholders present in the 170th SLBC meeting.

Smt. Garg expressed her delight and reminisced about her first SLBC, 21 years ago as the young Mission Director of Mission Shakti. She commended the progress made since then, with over six lakh groups and 70 lakh women involved in various economic activities.

Dc-Cum ACS highlighted the Government of Odisha's 5T charter, which aims at transformation, not just incremental changes. She also praised the increase in targets for Annual Credit Plan 2022-23 to Rs. 1.34 lakh crores which is up by 22% from last year, and urged everyone to exceed these benchmark.

Smt. Garg congratulated the banks whose performance was good in terms of achievement of ACP and encouraged those who had fallen short of their



achievement. She emphasized on financial inclusion and the need to provide brick & mortar branches in unbanked areas. Smt. Garg also acknowledged the progress made in agriculture and highlighted the need to improve the disbursement under BALARAM Yojana, a flagship scheme of State Government. She appreciated the bankers for good performance in MSME sector but raised her concern about the small ticket size loan under PMEGP and Mudra loan.

DC-cum-ACS urged all the banks to support the newly launched Mukhya Mantri Scooter Loan Scheme under Mission Shakti Department for empowering the women. She also encouraged the deepening of the digital payment ecosystem and urged for extending it to all districts from the existing four districts.

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

AGENDA NO.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 09.12.2022. The action points of last meeting and their compliance status were discussed. Since no comments have been received from any quarter, the same is confirmed.

AGENDA NO.2

Annual Credit Plan / CD Ratio

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

The total disbursement under Priority Sector lending for FY 2022-23 (up to 31.12.2022) is Rs.97,407.85 Crore, which represents an achievement of 72.33% against the annual target of Rs.1,34,664.87 Crore. Principal Secretary, Finance informed the house that banks have achieved 72.33% target under ACP up to 31st Dec'22 against the achievement of 59.01% during the corresponding period of previous year. He thanked all banks for this commendable achievement.

While discussing the district wise ACP achievement, Principal Secretary, Finance expressed his concern over 33.62% achievement in Gajapati district. The LDM, Gajapati informed that majority area of the district is tribal area which hinders the loan disbursement. The Executive Director, UCO Bank requested all banks operating in Gajapati district to explore all possibilities to increase credit flow in the district. Principal Secretary, Agriculture informed that the Collector & District Magistrate



should review the progress of credit flow. Director, Institutional Finance informed that they have written to NABARD for fixing reasonable target for the districts while preparing the PLP exercise. The Development Commissioner-cum-ACS advised that the group of bankers operating in the district should meet and formulate strategies for more credit flow in the district.

2.1. (a) Education Loan

During the period of 01.04.2022 to 31.12.2022, a total of Rs. 620.61 Crores has been disbursed by all banks in 17,448 accounts, including both Priority and Non-Priority accounts. The disbursement under Priority Sector is Rs.564.82 Crores against a target of Rs.977.72 Crores and the achievement is 57.77%. As of 31.12.2022, the outstanding balance is Rs. 1,795.04 Crores in 48,066 accounts.

2.1. (b) Housing Loan

From 1st April 2022, till 31st, December 2022, a total of Rs.7,481.59 Crores has been disbursed by all banks in 88,006 accounts, including both priority and non-priority accounts. The disbursement under Priority Sector is Rs.3,070.65 Crores against a target of Rs.6,065.78 Crores and the achievement is 50.62%. As of December 31st, 2022, the balance outstanding in 2,31,176 accounts is Rs.23,768.14 Crores.

2.2 CD Ratio (All Banks)

As on 31st December, 2022, the CD ratio of all banks, taking into account total utilization (which includes loans sanctioned outside the state but utilized in Odisha), was 78.81%, indicating an improvement from 76.85% as of September 30, 2022.

Principal Secretary, Finance informed that the CD ratio has been increased to 78.81% as on 31.12.22 which is higher than the national average. He congratulated all banks for their outstanding achievement. The Executive Director, UCO Bank requested Central Bank of India to formulate strategy for improvement of CD ratio from existing 41.60% to the desired level within a short period.

2.3 CD Ratio (District wise) as on 31.12.2022

As on 31st December, 2022, all districts have CD ratio above 40%. However, there are four districts with a CD ratio below 60%, namely Keonjhar (54.20%), Gajapati (54.18%), Mayurbhanj (51.49%) and Jagatsinghpur (48.15%).

The LDM Jagatsinghpur informed that there are bulk deposits from Paradip Port and from Jindal which affected the CD ratio. The LDM Mayurbhanj informed that they are trying their best to increase the CD ratio and by June'23, the district will achieve CD ratio of 60%. The LDM Gajapati informed that they will achieve 60% by March'23.

Principal Secretary, Agriculture advised that such districts have to analyse the reasons and take appropriate action to achieve CD ratio of 60%. He also informed that Govt. deposits should not go to banks having very low CD ratio.



AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

As of 31st December, 2022, the total banking network in Odisha has been expanded to 1,12,904. Banks have opened 70 new B&M branches in the Dec'22 quarter. The total no. of B&M branches and ATM in the state is 5,695 and 7,553 respectively as on 31st December, 2022.

The number of BCs has been decreased by 18,638 over the last quarter as YES Bank reported 1, 02,063 BCs during September, 2022 which now decreased to 51,909. However, IndusInd Bank and RBL Bank reported a higher number of BCs with increase of 22,841 and 7,637, respectively as on 31st December, 2022. These two banks were instructed to reconcile the figure and report it to SLBC.

Out of 6794 GPs in Odisha, 2630 GPS are having brick & motor branches and 4160 GPs are covered with BC/CSP or IPPB facility access points. There are 4 GPs with no banking touchpoints. PNB informed that in the Udayapur GP in Gajapati District, they have completed the survey and will open branch by June 2023. HDFC Bank informed that they have a branch around 6 km away from the unbanked Dhuliput GP in Malkangiri District. There are connectivity issues in Jantri and Populur GPs of Malkangiri District. BSNL was asked to look into the connectivity issues of these two GPS.

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 out of which YES bank has reported 51909 no. of BCs.

Yes Bank has informed that they have considered travel agents, kirana shop owners as BCs. On a query by Development Commissioner-Cum-ACS as to why the number of BCs have been reduced, the General Manager, RBI, informed that there was a reporting error by the concerned bank in the previous quarter. GM, RBI clarified that, while there is no bar on kirana shop owners acting as BCs, BCs can undertake one/ many/ all activities permitted by RBI. Director, Institutional Finance informed that YES bank has many inactive BCS which should be removed for reconciliation of the numbers.

3.3 Network of IPPBs of Post Office dept.

According to IPPB Bhubaneswar, as of December 31, 2022, there are 8,044 facility access points available through its 33 branches.

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

The process of opening Brick & Mortar branches in 270 identified GPs by March 31st, 2023, began after the 167th SLBC Meeting on June 23rd, 2022.



Finance Department identified 270 GPs in consultation with other stakeholders and SLBC made allotments of GP locations to banks for the opening of Brick & Mortar branches and took up the task of getting banks to open branches in the designated locations. SBI took up 28 GPs, OSCB took up 42 GPs and rest 200 GPs were allotted to other banks. Six Brick & Mortar branches have already been opened.

The updated status of the 270 identified GPs for the opening of Brick & Mortar branches is as follows:

Recent Status	SBI	OSCB	Others	TOTAL
Branch Opened			6	6
Branch to be Opened shortly.	8		4	12
Confirmation Awaited from Central Office, Survey Done			17	17
Not Feasible	16	4	62	82
Permission from Appropriate Authority awaited, Survey Done		28	0	28
Survey Completed, Not Sent to Appropriate Authority	4	2	11	17
Survey not Done		6	0	6
Survey Not Yet Started			50	50
Survey Ongoing		2	50	52
Grand Total	28	42	200	270

Replying to a query by Principal Secretary, Finance, the Regional Director, RBI informed that it is not necessary for commercial banks to take permission from RBI for opening Brick & Mortar branches, but cooperative bank has to take permission. He informed that OSCB has to resubmit the applications with desired information.

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India has identified 363 villages for opening brick & mortar branches, including 6 villages in Odisha. The SLBC, in consultation with respective LDMs, has allocated these villages to banks. Two of these villages, Tohara in Nabarangpur District and Dandabadi in Koraput District, were also identified by the Finance Department, Govt. of Odisha for opening bank branches.

As of December 31st, 2022, one branch (Canara Bank in Dandabadi) is operational, while another (State Bank of India in Kadelmetla) became operational on December 29th, 2022. Premises have not yet been identified by Suryoday SFB for their allocated village of Mathpada, and Bank of Baroda has activated the SOL for their allocated village of Mahupadar and the branch will be operational soon. Indian Bank has received approval from their HO but is facing issues in finding a suitable premises in Kandili for their allocated village. They have communicated this to the District Collector's office, but no further communications have been received. Union Bank of India allocated to Tohara has reported that a leased line is not feasible at the location, but they are awaiting a feasibility report from other service providers and will update the status accordingly.



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

There are currently 8 unbanked villages in the state as of 31.12.2022, according to the Jan Dhan Darshak GIS web portal. Network connectivity is the major issue for all these villages. The respective banks and BSNL were advised to resolve the issue immediately and provide banking outlets in these villages.

Jabagaon & Semikhal village of Kalahandi District have been exempted by DCC held on 11.12.2021 due to unavailability of connectivity and the population of Jabagaon is 184 & that of Semikhal is 122 only. This exemption is accepted by the house in the SLBC Meeting.

3.6 Connectivity by BSNL in the GPs

BharatNet Phase-I:

Out of 3,991 GPs/BHQs, 3,990 connected through underground Optical Fiber Cable. As on 31.12.22, 47.57% GP / BHQs have active connectivity. The representative of BSNL informed that now the activity connectivity is increased to 65%.

BharatNet Phase-II:

3,065 GPs/BHQs connected through aerial optical fiber cable. All connected GPs/BHQs are service ready as reported by BBNL and 76.44% are active.

3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) & Social Security Schemes.

As of 31st December, 2022, the number of accounts opened under the Pradhan Mantri Jan-Dhan Yojana (PMJDY) stood at 196,54, 993 with a total deposit of Rs. 8,030.46 Crores. Out of these accounts, 1,42,90,136 accounts were issued Rupay Cards.

The target for opening PMJDY accounts for the current FY 2022-23 was 11,00,000. As of 31st December, 2022, a total of 10,97,546 accounts have been opened, achieving 99.78% of the target.

3.8 Performance by Commercial Banks under Social Security Schemes

As of 31st December 2022, the commercial banks have enrolled 10,01,743 individuals under PMJJBY against the target of 7,50,000 for the FY 2022-23, thereby exceeding the target. Under PMSBY, the banks have enrolled 15,28,074 individuals, surpassing the target of 13,50,000. However, under APY, the banks have achieved 76.41% of the target enrollment for FY 2022-23, with 2,83,436 enrollments made against the target of 3,70,940 as of December 2022.

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

The State Government has announced the Chief Minister's Awards for the best performing bank branches in the Agriculture, MSME, and Women SHG sectors in the State will be presented for the year 2021-22 like last year. SLBC requested all banks to



submit branch-wise data directly to their respective LDMs promptly, enabling the LDMs to approve the scorecard in DCC and send it to SLBC for further action.

Director, Institutional Finance informed that the CM's award for 2020-21 was given on 25.05.2022. For the year 2021-22, only four districts so far have got the score card approved by DCC. Other districts have to expedite the process. Principal Secretary, Finance informed that Finance Department has already written to the District Collectors in this regard & will follow up. The Development Commissioner-Cum-ACS advised that all districts should complete the DCC approval process by 31st March, 2023.

The Executive Director, RBI informed that this is a very good initiative by the State Government to encourage the bankers and to create competitiveness among themselves.

3.10 Status of actual Financial Literacy Camps conducted

During the quarter ended 31st December 2022, a total of 1,133 financial literacy camps were conducted through Financial Literacy Centers and 2,963 camps through rural branches. These camps aim to provide financial education and literacy to people in rural areas, empowering them to make informed decisions about their finances.

During FY 2022-23, a total of 899 camps were conducted in June 2022, 933 camps in September 2022, and 1,133 camps in December 2022.

3.11 Financial Literacy Centres (FLC)

There are 10 vacant posts for FLC Counsellors in the districts, as reported by the banks. State Bank of India (SBI) has 9 vacant posts in Bolangir, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput, and Sundargarh districts. SBI has sought permission from its Corporate Centre in Mumbai for the appointment of FLCs for four districts, namely Bolangir, Rayagada, Sambalpur, and Sundargarh. Approval from the Corporate Centre is pending.

The posting of FLC counsellors is pending due to pending High Court cases in 5 districts, namely Khurda, Malkangiri, Nuapada, Jharsuguda, and Koraput. SBI is following up with their Bank Advocate for the vacation of stay from the Hon'ble High Court.

UCO Bank has one vacant post in Angul, and they have invited applications for FLC at Angul Centre from candidates on 18.11.2022 & 22.11.2022 (The Sambad & The New Indian Express Newspaper). However, the bank received only one application, which was ineligible according to bank guidelines. The bank invited applications again on 19.12.2022, 21.12.2022 & 23.12.2022 (The Times of India & The Sambad Newspaper), but they did not receive any application. The matter has been conveyed to the Head Office, and they are awaiting instructions for further action.



3.12 Centers for Financial Literacy (CFL) Project

All 52 CFLs have been operationalized since 1st December 2021. As of 31st December 2022, Dhan Foundation informed that a total of 30,402 Financial Literacy Awareness Programmes (FLAPs) were conducted, with 6,74,366 individuals participating in these programs.

To further scale up the Centers for Financial Literacy (CFL) Project in Odisha under Phase-II, RBI - Central Office, Mumbai has associated Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDS as the implementing partners. 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 CFLs (DHAN Foundation-78, MOTHER-19, VIDS-7 CFLs). With this, all districts in Odisha have been covered under the CFL project.

3.13 Financial Inclusion Fund (FIF) of NABARD

As of 31st December, 2022, a total of Rs.22.49 Crores under Financial Inclusion Fund (FIF) has been sanctioned to 22 banks and Rs.0.28 Crores to other agencies, but only Rs.10.02 lakhs have been disbursed to banks and Rs.27.63 lakhs to other agencies.

In addition, NABARD has disbursed Rs.3.96 Crores to banks and other agencies in the current financial year (2022-23) for which sanction was made earlier.

Principal Secretary, Finance informed that the utilization of FIF is improved over last quarter, but a lot more need to be achieved. He advised all banks to make maximum use of the Financial Inclusion Fund.

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

Till 31.12.2022, total 2,683 camps were organized. A total of 3,16,113 PMJDY accounts opened, 3,06,845 PMJJBY, 3,68,000 PMSBY and 52,746 APY enrollments were done.

In CASA, all ten aspirational districts of Odisha are below the benchmark target of 1,29,755 per lakh population. Under PMJJBY, 3 districts (Kalahandi, Koraput & Nabarangpur) are below benchmark target of 9,775 per lakh population. Similarly, in PMSBY nine districts except Dhenkanal are below the benchmark target of 30,303 per lakh population. Under APY, four districts (Kalahandi, Malkangiri, Nabarangapur, Nuapada) are below the benchmark target of 2,886 per lakh population.

The Convenor SLBC informed that a special six month campaign at GP level in these 10 aspirational districts is being organized from 15.02.23 to 15.08.23 as per the direction of DFS. Of. As of 04.03.23, out of 2012 GPs in these 10 districts camps have been organized in 125 GPs. During the campaign, under PMJDY 742, under PMJJBY 1161, under PMSBY 1837, under APY 253, under Mudra 70 and under KCC 93 Applications have been sourced.



Apart from this 15 villages have been identified by Minister of Tribal Affairs and 33 villages have been identified by Minister of Social Justice and Empowerment, Govt. of India for conducting special FI Camps.

Under Mission Utkarsh, Kalahandi District has been identified to improve the performance in Key Performance Indicators (KPI). Here, the performance under PMJJBY and PMSBY is satisfactory, but banks have to give more thrust in CASA, APY and Mudra enrollment.

Principal Secretary, Finance advised the LDMs of all the 10 districts to improve enrollments so that all districts can achieve the benchmark level of KPIs.

3.15 Expanding and Deepening of Digital Payments Ecosystem

In the first phase, two districts namely Cuttack and Bolangir have achieved 100% digitization and have been declared as fully digitized districts. On the 2nd phase, Sambalpur and Ganjam were identified for expanding and deepening the digital payments ecosystem. Both districts have achieved 100% digitalization and have also been declared as fully digitized.

The Reserve Bank of India (RBI) has advised identifying more districts to make them 100% digitally enabled in a time-bound manner. Accordingly, four districts have been proposed for expanding and deepening the digital payments ecosystem, namely **Mayurbhanj, Bargarh, Puri, and Gajapati** in the last Sub-Committee Meeting on FI, FLC & Digital banking held on 09.02.23 where the lead banks of those districts were agreed to act as nodal bank. The respective lead banks, Bank of India (Mayurbhanj), State Bank of India (Bargarh), UCO Bank (Puri), and Union Bank of India (Gajapati) have been communicated by SLBC to act as Nodal Bank for expanding and deepening the digital payment ecosystem in these 4 districts. Principal Secretary, Finance advised that in the next financial year, all the districts should be taken up under this programme.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

As of 27th January, 2023, 1221 loan applications from various banks have been received, through the SAFAL portal. Out of these, 11 applications have been sanctioned, while 778 applications are still pending. 152 applications were reverted, 221 were rejected and 59 applications were withdrawn.

Principal Secretary, Agriculture presented the benefits of SAFAL portal. He advised the banks which are not onboarded so far to onboard immediately. He informed that this portal is a first of its kind, and regular feedback meetings are being held to overcome the initial problem. He expected the banks to complete the processing of



applications within 45 days, monthly review, feedback to farmers, revert back of applications and reporting of problems.

4.2 ACP achievement under Agriculture Sector - Crop Loan & Agriculture Term Loan

Against a target of Rs.52,486.66 Crores for the current year, total achievement in Agriculture sector under ACP is Rs.41,066.48 Crores as on 31.12.2022 which is 78.24% of the target.

Crop Loan disbursement is Rs.35,156.06 Crores with achievement of 72.45% of the targeted amount of Rs. 52,486.66 Crores for the current financial year. Agricultural Term Loan disbursement during the same period is Rs. 25,469.09 Crores, which is 90% of the targeted amount of Rs. 17,330.60 Crores.

Principal Secretary, Cooperation Department informed the house that banks other than OSCB have not claimed interest subvention at expected level. He advised all banks to claim interest subvention on crop loan & term loan promptly and requested SLBC to look into it.

Principal Secretary, FA&RD pointed out that the achievement under allied advance as on 31.12.22 is less than that of September'22. He Informed that majority of banks have rectified their MIS and classified the "other" allied sector in appropriate category, resulting in reduction of achievement in allied sector.

While discussing the bank wise achievement under ACP Agriculture, Principal Secretary, Finance asked HDFC Bank for 20.12% achievement against 78.24% of the State. The representative of HDFC Bank informed that they are having some challenges in crop loan and will further add Rs.250 Crores by March'2023. The Principal Secretary, Finance urged all banks to achieve 100% target under ACP Agriculture.

Director, Institutional Finance informed that major private banks like IndusInd Bank, Bandhan Bank, IDFC First Bank and Kotak Mahindra Bank have shown NIL disbursement under crop loan in the entire 9 month period. Those banks responded that they are not having separate crop loan vertical. However, in the year 2023 – 2024, they will extend crop loan. The Development Commissioner-Cum-ACS advised them that zero figure in Crop loan is not acceptable and they have to give crop loan.

4.3 Kissan Credit Card (KCC)

From 01.04.2022 to 31.12.2022, a total of 33,26,371 Kisan Credit Card (KCC) accounts were disbursed by the banks, amounting to Rs. 17,735.53 Crores. As of 31.12.2022, there were 50,94,623 KCC accounts with a total outstanding balance of Rs. 29,897.74 Crores.

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

During the Rabi season of 2022-23, 1,89,664 farmers (both loanee and non-loanee) were enrolled in the PMFBY scheme. As of 02.02.2023, the cumulative enrolment



since 01.04.2022 was 84,43,543 farmers. The area insured during the Rabi season was 33,510 hectares and the cumulative insured area was 9,91,960 hectares. The sum insured during the Rabi season was Rs. 243.45 Crores and the cumulative sum insured was Rs. 7,134.25 Crores. The gross premium collected during the Rabi season was Rs. 10.39 Crores and the cumulative premium collected since 01.04.2022 was Rs. 1,384.85 Crores. The premium collected from farmers during the Rabi season was Rs. 3.46 Crores and the cumulative farmer's premium was Rs. 141.20 Crores.

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The target of 1,00,000 JLGs was set for financing during 2022-23. So far, total of 79,316 JLGs have been formed, and 71,024 applications have been sponsored. The number of applications sanctioned was 27,536, amounting to Rs. 229.43 Crores. Total 12,425 applications were disbursed loan amounting to Rs. 98.11 Crores.

The banks which have sanctioned the highest number of applications are OSCB/PACS with 11,180 sanctioned applications, followed by State Bank of India with 209, UCO Bank with 164, and Bank of India with 136 sanctioned applications.

Furthermore, the Department of Agriculture and Image are currently in the process of developing a standard operating procedure for the financial year 2023-24.

Principal Secretary, Agriculture informed that a road map for 2023 – 24 has been prepared with revised target for each district based on potential. May'2023 will be observed as BALRAM month. Special Campaign will be organized during the period and the supporting staff will be incentivized.

The CGM, SBI informed that due to technical reason, the scheme could not be taken up properly. Principal Secretary, Agriculture informed that the Certificate of Cultivation (COC) is issued by Government department which can be considered as vital document for finalizing amount of finance under BALRAM

4.6 Agriculture Infrastructure Fund:

As of 30th January, 2023, under Agriculture Infrastructure Fund (AIF), 567 applications were sponsored, out of which 167 were rejected or denied, and 350 were sanctioned with a total sanction amount of Rs.194.36 Crores. However, there are still 47 applications pending at the bank level. The AIF is a government initiative aimed at improving the agriculture infrastructure by providing financial assistance to eligible beneficiaries. All banks were requested to finance more under the scheme and dispose the pending applications in a time bound manner.

4.7 Mission for Integrated Development of Horticulture (MIDH)

The Directorate of Horticulture, Government of Odisha provided an update as of 31.01.2023, stating that 834 applications worth Rs. 19.27 Crores are pending with various banks, while 7 applications worth Rs. 0.79 Crores have been sanctioned. Out of the pending applications 798 applications are for mushroom production unit.



4.8 Agriculture Allied Sectors (Fishery & Dairy)

As of 31st December 2022, banks have disbursed Rs. 6,190.64 Crores, which is 95.45% of the annual target of Rs. 6,485.62 Crores under different schemes. The disbursement under Dairy scheme achieved 79.54% of the target, while Fishery scheme achieved 44.66% and Poultry scheme achieved 71.36%. However, the AH-Sheep/Goatery/Piggery scheme exceeded its target by achieving 149.20%. The achievement under "Others" category was Rs.920.13 Crores against the target of Rs. 232.42 Crores, which is 395.89%.

During November and December 2022, SLBC and RBI held discussions with banks reporting higher amounts in the "Other Allied" sector. Banks were requested to rectify their MIS issues and classify advances as per the RBI Guidelines to minimize erroneous reporting. All banks have rectified their MIS except for RBL Bank, Suryoday SFB & Jana SFB which reported Rs.255.62 Crores, Rs.234.34 Crores & Rs.266.55 Crores respectively under Other Allied Sector. The Principal Secretary, FARD advised all banks to rectify the MIS related issues and report the achievement in appropriate sub heads instead of showing them in others.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

Under the Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme, the total number of applications sponsored as of 31.12.2022 was 3,135, out of which, 972 applications were sanctioned while 966 applications were rejected and 1,197 applications pending with banks. Principal Secretary, Agriculture informed the house that this is a flagship programme of the State Government and advised all banks to dispose the pending applications urgently.

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

As of 31st December 2022, under the KCC Saturation Drive for Animal Husbandry, a total of 50,903 applications were accepted, out of which 15,378 applications were sanctioned, 32,869 were rejected, and 2,656 are pending. Out of the pending applications, 2,194 applications are pending for more than 15 days. However, as on 17.02.23, out of 51,327 applications accepted, 15,706 are sanctioned, 33,338 rejected and 2,283 applications are pending.

Similarly, under the Fisheries sector, as of 31st December 2022, a total of 6,091 applications were accepted, out of which 940 applications were sanctioned, 3,148 were rejected, and 2,003 are pending. Out of the pending applications, 1,989 applications are pending for more than 15 days. However as on 17.02.2023, out of 6,104 applications accepted, 957 sanctioned, 3,174 rejected and 1,973 are pending at different banks.

The Convenor SLBC informed the house that the scheme is extended upto 15.03.2023 and all banks have to actively participate. He also requested the LDMS to update the portal correctly & timely. ED, UCO bank asked all banks to clear all the pending applications in timely manner.



4.11 Matsya Pokhari Yojana

As of 31.12.2022, 67 applications were sponsored to banks out of which 19 were sanctioned, 10 returned and 38 applications are still pending at bank level. The Convenor SLBC requested all banks to dispose the pending applications in time bound manner.

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

The strategy to double farmer's income in Odisha involves reducing production costs, improving crop yield, mitigating risks, ensuring better prices, and promoting crop diversification, advanced technologies, agri-business, and agro-processing. NABARD implemented a pilot project in Cuttack district, covering 1439 farmers with interventions such as Integrated Farming System, crop diversification, farm mechanization, efficient irrigation, and skill development, resulting in a 73.10% increase in income.

4.13 Financing to FPOs (Farmers Producer Organization)

As of the current reporting period, NABARD has financed 65 Farmer Producer Organizations (FPOs) for a total amount of Rs. 685.50 lakhs through the NABKISAN. Additionally, the Horticulture Department has formed 103 FPOs, out of which 15 have been financed for a total amount of Rs. 330.04 lakhs.

AGENDA NO.5

Financing to MSME Sector

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

As of December 31st, 2022, the total ACP achievement under the MSME sector is Rs. 45,940.57 Crores, which is 77.28% of the total target of Rs. 59,449.52 Crores for the financial year 2022-23. Under Micro Enterprises, against the annual target of Rs. 20,807.33 Crores, banks have achieved Rs.19533.05 Crores as on 31.03.2022 thereby achieving 93.88% of the target. Under Small Enterprises, against a target of Rs.18,429.35 Crores banks have achieved Rs.12,497.13 Crores, which is 68.03% of target. For medium enterprises, against a target of Rs.9,267.66 Crores achievement was Rs. 12,497.13 Crores, thereby achieving 116.79% of the target. On the other hand, under Khadi & Village Industries banks have achieved only 4.57% of the target, and under Other MSME banks have achieved 18.93% of the target.

The Principal Secretary, MSME thanked all banks for achieving 77.28% of ACP target and encouraged all banks to continue the effort for achieving the annual target.

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

In 169th SLBC Meeting held on November 15th, 2022, the issue of IDCO land lease was discussed and the Principal Secretary, MSME informed that it would be taken up with IDCO to resolve amicably. On 13th January, 2023, a meeting was held under the



Chairmanship of Chief Secretary to Government to discuss the way forward on the long pending IDCO land lease issue. It was decided that CGM, IDCO, and SLBC Convenor would look for instances of similar issues in other states and the mechanism to resolve them. SLBC has submitted the guidelines of Maharashtra Industries Development Corporation (MIDC) to the MSME department.

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

As on 12.02.2023, out of 419 applications received by banks, 101 have been sanctioned while 318 are still pending. Convenor SLBC informed that a meeting chaired by the Transport Commissioner of Odisha was held on 12.01.2023 where it was decided that a format consisting of the name, address, contact number, and URN numbers of the bus operators will be prepared by the Department. Regular meetings will be held to monitor the progress of the scheme. SLBC has also shared the granular data to all banks with a request to dispose the pending applications on priority basis.

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

After receiving permission from the Board of Revenue, Odisha on 30.08.2022, e-BGs are set to be implemented through Automated e-Stamping on SWIFT India's platform. In a meeting held on 24.01.2023, Director, Institutional Finance informed that the State Government has launched e-BGs during the Make in Odisha Conclave, with a notification issued to State Departments. Currently, only HDFC, ICICI, SBI, and Canara Bank are integrated with the NeSL platform, and she advised all other banks to get on-boarded as soon as possible for smooth implementation of e-BGs in the state.

5.5 Govt. Sponsored Programmes PMEGP

The target set for sanctioning projects was 6000, with a total Margin Money (MM) of Rs.21,000.00 lakhs. As of 31st December 2022, the banks have received 15256 project applications, with a total investment of MM of Rs.43,482.59 lakhs. Out of these, the banks have sanctioned 4087 projects, involving an investment of MM Rs.10,655.67 lakhs, which accounts for 68.12% of the target achievement.

As on 28.02.2023, the number of sanctioned applications was 5082 which is 84.70% of the physical target. Principal Secretary, MSME informed that the margin money disbursed so far is Rs.63.40 Crores against a target of Rs.210 Crores. He advised all banks to submit the margin money claim in all eligible cases urgently. He also informed that against a planned average margin money of Rs.3.50 lacs, the present average margin money is only Rs.2.79 lacs. He advised all banks to sanction higher ticket size loans as the project cost has been increased.



Principal Secretary, MSME urged that instead of sanctioning & claiming margin money more in the last quarter, banks should spread it quarter-wise. The Development Commissioner-Cum-ACS advised that quarter wise target can be fixed.

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

As of 31st December 2022, under the PMFME scheme, there were 1,860 individual proposals sponsored to banks against a target of 1,690. Out of these, banks have sanctioned 461 proposals, while 948 proposals were rejected, and 451 proposals are still pending at banks.

For group applications, against the target of 554, banks have received a total of 448 proposals. Out of these, banks have sanctioned 85 proposals, 168 proposals were rejected, and 195 proposals are still pending at banks.

As on 28.02.2023, the number of sanctions in individual category increased to 605 and the sanctions for group category increased to 96. There are 358 applications under individual category & 176 applications under group category are pending with banks.

The Principal Secretary, MSME informed that the progress under PMFME is not satisfactory. He advised all banks to dispose all the pending applications within 31.3.2023.

5.7 Disposal of Stressed MSME Cases during FY 2021-22

During the period of FY 2022-23 (from 01.04.2022 to 31.12.2022), banks have conducted a total of 303 Stress Committee Meetings. Through these meetings, 6,245 accounts/cases were rectified, 106 accounts/cases were restructured, and 4,032 cases were decided for recovery.

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

According to the data available on the MUDRA portal, all banks and financial institutions have disbursed a total of Rs. 10,917.81 Crores in the financial year 2022-23 (up to 31.12.2022), across 20,11,247 accounts out of which 16,89,179 accounts under the Shishu category (up to Rs. 50,000), 2,90,176 accounts under Kishore category (above Rs. 50,000 up to Rs. 5.0 lakhs), and 31,892 accounts under Tarun category (above Rs. 5.0 lakhs up to Rs. 10.0 lakhs). The average credit disbursed per account in each of these categories was Rs. 30,000 for Shishu, Rs. 1.17 lakhs for Kishore, and Rs. 7.78 lakhs for Tarun respectively.

The Convenor SLBC requested banks like Kotak Mahindra Bank, Karur Vysya Bank, Laxmi Vilas Bank, The South Indian Bank, City Union Bank & OSCB who have not sanctioned a single loan under PMMY to start financing under the scheme.



5.10 Emergency Credit Line Guarantee Scheme (ECLGS)

As of December 31st, 2022, banks in Odisha have sanctioned Rs. 3,778.26 Crores and disbursed Rs. 3,668.39 Crores under ECLGS. All banks are advised to ensure the sanction and disbursement of all eligible accounts as soon as possible, as the scheme's benefits are extended up to March 31st, 2023.

As of 31.12.2022, different banks have claimed an interest subvention amount of Rs. 2,227.93 lakhs in 55,895 accounts under ECLGS.

Principal Secretary, MSME informed that though the department had provided Rs.9,987.20 lacs for interest subvention under ECLGS, banks have claimed only Rs.22.38 crores. He urged all banks for timely claim of interest subvention so that the small and medium units can get the benefit.

5.11 Assistance to Startups through Bank Linkage under Odisha Startup Policy

Up to 31st December 2022, loans to 119 startups have been sanctioned with a total amount of Rs. 1,574.50 lakhs. The cumulative number of accounts sanctioned so far is 428, with a cumulative amount sanctioned of Rs. 18,336.95 lakhs. As only 10 banks have reported financing to startups, the Convener SLBC requested all banks to support the startups.

5.12 Stand Up India Scheme

As of December 31, 2022, under the Stand-Up India scheme, banks have sanctioned loans to 8,708 applicants, out of which 824 are from the SC/ST category, with a disbursement amount of Rs. 80.58 Crores. 4,433 are from women category with a disbursement amount of Rs. 529.02 Crores. Though banks have achieved the target for financing women beneficiaries, the achievement under loan disbursement to SC/ST beneficiaries is not satisfactory.

Banks were advised to improve their performance under the Stand Up India scheme as it has now been extended up to 2025, with a particular focus on providing more credit to SC/ST beneficiaries.

5.13 Silpi Unnati Yojana (SUY)

As per the information provided by the Directorate of Handicrafts, the total number of applications sponsored (including backlog) under SUY upto 31.12.22 is 3,701, out of which 424 applications have been sanctioned, and 2,970 applications are pending. In terms of pending applications, State Bank of India has 1,115, BBCCB/DCCB/OSCB has 484, and Odisha Gramya Bank has 272 no. of applications. The Convenor, State Level Bankers Committee (SLBC) informed that granular data has been shared with all banks and requested all banks to improve the performance under the scheme.

5.14 PMSVANidhi (Street Vendors)

According to the information provided by the PMSVANidhi portal as of December 31, 2022, a total of 81,185 applications have been entered into the portal. Out of these, 58,448 applications have been sanctioned, and disbursement has been



made in 44,413 accounts. However, there are still 2,899 pending applications in different bank branches. It is important for banks to continue to work towards reducing the number of pending applications to ensure that deserving applicants receive timely access to the necessary funds. The Convener, SLBC also requested all banks to disburse the remaining sanctioned cases immediately.

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

As per SIDBI, during the period of 01.04.2022 to 31.12.2022, banks have covered 24,229 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 2,089.93 Crores.

The Principal Secretary, MSME Department expressed his displeasure as the CGTMSE coverage in Odisha is very minimal and he advised banks to take advantage of the scheme and finance more with CGTMSE coverage. He further informed that in the next meeting the representative from CGTMSE will present the scheme guidelines to bankers for a sensitization.

5.16 Onboarding of MSMEs on Udyam Portal

The Government of India has taken a crucial step towards formalizing the MSME sector by mandating the registration of entities through the Udyam Portal for classification as MSMEs. However, the onboarding process of MSMEs on the portal is still ongoing. As on 31.01.2023, 1,37,52,548 MSMEs are registered on the platform across the country, and 2,91,123 MSMEs are registered in Odisha. Despite this, many MSMEs remain outside the purview of the Udyam Portal. Principal Secretary, MSME informed that department is taking all out steps to increase the registration process and expected that the number will cross 4 lacs by June 2023.

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

The Government of India has mandated all companies registered under the Companies Act, 2013 with a turnover exceeding ₹ 500 crore and all Central Public Sector Enterprises to onboard themselves on the TReDS platform. RBI, Bhubaneswar has requested the Finance Department and Director of Industries of the Government of Odisha to take necessary action for onboarding Government Departments/Enterprises of the Government of Odisha on the TReDS platform. Additionally, RBI has also requested ROC-cum-Official Liquidator, Cuttack to take necessary action for onboarding eligible companies in Odisha on TReDS platform. The concerned department of the State Government is requested to take appropriate action.

5.18 Appointment of Certificate Officers (COs)

During the 54th Empowered Committee Meeting on MSME held on November 21, 2022, the MSME Department of the Government of Odisha informed that they have



requested the Revenue & Disaster Management Department of the Government of Odisha to take necessary action for the appointment of GMs, DIC as COs, by designation and not by name, for disposal of certificate cases related to the PMRY/PMEGP Scheme. The Convenor, SLBC requested Revenue Department & MSME Department to consider the proposal at any early date.

5.18 Common facility centres (CFC) in MSME clusters.

The Lead District Officers of RBI while visiting different MSME clusters observed that the common facility centres in most of the cases are not set up or not upgraded with time. The Convenor, SLBC requested the State government to take appropriate steps in this regard.

AGENDA NO. 6

Financing to SHGs

6.1 WSHG in Odisha through Mission Shakti

(a) Women SHG Bank Linkage Programme:

The Women SHG Bank Linkage Programme in Odisha aims to provide financial assistance to women self-help groups (SHGs) and encourage them to become self-sustainable. The programme has set an annual credit linkage target of Rs. 8,750 Crores for the current financial year, with a goal of targeting 3,50,000 SHGs. As of 31st December 2022, 2,75,569 SHGs have been credit linked with an amount of Rs. 7,863.64 Crores, accounting for 79% and 90% of the physical and financial targets respectively. The achievement further increase to Rs.8,951.40 Crores in 3,12,584 accounts as on 31.01.2023. The Government aims to increase the average loan size to Rs. 4 lakh per SHG by 2022-23, under the 5T mandate of Department of Mission Shakti. However, the current average loan size is Rs. 2.86 lakh per SHG.

The Commissioner Cum Secretary, Mission Shakti Department congratulated all banks for achieving the financial target and expected that by end of March 2023, the achievement will cross Rs.10,000 Crores. She informed that the challenge is to increase the average loan size, which is currently at Rs.2.86 lacs. She requested all banks to sanction 1st dose loan of Rs.2 lacs, 2nd dose of Rs.4 lacs & 3rd dose of Rs.6 lacs Irrespective of corpus fund. She also requested Utkal Grameen Bank to increase the average loan size, which is currently at Rs.1.90 lacs. As the average loan size of IndusInd bank is Rs.2 lac and that of HDFC Bank is Rs.2.39 lac they were also advised to increase the loan size. She informed that as government has increased the interest subvention loan limit from Rs.3 lac to Rs.5 lac, it will be easier for banks to increase the ticket size of loan.

(b) Mission Shakti Loan – State Interest Subvention:

Under the scheme, Government of Odisha has increased the interest subvention benefit on SHG loans from Rs. 3 lakh to Rs. 5 lakh, making it a 0% effective annual



rate of interest for prompt and regular repayment of loans. The target for the current year (2022-23) for this scheme is Rs. 200 Crores. As of 31st January 2023, claims amounting to Rs. 165.80 Crores have been settled, covering around 2.58 lakh SHGs. However, banks such as Punjab & Sind, Bank of Maharashtra, IndusInd Bank, and Federal Bank have not furnished any interest subvention claims for the financial year.

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

The Dedicated Management Information System (MIS) Portal for monitoring SHG Bank Linkage and Interest Subvention programmes in Odisha has been developed and made operational. This portal facilitates online and offline monitoring of sponsoring of applications, sanction and repayment of loans, and non-performing asset (NPA) position with respect to SHG loans in the state. During the current financial year (2022-23), interest subvention amounting to Rs. 131.56 Crores has been directly transferred through this portal, benefiting 2.28 lakh SHGs of thirteen banks.

The Commissioner Cum Secretary, Mission Shakti Department informed that three banks namely Punjab and Sind Bank, Federal Bank and IndusInd bank have not signed MOU for BLIS portal. Apart from this, some banks like PNB & Bank of India do not share the information in time, resulting in delay in release of interest subvention. She urged all banks like OSCB, Bank of India, Canara Bank & Indian Overseas Bank to shift fully to claim interest subvention through BLIS MIS portal. She also advised banks to share their baseline and transactional data in the agreed format.

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

The 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). Transactions amounting to Rs. 842.13 Crores have been undertaken by BCAs during the current financial year. The Government has signed an MoU with Punjab National Bank, Canara Bank, Bank of India, Indian Bank, and Axis Bank to engage around 500 BCAs with these five banks. During the current financial year, the Government aims to position a BCA in each unbanked Gram Panchayat (GP) of the state. The Commissioner Cum Secretary informed that the BC agents have already earned commission of Rs.2.75 Crores. She urged remaining banks to sign MOU and engage WSHG members as BC agents.

Principal Secretary, Finance informed since the last three SLBC meetings, banks have been advised to sign MOU with Mission Shakti Department to engage WSHG members as BC agents but some banks are yet to do the same. On his query, HDFC Bank informed that they have got legal confirmation and will sign the MOU very soon. Bank of Baroda has informed that after getting approval from Central Office, they will sign MOU. Bank of India informed that they have already got approval from Central Office and will sign MOU within a week. IndusInd bank informed that legal clearance obtained and after approval from business team, MOU will be signed.



The Development Commissioner Cum ACS fixed a deadline of 31.03.2023 to complete MOU signing by all banks.

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the current FY upto 31.12.2023, the target for individual loans was 3000, against which 794 loans were disbursed, accounting for 26.47% of the target. The target for group loans was 540, against which 299 loans were disbursed, accounting for 55.37% of the target. The target for credit linkage of SHGs was 6000, out of which 2127 SHGs were credit linked, accounting for 35.45% of the target.

The representative from SUDA requested all banks to improve the performance under all the three categories.

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 (OSFDC) collaborated with the Mission Shakti Department to provide financing to 1712 SC self-help groups (SHGs) during the financial years 2020-21 and 2021-22. As of 4th March 2023, 1252 loan applications were sent to banks for finance, out of which 909 applications were sanctioned, and 789 applications were disbursed.

A meeting was held with the SLBC and the Managing Director, OSFDC to resolve the issues relating to release of subsidy in 37 SHGs, which was further taken up with banks and LDMs for its resolution.

Further to sensitize the LDMs, a virtual meeting was held with 17 LDMs on 25.01.2023 where the LDMs were advised to expedite the disbursement of sanctioned cases and to dispose all the pending applications within this financial year.

The Convenor SLBC requested all banks to dispose the 343 pending applications and disburse the 120 sanctioned cases within 31.03.2023.

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

The Housing & Urban Development Department of the Government of Odisha has collaborated with over 26,000 Mission Shakti Groups to provide urban infrastructure and services. The department has already paid more than Rs 101.55 crores as incentives to these groups. To further support the Mission Shakti Groups partnering with HUDD, the department is interested in designing a Mission Shakti Loan Scheme under the Director of Mission Shakti. Working capital or overdraft facilities will be extended to Mission Shakti Groups involved in two flagship programs of HUDD, MUKTA (The Urban Wage & Employment Scheme) and Jal Saathi Program. A meeting was held on 09.02.2023, under the chairmanship of Principal Secretary,



HUDD, where it was decided to issue advisories to all banks for providing more loans under the Mission Shakti loan scheme, specifically to groups engaged in urban schemes.

The representative from HUDD requested all banks to

- Extend working capital limit of at least Rs.5 lacs to them.
- To waive the Cash Handling charges.
- To remove the daily transaction limit.

The Principal Secretary, Finance advised the HUDD Department to share the advisory to SLBC, who will inturn issue to all the banks for implementation after due approval from competent authorities if required.

AGENDA NO. 7

Other Issues

7.1 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 Id. Designated Court.

The Hon'ble Designated Courts have declared the ad-interim attachment orders of the Government pertaining to 20 fraudulent financial establishments absolute and directed the concerned Competent Authorities to distribute the attached properties of those companies among the depositors. However, the banks are not remitting the attached money lying in their frozen bank accounts to the Bank accounts of the concerned ADM & Competent Authorities, despite repeated requests. The SLBC has requested all banks to expedite the process of remitting the attached amount to the accounts of the concerned authorities so that they can initiate action for refund of deposit to the duped depositors of the companies, as per the orders of the Hon'ble Designated Courts.

The Joint Secretary, Finance informed that after several reminders, 24 banks have not remitted Rs.6.76 Crores. Pr. Secretary, Finance, informed that if a competent authority has instructed remittance of the balance in frozen accounts, bank should act on the order.

7.2 NPA position as on 31.12.2022

As of 31st December 2022, the total Non-Performing Assets (NPA) of all banks in the State is Rs. 13,813.13 Crores, a decrease from Rs. 15,163.51 Crores as of 31st March 2022. The NPA percentage as on 31.12.2022 is 5.35% which is decreased from 6.47% as on 31.03.2022. The NPA percentage under MSME is 5.31%, with PMEGP (27.06%) and Mudra (13.10%). The sector-wise comparison shows a decrease in NPA percentage for all sectors. In the 54th Empowered Committee meeting on MSME, it was decided to organize district-level joint recovery camps in all the districts of



Odisha. So far, with joint efforts, a total amount of Rs.1.94 Crores has been recovered in 239 accounts.

The banks in the State need to focus on stimulating recovery measures and proper monitoring with support from the State Government machinery.

7.3 RSETI

As of December 31st, 2022, a total of 226,335 candidates have been trained, with 171,537 (75.79%) are settled and 84,287 of those trained are credit linked. In the Rural Poor/NRLM program, 14,488 youths have been trained, which exceeds the annual target of 14,461. Among banks participating in the program RUDSETI, Canara Bank, SBI and Union Bank of India have achieved their annual targets as on 31.12.2022, while BOI (98.06%), UCO bank (92.14%) and Central Bank of India (61.84%) have to achieve their target by 31.03.2023.

Status of Infrastructure related issues in RSETI

State Director RSETI raised the land issues of RSETIs specially in Ganjam, Gajapati, Puri, Angul and Cuttack. He also requested State Government to waive the rent, cess and other incidental charges for all the RSETIs. The Principal Secretary, Finance informed that the matter has already been taken up with highest level and will be resolved soon.

7.4 Bunakar Assistance for Livelihood & Income Augmentation (BALIA)

Directorate of Textiles, Odisha is facing problems

- Many branches of Sambalpur District Central Co-operative Bank, Bargarh are not receiving loan application forms from the weavers under BALIA scheme.
- Banks are charging Rs.400/- per application for verification of CIBIL score of the beneficiary.
- Banks have kept the CIBIL score of minimum 750 for consideration of sanction of loan which is quite high in case of Weavers and ancillary workers.
- Berhampur Co-operative Central Bank, Chikiti branch refused and returned the individual loan application of 6 nos. of weavers under BALIA scheme on the ground that the loan can be disbursed through the member society which deviates the guideline of BALIA scheme. BCC Bank, Berhampur is of the views that it may create problem to collect the repayment of loan amount from individual weavers.

Principal Secretary, Agriculture informed that the scheme is for weavers linked to inter-subvention and mainly implemented through the DCCBs of OSCB. He advised the bank to take up the issues separately and resolve them.

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

Banks require support from District Magistrates for attachment of property under Section 14 of the SARFAESI Act. As of December 31, 2022, 949 applications involving



Rs. 347.46 crore from different banks are pending with district magistrates for attachment of property under this section. Finance Department has advised all Collector & District Magistrates to clear the pending applications within the prescribed time period. Lead District Managers are requested to review the position of pending cases in every DCC meeting and pursue the matter with District Authorities for immediate disposal. Banks have reported instances where police authorities are providing less support for attachment of property under Section 14, despite permission from District Magistrates. The concerned department is requested to issue necessary instructions to the Police Authorities to provide full support to banks for attachment of property under this section.

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

As per the instruction of Govt. of India, Government of Odisha has mandated that scholarship payments for ST, SC, OBC/SEBC & EBC students can only be made to Aadhaar-seeded bank accounts. However, it was found that one-third of applicants did not have Aadhaar-seeded bank accounts, which resulted in the rejection of almost 2 lakh applications. To address this issue, Finance Department has shared granular data with all banks to facilitate the Aadhaar seeding process for scholarship beneficiaries. In a meeting with the banks on January 24, 2023, the Finance Department instructed all banks to prioritize the matter and ensure that Aadhaar seeding is completed for all student accounts in a mission-mode approach.

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

As of 31st December, 2022, the National Housing Bank has provided the following data for the CLSS program in Odisha: for the EWS/LIG category, there are 4,321 loan accounts with a net loan disbursement of ₹405.85 Crores and total release of ₹90.30 Crores (including subsidy released and processing fees minus subsidy refunds). For the MIG category, there are 3,607 loan accounts with a net loan disbursement of ₹646.70 Crores and total release of ₹71.03 Crores. Overall, there are 7,928 loan accounts with a net loan disbursement of ₹1,052.55 Crores and total subsidy release of ₹161.33 Crores for both EWS/LIG and MIG categories combined.

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

Between April 1, 2022, and December 31, 2022, banks have extended credit worth Rs. 1,158.17 Crores to 1,49,221 beneficiaries belonging to the Minority Community. As of December 31, 2022, there the outstanding balance is Rs. 6,779.53 Crores in 12,40,256 accounts.

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

The Warehousing Development & Regulatory Authority (WDRA) has introduced a system of electronic Negotiable Warehouse Receipts (eNWR), which are issued by two repositories, National E-Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL), for creating and managing eNWRs. The eNWRs are eligible for pledge financing, and banks can view and secure them on the repository system. The Indian Banks' Association has also advised banks to consider financing only against the e-NWRs issued by warehouses registered by WDRA. RBI has increased the PSL limit for loans against NWRs/eNWRs from Rs.50 lakh to Rs.75



lakh per borrower, to encourage the use of NWR/eNWR issued by regulated warehouses as a preferred instrument for farmers to avail finance. Banks are urged to follow the guidelines and extend pledge finance to applicants wanting to pledge e-NWRs.

7.10 Digitization of land records

The digitization of land records in Odisha has been a key step towards creating a digital land record database, which is linked to banks and financial institutions. This has enabled the creation of online charges in digital land records, making the processing and sanctioning of loans by banks a quicker and more efficient process. Bhulekh Odisha is an online portal that has been created for keeping the land records of citizens of the state of Odisha. The digitization of land records in Odisha was done in 2008 as part of the National Land Records Modernization Programme (NLRMP) of the Central Government.

7.11 Miscellaneous

7.11.1: Registration Conveyance Deed

The registration of conveyance deeds for real estate projects is currently not being allowed due to a court case in Orissa. As a result, banks are having difficulty in sanctioning and disbursing housing loans, and the inflow of housing loan files from builder projects is being badly hampered. The state government is requested to intervene in the matter for an early resolution.

7.11.2: Registration of MOTD

Many banks in the state are not registering Memorandum of Title Deeds (MOTD), increasing the risk of security dilution. All banks are advised to issue necessary guidelines to their branches for the registration of MOTD with the registering authority. The state government has been requested to reduce the charges for MOTD and to enable online charge creation for banks.

7.11.3: NOC for transfer of land from financing banks

Banks have requested the state authorities to ensure that no transfer of land mortgaged to a bank should be allowed/registered without an NOC from the bank/charge release letter from the bank.

7.11.4: State Recovery Act (OPDR)

The State Recovery Act (OPDR) mechanism should 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 sacrifice based on merits of each case.

7.11.5: Functioning & Timely conduct of DCC/DLRC

The RBI guidelines and Lead Bank Scheme require that the DCC and DLRC meetings should be conducted at quarterly intervals within stipulated time without being rescheduled a number of times. DCC meetings should be convened by the Lead District Managers at quarterly intervals. 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. LDMs should be strengthened with adequate manpower and appropriate infrastructural support such as separate office space & technical infrastructure to be the focal point for the successful



implementation of the Lead Bank Scheme. The Controlling Heads of lead banks are requested to provide the manpower & infrastructure support to the LDMs.

7.12: Recent policy changes by Central Government, RBI & NABARD

The Reserve Bank of India has modified the Interest Subvention Scheme (ISS) for short-term loans for agriculture and allied activities availed through Kisan Credit Cards (KCC) during the financial years 2022-23 & 2023-24 and issued a circular no. RBI/2022-23/139, FIDD.CO.PSD.BCNo 13/05.02.001/2022-23 dated 23.11.2022.

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

The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of inhabited land 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, which would enable them to use their property as a financial asset for taking loans and other financial benefits from banks. The Ministry of Panchayat Raj, Government of India, has provided a note on the validity of property cards under the SVAMITVA Scheme as an instrument for property mortgage.

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

- I. All banks should take steps to achieve 100% ACP target for the current FY.
- II. All banks should process the applications under various schemes in a time bound manner in order to ensure nil pendency.
- III. Sanctioned applications under PMEGP to be disbursed and Margin Money to be claimed before 31.03.2023 in all eligible cases.
- IV. The average loan size in WSHG lending should be increased to Rs.4.00 lacs.
- V. All banks to sign MOU with Mission Shakti Department latest by 31.03.23 for engaging WSHG members as BCA.
- VI. All banks have to resolve the MIS level issues pertaining to proper classification of "Other Allied" sector under agriculture.

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

(Goutam Patra)
General Manager Cum Convenor
SLBC, Odisha



170th SLBC AGENDA

10.03.2023

1

COMPARISON OF BRANCHES & ATMS WITH OTHER STATES

STATE	BRANCH NETWORK			% of Rural Branches	Total no. of ATMs	Populati on (In Lakhs)	Branches per lakh population (2011 Census)	ATMs per lakh population (2011 Census)
	RURAL	SEMI URBAN/ URBAN	TOTAL					
ODISHA (DECEMBER 22)	3,013	2,682	5,695	52.91	7,553	419.74	13.57	17.99
ODISHA (SEPTEMBER 22)	2,978	2,647	5,625	52.94	7,415	419.74	13.40	17.67
WEST BENGAL (SEPTEMBER 22)	4,274	5,621	9,895	43.19	11,739	912.76	10.84	12.86
GUJARAT (SEPTEMBER 22)	3,514	6,341	9,855	35.66	11,843	604.40	16.31	19.59
MAHARASTRA (SEPTEMBER 22)	5,711	11,168	16,879	33.83	25,822	1123.74	15.02	22.98
KARNATAKA (SEPTEMBER 22)	4,252	7,498	11,750	36.19	16,987	610.95	19.23	27.80
TAMILNADU (SEPTEMBER 22)	3389	8989	12,378	27.38	----	721.47	17.16	----
CHHATISGARH (SEPTEMBER 22)	1416	1811	3,227	43.88	3,243	255.45	12.63	12.70

2

COMPARISON OF PERFORMANCE WITH OTHER STATES

STATES	AGRI	MSME	TOTAL PS	CD RATIO	NPA %
	% OF ACHIEVEMENT	% OF ACHIEVEMENT	% OF ACHIEVEMENT		
ODISHA (DECEMBER 22)	78.24	77.28	72.33	78.81	5.35
ODISHA (SEPTEMBER 22)	55.40	50.69	50.00	76.85	6.09
WEST BENGAL (SEPTEMBER 22)	40.00	64.00	49.00	61.00	13.87
GUJARAT (SEPTEMBER 22)	72.77	96.70	79.50	78.38	5.42
MAHARASTRA (SEPTEMBER 22)	58.00	62.00	54.00	95.00	11.52
CHHATISGARH (SEPTEMBER 22)	69.71	152.24	93.56	68.75	4.84

3

AGENDA NO. 1:

Confirmation of Proceedings of
169th SLBC Meeting held on
15.11.2022 & Compliance Status
of Action Points







4

AGENDA NO. 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 09.12.2022. Since no comments have been received from any quarter, the same may please be confirmed.

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

Sl.	Action Points	Compliance Status						
		Scheme	As on	Sponsored	Sanctioned	Pending	% pending	Trend
1.	All banks must dispose the pending applications under various schemes to minimize the pendency level.	PMFME	30.06.2022	1324	212	652	49.24	
			30.09.2022	1712	350	545	31.83	
			31.12.2022	2308	546	646	27.98	
			28.02.2023	2531	701	534	21.10	
		AIF	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	30.09.2022	3203	857	1449	45.24	
			31.12.2022	3135	972	1197	38.16	
		PMEGP	30.06.2022	4340	605	1367	31.49	
			30.09.2022	9882	2343	2839	28.72	
			31.12.2022	15254	4087	3687	24.17	
			28.02.2023	18052	5082	3617	20.04	
		KCC AH SATURATION	30.09.2022	48527	14239	4114	8.47	
			31.12.2022	50903	15378	2656	5.21	
		KCC FISHERY SATURATION	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.

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

Sl.	Action Points	Compliance Status
2.	All banks to take necessary steps for opening of new Brick & Mortar Branches in 270 unbanked GPs.	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 200 GPs. So far 6 brick & mortar branches have already been opened by banks.
		<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.• SBI will open B & M branches in 8 GPs, Axis Bank in 2 GPs, IDFC First in 1 GP and Utkarsh SFB in 1 GP shortly.

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

Sl.	Action Points	Compliance Status																														
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>The major banks namely IndusInd, ICICI,YES Bank, IDBI, UJJIVAN SFB, PNB, UTKARSH SFB have rectified their MIS and they are now reporting all advances in proper heads.</p> <p>RBL Bank, Jana SFB & Suryoday SFB who are yet to rectify their MIS and their achievement reported in "Other Allied" Sector as on 31.12.2022 is as under-</p> <p style="text-align: right;">(Amount in Rs. Crores)</p> <table><tr><th colspan="2">RBL Bank</th><th colspan="2">Jana SFB</th><th colspan="2">Suryoday SFB</th></tr><tr><th>T</th><th>A</th><th>T</th><th>A</th><th>T</th><th>A</th></tr><tr><td>0.12</td><td>255.62</td><td>0.29</td><td>266.55</td><td>0.33</td><td>234.34</td></tr></table> <p>The present status of other allied sector is given below –</p> <p style="text-align: right;">(Amount in Rs. Crores)</p> <table><tr><th>Annual Target for FY 2022-23</th><th colspan="3">Achievement under Other Allied Sector</th></tr><tr><td></td><td>Jun-22</td><td>Sep-22</td><td>Dec-22</td></tr><tr><td>232.42</td><td>968.46</td><td>4264.35</td><td>920.13</td></tr></table>	RBL Bank		Jana SFB		Suryoday SFB		T	A	T	A	T	A	0.12	255.62	0.29	266.55	0.33	234.34	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
RBL Bank		Jana SFB		Suryoday SFB																												
T	A	T	A	T	A																											
0.12	255.62	0.29	266.55	0.33	234.34																											
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																													

8

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

Sl.	Action Points	Compliance Status
4.	One Meeting should be conducted with the Principal Secretary Agri & FE, SLBC and NABARD for resolving the issues relating to BALARAM Scheme.	The meeting on BALARAM was held on 12.01.2023 under the joint chairmanship of Principal Secretary, Finance Department & 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. 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.
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.	As of 31.12.2022, Rs.2,227.93 lakhs interest subvention amount has been claimed in 55,895 accounts by different banks. The unutilized balance has been returned to the Government.

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

Sl.	Action Points	Compliance Status
6.	The average ticket size in SHG lending should be increased to Rs. 4 lakhs in the current Financial Year.	The average loan size for WSHG has been increased to 2.86 lakhs as on 31.01.2023 from Rs. 2.70 lakhs as on 30.09.2022. The Government of Odisha's decision to increase the interest subvention benefit on SHG loans from Rs. 3 lakh to Rs. 5 lakh on prompt and regular repayment of loans will push the institutional credit flow to SHGs, thereby increase the average loan size.
7.	Banks to sign MOU with Mission Shakti for engaging WSHG members as BCA.	As on 31.12.2022 total 11 banks namely State Bank of India, UCO Bank, Union bank of India, Odisha Gramya Bank, Utkal Grameen Bank, YES Bank, ICICI Bank, Punjab National Bank, Canara Bank, Indian Bank and AXIS Bank have signed the MoU with Mission Shakti. Empanelled banks namely Bank of India, Bank of Baroda, Indian Overseas Bank, Bank of Maharashtra, Bandhan Bank, HDFC Bank, DCB Bank, IDBI Bank, IndusInd Bank, Federal Bank, IDFC First Bank, Kotak Mahindra Bank, Jana SFB and OSCB have not signed the MoU yet. Representatives from the above banks are requested to apprise the house in this matter,

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

Sl.	Action Points	Compliance Status
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 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.	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>

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AGENDA NO.2 Annual Credit Plan/ CD Ratio

12

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.)								
Particulars	FY 2021-2022 (31.12.21)			Target for FY 2022-23	As of Sept' 22		As of Dec' 22	
	Target	Achv	% Achv		Achv	% Achv	Achv.	% Achv
Agri Total	46,586	28,743	61.70	52,486.66	29,079	55.40	41,066.48	78.24
MSME Total	41,324	28,168	68.16	59,449.52	30,133	50.69	45,940.57	77.28
Education	1,097	238	21.72	977.72	363	37.12	564.82	57.77
Housing	5,771	1,110	19.24	6,065.78	2,041	33.65	3,070.65	50.62
Export Credit	4,567	3,548	77.70	4,706.82	2,801	59.50	2,861.83	60.80
Others PS	10,895	3,248	29.81	10,978.37	2,915	26.56	3,903.50	35.56
Priority Sector Total	1,10,241	65,055	59.01	1,34,664.87	67,332	50.00	97,407.85	72.33

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

Bank group wise Achievement under ACP 2022-23 (Amount in Rs. Cr.)								
Particulars	FY 2021-2022 (31.12.21)			Target for FY 2022-23	As of Sept'22		As of Dec'22	
	Target	Achv	% Achv		Achv	% Achv	Achv.	% Achv
Public Sector Banks	65,342	35,532	54.38	81,601.61	39,116	47.94	59,118.43	72.45
Private Sector Banks	19,617	12,733	64.90	25,798.28	14,447	56.00	18,187.65	70.50
Regional Rural Banks	6,410	3,955	61.70	6,792.96	3,791	55.81	5,434.51	80.00
Co-operative Banks	18,400	12,023	65.34	19,447.46	8,891	45.72	12,856.86	66.11
Small Finance Bank	472	812	172.12	1,024.57	1,087	106.08	1,810.40	176.70
Total	1,10,241	65,055	59.01	1,34,664.87	67,332	50.00	97,407.85	72.33

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

ACP ACHIVEMENT COMPARISON PSBs					Amount in Rs. Crores
BANKS	% Achv.- 2021-22 (up to Dec quarter)	Target 22-23	Sept'22	Dec'22	% Achv.- 2022-23 (up to Dec quarter)
Indian Overseas Bank	52.69	2,553.36	1,443.68	2,158.81	84.55
Bank of Baroda	46.27	3,438.14	1,452.89	2,855.00	83.04
State Bank of India	51.97	38,766.50	21,337.55	31,061.62	80.12
Canara Bank	50.75	4,360.53	2,204.61	3,275.63	75.12
UCO Bank	49.81	5,422.73	2,856.44	3,945.05	72.75
Bank of Maharashtra	208.39	249.48	121.07	173.38	69.50
Indian Bank	126.63	4,786.72	1,731.35	3,191.69	66.68
Punjab National Bank	45.25	6,387.37	2,455.10	4,148.90	64.95
Bank of India	34.19	5,688.03	1,782.28	3,389.67	59.59
Central Bank of India	77.39	1,551.61	576.13	837.77	53.99
Union Bank of India	54.32	7,977.08	3,137.95	4,022.14	50.42
Punjab & Sind Bank	16.57	420.06	17.19	58.77	13.99
STATE % OF ACHIEVEMENT	59.01				72.33

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

ACP ACHIVEMENT COMPARISON PVT BANKS					Amount in Rs. Crores
BANKS	% Achv.- 2021-22 (up to Dec quarter)	Target 22-23	Sept'22	Dec'22	% Achv.- 2022-23 (up to Dec quarter)
Yes Bank	24.37	97.89	236.48	191.55	195.68
IDFC Bank	12.73	273.01	242.48	416.72	152.64
Kotak Mahindra Bank Ltd	86.76	489.18	417.41	712.69	145.69
City Union Bank	0.00	5.73	1.58	7.00	122.16
Federal Bank	132.33	749.17	666.12	816.18	108.94
RBL Bank	375.40	324.9	213.48	326.23	100.41
ICICI Bank	68.46	4,593.30	2,958.67	3,918.86	85.32
Indus Ind Bank	433.90	4,217.42	4,742.76	3,542.96	84.01
DCB Bank Ltd	72.85	625.16	300.89	496.11	79.36
HDFC Bank	22.06	4,786.93	1,719.36	2,797.45	58.44
IDBI Bank	41.36	1,494.72	677.75	853.44	57.10
Axis Bank Ltd	34.66	5,295.48	1,459.77	3,009.23	56.83
Bandhan Bank	138.36	1,704.49	716.9	963.55	56.53
Karur Vysya Bank	1.68	115.95	16.77	28.65	24.71
Karnatak Bank Ltd.	27.73	298.79	57.64	70.46	23.58
Laxmi Vilas Bank	42.10	31.06	2.39	4.06	13.07
The South Indian Bank Ltd.	328.68	374.71	13.82	32.51	8.68
Standard Chartered Bank	4.12	9.96	0	0	0.00
Tamilnadu Mercantile Bank	111.25	310.43	4.86	0	0.00
STATE % OF ACHIEVEMENT	59.01				72.33

YES Bank has informed that, they have included NPS in Sept' 22 ACP achievement which is rectified in Dec' 22.

IndusInd Bank has informed that they have wrongly reported Rs.2294.10 Crs more under other allied sector in Sept' 22 which is rectified in Dec' 22.

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

ACP ACHIVEMENT COMPARISON RRBs & OSCB					Amount in Rs. Crores
BANKS	% Achv.- 2021-22 (up to Dec quarter)	Target 22-23	Sept'22	Dec'22	% Achv.- 2022-23 (up to Dec quarter)
Utkal Grameen Bank	56.18	2,574.02	1,596.30	2,161.34	83.97
Odisha Gramya Bank	67.19	4,218.94	2,195.08	3,273.17	77.58
Orissa State Co-Op. Bank	65.34	19,447.46	8,890.57	12,856.86	66.11
ACP ACHIVEMENT COMPARISON SFBs					Amount in Rs. Crores
BANKS	% Achv.- 2021-22 (up to Dec quarter)	Target 22-23	Sept'22	Dec'22	% Achv.- 2022-23 (up to Dec quarter)
Jana Small Finance Bank	143.17	160.43	290.65	500.30	311.84
Suryoday Small Finance Bank	86.12	165.55	343.51	511.39	308.91
Ujjivan Small Finance Bank	107.78	149.96	198.40	450.17	300.19
Utkarsh Small Finance Bank	567.77	227.66	194.21	291.04	127.84
ESAF Small Finance Bank	533.84	320.97	60.11	57.50	17.91
STATE % OF ACHIEVEMENT	59.01				72.33

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

DISTRICT WISE ACP ACHIVEMENT COMPARISON					Amount in Rs. Crores	
DISTRICTS	% Achv.- 2021-22 (up to Dec quarter)	Target	Sept'22	Dec'22	%Achv.-Sept'22	% Achv.- 2022-23 (up to Dec qtr)
BOLANGIR	64.00	3,399.38	2,044.44	3,042.64	38.62	89.51
NAYAGARH	71.32	2,201.96	1,416.21	1,927.17	41.08	87.52
BOUDH	71.87	948.09	504.66	826.20	34.83	87.14
KANDHAMAL	43.03	1,259.48	434.94	1,096.42	22.67	87.05
KHURDA	47.34	29,439.05	17,625.72	25,194.72	25.88	85.58
KENDRAPARA	114.21	3,009.47	1,358.06	2,386.57	16.87	79.30
CUTTACK	55.67	8,793.26	4,687.82	6,852.19	29.97	77.93
KORAPUT	58.29	3,096.19	1,200.77	2,398.60	26.35	77.47
SONEPUR	77.12	1,316.55	706.38	1,005.69	33.67	76.39
KALAHANDI	41.46	2,956.57	1,517.26	2,207.00	34.67	74.65
JAJPUR	101.17	6,083.22	2,723.60	4,399.90	22.92	72.33
KEONJHAR	72.12	4,007.08	1,853.55	2,866.37	23.85	71.53
BALASORE	67.19	6,797.05	3,545.54	4,822.22	32.06	70.95
JAGATSINGHPUR	53.35	2,609.83	1,115.18	1,840.75	25.37	70.53
PURI	46.14	3,979.48	1,811.55	2,730.90	31.59	68.62
STATE % OF ACHIEVEMENT	59.01					72.33

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

DISTRICT WISE ACP ACHIEVEMENT COMPARISON					Amount in Rs. Crores	
DISTRICTS	% Achv.- 2021-22 (up to Dec quarter)	Target	Sept'22	Dec'22	%Achv.-Sept'22	% Achv.- 2022-23 (up to Dec quarter)
BARGARH	63.04	4,829.18	2,319.61	3,305.45	26.54	68.45
JHARSUGUDA	58.92	2,544.63	1,131.90	1,683.39	26.17	66.15
SAMBALPUR	79.43	4,297.78	1,769.54	2,826.09	22.81	65.76
GANJAM	45.89	9,452.80	3,944.74	6,145.09	26.53	65.01
ANGUL	64.77	4,286.59	2,501.27	2,769.94	41.41	64.62
RAYAGADA	68.52	1,737.93	753.21	1,117.06	30.72	64.28
DHENKANAL	37.54	3,035.32	1,211.93	1,878.94	25.36	61.90
NUAPADA	51.90	1,025.04	412.06	631.79	25.68	61.64
BHADRAK	57.47	4,465.83	1,816.49	2,681.07	23.14	60.04
MAYURBHANJ	63.15	4,198.93	1,552.53	2,491.14	18.74	59.33
SUNDARGARH	84.23	10,161.56	4,471.54	6,009.71	25.47	59.14
MALKANGIRI	42.83	786.88	411.55	449.00	39.18	57.06
NABARANGPUR	47.51	1,601.32	1,211.19	904.29	63.42	56.47
DEOGARH	49.85	676.29	891.33	356.78	111.47	52.76
GAJAPATI	47.05	1,668.17	387.24	560.80	14.18	33.62
STATE % OF ACHIEVEMENT	59.01					72.33

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2.2. CD Ratio (All Banks)

Banks	CD ratio Based on total utilization (including loan sanctioned outside State) of credit in the state					
	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	Trend
Public Sector Banks	58.90	60.63	62.15	65.27	67.24	↑
Private Sector Banks	73.45	72.47	74.56	74.95	76.59	↑
RRBs	41.38	42.21	44.73	47.09	48.45	↑
Cooperative Banks	140.70	129.18	137.32	137.73	144.31	↑
Small Finance Banks	253.75	224.56	238.63	229.71	238.41	↑
State Total	71.39	72.22	74.51	76.85	78.81	↑

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2.2. CD Ratio (PSBs)

Name of Bank	PSBs		Amount in Rs. Cr.		
	30.12.21	30.09.22	31.12.22		
	CD ratio	CD ratio	Total Deposit	Adv Utilized in The State	CD ratio
Bank of Maharashtra	147.53	274.34	666.76	1191.03	178.63
Punjab & Sind Bank	76.14	37.16	1092.35	1412.12	129.27
Punjab National Bank	81.29	76.27	21006.48	16767.70	79.82
Bank of India	56.45	62.77	18595.70	14779.42	79.48
Indian Bank	57.24	73.57	15141.09	12016.79	79.37
Bank of Baroda	52.30	70.32	12588.12	9773.96	77.64
Canara Bank	72.62	74.76	13431.32	10271.18	76.47
Union Bank of India	53.23	76.64	26587.71	18311.90	68.87
State Bank of India	58.61	61.98	155387.24	96387.18	62.03
UCO Bank	56.61	60.10	20022.14	12240.86	61.14
Indian Overseas Bank	36.52	55.82	8232.12	4946.47	60.09
Central Bank of India	38.18	40.02	4936.01	2053.40	41.60
CD Ratio of State:	71.39	76.85			78.81

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2.2. CD Ratio (Pvt. Banks)

Name of Bank	PVT. Banks		Amount in Rs. Cr.		
	30.12.21	30.09.22	31.12.2022		
	CD ratio	CD ratio	Total Deposit	Adv Utilized in The State	CD ratio
City Union Bank	161.68	239.01	19.51	41.35	211.95
The South Indian Bank	163.46	166.39	172.02	310.41	180.45
IDFC First Bank	182.63	192.69	1242.87	1776.19	142.91
Indus Ind Bank	161.57	150.64	4567.24	6429.47	140.77
Yes Bank	115.37	88.39	1618.54	2161.55	133.55
Karnatak Bank Ltd.	116.16	131.35	485.08	622.25	128.28
Federal Bank	109.11	129.16	1098.07	1363.6	124.18
DCB Bank Ltd	135.97	121.48	1180.85	1465.71	124.12
Kotak Mahindra Bank	68.22	87.96	1635.66	1568.25	95.88
Bandhan Bank	104.95	94.81	2791.68	2411.76	86.39
Axis Bank Ltd	63.87	64.73	22221.37	16686.51	75.09
ICICI Bank	62.84	72.17	22487.28	15385.92	68.42
IDBI Bank	63.59	66.43	5815.72	3693.9	63.52
HDFC Bank	64.48	63.4	23062.58	14234.62	61.72
RBL Bank	40.68	35.98	793.74	489.39	61.66
Karur Vysya Bank	36.89	39.34	343.51	130.8	38.08
Tamilnadu Mercantile	35.68	30.76	107.15	34.19	31.91
DBS Bank	32.7	26.47	63.02	16.67	26.45
Standard Chartered	53.45	0.14	162.13	7.79	4.8
CD Ratio of State:	71.39	76.85			78.81

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2.2. CD Ratio (RRBs, OSCB & SFBs)

RRBs & Cooperative Banks						Amount in Rs. Cr.
Name of Bank	30.12.21	30.09.22	31.12.2022			
	CD ratio	CD ratio	Total Deposit	Adv Utilized in The State	CD ratio	
Orissa State Co. op. Bank	140.7	137.73	22231.10	32082.68	144.31	
Odisha Gramya Bank	41.55	47.36	14729.77	7201.27	48.89	
Utkal Grameen Bank	41.06	46.55	7698.74	3664.92	47.60	
SFBs Amount in Rs. Cr.						
Name of Bank	30.12.21	30.09.22	As of 31.12.2022			
	CD ratio	CD ratio	Total Deposit	Adv Utilized in The State	CD ratio	
Suryoday SFB	541.3	427.79	235.16	813.68	346.01	
Utkarsh SFB	310.78	322.16	120.45	407.76	338.53	
Ujjivan SFB	305.22	221.87	252.95	567.41	224.32	
Jana SFB	133.08	153.61	448.89	797.94	177.76	
ESAF SFB	83.27	89.03	64.06	87.03	135.85	
CD Ratio of State:	71.39	76.85			78.81	

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2.2. CD Ratio (Districtwise)

District Wise CD Ratio Comparison						Amount in Rs. Cr.
DISTRICT NAME	31.12.21	30.09.22	31.12.2022			
	CD Ratio	CD Ratio	Deposit	Advance	CD Ratio	
JHARSUGUDA	311.81	324.15	6476.81	21209.02	327.46	
BOUDH	133.08	146.18	1403.81	2037.00	145.11	
RAYAGADA	180.67	121.95	4339.94	5687.89	131.06	
KALAHANDI	88.76	119.50	5403.25	6195.99	114.67	
JAJPUR	102.75	103.86	12027.86	13633.24	113.35	
SONEPUR	100.32	117.71	2531.16	2770.43	109.45	
NUAPADA	91.31	107.10	2164.57	2244.95	103.71	
SAMBALPUR	110.97	98.14	28032.72	27905.01	99.54	
BARAGARH	85.10	102.36	7336.94	7137.47	97.28	
NAYAGARH	79.75	84.09	2577.45	2448.57	95.00	
NABARANGPUR	75.79	90.33	4645.37	4047.07	87.12	
BHADRAK	80.37	80.89	7600.57	6543.49	86.09	
BOLANGIR	73.26	82.93	8082.20	6527.35	80.76	
DHENKANAL	70.24	75.34	7438.24	5683.56	76.41	
KHURDA	68.35	76.01	140942.50	107657.75	76.38	
CD Ratio of State:	71.39	76.85			78.81	

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2.2. CD Ratio (Districtwise)

DISTRICT NAME	District Wise CD Ratio Comparison				Amount in Rs. Cr.
	31.12.21	30.09.22	31.12.2022		
	CD Ratio	CD Ratio	Deposit	Advance	CD Ratio
ANGUL	54.71	69.67	15730.59	11416.06	72.57
KENDRAPARA	63.58	69.46	7534.58	5254.33	69.74
KORAPUT	58.91	60.02	7184.99	4972.12	69.20
GANJAM	58.91	66.15	24685.60	16867.08	68.33
KANDHAMAL	58.34	67.74	2811.57	1876.33	66.74
BALASORE	59.73	67.26	14407.49	9610.75	66.71
DEOGARH	55.49	61.70	1708.61	1105.17	64.68
MALKANGIRI	49.62	63.15	1966.43	1264.52	64.31
SUNDARGARH	57.04	59.80	26308.24	16837.56	64.00
PURI	55.49	60.89	11266.80	6984.66	61.99
CUTTACK	53.29	62.88	34976.83	20995.46	60.03
KEONJHAR	40.06	40.72	15256.22	8269.32	54.20
GAJAPATI	44.25	66.27	2685.57	1455.16	54.18
MAYURBHANJ	45.96	49.49	13827.44	7119.93	51.49
JAGATSINGHPUR	46.09	44.44	11981.84	5769.10	48.15
CD Ratio of State:	71.39	76.85			78.81

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

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3.1 Banking Network in Odisha

Bank Branch, ATM & BC Network in ODISHA- Rural Area					
As on	31.03.2022	30.06.2022	30.09.2022	31.12.2022	Increase over last quarter
Branch Network	2948	2963	2978	3013	35
ATM Network	1770	1760	1760	1849	89
BC Network	12632	11963	99749	78432	-21317
Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area					
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022	Increase over last quarter
Branch Network	1489	1515	1491	1504	13
ATM Network	3112	3105	3092	3097	5
BC Network	3786	4266	9579	11710	2131
Bank Branch, ATM & BC Network in ODISHA- Urban Area					
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022	Increase over last quarter
Branch Network	1170	1227	1156	1178	22
ATM Network	2579	2602	2563	2607	44
BC Network	709	938	8966	9514	548
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022	Increase over last quarter
Total Banking Network	30,195	30,339	1,31,334	1,12,904	-18,430

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.

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3.1 Banking Network in Odisha

The summary regarding banking infrastructure in regard to 6794 GPs of Odisha			
	Total No of GPs	GPs with B&M Branches	GPs with BCs/CSPs and IPPB facility access points only
As on 30.06.2022	6,798	2,624	4,170
As on 30.09.2022	6,798	2,627	4,167
As on 31.12.2022	6,794	2,630	4,160

Details of 4 unbanked GPs-

SL NO	District	Name of the Block	Name of the Grama Panchayats	Service Area of the Bank as provided by LDM
1	GAJAPATI	NUAGADA	UDAYAPUR	PNB, R. UDAYAGIRI
2	MALKANGIRI	CHITRAKONDA	DHULIPUT	HDFC, Chittrakonda
3	MALKANGIRI	CHITRAKONDA	JANTRI	SBI, Chittrakonda
4	MALKANGIRI	CHITRAKONDA	POPULUR	SBI, Chittrakonda

Summary of IPPB Branches and Facility Access Points in the State	
IPPB Branch	IPPB Facility Access Points
33	8,044

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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
	Sept 22	Dec 22		
Public Sector Banks	10,103	10,544	10,344	10,422
Private Sector Banks	1,06,348	87,266	31,435	70,117
RRBs	1,748	1,751	1,111	1,630
Small Finance Banks	95	95	68	92
Total	1,18,294	99,656	42,958	82,261

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3.3 Connectivity by BBNL in the GPs as on 31.12.2022

Phase	Total No. of GPs & BHQs	No of GPs/BHQs Service Ready	No of GPs/BHQs with Active Connectivity	% of Active Connectivity
I (Under Ground OFC)	3991	3990	1898	47.57 %
II Aerial OFC	3065	3065	2343	76.44 %

Representative from BSNL may apprise the reason for low active connectivity in the GPs/ BHQs.

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3.4 Performance in Social Security Schemes as on 31.12.2022

Scheme	Target for opening account (in no.) – FY 2022-23	No. of accounts opened during Q1	No. of accounts opened during Q2	No. of accounts opened during Q3	Total No. of accounts opened as of 31.12.2022	% Achievement
PMJDY	11,00,000	4,20,525	3,27,306	3,49,715	10,97,546	99.78
PMJJBY	7,50,000	1,83,606	3,46,932	4,71,205	10,01,743	133.57
PMSBY	13,50,000	3,31,418	4,64,962	7,31,694	15,28,074	113.19
APY	3,70,940	1,46,461	37,226	99,749	2,83,436	76.41

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3.5 Financial Inclusion Fund (FIF) of NABARD

NABARD has informed that as of 31.12.2022 Rs.2,249.17 Lakhs has been sanctioned to 18 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.396.60 Lakhs to 11 banks and to other agencies in current financial year (2022-23) for which sanction was made during previous financial years.

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	19	2,277.62

Claim for Ongoing Scheme during FY 2022-23 (Sanctioned in Previous Years)		
As on	No. of Beneficial Banks/ Institutions	Disbursed Amount (in Rs. Lakhs)
30.06.2022	6	11.40
30.09.2022	7	15.56
31.12.2022	12	396.60

Performance

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3.6 Targeted Financial Inclusion Intervention Programme (TFIIP)

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 portal is given below –

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				11,289			28,155			4,168		
	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

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3.7 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%	11,9714
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

Special 6 Month Campaign at GP Level from 15.02.2023 to 15.08.2023

The Department of Financial Services, Govt. of India has decided to organize a 6-month campaign at the Gram Panchayat level in aspirational districts of the country from 15.02.2023 to 15.08.2023. The campaign aims to improve financial inclusion by increasing the number of operative CASA accounts, PMJJBY and PMSBY enrolments, APY subscribers, and providing loans under MUDRA, Stand Up India, Svanidhi Scheme, KCC, etc. Special focus will be given to SHG members and their families for financial inclusion.

The LDMs of the 10 Aspirational districts to coordinate the campaigns under the guidance of the District Collector & District Magistrate, and the banks will ensure participation of their branches in the camps.

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3.8 Expanding and Deepening of Digital Payments Ecosystem

In the 1st phase under Expanding and Deepening of Digital Payments Ecosystem Programme Cuttack & Bolangir Districts and in 2nd phase Ganjam and Sambalpur district have achieved 100% digitalization.

As decided in the sub committee meeting on Fi, FL & Digital Payment held on 09.02.2023 four districts are selected for further expanding & deepening of digital payments ecosystem. SLBC vide letter dated 23.02.2023 has communicated the same to LDMs of the four identified districts and concerned banks to carry out this programme.

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

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3.9 Chief Minister's Award for Best Performing Bank Branches in PS Lending

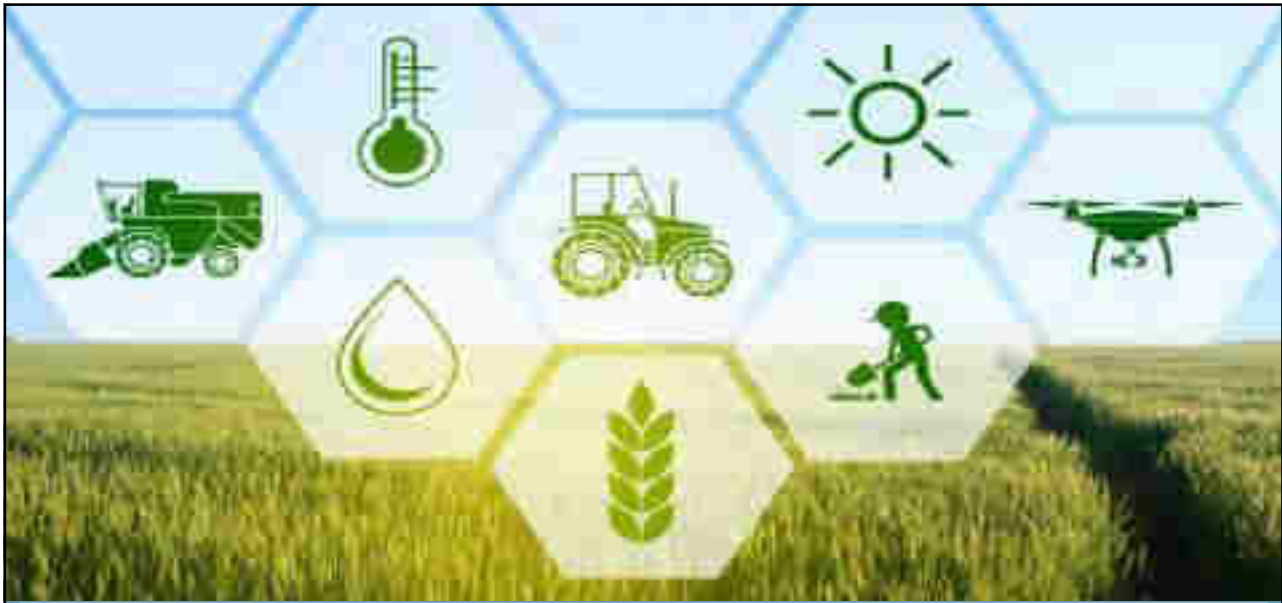
State Govt. has announced Chief Minister's Awards for the best performing bank branch in Agriculture, MSME and Women SHG sectors in the State for FY 2021-22.

All banks are requested to kindly submit the branch wise data to respective LDMs immediately so that LDMs can approve the score card in DCC & can send the same to SLBC for necessary action.

Status of DCC approval of score card as on 03.03.2023 is given below-

District	Tentative Date for Score Card Approval	District	Tentative Date for Score Card Approval
ANGUL	14.03.2023	KANDHAMAL	17.03.2023
BALASORE	14.03.2023	KENDRAPARA	Approved
BARGARH	07.03.2023	KEONJHAR	15.03.2023
BHADRAK	15.03.2023	KHURDA	20.03.2023
BOLANGIR	16.03.2023	KORAPUT	14.03.2023
BOUDH	17.03.2023	MALKANGIRI	15.03.2023
CUTTACK	Approved	MAYURBHANJ	14.03.2023
DEOGARH	17.03.2023	NABARANGPUR	14.03.2023
DHENKANAL	Approved	NAYAGARH	Approved
GAJAPATI	15.03.2023	NUAPADA	17.03.2023
GANJAM	17.03.2023	PURI	15.03.2023
JAGATSINGHPUR	15.03.2023	RAYAGADA	15.03.2023
JAJPUR	15.03.2023	SAMBALPUR	16.03.2023
JHARSUGUDA	16.03.2023	SONEPUR	16.03.2023
KALAHANDI	15.03.2023	SUNDARGARH	17.03.2023

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AGENDA NO. 4

Financing to Agriculture Sector

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4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

SAFAL PORTAL APPLICATION STATUS AS ON 07.03.2023										
SN o.	Bank Name	Received	Withdrawn	Sanctioned	Reverted	Rejected	Pending Applications			
							>45 days	<= 45 days	# Total	Pending (%)
1	Bandhan Bank	4	0	0	0	0	3	1	4	100%
2	Bank of Maharashtra	4	1	0	0	0	0	3	3	100%
3	Punjab & Sind Bank	3	0	0	0	0	0	3	3	100%
4	Federal Bank	1	0	0	0	0	0	1	1	100%
5	Utkal Gramin Bank	150	24	0	0	41	66	19	85	67%
6	Union Bank of India	61	4	0	7	15	20	15	35	61%
7	Bank of India	129	7	5	6	37	42	32	74	61%
8	Punjab National Bank	54	6	0	7	23	13	5	18	38%
9	State Bank of India	879	50	11	232	287	203	96	299	36%
10	Central Bank of India	27	0	5	1	12	5	4	9	33%
11	UCO Bank	117	7	1	19	55	22	13	35	32%
12	CICI Bank	4	0	0	1	2	0	1	1	25%
13	Cuttack CCB	20	1	0	1	14	0	4	4	21%
14	Indian Bank	37	2	0	28	3	1	3	4	11%
15	Canara Bank	5	0	0	2	3	0	0	0	0%
16	DBI Bank	2	0	0	0	2	0	0	0	0%
17	Angul DCCB	1	0	0	0	1	0	0	0	0%
18	Balasore Bhadrak CCB	1	0	0	0	1	0	0	0	0%
Total		1,499	102	22	304	496	375	200	575	41%

All Banks are requested to dispose the applications in a time bound manner.

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

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.

(Amt in Rs. Cr.)

Particulars	QUARTERLY PROGRESS UNDER ACP AGRI				
	Annual Target 2022-23	Sept'22		Dec'22	
		Achv.	% Achv	Achv.	% Achv
Crop Loan	35156.06	16195.44	46.07	25469.09	72.45
Term Loan	6918.76	2243.43	32.43	4032.74	58.29
Allied Advance	6485.61	7663.35	118.16	6190.64	95.45
Farm Credit	48560.43	26102.22	53.75	35392.47	73.50
Agriculture Infrastructure	1882.27	632.46	33.60	1519.73	80.74
Ancillary Activities	2043.97	2344.38	114.70	3854.28	188.57
Agri Total	52486.66	29079.06	55.40	41,066.48	78.24

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

Share of different banks groups in Agriculture Credit Outstanding

(Amt in Rs. Cr.)

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

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

QUARTERLY PROGRESS IN ACP AGRI				
Banks with Target more than Rs. 1000.00 Cr (Amount in Rs. Crores)				
BANKS	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Bank of Baroda	1,031.94	437.47	989.32	95.87
Utkal Grameen Bank	1,486.08	1,095.74	1,393.84	93.79
Canara Bank	1,307.71	762.69	1,122.42	85.83
State Bank of India	11,669.21	5,575.43	9,045.31	77.51
Indian Bank	1,444.42	562.22	1,113.50	77.09
ICICI Bank	1,370.16	717.57	1,019.51	74.41
UCO Bank	1,532.61	628.73	1,123.54	73.31
OSCB	17,670.59	8,738.79	12,645.62	71.56
Punjab National Bank	1,917.11	835.76	1,346.82	70.25
Axis Bank Ltd	1,586.49	455.78	1,052.91	66.37
Bank of India	1,715.00	632.72	995.71	58.06
Union Bank of India	2,397.60	988.43	1,271.52	53.03
Odisha Gramya Bank	1,682.90	522.33	706.53	41.98
HDFC Bank	1,420.83	152.62	285.87	20.12
STATE % OF ACHIEVEMENT				78.24

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

QUARTERLY PROGRESS IN ACP AGRI				
Banks with Target between Rs. 100.00 Cr and Rs. 1000.00 Cr & (Amount in Rs. Crores)				
BANKS	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Indus Ind Bank	988.91	4,033.65	2,501.00	252.90
DCB Bank Ltd	182.94	246.47	350.97	191.84
Federal Bank	177.62	190.35	281.18	158.31
Indian Overseas Bank	735.26	504.02	687.50	93.50
Bandhan Bank	473.39	257.18	321.75	67.97
IDBI Bank	447.10	204.68	276.69	61.89
Central Bank of India	461.72	150.13	280.62	60.78
STATE % OF ACHIEVEMENT				78.24

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

QUARTERLY PROGRESS IN ACP AGRI				
Banks with Target less than Rs. 100.00 Cr (Amount in Rs. Crores)				
BANKS	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Jana SFB	11.15	193.09	294.92	2,644.58
RBL Bank	21.95	184.43	295.62	1,346.51
Suryoday SFB	46.32	296.14	451.47	974.77
Ujjivan SFB	29.92	84.04	282.37	943.89
IDFC Bank	70.46	211.63	327.47	464.73
Kotak Mahindra Bank Ltd	90.81	135.09	287.67	316.79
Utkarsh SFB	57.11	90.64	137.50	240.74
Karur Vysya Bank	16.59	6.82	27.39	165.12
Laxmi Vilas Bank	2.71	2.39	2.39	88.33
Bank of Maharashtra	63.63	17.21	44.65	70.17
ESAF SFB	84.61	49.17	49.17	58.11
The South Indian Bank Ltd.	86.43	13.04	32.31	37.38
Karnatak Bank Ltd.	48.21	12.60	14.12	29.29
Punjab & Sind Bank	86.75	4.93	9.70	11.18
Tamilnadu Mercantile Bank Ltd.	56.02	0.00	0.00	0.00
Yes Bank	13.49	92.05	0.00	0.00
Standard Chartered Bank	0.57	0.00	0.00	0.00
City Union Bank	0.33	0.00	0.00	0.00
STATE % OF ACHIEVEMENT				78.24

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4.2 Financing to Agriculture Sector - Crop Loan

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

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

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

Performance

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4.2 Financing to Agriculture Sector - Agriculture Term Loan

All Banks have disbursed **Rs. 15,597.39 Crores** under Agriculture Term Loan against target of **Rs. 17,330.61 Crores** achieving **90.00 %** of the target.

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

Type of Bank	Term Loan (FY 2021-22)			Term Loan (FY 2022-23)		
	As of December 2021			As of December 2022		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
PSBs	9,080.17	3,395.87	37.40	11,864.01	8,601.80	72.50
PVTs	2,100.47	5,139.51	244.68	3,596.72	5,536.36	153.93
RRBs	1,255.60	280.20	22.32	991.86	363.88	36.69
SFBs	56.28	566.10	1,005.86	124.76	1057.98	848.03
Coop Banks	1,937.85	85.36	4.40	753.26	37.37	4.96
Total	14,430.37	9,467.05	65.61	17,330.61	15,597.39	90.00

Performance

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4.3 Kissan Credit Card (KCC)

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

FY	No. of KCCs issued			Balance O/S	
	No. (in actuals)	Amt (in Cr.)	State Avg. Loan Size (In Rs. Actual)	No. (in actuals)	Amt (in Cr.)
Dec'22	33,26,371	18,102.58	54,421.41	50,94,623	29,897.74
Sep'22	21,52,052	10,406.56	48,356.45	49,07,938	27,875.28
Dec' 21	27,14,318	14,835.85	54,657.74	51,53,134	27,019.82

Performance

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

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	958.46	33.50	991.96
Sum Insured (Rs. in Crores)	7,363.29	6,890.80	243.45	7,134.25
Gross Premium (Rs. In Crores)	1,400.76	1,374.46	10.39	1,384.85
Farmers Premium (Rs. in Crores)	145.66	137.74	3.45	141.19

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

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

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

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

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

PRIVATE SECTOR BANKS PERFORMANCE UNDER BALARAM 31.12.2022

Name of the Bank	Target 20-21 & 21-22	Ach. For 20-21 & 21-22	Target for 2022-23	Ach. For 2022-23	Cumulative Ach.
Axis Bank Ltd.	1880	76	1865	25	101
IDBI Bank	780	9	765	4	13
HDFC Bank	1480	2	1391	0	2
Bandhan Bank	2450	0	2268	0	0
DCB Bank Ltd.	560	0	542	0	0
Federal Bank	250	0	264	0	0
ICICI Bank	1610	0	1503	0	0
IDFC First Bank	170	0	208	0	0
Indus Ind Bank	620	0	612	0	0
Karnataka Bank Ltd.	20	0	28	0	0
Kotak Mahindra Bank Ltd.	60	0	84	0	0
Laxmi Vilas Bank	40	0	27	0	0
RBL Bank	10	0	14	0	0
The South Indian Bank Ltd.	20	0	14	0	0
Total of private sector banks	9950	87	9585	29	116

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

OSCB & RRBs PERFORMANCE UNDER BALARAM 31.12.2022

Name of the Bank	Target 20-21 & 21-22	Ach. For 20-21 & 21-22	Target for 2022-23	Ach. For 2022-23	Cumulative Ach.
The Odisha State Cooperative Bank Ltd.	4500	5619	34026	5561	11180
Odisha Gramya Bank & Utkal Grameen Bank	17740	165	14000	66	231
Total of RRBs & cooperative banks	22,240	5,784	48,026	5,627	11,411

SMALL FINANCE BANKS PERFORMANCE UNDER BALARAM 31.12.2022

Name of the Bank	Target 20-21 & 21-22	Ach. For 20-21 & 21-22	Target for 2022-23	Ach. For 2022-23	Cumulative Ach.
Jana Small Finance Bank	120	0	807	0	0
Suryoday Small Finance Bank	257	0	2104	0	0
Ujjivan Small Finance Bank	44	0	345	0	0
Utkarsh Small Finance Bank	112	0	1383	0	0
Total SFBs	533	0	4,639	0	0
Grand Total	99,195	6,160	1,00,000	6,265	12,425

PMFBY coverage of Farmers under BALARAM Scheme.

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

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4.6 Agriculture Infrastructure Fund:

Date	Sponsored	Sanctioned		Pending	Rejected
	A/C	A/C	Amount in Rs. Cr.	A/C	A/C
31.03.2022	277	159	90.26	14	104
31.10.2022	445	236	128.17	66	143
30.01.2023	567	350	194.36	47	167

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

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4.6 Agriculture Infrastructure Fund:

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
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

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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	Sanctioned Projects		Pending Proposals	
	Nos.	Project Cost	Nos.	Project Cost
IDBI	2	20.50	-	-
State Bank of India	1	5.50	236	469.33
Union Bank	1	8.09	82	227.26
Bank of India	1	15.00	58	108.33
Punjab National Bank	1	15.00	38	87.61
DCCBs	1	15.00	16	17.41
Odisha Gramya Bank			102	176.39
Indian Bank			96	140.08
Canara Bank			80	416.82
UCO Bank			44	56.76
Central Bank of India			29	64.30
Bank of Baroda			29	60.92
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
TOTAL:	7	79.09	834	1,927.00

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

Performance

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4.8 Agriculture Allied Sectors (Other Allied Sector)

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

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

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA

(Amount in Rs. Crores)

Annual Target for FY 2022-23	Sep-22	Dec-22	
		Achievement	% of Achievement
232.42	4,264.35	920.13	395.89 %

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4.8 Agriculture Allied Sectors (Other Allied Sector)

COMPARISON OF BANKS REPORTING IN "OTHER" UNDER ALLIED SECTOR

(Rs. In Crores)

BANK	Annual Target for FY 2022-23	Sep-22 Dec-22 % of Achievement		
		Sep-22	Dec-22	% of Achievement
RBL Bank	0.12	144.43	255.62	2,13,016.67
Jana Small Finance Bank	0.29	182.8	266.55	91,913.79
Suryoday Small Finance Bank	0.33	109.8	234.34	71,012.12
IDFC Bank	0.4	49.32	20.94	5,235.00
Utkarsh Small Finance Bank	0.41	90.64	13.75	3,353.66
DCB Bank Ltd	1.23	7.21	24.31	1,976.42
Bandhan Bank	2.92	13.79	15.16	519.18
Bank of Maharashtra	0.36	4.9	1.8	486.11
Utkal Grameen Bank	3.53	8.24	15.32	433.99
Indian Overseas Bank	4.83	19.9	19.9	412.01
HDFC Bank	9.31	17.56	30.46	327.18
Karnatak Bank Ltd.	0.4	0	0.6	147.50
Union Bank of India	15.82	11.52	10.42	65.87

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4.8 Agriculture Allied Sectors (Other Allied Sector)

COMPARISON OF BANKS REPORTING IN "OTHER" UNDER ALLIED SECTOR (Rs. In Crores)				
BANK	Annual Target for FY 2022-23	Sep-22	Dec-22	% of Achievement
Orissa State Co-Op. Bank	9.31	3.63	4.85	52.09
Bank of Baroda	6.74	1.98	3.31	49.11
IDBI Bank	2.95	25.46	0.87	29.49
Odisha Gramya Bank	10.3	1.3	1.33	12.91
Indus Ind Bank	5.83	2930.5	0.65	11.15
Kotak Mahindra Bank Ltd	0.63	0	0.01	1.59
Punjab National Bank	12.56	22.71	0	0.00
State Bank of India	76.76	0	0	0.00
Axis Bank Ltd	10.53	0	0	0.00
ICICI Bank	9.07	459.76	0	0.00
Karur Vysya Bank	0.12	0.02	0	0.00
Yes Bank	1	92.05	0	0.00
Ujjivan Small Finance Bank	0.17	66.9	0	0.00

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4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	% sanction	Applications rejected under MKUY	% rejection	Applications pending under MKUY	% pending
30.09.2022	3,203	857	26.76	897	28.00	1,449	45.24
31.12.2022	3,135	972	31.00	966	30.81	1,197	38.18

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

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4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

MKUY AS OF 31.12.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
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

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

Performance 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
AHD	21.10.22	48,527	14,239	30,174	4,114	2,724
AHD	31.12.22	50,903	15,378	32,869	2,656	2,194
AHD	24.02.23	51,327	15,709	33,795	1,823	1,810

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	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
Fisheries	24.02.23	6,124	957	3,186	1,981	1,957

Performance

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4.11 Maschya Pokhari Yojana

Area in Hectares

Amount in Rs. Lakhs

Bank-wise Information under MPY as on 31.12.2022

Name of the Bank	Sponsored			Sanctioned			Returned			Pending		
	No	Area	Amnt.	No	Area	Amnt.	No	Area	Amnt.	No	Area	Amnt.
Odisha Gramya Bank	10	6.76	54.22	6	4.16	32.82	1	0.4	2.6	3	2.2	18.8
Union Bank of India	5	4.08	43.18	3	2.6	30.6	1	1	8.5	1	0.48	4.08
Canara Bank	4	3.52	29.92	2	2.8	23.8	0	0	0	2	0.72	6.12
OSCB	10	9.5	79.95	2	2.6	22.1	1	0.4	2.6	7	6.5	55.25
Indian Overseas Bank	5	1.78	15.13	2	0.8	6.8	0	0	0	3	0.98	8.33
Punjab National Bank	5	4.4	37.4	2	2.4	20.4	0	0	0	3	2	17
Bank of India	6	4.44	33.54	1	0.24	1.3	3	2.44	16.94	2	1.8	15.3
UCO	4	1.04	9.04	1	0.2	1.7	3	0.84	7.34	0	0	0
Bank of Baroda	2	0.55	4.67	0	0	0	0	0	0	2	0.55	4.67
Central Bank of India	2	0.8	6.66	0	0	0	0	0	0	2	0.8	6.66
Indian Bank	2	2	21.67	0	0	0	0	0	0	2	2	21.67
Punjab & Sindh Bank	1	0.4	3.4	0	0	0	0	0	0	1	0.4	3.4
State Bank of India	11	7.08	59.98	0	0	0	1	1.17	9.94	10	5.91	50.03
Total	67	46.35	398.77	19	15.8	139.52	10	6.25	47.92	38	24.34	211.32

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4.12 Financing to FPOs (Farmers Producer Organisation)

FPO FINANCE DETAILS PROVIDED BY NABARD THROUGH NABKISAN

FINANCIAL YEAR	NO. OF FPOs FINANCED BY NABKISAN	Amount Sanctioned (Rs. in Lakhs)
2019-20	4	83.00
2020-21	10	182.90
2021-22	26	406.96
2022-23	65	685.50

FPO FINANCE BY HORTICULTURE DEPARTMENT, GOVT. OF ODISHA

NUMBER OF FPOs FORMED	NUMBER OF FPO FINANCED	AMOUNT FINANCED IN LAKHS
103	15	330.04

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

Performance

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

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

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

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

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

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

BANKWISE QUARTERLY PROGRESS UNDER ACP MSME					
Banks with Target more than Rs. 1000.00 Cr				(Amount in Rs. Crores)	
BANKS	ANNUAL TARGET 2022-23	Sep-22		Dec-22	
		Disb.	% Achv.	Disb.	% Achv.
ICICI Bank	2,388.19	2,189.52	91.68	2,824.79	118.28
HDFC Bank	2,494.68	1,558.09	62.46	2,404.95	96.40
State Bank of India	20,043.30	12,150.50	60.62	17,949.20	89.55
UCO Bank	2,900.26	1,931.67	66.60	2,421.23	83.48
Indian Overseas Bank	1,350.80	538.23	39.85	1,069.42	79.17
Bank of Baroda	1,779.84	680.65	38.24	1,405.40	78.96
Canara Bank	2,256.70	1,162.44	51.51	1,741.75	77.18
Indian Bank	2,470.60	1,003.15	40.60	1,896.69	76.77
Punjab National Bank	3,305.35	1,400.15	42.36	2,424.44	73.35
Axis Bank Ltd	2,744.12	994.74	36.25	1,942.08	70.77
Bank of India	2,935.02	902.52	30.75	1,877.45	63.97
Union Bank of India	4,126.34	1,963.93	47.59	2,546.33	61.71
Indus Ind Bank	2,470.13	709.11	28.71	1,041.96	42.18
Odisha Gramya Bank	1,685.21	296.84	17.61	658.79	39.09
State % of Achievement					77.28

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

BANKWISE QUARTERLY PROGRESS UNDER ACP MSME					
Banks with Target between Rs. 100.00 Cr and Rs. 1000.00 Cr				(Amount in Rs. Crores)	
BANKS	ANNUAL TARGET 2022- 23	Sep-22		Dec-22	
		Disb.	% Achv.	Disb.	% Achv.
Federal Bank	428.66	1635.90	381.63	1635.90	381.63
Kotak Mahindra Bank Ltd	310.06	282.32	91.05	424.82	137.01
Utkal Grameen Bank	697.98	434.01	62.18	657.95	94.27
Bank of Maharashtra	140.90	68.71	48.77	105.89	75.16
IDBI Bank	775.11	467.80	60.35	570.39	73.59
Central Bank of India	807.64	400.20	49.55	522.04	64.64
Jana Small Finance Bank	112.70	28.46	25.25	62.74	55.67
Bandhan Bank	917.44	208.73	22.75	425.89	46.42
IDFC Bank	151.40	14.35	9.48	60.61	40.03
Karnatak Bank Ltd.	196.10	43.52	22.19	54.49	27.79
DCB Bank Ltd	328.04	49.32	15.03	83.29	25.39
Punjab & Sind Bank	253.70	25.13	9.91	46.50	18.33
ESAF Small Finance Bank	175.59	10.93	6.22	12.39	7.06
RBL Bank	226.99	15.00	6.61	15.00	6.61
Tamilnadu Mercantile Bank Ltd.	195.24	4.86	2.49	4.86	2.49
Utkarsh Small Finance Bank	127.76	0.11	0.09	1.27	0.99
The South Indian Bank Ltd.	207.30	0.78	0.38	0.20	0.10
State % of Achievement					77.28

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

BANKWISE QUARTERLY PROGRESS UNDER ACP MSME					
Banks with Target less than Rs. 100.00 Cr				(Amount in Rs. Crores)	
BANKS	ANNUAL TARGET 2022- 23	Sep-22		Dec-22	
		Disb.	% Achv.	Disb.	% Achv.
Yes Bank	67.86	143.93	212.09	190.59	280.85
City Union Bank	4.04	1.58	39.13	7.00	173.38
Suryoday Small Finance Bank	88.89	3.59	4.04	10.00	11.25
Karur Vysya Bank	77.56	4.56	5.88	4.56	5.88
Orissa State Co-Op. Bank	88.20	2.86	3.24	4.62	5.24
Ujjivan Small Finance Bank	90.95	0.77	0.85	1.78	1.96
Laxmi Vilas Bank	21.86	0.00	0.00	0.00	0.00
Standard Chartered Bank	7.02	0.00	0.00	0.00	0.00
State % of Achievement					77.28

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5.2 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
Grand Total		419	101	318

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

State Govt. has launched on 24.01.2023 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 State Bank of India, Canara Bank, HDFC Bank and ICICI 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.

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5.4 Govt. Sponsored Programmes PMEGP– Govt. of India

Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		% Achievement		Pending at bank	
	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved	No of Prj.	MM Involved (In Lakh)
31.12.2021	6,000	18,350.00	13,030	34,233.82	3,156	7600.46	52.60	41.42	307	854.55
30.09.2022	6,000	21,000.00	9,882	27,955.00	2,343	5,810.00	39.05	27.67	2,839	9,348.73
31.12.2022	6,000	21,000.00	15,254	43,476.00	4,087	10,655.67	68.12	50.74	3,687	11,845.81
28.02.2023	6,000	21,000.00	18,052	52,484.79	5,082	13,605.92	84.70	64.79	3,617	12439.23

Performance

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5.4 Govt. Sponsored Programmes PMEGP– Govt. of India

Margin Money claimed in FY 2022-23 as on 31.01.2023 is given below.

Performance

PMEGP (MM Disbursed) - 01.04.2022 TO 28.02.2023							
BANKS	No. of Sanctions	Margin Money Disbursed		BANKS	No. of Sanctions	Margin Money Disbursed	
		No of Prj.	MM Involve (In Lakh)			No of Prj.	MM Involve (In Lakh)
STATE BANK OF INDIA	1887	377	794.20	UTKAL GRAMYA BANK	2	4	35.00
UNION BANK OF INDIA	582	255	896.57	ICICI BANK LIMITED	1	2	1.01
CANARA BANK	441	266	725.58	HDFC BANK	1	1	0.33
BANK OF INDIA	431	211	488.68	DCB BANK LIMITED	0	0	0.00
PUNJAB NATIONAL BANK	389	281	827.87	INDUSIND BANK	0	0	0.00
BANK OF BARODA	320	159	599.29	IDFC FIRST BANK LTD	0	0	0.00
UCO BANK	283	170	356.14	BANDHAN BANK LTD	0	0	0.00
CENTRAL BANK OF INDIA	247	116	410.61	KOTAK MAHINDRA BANK	0	0	0.00
INDIAN BANK	186	147	441.14	CITY UNION BANK LIMITED	0	0	0.00
INDIAN OVERSEAS BANK	119	67	219.10	KARUR VYSYA BANK	0	0	0.00
ODISHA GRAMYA BANK	80	68	281.21	LAXMI VILAS BANK	0	0	0.00
IDBI BANK	51	27	75.74	RATNAKAR BANK LTD	0	0	0.00
AXIS BANK LTD	31	23	37.93	SOUTH INDIAN BANK	0	0	0.00
PUNJAB AND SIND BANK	11	17	70.50	YES BANK	0	0	0.00
BANK OF MAHARASHTRA	10	11	39.51	STANDARD CHARTERED	0	0	0.00
FEDERAL BANK	6	4	22.11	TAMILNADU MERCANTILE	0	0	0.00
KARNATAKA BANK LTD	4	3	17.50	TOTAL	5082	2209	6340.02

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5.4 Govt. Sponsored Programmes PMEGP– Govt. of India

Action Points: -

1. All banks to dispose the pending applications immediately.
2. Disbursement of all sanctioned cases should be done immediately.
3. Documents to be obtained as per the checklist.
4. Margin Money to be claimed on priority basis for all eligible unclaimed cases immediately.
5. The planned average Margin Money for Odisha is Rs.3.50 Lacs, the state average is Rs.2.79 Lacs as per MM claimed by banks as on 28.02.2023. 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 2.91 Lacs of the sponsored cases.

Performance

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

The performance of this scheme category wise 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					
30.09.2022	1,690	1,314	273	685	356
31.12.2022	1,690	1,860	461	948	451
28.02.2023	1,690	2,065	605	1,102	358
GROUP APPLICATIONS					
30.09.2022	554	398	77	132	189
31.12.2022	554	448	85	168	195
28.02.2023	554	466	96	194	176
TOTAL					
30.09.2022	2,244	1,712	350	817	545
31.12.2022	2,244	2,308	546	1,116	646
28.02.2023	2,244	2,531	701	1,296	534

Performance

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

All Banks and Financial Institutions have disbursed Rs. 10,917.81 Crores in the financial year 2022-23 (up to 28.02.2023). The disbursement position under Mudra Sector (categories wise) is given below.

Categories	FY 2022-23 (Up to 30.09.2022)			FY 2022-23 (Up to 31.12.2022)			FY 2022-23 (Up to 28.02.2023)		
	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	11,68,139	3,419.48	0.29	16,89,179	5044.99	0.30	21,01,891	6,405.24	0.30
Kishore	2,01,918	2,218.83	1.10	2,90,176	3390.60	1.17	4,67,637	5,079.53	1.09
Tarun	19,769	1,383.24	7.00	31,892	2482.22	7.78	40,798	3,120.69	7.65
Total	13,89,826	7,021.54	--	20,11,247	10,917.81	--	26,10,326	14,605.47	--

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

Financial Institutions	FY 2022-23					
	(Up to 30.09.2022)		(Up to 31.12.2022)		(Up to 28.02.2023)	
	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	1,16,838	2,438.29	1,90,483	4,261.95	253,858	5,380.46
Private Sector Banks	8,01,133	2,803.41	11,49,243	4,075.93	15,76,509	6,097.68
Regional Rural Banks	5,333	70.92	5,699	72.89	12,830	192.19
Small Finance Bank	1,20,403	450.79	1,91,396	757.78	2,26,315	910.05
MFIs & NBFCs	3,46,119	1,258.15	4,74,426	1,749.26	5,40,814	2,025.09
Total	13,89,826	7,021.56	20,11,247	10,917.81	26,10,326	14,605.47

Performance

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5.7 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 up to 31.03.2023. All Banks are advised to ensure sanction/disbursement in all eligible accounts at the earliest.

Performance

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5.8 Assistance to Startups through Bank Linkage

We furnish below the bank wise finance to Start Up for FY 2022-23 up to 31.12.2022

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 Maharashtra	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	18,336.95

Out of 24 empanelled banks, only above 10 banks have financed to Start Ups in the State. Remaining empanelled banks are requested to improve their performance in financing to Start Ups.

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5.9 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)-

AS on	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
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

As the scheme is extended up to the year 2025 all banks are requested to improve performance specially in financing to SC/ ST cases.

Performance

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5.10 Silpi Unnati Yojana (SUY) – State Government Scheme

Date	Total No. of application sponsored	No. of application sanctioned	No. of application pending
30.09.2022	2,314	92	2,018
31.12.2022	3,701	424	2,970

SUY PENDING as on 31.12.2022				
Name of the Bank	Total Applications sponsored	No. of Applications sanctioned	No. of Applications rejected / returned	No. of Applications pending
OSCB	753	161	108	484
State Bank of India	1,225	53	57	1,115
Bank of India	246	51	5	190
Odisha Gramya Bank	360	49	39	272
Punjab National Bank	220	31	49	140
UCO Bank	212	23	13	176
Indian Bank	138	22	10	106
Union Bank of India	122	20	5	97
Canara Bank	112	10	4	98
Bank of Baroda	81	2	2	77
Central Bank of India	86	1	3	82
Indian Overseas Bank	68	1	4	63
Axis Bank	5	0	1	4
Bank of Maharashtra	2	0	0	2
Federal Bank	1	0	0	1
HDFC Bank	1	0	0	1
ICICI Bank	1	0	0	1
IDBI Bank	20	0	2	18
Punjab & Sind Bank	1	0	0	1
Utkal Grameen Bank	47	0	5	42
Total	3,701	424	307	2,970

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5.11 PMSVANidhi (Street Vendors):

As on date	No. of applications entered in the portal	No. of applications sanctioned	Out of sanctioned, no. of applications disbursed.	
15.08.2022	75,961	47,701	39,322	
02.11.2022	80,328	53,119	40,888	
31.12.2022	81,185	58,448	44,413	

BANK WISE PERFORMANCE AS ON 31.12.2022 (PSBs & RRBs)					
NAME OF THE BANK	Logged	Sanctioned	Disbursed	Pending	Rejected
State Bank of India	27472	23280	15630	189	4003
Bank of India	7274	5079	4954	84	2111
Canara Bank	6518	4671	4589	24	1823
Union Bank of India	7470	4324	4292	36	3110
Indian Bank	5037	4024	3522	78	935
Punjab National Bank	5064	3067	2730	795	1202
UCO Bank	3952	2729	2416	40	1183
Bank of Baroda	3727	2239	1784	21	1467
Central Bank of India	2322	1495	1480	17	810
Indian Overseas Bank	2433	1529	1422	75	829
Punjab and Sind Bank	513	374	370	3	136
Bank of Maharashtra	309	250	250		59
Odisha Gramya Bank	1191	190	144	548	453
Utkal Grameen Bank	368	14	13	347	7

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5.11 PMSVANidhi (Street Vendors):

BANK WISE PERFORMANCE AS ON 31.12.2022 (Pvt. Banks, SFBs & Micro Finance Companies)					
NAME OF THE BANK	Logged	Sanctioned	Disbursed	Pending	Rejected
IDBI Bank	566	349	336	20	197
HDFC Bank	5,440	4,469	103	3	968
Utkarsh Small Finance Bank	380	120	118	158	102
Karnataka Bank Ltd	166	56	54	90	20
Axis Bank	227	22	20	153	52
Karur Vysya Bank Ltd	41	15	15	26	0
Federal Bank	127	14	12	24	89
Kotak Mahindra Bank Limited	28	16	0	0	12
Bandhan Bank Ltd.	96	6	6	48	42
ICICI Bank	85	4	4	80	1
Tamilnad Mercantile Bank Ltd	10	4	4	5	1
City Union Bank	7	1	1	6	0
Ujjivan Small Finance Bank	15	1	1	3	11
DCB Bank Ltd.	7	0	0	7	0
IndusInd Bank	11	0	0	5	6
Lakshmi Vilas Bank	7	0	0	7	0
SOUTH INDIAN BANK	11	0	0	5	6
Yes Bank Ltd.	40	0	0		40
Annapurna Finance Pvt. Ltd.	208	135	134	1	72
Unity Small Finance Bank Ltd.	24	11	9		13
Arohan Financial Services Limited	1	0	0	1	0
Not Picked Up by Any Bank	38	0	0	0	0
Grand Total	81,185	58,488	44,413	2,899	19,760

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5.12 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).

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

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5.13 Other Issues

1. 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.

2. Status of Common Facility Centers (CFCs) in MSME clusters:

RBI LDOs visited 7 MSME clusters during the period Dec 2022- Jan 2023. The observations from their visit are mentioned as under:

Sl.	MSME Cluster	Status of CFC
1	Pharmaceutical Cluster, Bhubaneswar	CFC is Operational
2	Engineering Cluster, Angul	At present, no CFC has been set up.
3	Fly Ash Cluster, Angul	At present, no CFC has been set up.
4	Rice Mill Cluster, Balangir	At present, no CFC has been set up.
5	Dry Fish Cluster, Jagatsinghpur	At present, no CFC has been set up.
6	Cashew Cluster, Puri	At present, no CFC has been set up.
7	Tourism Cluster, Puri	At present, no CFC has been set up.

Issues identified by LDO in Pharmaceutical Cluster, Mancheswar Industrial estate, Khurda district is as under:

Units mentioned that technology gets obsolete with time so instruments at CFC needs to be upgraded for which they need additional capital. Also, additional capital support is required from Government for enhancing the facilities in CFC.

Dept. is requested to take appropriate steps regarding setting up/ improvement of Common Facility Centers in all MSME clusters.

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AGENDA 6: Financing to SHGs

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6.1 WSHG Bank Linkage

YEAR	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT	
	ACC	AMT	ACC	AMT	ACC	AMT
2021-22 (UPTO 31.12.2021)	280150	6002.52	262836	5635.31	93.82	93.88
2022-23 (UPTO 30.09.2022)	350000	8750.00	158023	4273.31	45.15	48.84
2022-23 (UPTO 31.12.2022)	350000	8750.00	275569	7863.64	78.73	89.87
2022-23 (UPTO 31.01.2023)	350000	8750.00	312584	8951.40	89.31	102.30

Average Loan Size of WSHG

Date	Average Loan size
31.12.2021	Rs. 2.14 Lacs
30.09.2022	Rs. 2.70 Lacs
31.12.2022	Rs. 2.85 Lacs
31.01.2023	Rs. 2.86 Lacs

Current year target for loan size- Rs 4.00 Lacs. the Government of Odisha has increased the interest subvention benefit on SHG loans from Rs. 3 lakhs to Rs. 5 lakhs, making it 0% effective annual rate of interest under the Mission Shakti Loan Scheme. The minimum loan size for SHGs has been kept at Rs. 2 lakhs, Rs. 4 lakhs & Rs. 6 lakhs for fresh/ 1st linkage, 2nd linkage, and 3rd linkage, respectively, irrespective of the SHG corpus.

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6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE PHYSICAL TARGET more than 10,000)

Up to the Month ending: January 2023 (01/04/2022 to 31/01/2023)

SL No	Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
		Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
1	UNION BANK OF INDIA	12347	31094.83	14885	40341.14	121	130	2823	2.71
2	INDIAN BANK	12053	28930.91	11756	34292.61	98	119	1715	2.92
3	BANK OF INDIA	17518	40488.39	16639	52180.37	95	129	1520	3.14
4	ODISHA GRAMYA BANK	80458	221821.70	74693	236807.3	93	107	9886	3.17
5	PUNJAB NATIONAL BANK	18742	48978.48	16916	54165.91	90	111	3569	3.20
6	STATE BANK OF INDIA	77125	201515.50	68186	196835	88	98	9552	2.89
7	CANARA BANK	12846	33064.48	11114	34670.19	87	105	2269	3.12
8	UCO BANK	23153	62613.15	19410	57144.37	84	91	3512	2.94
9	UTKAL GRAMEEN BANK	39198	73922.81	31247	58935.74	80	80	10711	1.89
10	OSCB	21316	46288.14	17000	41206.98	80	89	3250	2.42
STATE % OF ACHIEVEMENT						89	102		

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6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE PHYSICAL TARGET less than 10,000)									
Up to the Month ending: January 2023 (01/04/2022 to 31/01/2023)									
SL No	Name of the District	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
		Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
1	HDFC BANK	5084	11693.52	5131	12244.05	101	105	768	2.39
2	INDIAN OVERSEAS BANK	9053	23220.59	8798	24568.25	97	106	1611	2.79
3	CENTRAL BANK OF INDIA	5333	13929.37	5170	17549.06	97	126	842	3.39
4	BANK OF BARODA	8393	20810.27	6822	21001.95	81	101	1418	3.08
5	ICICI BANK	4745	10781.59	3806	10585.97	80	98	500	2.78
6	IDBI BANK	520	1112.68	331	876.93	64	79	142	2.65
7	PUNJAB AND SIND BANK	121	297.81	40	120.5	33	40	19	3.01
8	FEDERAL BANK	107	250.46	32	91.7	30	37	18	2.87
9	AXIS BANK	1755	3902.8	361	775	21	20	348	2.15
10	BANK OF MAHARASHTRA	68	147.5	8	11.5	12	8	19	1.44
11	INDUSIND BANK	65	135	2	4	3	3	9	2
12	OTHERS	0	0	237	731.75			71	3.09
STATE % OF ACHIEVEMENT						89	102		
GRAND TOTAL		350000	875000	312584	895140.2	89	102	54572	2.86

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6.1 WSHG Bank Linkage

Mission Shakti Loans - State Interest Subvention Claim Settlement Status (INR in Cr.)



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6.1 WSHG in Odisha through Mission Shakti

Status on Mission Shakti Loan - State Interest Subvention Settlement (2022-23) 31.12.2022				Amount in Rs. Cr.
BANK NAME	through Banks (Offline)	BLIS MIS portal (Direct)	Total (Offline + BLIS)	
ODISHA GRAMYA BANK	0.00	52.32		52.32
STATE BANK OF INDIA	0.00	38.18		38.18
ODISHA CO-OP APEX BANK LTD	14.98	0.00		14.98
UCO BANK	0.00	13.08		13.08
BANK OF INDIA	11.27	0.00		11.27
UTKAL GRAMEEN BANK	0.00	10.64		10.64
PUNJAB NATIONAL BANK - OBC - UBI	0.00	7.87		7.87
CANARA BANK & SYNDICATE BANK	5.82	0.92		6.75
UNION BANK - CORPORATION - ANDHRA	0.00	4.74		4.74
CENTRAL BANK OF INDIA	0.00	2.90		2.90
INDIAN OVERSEAS BANK	2.17	0.00		2.17
BANK OF BARODA & DENA & VIJAYA	0.00	0.54		0.54
ICICI BANK	0.00	0.21		0.21
HDFC BANK	0.00	0.10		0.10
IDBI BANK	0.00	0.07		0.07
AXIS BANK	0.00	0.01		0.01
INDIAN BANK & ALLAHABAD BANK	0.00	0.00		0.00
PUNJAB AND SIND BANK	0.00	0.00		0.00
BANK OF MAHARASHTRA	0.00	0.00		0.00
INDUSIND BANK	0.00	0.00		0.00
FEDERAL BANK	0.00	0.00		0.00
GRAND TOTAL	34.24	131.56		165.80

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6.1 WSHG in Odisha through Mission Shakti

No. of WSHG Member Engaged as BCAs			
Name of Bank	31.12.2021	30.09.2022	31.12.2022
State Bank of India	296	296	296
UCO Bank	0	0	115
Odisha Gramya Bank	236	236	236
Utkal Grameen Bank	138	138	138
ICICI Bank	662	662	662
YES Bank	871	871	871
TOTAL	2203	2203	2318

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6.1 WSHG in Odisha through Mission Shakti

These 2,318 BCAs have undertaken transactions amounting to **Rs. 842.13 crore** during the current financial year.

SI No	Bank	Transaction Details (2022-23 FY) Upto 31st December 2022	
		Transaction by BCAs (Rs. in crore)	Commission (Rs. in Lakhs)
1	OGB	142.96	63.06
2	UGB	30.32	18.69
3	SBI	497.52	152.92
4	UCO	1.62	0.62
5	ICICI	90.17	24.84
6	YES	79.55	15.58
Total		842.13	275.72

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6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 794 loan applications under SEP-I for FY 2022-23 (up to 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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6.3 Progress on implementation of Income Generating Schemes of OSFDC in Collaboration with Mission Shakti.

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
04.03.23	1712	17123	1252	12615	909	9078	789	7325	694.74	1659.21	343

OSFDC is facing problems in disbursement of subsidy through PFMS accounts in case of Bank of India in 19 SHGs of Cuttack (5), Ganjam(4), Jajpur(1), Kendrapara(3), Keonjhar (4), Malkanagiri (1) and Raygada (1) district. Also for Bank of Baroda in 2 SHGs pertaining to Ganjam (1) and Kendrapara (1).

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

The Housing & Urban Development Department (HUDD) of the Odisha government has engaged with over 26,000 Mission Shakti Groups to provide urban infrastructure and services. They have paid incentives of over Rs 101.55 crores to these groups and are now planning to design a Mission Shakti Loan Scheme to support them further.

The scheme will provide working capital/ overdraft facilities to groups engaged in MUKTA and Jal Saathi programs under the 5T Initiative of the Hon'ble Chief Minister of Odisha. The loan facility will help enhance the financial capacity of these groups and increase their revenue collections. The HUDD has engaged 22,258 Mission Shakti Groups in MUKTA and 744 such groups under the Jal Saathi Program and paid incentives of Rs. 22.30 crores and Rs. 5.18 Crores respectively.

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

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AGENDA NO. 7

Other Issues

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7.1 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 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 below.

Sl.	Name of Bank	Amount in Rs. Lakhs	Sl.	Name of Bank	Amount in Rs. Lakhs
1	HDFC Bank	292.10	13	Indian Bank	8.00
2	State Bank of India	63.92	14	Punjab National Bank (e United Bank of India)	6.24
3	Axis Bank Ltd	56.88	15	Punjab National Bank	4.67
4	Punjab National Bank (e OBC)	55.87	16	Yes Bank	4.02
5	ICICI Bank	48.20	17	Canara Bank	3.15
6	IDBI Bank	39.24	18	Indus Ind Bank	1.24
7	UCO Bank	19.90	19	Union Bank of India	0.67
8	Union Bank of India (e Andhra)	17.42	20	Kotak Mahindra Bank Ltd (e Ing Vysya Bank)	0.60
9	Bank of India	16.87	21	Central Bank of India	0.23
10	Canara Bank (e Syndicate)	16.11	22	Indian Overseas Bank	0.07
11	Kotak Mahindra Bank Ltd	10.71	23	Odisha Gramya Bank	0.03
12	Bank of Baroda	10.33	24	Federal Bank	0.02
TOTAL					676.49

SLBC 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.

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7.2 NPA position as on 31.12.2022

Sector wise comparison of NPA %

Sl. No.	Sector	NPA % as of 31.03.2022	NPA % as of 30.09.2022	NPA % as of 31.12.2022
1.	Short Term Crop Loan	14.18	12.49	9.83
2.	Agriculture Term Loan	11.12	11.35	10.47
3.	Agriculture Allied	5.43	5.60	6.45
4.	Total Agriculture	10.37	11.01	9.40
5.	MSME Sector	8.94	7.19	5.31
6.	Education Loan	11.38	10.87	10.89
7.	Housing Loan	3.84	2.95	2.48
8.	Total Priority Sector	8.94	8.37	6.86
9.	Total Advance	6.47	6.09	5.35

Scheme wise comparison of NPA %

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

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7.3 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

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 %**.

Performance

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7.4 BUNAKAR ASSISTANCE FOR LIVELYHOOD AND INCOME AUGMENTATION (BALIA)

Directorate of Textiles, Odisha is facing the following problems relating to implementation of BALIA scheme-

- Many branches of Sambalpur District Central Co-operative Bank, Bargarh are not receiving loan application forms from the weavers under BALIA scheme.
- Banks are charging Rs.400/- per application for verification of CIBIL score of the beneficiary.
- Bank has taken the CIBIL score of minimum 750 for consideration of sanction of loan which is quite high in case of Weavers and ancillary workers.
- Berhampur Co-operative Central Bank, Chikiti branch refused and returned the individual loan application of 6 nos. of weavers under BALIA scheme on the ground that the bank is insisting to disburse loan to the weaver members through the member society which deviates the guideline of BALIA scheme. BCC Bank, Berhampur is of the views that it may create problem to collect the repayment of loan amount from individual weavers.

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

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- It is reported that as of 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.

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

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7.6 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.

7.7 Registration of MOTD

It is observed that Memorandum of Title Deed (MOTD) is not being done by many banks in our State. In order to minimize the risk of security dilution, all banks should issue necessary guidelines to their branches for registration of Memorandum of title deeds (MOTD) with the registering authority.

State Govt. is requested to reduce the charges for MOTD and to enable online charge creation for banks.

7.8 NOC for transfer of land from financing banks

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

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7.9 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.

7.10 Functioning & Timely conduct of DCC/DLRC

We request all LDMs to follow the guidelines as per the RBI circular while convening the DCC/DLRC meetings 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.

7.11 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.

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7.12 Recent Policy Changes

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.

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

The SVAMITVA Scheme, launched by the Hon'ble Prime Minister in April 2020, aims to enable demarcation of inhabited land in rural areas using drone survey methods. The scheme aims to provide an integrated property validation solution for rural India, which will allow village household owners to use their property as a financial asset for taking loans and other financial benefits. The pilot phase of the scheme has covered about 40,000 villages in several states, and the SLBC has taken up the matter with the Panchayat Raj Department in Odisha to implement the scheme. The state government is requested to take necessary steps for the implementation of the scheme so that it can be communicated to the Department of Financial Services, Ministry of Finance, Government of India, and RBI, Central Office, Mumbai.

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ANY OTHER MATTER
WITH PERMISSION
OF THE CHAIR

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THANK YOU

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3.5 Financial Inclusion Fund (FIF) of NABARD

Financial Inclusion Fund (FIF) - NABARD - Bank-wise Sanction & Disbursements as of 31.12.2022 (Current Year)		
Banks	Amount Sanctioned	Amount Disbursed
State Bank of India	8,31,32,000.00	
UCO Bank	3,51,92,500.00	
Bank of India	2,93,00,000.00	
Union Bank of India	2,09,51,000.00	
Odisha Gramya Bank	1,24,69,460.00	6,94,000.00
RBL Bank	1,13,40,000.00	
Punjab National Bank	80,06,300.00	
Utkal Grameen Bank	65,75,000.00	
Paytm Payments Bank	32,04,000.00	
India Post Payments Bank	31,12,584.00	
Airtel Payment Bank	27,50,000.00	
Fino Payments Bank	23,46,000.00	
IDBI Bank	21,13,400.00	
OSCB	11,73,200.00	
Canara Bank	10,81,000.00	
ESAF Small Finance Bank	8,40,000.00	3,07,800.00
Indian Overseas Bank	7,30,500.00	
IndusInd Bank	6,00,000.00	
Various agencies	28,44,864.00	27,63,324.00
Grand Total	22,77,61,808.00	37,65,124.00

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3.5 Financial Inclusion Fund (FIF) of NABARD

Claims with On-going schemes (Sanctioned during Previous Years)		
Row Labels	Sum of Amount Sanctioned	Sum of Disbursement during FY 2022-23
State Bank of India	29,06,00,000.00	93,16,170.00
Bank of India	21,97,50,000.00	1,07,05,677.00
UCO Bank	3,51,02,100.00	1,42,849.00
Odisha Gramya Bank	2,86,46,600.00	1,27,21,012.00
Union Bank of India	58,60,000.00	9,72,460.00
OSCB	34,62,000.00	19,27,482.00
India Post Payments Bank	22,20,000.00	3,94,146.00
Utkal Grameen Bank	18,56,200.00	13,380.00
ESAF Small Finance Bank Ltd.	8,40,000.00	3,07,800.00
Indian Overseas Bank	6,72,097.00	3,13,897.00
Yes Bank Ltd.	1,97,040.00	81,390.00
Various agencies	27,63,324.00	27,63,324.00
Grand Total	59,19,69,361.00	3,96,59,587.00

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

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4.2 Financing to Agriculture Sector - Crop Loan

QUARTERLY PROGRESS IN ACP CROP LOAN				
BANKS	PSBs			(Amount in Rs. Crores)
	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Central Bank of India	236.36	137.25	263.24	111.37
Canara Bank	673.64	399.29	573.99	85.21
UCO Bank	746.23	390.82	625.24	83.79
Indian Overseas Bank	369.49	208.63	297.64	80.56
State Bank of India	6,018.21	2,311.61	4,814.65	80.00
Punjab National Bank	989.54	388.65	743.47	75.13
Bank of Baroda	531.89	223.55	386.82	72.73
Union Bank of India	1,238.70	693.28	805.16	65.00
Bank of India	880.94	326.87	526.26	59.74
Indian Bank	749.81	295.23	377.56	50.35
Bank of Maharashtra	30.34	0.38	13.40	44.16
Punjab & Sind Bank	33.79	2.85	2.85	8.43
STATE % OF ACHIEVEMENT				72.45

The performance of empaneled PSB like Bank of Maharashtra Bank, is below satisfactory. Advised to improve performance.

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4.2 Financing to Agriculture Sector - Crop Loan

QUARTERLY PROGRESS IN CROP LOAN				
PVT BANKS				
				(Amount in Rs. Crores)
BANKS	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Karur Vysya Bank	2.58	2.37	26.11	1,010.57
Federal Bank	78.44	160.85	247.15	315.08
Laxmi Vilas Bank	0.84	2.39	4.06	284.05
DCB Bank Ltd	92.68	101.70	131.60	141.99
ICICI Bank	702.94	90.79	550.34	78.29
IDBI Bank	229.52	86.69	127.51	55.56
Axis Bank Ltd	816.21	237.17	427.48	52.37
Karnatak Bank Ltd.	12.86	1.02	1.65	12.83
HDFC Bank	726.99	19.96	26.26	3.61
Bandhan Bank	234.32	0	0	0
City Union Bank	0.09	0	0	0
IDFC Bank	32.29	0	0	0
Indus Ind Bank	427.30	0	0	0
Kotak Mahindra Bank Ltd	28.79	0	0	0
RBL Bank	6.76	0	0	0
Standard Chartered Bank	0.16	0	0	0
The South Indian Bank Ltd.	43.81	0	0	0
Tamilnadu Mercantile Bank Ltd.	17.48	0	0	0
Yes Bank	4.26	0	0	0
STATE % OF ACHIEVEMENT				72.45

The performance of empaneled Pvt Sector Banks like IndusInd Bank, HDFC Bank, Bandhan Bank, IDFC Bank and Kotak Mahindra Bank is below satisfactory. Advised to improve performance.

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4.2 Financing to Agriculture Sector - Crop Loan

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

QUARTERLY PROGRESS IN ACP CROP LOAN				
SFBs				
(Amount in Rs. Crores)				
BANKS	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Ujjivan Small Finance Bank	12.39	0	153.38	1,237.47
ESAF Small Finance Bank	39.98	0	0	0
Jana Small Finance Bank	3.21	0	0	0
Suryoday Small Finance Bank	22.67	0	0	0
Utkarsh Small Finance Bank	26.10	0	0	0
STATE % OF ACHIEVEMENT				72.45

The performance of empaneled SFB like Jana SFB, is below satisfactory. Advised to improve performance.

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4.2 Financing to Agriculture Sector - Agriculture Term Loan

QUARTERLY PROGRESS IN ACP TERM LOAN				
PSBs				(Amount in Rs. Crores)
BANKS	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Bank of Baroda	500.04	213.92	602.50	281.64
Indian Overseas Bank	365.78	295.39	389.86	106.58
Indian Bank	694.61	266.99	735.94	105.95
Bank of Maharashtra	33.29	16.83	31.25	93.87
Canara Bank	634.07	363.40	548.43	86.49
State Bank of India	5,651.00	3,263.82	4,230.66	74.87
Punjab National Bank	927.57	447.11	603.35	65.05
UCO Bank	786.38	237.91	498.30	63.37
Bank of India	834.06	305.85	469.45	56.29
Union Bank of India	1,158.90	295.15	466.36	40.24
Punjab & Sind Bank	52.95	2.08	8.32	15.71
Central Bank of India	225.36	12.88	17.38	7.71
STATE % OF ACHIEVEMENT				90.00

The performance of empaneled PSB like Bank of Union Bank of India, is below satisfactory. Advised to improve performance.

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4.2 Financing to Agriculture Sector - Agriculture Term Loan

QUARTERLY PROGRESS IN ACP TERM LOAN				
PVT BANKS				(Amount in Rs. Crores)
BANKS	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
RBL Bank	15.19	184.43	295.62	1,945.91
IDFC Bank	38.17	211.63	327.47	857.82
Kotak Mahindra Bank Ltd	62.02	135.09	287.67	463.85
Indus Ind Bank	561.61	4,033.65	2,501.00	445.33
DCB Bank Ltd	90.26	144.77	219.37	243.03
Bandhan Bank	239.08	257.18	321.75	134.58
Axis Bank Ltd	770.28	218.61	625.43	81.19
The South Indian Bank Ltd.	42.63	0	32.31	75.79
ICICI Bank	667.22	626.78	469.17	70.32
IDBI Bank	217.58	117.99	149.18	68.56
HDFC Bank	693.84	132.66	259.61	37.42
Karnatak Bank Ltd.	35.35	11.58	12.47	35.28
Federal Bank	99.18	24.92	34.03	34.31
Karur Vysya Bank	14.00	4.45	4.45	31.78
City Union Bank	0.24	0	0	0.00
Standard Chartered Bank	0.41	0	0	0.00
Tamilnadu Mercantile Bank Ltd.	38.55	0	0	0.00
Yes Bank	9.24	0	0	0.00
Laxmi Vilas Bank	1.86	0	0	0.00
STATE % OF ACHIEVEMENT				90.00

The performance of empaneled Pvt Sector Banks like HDFC Bank and Federal Bank is below satisfactory. Advised to improve performance.

Maximum Achievement in Term Loans by RBL Bank is due to high amount shown in Other allied.

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4.2 Financing to Agriculture Sector - Agriculture Term Loan

QUARTERLY PROGRESS IN ACP TERM LOAN				
BANKS		RRBs & OSCB		
		(Amount in Rs. Crores)		
	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Utkal Grameen Bank	454.34	216.06	351.14	77.28
Orissa State Co-Op. Bank	753.26	29.52	37.37	4.96
Odisha Gramya Bank	537.52	7.84	12.74	2.37
QUARTERLY PROGRESS IN ACP TERM LOAN				
BANKS		SFBs		
		(Amount in Rs. Crores)		
	Annual Target 2022-23	Achievement Sep-22	Achievement Dec-22	% Dec-22
Jana SFB	7.94	87.02	294.92	3712.03
Suryoday SFB	23.65	296.14	451.47	1,909.35
Ujjivan SFB	17.52	84.04	128.99	736.21
Utkarsh SFB	31.02	90.64	137.50	443.31
ESAF SFB	44.63	49.17	45.10	101.05
STATE % OF ACHIEVEMENT				90.00

The performance of empaneled banks like OGB and OSCB is below satisfactory. Advised to improve performance.

Maximum Achievement in Term Loans of Suryodaya and Jana SFBs due to amount shown in Other allied.

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4.3 Kissan Credit Card (KCC)

Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Avg. Loan Size in Rs. Actual	Balance O/S as on 31.12.2022	
	A/c	Amt.		A/c	Amt
Indian Bank	370	8.12	2,19,459.46	19,843	143.16
Union Bank of India	42,584	805.16	1,89,075.71	1,24,414	1,447.25
Punjab & Sind Bank	176	2.08	1,18,181.82	352	2.83
Punjab National Bank	42,566	376.42	88,432.08	95,756	557.59
Canara Bank	24,099	147.03	61,010.83	68,916	451.72
UCO Bank	38,412	225.14	58,611.89	1,61,214	1,045.12
Bank of Maharashtra	37	0.21	56,756.76	94	0.59
Bank of Baroda	70,495	386.82	54,871.98	48,082	777.12
Bank of India	57,161	311.28	54,456.71	1,78,066	743.7
Indian Overseas Bank	5,263	26.17	49,724.49	20,784	128.39
State Bank of India	3,62,182	1,529.94	42,242.30	3,63,124	2,464.54
Central Bank of India	2,747	2.25	8,190.75	9,199	61.45
State Avg. Loan Size (In Rs. Actual)			54,421.41		

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4.3 Kissan Credit Card (KCC)

PVT BANKS					
Rs. In Crores					
Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Avg. Loan Size in Rs. Actual	Balance O/S as on 31.12.2022	
	A/c	Amt.		A/c	Amt
Axis Bank Ltd	3,717	427.5	11,50,067.26	11,752	1,120.58
DCB Bank Ltd	574	22.89	3,98,780.49	2342	209.03
ICICI Bank	2,145	64.24	2,99,487.18	2533	221.01
Federal Bank	292	4.33	1,48,287.67	816	19.44
HDFC Bank	17,540	81.31	46,356.90	1,11,891	418.32
IDBI Bank	1,922	6.44	33,506.76	13,974	91.91
Yes Bank	4,905	10.1	20,591.23	15,944	14.17
Karnatak Bank Ltd.	0	0	0	285	2.29
Bandhan Bank	0	0	0	0	0
City Union Bank	0	0	0	0	0
IDFC First Bank	0	0	0	0	0
Indus Ind Bank	0	0	0	0	0
Karur Vysya Bank	0	0	0	0	0
Kotak Mahindra Bank Ltd	0	0	0	0	0
Laxmi Vilas Bank	0	0	0	0	0
RBL Bank	0	0	0	0	0
South Indian Bank Ltd.	0	0	0	0	0
Standard Chartered	0	0	0	0	0
Tamilnadu Mercantile	0	0	0	0	0
State Avg. Loan Size (In Rs. Actual)			54,421.41		

The performance of empaneled Pvt Sector Banks like IndusInd Bank, Bandhan bank, IDFC First Bank and Kotak Mahindra Bank is 'NIL'. Advised to improve performance.

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4.3 Kissan Credit Card (KCC)

OSCB & RRBs					
Rs. In Crores					
Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Avg. Loan Size in Rs. Actual	Balance O/S as on 31.12.2022	
	A/c	Amt.		A/c	Amt
Utkal Grameen Bank	1,60,432	1,042.70	64,993.27	2,27,400	1,507.74
OSCB	23,92,928	11,884.46	49,664.93	34,07,179	17,349.55
Odisha Gramya Bank	95,824	370.96	38,712.64	2,10,663	1,120.24
State Avg. Loan Size (In Rs. Actual)			54,421.41		

SFBs					
Rs. In Crores					
Name of Bank	No. of KCCs issued from 01.04.2022 to 31.12.2022		Balance O/S as on 31.12.2022		
	A/c	Amt.	A/c	Amt	
ESAF Small Finance Bank	0	0.00	0	0.00	
Jana Small Finance Bank	0	0.00	0	0.00	
Suryoday Small Finance Bank	0	0.00	0	0.00	
Ujjivan Small Finance Bank	0	0.00	0	0.00	
Utkarsh Small Finance Bank	0	0.00	0	0.00	

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4.8 Agriculture Allied Sectors

Bank Wise Achievement under Allied Sector as of 31.12.2022

Rs. In Crores

PUBLIC SECTOR BANKS

BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Bank of Baroda	188.55	81.07	174.82	92.72
UCO Bank	296.34	105.91	230.15	77.67
State Bank of India	2,124.09	1,271.05	1,376.12	64.79
Indian Overseas Bank	138.7	75.01	86.85	62.62
Canara Bank	238.92	84.88	125.93	52.71
Indian Bank	262.52	83.94	133.94	51.02
Bank of Maharashtra	12.71	7.92	4.80	37.78
Union Bank of India	437.97	49.04	110.15	25.15
Bank of India	315.52	44.64	65.06	20.62
Punjab National Bank	348.85	45.86	55.25	15.84
Punjab & Sind Bank	19.44	0.34	1.38	7.10
Central Bank of India	84.70	1.35	3.22	3.80
State % of Achievement				95.45

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4.8 Agriculture Allied Sectors

PRIVATE BANKS (Rs. In Crores)

BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
RBL Bank	5.22	144.43	255.62	4,899.65
IDFC Bank	13.67	125.28	135.28	989.66
Indus Ind Bank	209.72	4033.65	1,780.28	848.88
DCB Bank Ltd	33.79	75.51	132.36	391.77
The South Indian Bank Ltd.	15.55	0	32.31	207.75
Bandhan Bank	88.79	125.71	159.37	179.48
ICICI Bank	251.42	459.76	187.86	74.72
HDFC Bank	261.55	29.68	49.26	18.83
Axis Bank Ltd	290.62	12.42	22.63	7.79
IDBI Bank	82.17	31.07	5.78	7.03
Karnatak Bank Ltd.	11.74	0	0.59	5.02
Kotak Mahindra Bank Ltd	20.27	0	0.01	0.05
City Union Bank	0.07	0	0	0
Federal Bank	31.41	0	0	0
Karur Vysya Bank	3.74	0	0	0
Laxmi Vilas Bank	0.56	0	0	0
Standard Chartered Bank	0.12	0	0	0
Tamilnadu Mercantile Bank Ltd.	12.14	0	0	0
Yes Bank	3.93	0	0	0
State % of Achievement				95.45

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4.8 Agriculture Allied Sectors

OSCB & RRBs (Rs. In Crores)				
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Utkal Grameen Bank	151.21	8.57	15.94	10.54
Orissa State Co-Op. Bank	262.98	5.96	8.12	3.09
Odisha Gramya Bank	223.69	3.51	6.13	2.74
SFBs (Rs. In Crores)				
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Jana Small Finance Bank	2.68	193.09	294.92	10,984.35
Suryoday Small Finance Bank	8.77	290.91	445.5	5,080.44
Ujjivan Small Finance Bank	5.23	84.04	128.99	2,464.21
Utkarsh Small Finance Bank	10.77	90.64	137.5	1,276.53
ESAF Small Finance Bank	15.47	6.05	24.52	158.46
State % of Achievement				95.45

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

KCC SATURATION DRIVE AHD 24.02.2023					
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Rejected	No of Applications Pending	Pendency more than 15 days
State Bank of India	19823	7688	11986	149	148
Cooperative Bank	9628	2522	6534	572	572
Bank of India	2739	1238	1497	4	3
UCO Bank	3159	1057	2092	10	8
Union Bank of India	2368	635	1706	27	27
Punjab National Bank	2400	598	1727	75	68
Canara Bank	1832	551	1279	2	1
Bank of Baroda	1796	503	1210	83	83
Indian Bank	1369	392	969	8	7
Indian Overseas Bank	5209	359	3978	872	872
Central Bank of India	832	138	692	2	2
Punjab & Sind Bank	109	18	91	0	0
IDBI Bank Ltd.	61	10	32	19	19
Bank of Maharashtra	2	0	2	0	0
Grand Total	51327	15709	33795	1823	1810

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

KCC SATURATION DRIVE FISHERY 24.02.2023					
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Rejected	No of Applications Pending	Pendency more than 15 days
State Bank of India	1790	445	1341	4	0
Cooperative Bank	2461	142	540	1779	1775
Bank of India	214	105	108	1	0
UCO Bank	241	76	157	8	0
Indian Bank	213	34	179	0	0
Union Bank of India	194	34	149	11	10
Canara Bank	139	33	103	3	0
Central Bank of India	225	30	195	0	0
Punjab National Bank	175	28	136	11	11
Bank of Baroda	126	23	91	12	9
Indian Overseas Bank	328	7	171	150	150
Bank of Maharashtra	0	0	0	0	0
IDBI Bank Ltd.	16	0	14	2	2
Punjab & Sind Bank	2	0	2	0	0
Grand Total	6124	957	3186	1981	1957

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4.12 Financing to FPOs (Farmers Producer Organisation)

FPO FINANCE FOR 22-23 PROVIDED BY NABARD THROUGH NABAKISAN		
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

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4.12 Financing to FPOs (Farmers Producer Organisation)

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

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4.12 Financing to FPOs (Farmers Producer Organisation)

FPO DATA PROVIDED BY HORTICULTURE DEPARTMENT

DISTRICT NAME	NUMBER OF FPOs FORMED	NUMBER OF FPO FINANCED	AMOUNT FINANCED IN LAKHS
KENDRAPARA	2	0	0.00
KENDUJHAR	4	0	0.00
KHORDHA	4	1	8.00
KORAPUT	4	0	0.00
MALKANGIRI	3	0	0.00
NABARANGAPUR	7	2	35.00
NAYAGARH	4	0	0.00
NUAPADA	3	0	0.00
PURI	2	1	4.00
RAYAGADA	5	1	25.00
SAMBALPUR	2	0	0.00
SUBARNAPUR	1	0	0.00
SUNDARGARH	4	1	2.00
GRAND TOTAL	103	15	330.04

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5.4 Govt. Sponsored Programmes PMEGP– Govt. of India

PROGRESS UNDER PMEGP FROM 01.04.2022 TO 28.02.2023

Sl No	Bank Name	PSBs and RRBs									
		Target for FY 22-23		Forwarded		Sanctioned		%Achievement		Pending at bank	
		No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved	No of Prj.	MM Involved (In Lakh)
1	CENTRAL BANK OF INDIA	138	483.00	552	1857.27	247	860.90	178.99	178.24	63	277.33
2	BANK OF BARODA	247	864.50	1034	3551.09	320	1127.53	129.55	130.43	263	1015.70
3	CANARA BANK	378	1323.00	1374	4150.03	441	1384.39	116.67	104.64	93	339.96
4	BANK OF INDIA	403	1410.50	1615	4462.33	431	1100.70	106.95	78.04	252	806.20
5	UNION BANK OF INDIA	547	1914.50	1600	5350.20	582	2040.36	106.40	106.57	272	1045.58
6	STATE BANK OF INDIA	1840	6440.00	6416	16685.74	1887	3715.54	102.55	57.69	939	2876.64
7	PUNJAB NATIONAL BANK	471	1648.50	1650	5035.52	389	1050.95	82.59	63.75	484	1821.48
8	UCO BANK	378	1323.00	1071	2706.20	283	702.62	74.87	53.11	98	324.61
9	INDIAN OVERSEAS BANK	195	682.50	468	1505.80	119	376.16	61.03	55.12	127	453.72
10	INDIAN BANK	311	1088.50	908	2661.49	186	566.34	59.81	52.03	280	913.87
11	ODISHA GRAMYA BANK	180	630.00	478	1366.25	80	320.04	44.44	50.80	243	668.10
12	PUNJAB AND SIND BANK	33	115.50	56	260.21	11	44.25	33.33	38.31	18	108.63
13	BANK OF MAHARASHTRA	42	147.00	66	254.88	10	51.73	23.81	35.19	29	124.03
14	UTKAL GRAMEEN BANK	50	175.00	79	375.81	2	11.12	4.00	6.35	46	262.80

The performance of empanelled banks like OGB, UGB and Bank of Maharashtra is below satisfactory. Advised to improve performance.

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5.4 Govt. Sponsored Programmes PMEGP– Govt. of India

Sl	Bank Name	Target for FY 22-23		Forwarded		Sanctioned		%Achievement		Pending at bank	
		No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved	No of Prj.	MM Involved (In Lakh)
1	KARNATAKA BANK LTD	4	14.00	20	107.20	4	43.99	100.00	314.21	10	37.96
2	IDBI BANK	56	196.00	213	590.85	51	144.62	91.07	73.79	34	92.80
3	FEDERAL BANK	13	45.50	23	94.12	6	24.57	46.15	54.00	11	52.98
4	AXIS BANK LTD	201	703.50	290	894.00	31	38.53	15.42	5.48	228	695.32
5	HDFC BANK	168	588.00	91	415.50	1	1.05	0.60	0.18	87	391.07
6	ICICI BANK LIMITED	173	605.50	37	123.41	1	0.53	0.58	0.09	29	93.56
7	DCB BANK LIMITED	23	80.50	3	12.74	0	0.00	0.00	0.00	3	12.74
8	INDUSIND BANK	38	133.00	2	8.75	0	0.00	0.00	0.00	2	8.75
9	IDFC FIRST BANK LTD	11	38.50	2	9.68	0	0.00	0.00	0.00	2	9.68
10	BANDHAN BANK LTD	73	255.50	2	3.50	0	0.00	0.00	0.00	2	3.50
11	KOTAK MAHINDRA BANK	10	35.00	2	2.22	0	0.00	0.00	0.00	2	2.22
12	CITY UNION BANK	1	3.50	0	0.00	0	0.00	0.00	0.00	0	0.00
13	KARUR VYSA BANK	3	10.50	0	0.00	0	0.00	0.00	0.00	0	0.00
14	LAXMI VILAS BANK	3	10.50	0	0.00	0	0.00	0.00	0.00	0	0.00
15	RATNAKAR BANK LTD	2	7.00	0	0.00	0	0.00	0.00	0.00	0	0.00
16	SOUTH INDIAN BANK	2	7.00	0	0.00	0	0.00	0.00	0.00	0	0.00
17	YES BANK	4	14.00	0	0.00	0	0.00	0.00	0.00	0	0.00
18	STANDARD CHARTERED	1	3.50	0	0.00	0	0.00	0.00	0.00	0	0.00
19	TAMILNADU MERCANTILE	1	3.50	0	0.00	0	0.00	0.00	0.00	0	0.00

The performance of empanelled Pvt. banks like Indusind Bank, Federal Bank, Axis Bank, HDFC Bank, ICICI Bank, DCB Bank, IDFC First Bank, Bandhan Bank and Kotak Mahindra Bank is below satisfactory. Advised to improve performance.

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5.5 PMFME (Pradhan Mantri Formalisation of Micro food processing Enterprise- Individual) As on 28.02.2023

Sl	BANK NAME	TARGET	SPONSERED	SANCTIONED	% ACHIEVEMENT	REJECTED	PENDING
1	STATE BANK OF INDIA	393	834	252	64.12	476	106
2	CANARA BANK	122	163	57	46.72	104	2
3	CENTRAL BANK OF INDIA	46	38	21	45.65	11	6
4	UNION BANK OF INDIA	161	186	71	44.10	84	31
5	UCO BANK	110	150	48	43.64	77	25
6	PUNJAB NATIONAL BANK	146	146	48	32.88	75	23
7	INDIAN BANK	90	127	29	32.22	82	16
8	INDIAN OVERSEAS BANK	56	61	18	32.14	22	21
9	BANK OF BARODA	76	79	22	28.95	41	16
10	BANK OF INDIA	112	103	25	22.32	72	6
11	IDBI BANK	33	17	3	9.09	9	5
12	ODISHA GRAMYA BANK	0	61	9	0.00	28	24
13	UTKAL GRAMEEN BANK	0	36	1	0.00	5	30
14	PUNJAB AND SIND BANK	0	3	1	0.00	2	0
15	BANDHAN BANK LIMITED	84	5	0	0.00	0	5
16	AXIS BANK	80	2	0	0.00	2	0
17	HDFC BANK	70	10	0	0.00	3	7
18	ICICI BANK LIMITED	69	17	0	0.00	3	14
19	DCB BANK LIMITED	20	2	0	0.00	1	1
20	OSCB	0	7	0	0.00	0	7
21	BANK OF MAHARASHTRA	0	3	0	0.00	3	0
22	UNITED BANK OF INDIA	0	1	0	0.00	0	1
23	KARUR VYSYA BANK	0	1	0	0.00	0	1
24	INDUS IND BANK	22	3	0	0.00	0	3
25	FEDERAL BANK	0	4	0	0.00	1	3
26	IDFC FIRST BANK LTD	0	1	0	0.00	0	1
27	KARNATAKA BANK	0	2	0	0.00	1	1
28	Others	0	3	0	0.00	0	3
TOTAL		1690	2065	605	35.80	1102	358

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5.5 PMFME (Pradhan Mantri Formalisation of Micro food processing Enterprise) (Group) As on 28.02.2023

SN	Name Of Bank	Target	Sponsored	Sanctioned	% Achievement	Rejected	Pending
1	UCO BANK	36	37	16	44.44	18	3
2	STATE BANK OF INDIA	129	140	48	37.21	80	12
3	CANARA BANK	40	24	7	17.50	16	1
4	CENTRAL BANK OF INDIA	16	3	2	12.50	0	1
5	BANK OF BARODA	26	14	3	11.54	9	2
6	IDBI BANK	10	1	1	10.00	0	0
7	UNION BANK OF INDIA	52	21	4	7.69	13	4
8	INDIAN BANK	30	17	2	6.67	10	5
9	BANK OF INDIA	36	32	2	5.56	25	5
10	PUNJAB NATIONAL BANK	48	46	1	2.08	2	43
11	UTKAL GRAMYA BANK RRB	0	82	6	0.00	12	64
12	Odisha Gramya Bank	0	18	3	0.00	5	10
13	OSCB	0	6	1	0.00	0	5
14	Bandhan Bank	28	0	0	0.00	0	0
15	AXIS BANK	27	0	0	0.00	0	0
16	HDFC BANK	22	2	0	0.00	0	2
17	ICICI BANK LIMITED	22	7	0	0.00	0	7
18	INDIAN OVERSEAS BANK	19	14	0	0.00	4	10
19	DCB BANK LIMITED	7	0	0	0.00	0	0
20	BANK OF MAHARASHTRA	0	1	0	0.00	0	1
21	UNITED BANK OF INDIA	0	0	0	0.00	0	0
22	Punjab and Sind Bank	0	0	0	0.00	0	0
23	KARUR VYSYA BANK	0	0	0	0.00	0	0
24	Indus Ind Bank	6	0	0	0.00	0	0
25	Federal Bank	0	0	0	0.00	0	0
26	IDFC First Bank Ltd	0	0	0	0.00	0	0
27	KARNATAKA BANK LIMITED	0	0	0	0.00	0	0
28	Others	0	1	0	0.00	0	1
Total		554	466	96	17.33	194	176

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

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA

Bank Name	PSBs [Amount Rs. in Crore]							
	30.09.2022		31.12.2022			28.02.2023		
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
BOB	15900	159.51	20604	288.53	252.7	51177	498.71	462.36
Canara Bank	16595	328.18	26755	549.43	547.87	32481	682.91	681.47
SBI	14971	502.51	22765	1019.11	999.74	29388	1188.45	1188.45
PNB	15619	574.2	22084	828.95	827.34	28825	1125.57	1123.12
IOB	14764	124.51	23313	198.49	197.92	28284	254.01	253.25
Union Bank	10809	260.1	17092	418.22	402.26	21128	521.98	498.75
Bank of India	11220	288.09	15527	404.38	368.94	17229	440.97	411.34
BOM	337	14.5	16361	64.25	61.94	16361	64.24	61.94
UCO Bank	6477	150.61	11182	284.81	282.3	12903	330.67	328.37
Indian Bank	3883	125.11	7785	210.12	210.12	8583	242.66	242.66
Central Bank	5888	133.07	6436	142.79	97.94	6762	151.95	110.55
P & S Bank	375	8.95	579	13.36	12.87	737	18.85	18.21

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

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA

Bank Name	PVT BANKS, RRBs, SFBs [Amount Rs. in Crore]							
	30.09.2022		31.12.2022			28.02.2023		
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
IndusInd	612100	1828.97	882628	2623.64	2623.64	1032215	3104.41	3104.41
Bandhan Bank	0	0.00	0	0.00	1228.46	226197	1228.46	1228.46
Axis Bank	76936	328.52	95001	427.21	427.21	117194	541.40	541.40
HDFC Bank	54060	252.88	77642	382.25	382.25	93614	461.12	461.12
Utkarsh SFB	51262	145.79	72097	213.03	213.03	87237	264.86	264.86
Suryoday SFB	35056	126.11	66246	264.96	264.91	66374	265.82	265.77
Ujjivan SFB	29075	164.43	44220	251.57	251.57	56454	322.24	322.24
Yes Bank	30667	106.18	48438	171.60	171.60	50788	180.54	180.54
IDFC Bank	25614	205.48	38857	323.45	323.13	48512	402.91	402.38
ESAF SFB	5006	14.47	8431	25.35	25.35	15229	50.38	50.38
OGB	4535	66.80	4535	66.80	66.76	11442	215.96	183.09
DCB Bank	0	0.00	3898	18.42	18.42	4575	21.39	21.39
ICICI Bank	775	49.61	1301	84.19	84.19	1604	103.83	103.83
UGB	798	17.70	1164	27.45	6.13	1388	32.61	9.10
IDBI	508	26.07	743	37.53	37.53	894	44.64	44.64
RBL	326	0.68	532	1.12	1.12	670	1.40	1.40
Federal Bank	113	4.21	162	5.73	5.39	188	6.75	6.24
Karnataka	34	1.32	41	1.52	1.45	47	1.90	1.83
Jana SFB	4	0.04	32	0.51	0.51	35	0.61	0.61
Tamilnad Mercantile	0	0.00	0	0.00	0.04	11	0.04	0.04

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

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5.7 Emergency Credit Line Guarantee Scheme (Claim under ECLGS 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. Lacs)
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.

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5.9 Stand Up India Scheme

BANKWISE PERFORMANCE OF STAND UP INDIA AS OF 31.12.2022									
Lender	Target SC/ST	PSBs					Amount in Rs. Cr.		
		SC/ST		Target Women	Women		Total Target	Total	
		No Of A/Cs	Disbursemen t Amt		No Of A/Cs	Disbursemen t Amt		No Of A/Cs	Disbursemen t Amt
SBI	840	247	35.15	840	1204	216.65	1680	1451	251.81
Union Bank	339	71	3.24	339	663	38.54	678	734	41.79
PNB	358	59	7.34	358	454	70.74	716	513	78.09
Canara Bank	272	136	10.21	272	332	34.38	544	468	44.60
BOB	178	72	5.62	178	318	18.57	356	390	24.19
UCO Bank	248	23	2.33	248	235	29.47	496	258	31.80
Indian Bank	163	29	3.28	163	219	30.36	326	248	33.64
BOI	255	42	4.79	255	286	29.86	510	328	34.65
IOB	133	85	3.62	133	152	4.80	266	237	8.41
CBI	103	13	1.17	103	91	7.41	206	104	8.59
P & S Bank	18	4	0.20	18	25	2.03	36	29	2.24
BOM	15	1	0.12	15	21	0.78	30	22	0.91
TOTAL	2922	782	77.07	2922	4000	483.59	5844	4782	560.72

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5.9 Stand Up India Scheme

BANKWISE PERFORMANCE UNDER STAND UP INDIA AS OF 31.12.2022									
PVT BANKS & RRB							Amount in Rs. Cr.		
Lender	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
HDFC Bank	184	8	0.00	184	170	1.15	368	178	1.15
IndusInd	24	8	1.97	24	83	18.86	48	91	20.83
Kotak Mahindra	18	17	0.00	18	73	3.94	36	90	3.94
ICICI Bank	119	4	1.27	119	74	18.29	238	78	19.55
IDBI Bank	69	3	0.23	69	21	2.65	138	24	2.88
OGB	550	1	0.00	550	9	0.00	1100	10	0.00
Federal Bank	26	1	0.03	26	1	0.17	52	2	0.20
UGB	442	0	0.00	442	2	0.34	884	2	0.34
TOTAL	1432	42	3.50	1432	433	45.40	2864	475	48.89

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7.3 RSETI- Status of Infrastructure related issues in RSETI

SI No	Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
1	Ganjam	Land Allotted	Not Given	To be Done	The District Authority is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
2	Gajapati	Allotted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector. The District Authority is demanding Rupees towards Rent, Cess etc.
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.

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7.3 RSETI- Status of Infrastructure related issues in RSETI

SI No	Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
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.

LIST OF PARTICIPANTS FOR 170th SLBC MEETING HELD ON 10.03.2023 FOR THE QUARTER ENDED DECEMBER 2022 AT MAYFAIR CONVENTION, BHUBANESWAR

SL	NAME	DESIGNATION	ORGANISATION
1	Smt Anu Garg	Development Commissioner Cum ACS	Govt. Of Odisha
2	Shri Vishal Kumar Deb	Principal Secretary, Finance Department	Govt. Of Odisha
3	Dr. Arabinda K. Padhee	Principal Secretary, Agriculture & FE	Govt. of Odisha
4	Shri Saswat Mishra	Principal Secretary, MSME	Govt. Of Odisha
5	Shri Suresh Kumar Vashishth	Principal Secretary, F & ARD	Govt. of Odisha
6	Shri Sanjeev Kumar Chadha	Principal Secretary, Department of Cooperation	Govt. of Odisha
7	Smt Sujata R. Karthikeyan	Commissioner Cum Secretary, Mission Shakti Department	Govt. of Odisha
8	Shri Anil Kumar Sharma	Executive Director	Reserve Bank Of India
9	Shri Ishraq Ali Khan	Executive Director	UCO Bank
10	Shri H N Panda	Regional Director	Reserve Bank Of India, Bhubaneswar
11	Shri Uddhaba Chandra Majhi	Managing Director	Odisha State Cooperative Bank
12	Shri Chander Shekhar Sharma	Chief General Manager	State Bank Of India
13	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
14	Shri Devi Prasad Panda	General Manager	Reserve Bank Of India, Bhubaneswar
15	Dr. Pragyasmita Sahoo	Director Institutional Finance	Govt. of Odisha
16	Shri N. Thivurmale Naik	SMD, OLM, Mission Shakti	Govt. of Odisha
17	Shri Sangram Jit Nayak	Director, Municipal Administration	Govt. of Odisha
18	Shri Sandeep Kumar	Asst. Director	MSME-DI, Cuttack, Govt Of India
19	Shri Shovan K. Sahu	Director Textiles	Govt. of Odisha
20	Shri S K Mohanty	Director KVIC	Govt Of India
21	Shri BB Sahoo	General Manager	NABARD
22	Shri D Behera	AGM	NABARD
23	Shri B. Sunil Kumar	Regional Officer, Coir Board	Govt. of Odisha
24	Shri Patitapaban Prusty	Dy secretary Home	Govt. of Odisha
25	Shri Kahnu Charan Ghadei	Dy Director Marketing ,EPM	Govt. of Odisha
26	Shri Laxmikanta P. Pradhan	MD OSFDC	Govt. of Odisha
27	Shri Debjit Nandy	Dy Director Textile	Govt. of Odisha
28	Shri Mangobind Jena	Asst Director, Handicrafts	Govt of Odisha
29	Shri Chitaranjan Hota	Joint Secretary, Finance Department	Govt. of Odisha
30	Dr P K Bal	Consultant, Finance Department	Govt Of Odisha
31	Shri Tarakanta Bhakta	Dy Secretary, Finance Department	Govt. of Odisha
32	Dr. G C Kar	Dy Director, APICOL	Govt Of Odisha
33	Shri Bhaskar Chandra Khanda	State Director of RSETI	Govt Of Odisha
34	Shri M. K. Pattnaik	Registrar, DRT	Govt. of Odisha
35	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
36	Shri Subrat Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
37	Shri Rajat Kumar Samal	SO, Finance Department	Govt. Of Odisha
38	Shri Dinesh Kumar Raul	SO, Finance Department	Govt. Of Odisha
39	Ms. Diptimayee Mohapatra	Information Officer	Govt. Of Odisha
40	Shri Dinesh Behera	AGM	NABARD
41	Shri P K Chaudhury	DGM	SIDBI
42	Colonel Prasant Kacker	Director, UIDAI	Govt. Of India
43	Shri P K Sahu	Divisional Manager	LIC Of India
44	Shri T.R Das	BM	LIC Of India
45	Shri Anupam Das	CRM, AIC	Agriculture Insurance co. India
46	Shri R Mahunta	Dy Mgr AIC	Agriculture Insurance co. India
47	Shri Rajendra Kumar Das	Manager	New India Assurance co Ltd
48	Shri Kailash Chandra Nayak	Manager	National Insurance Co Ltd
49	Shri D K Behera	PGM	BSNL
50	Shri P K Chand	Director, Rural DOT	Dept. of Telcom
51	Shri Niranjana Mohanty	AD	Deptt of Post, GOI
52	Shri Khirud Kumar Das	ASP	Deptt of Post, GOI
53	Shri Subhasis Das	BM	NSIC (NSSHO), Bhubaneswar
54	Shri Siba Prasad Routray	State Coordinator	VIDS
55	Shri Birajaprasan Singh	State Convenor	Dhan Foundation
56	Shri Golak Bihari Singh	Chairman	MOTHER (CFL partner)
57	Shri Manmohan Sahoo	GM-1	Utkal Grameen Bank
58	Shri Mohan M	Chairman	Odisha Gramya Bank
59	Shri Sanjeeb Kumar Mishra	CGM	OSCB
60	Shri Sarvesh Ranjan	Field General Manager	Union Bank Of India

SL	NAME	DESIGNATION	ORGANISATION
61	Maj Vikrant Tandon	Zonal Manager, Sambalpur	UCO Bank
62	Shri Debabrat Mohanty	Zonal Manager, Balasore	UCO Bank
63	Shri Dhruba C. Bal	Deputy General Manager	State Bank Of India
64	Shri Manmohan Swain	Deputy General Manager	State Bank of India
65	Shri Manoj Kumar Das	Field General Manager	Indian Bank
66	Dr. Ramesh kumar Mohanty	Dy General Manager	Bank Of Baroda
67	Shri Harihar Biswal	Chief Manager	Indian Overseasbank
68	Shri Ashoka Kumar Jena	Dy Zonal Manager	Bank Of India
69	Capt. Prakash	Dy General Manager	Canara Bank
70	Shri A.Udaya Bhaskar Reddy	General manager	Punjab National Bank
71	Shri Anadi Biswas	Dy General Manager	Central Bank of India
72	Shri S S Sahu	Dy Zonal Manager	Bank of Maharastra
73	Shri Nihar R Panda	VP	Axis Bank
74	Shri Ashok Sahoo	Cluster Head	Bandhan Bank
75	Shri Manoj Kumar Mohapatra	Regional Head	Federal bank
76	Shri Ananta Pattnaik	VP	HDFC Bank
77	Md. Abdul Moshawir	Asst General Manager	ICICI Bank
78	Shri Amit Mohanty	DGM	IDBI Bank
79	Shri Deb Prasad Tripathy	AVP	IDBI Bank
80	Shri Ashok Kumar Satapathy	Govt Business Head	DCB Bank
81	Shri Prasanta Kumar Goud	AVP	Indusind Bank
82	Shri Prateek Mohanty	State Head	IDFC Bank
83	Shri Karthik K	Chief Manager	Karnataka Bank
84	Shri Amiya Ranjan Swain	Chief Manager	Kotak Mahindra Bank
85	Shri Satyajit Parija	CM	DBS (e-Laxmi Vilash Bank)
86	Shri Saswat Jena	Cluster Head	Yes Bank
87	Shri Amitansu Kumar	Sr Manager	South Indian Bank
88	Shri Tanmaya Nayak	Regional Head	Jana SFB
89	Shri Sachidananda Mohapatra	State Head	Suryodya SFB
90	Shri Sameer Ranjan Nayak	Regional Head	Utkarsh SFB
91	Shri Suman Chakraborty	AVP-1	Ujjivan SFB
92	Shri Suman Chakraborty	Asst Mgr	Karur Vyas Bank
93	Shri Debi Prasad Patra	Sr Manager	IPPB
94	Shri Prasant Mishra	Sr Manager	Airtel Payment Bank
95	Shri Raghunath Tudu	CM	SLBC, Odisha
96	Shri Sunil Kujur	Senior Manager	SLBC, Odisha
97	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
98	Shri Sambit P Raul	Manager	SLBC, Odisha
99	Shri Kishor Kaushal Hemrom	Manager	State Bank Of India
100	Shri K Narayan Rao	Chief Manager	State Bank Of India
101	Shri Tapan Kumar Sahu	AGM	State Bank Of India
102	Ms. Ispita Biswal	Asst. Manager	Bank Of India
103	Ms. Juicy Nayak	Senior Manager	Union Bank Of India
104	Shri Samir Pattajoshi	Senior Manager	Indian Bank
105	Ms. Anumita Roy	Manager	Indian Overseasbank
106	Shri Asutosh Sarangi	Asst. Manager	Central bank Of India
107	Shri Debasish Barik	Senior Manager	Bank of Baroda
108	Shri Abhisek Mohanty	Manager	canara Bank
109	Smt Priti Routray	Chief Manager	Punjab National Bank
110	Shri Jitendriya Pradhan	Manager	Bank of Maharastra
111	Shri Shibasis Mishra	DVP	Jana SFB
112	Shri Manoj Ku Mallick	AVP	Yes Bank
113	Shri B Dikshit	VP	Axis Bank
114	Shri Santosh Kumar Dash	BM	Bandhan Bank
115	Shri Biswajit Dash	Sr Manager	ICICI Bank
116	Shri Tirtha Sarathi Routray	AVP	Axis Bank
117	Shri Arjunanada Bagh	Cluster Head	HDFC Bank
118	Shri Nirmal Biswal	RL	Suryodya SFB
119	Shri Sanjeeb Kumar Nayak	LDM, Angul	UCO Bank
120	Shri Biswajit Satpathy	LDM, Balasore	UCO Bank
121	Shri Maheswar Sahoo	LDM , Baragarh	State Bank of India
122	Shri N. Nageswara Rao	LDM, Bhadrak	UCO Bank
123	Shri Manis Mishra	LDM, Bolangir	State Bank Of India
124	Shri Rajesh Kumar Behera	LDM, Cuttack	UCO Bank
125	Shri Rabindra Ku Sethi	LDM, Boudh	State Bank of India
126	Shri Aditya Kumar Pradhan	LDM, Deogarh	State Bank of India
127	Smt Biswa Bharati Sahoo	LDM, Dhenkanal	UCO Bank
128	Shri Ashok Kumar Panda	LDM, Ganjam	Union Bank of India
129	Shri Maheswar Mandal	LDM, Gajapati	Union Bank Of India

SL	NAME	DESIGNATION	ORGANISATION
130	Shri Ch. Bapuji Subudhi	LDM, Jagatsinghpur	UCO Bank
131	Shri Manoj Ku Pradhanee	LDM, Jajpur	State Bank of India
132	Shri Dhrub Prasad Singh	LDM, Kalahandi	State Bank of India
133	Shri Harekrishna Jena	LDM, Kandhamal	State Bank Of India
134	Shri Malaya Ku Mitra	LDM, Kendrapada	State Bank of India
135	Shri Rabi Narayan Mahallik	LDM, Keonjhar	State Bank Of India
136	Shri D K Bhuan	LDM, Khorda	State Bank of India
137	Shri Lingaraj Sahu	LDM Koraput	State Bank of India
138	Shri Narasingh Padhi	LDM, Malkangiri	State Bank of India
139	Shri Siba Prasad Chaudhury	LDM, Mayurbhanja	Bank Of India
140	Shri Sunil Kumar Jamunda	LDM, Nabarangpur	State Bank of India
141	Shri Shashi Sekhar Pattnaik	LDM, Nayagarh	State Bank Of India
142	Shri Sitaram Meher	LDM, Nuapada	State Bank Of India
143	Shri Kishore Kumar Acharya	LDM, Puri	UCO Bank
144	Shri Minketan Dash	LDM, Raygada	State Bank of India
145	Shri Shivaji Patel	LDM, Sambalpur	State Bank Of India
146	Shri G. Kamraj Dora	LDM, Sonepur	State Bank Of India
147	Shri Don Bosco	LDM, Sundargarh	State Bank of India