

१७१^{वीं} राज्य स्तरीय बैंकर्स समिति की बैठक
171ST STATE LEVEL BANKERS' COMMITTEE MEETING



दिनांक: 02.06.2023

राज्य स्तरीय बैंकर्स समिति, ओडिशा

STATE LEVEL BANKERS' COMMITTEE, ODISHA



यूको बँका
(ଭାରତ ସରକାରଙ୍କ ଏକ ସଂସ୍ଥା)

यूको बैंक
(भारत सरकार का उपक्रम)

UCO BANK
(A Govt. of India Undertaking)

गौतम पात्र

महाप्रबंधक व संयोजक
एस.एल.बी.सी., ओडिशा

Goutam Patra

General Manager Cum Convenor
SLBC, Odisha



यूको बैंक

यूको बैंक भवन, तृतीय तल, सी-2, अशोक नगर,
भुवनेश्वर

UCO BANK

UCO Bank Building, 3rd Floor, C-2,
Ashok Nagar, Bhubaneswar

संदर्भ सं/Lt No-SLBC/ODI/157/2022-23

दिनांक / Date: 29.05.2023

राज्य स्तरीय बैंकर्स समिति, ओडिशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय: दिनांक 02, 2023 को होने वाले 171वीं एस.एल.बी.सी. बैठक हेतु कार्यसूची नोट ।

Sub: Agenda Note for 171st SLBC Meeting to be held on 2nd June 2023.

हम कार्यसूची नोट आपके विनम्र अवलोकन एवं दिनांक 02 जून, 2023 को आयोजित होने वाले 171 वीं एस.एल.बी.सी. बैठक में सहभागिता हेतु संलग्न कर रहे हैं ।

We are enclosing herewith the Agenda Notes for your kind perusal and participation in the 171st SLBC Meeting to be held on 2nd June 2023 as per the details below:

दिनांक / Date : 02.06.2023 (शुक्रवार / Friday)

समय / Time : 11.00 A.M

स्थान / Venue : मेफेयर कनवेंशन, होटल मेफेयर, भुवनेश्वर

Mayfair Convention, Hotel Mayfair, Bhubaneswar

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

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

सादर / With regards,

भवदीय / Yours faithfully,

गौतम पात्र / Goutam Patra

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

General Manager, UCO Bank cum

Convener, SLBC, Odisha

संलग्नक Enclo: यथोक्त As stated above.

यूको बैंक भवन, तृतीय तल, सी-2, अशोक नगर, भुवनेश्वर – 751009
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171st
SLBC
AGENDA



BANKING AT A GLANCE IN ODISHA AS ON 31st MARCH 2023

SI	Particulars	Dec'22 (Amt in Cr)	March'23 (Amt in Cr)
1	Total Deposit	4,33,336.17	4,60,518.11
2	Total Advance utilized in the state	3,41,526.35	3,71,977.02
	Total Advance Sanctioned and utilized in State	2,85,330.28	3,15,764.33
3	Total Business (Deposit + Advance)	7,74,862.52	8,32,495.13
4	Credit Deposit (CD) Ratio (%) Benchmark-60%	78.81%	80.77%
5	Total PS Advance	1,81,691.51	2,03,181.62
	% of PS Advance to ANBC Benchmark - 40%	63.68%	64.34%
6	Agriculture Advance	85,071.26	97,949.71
	% of Agriculture Advance to ANBC Benchmark - 18%	29.82%	31.01%
7	MSME Advance	74,706.87	77,299.37
	% Of MSME Advance to ANBC	26.18%	24.48%
	Out of which, Micro Enterprises	33,969.20	34,995.74
	% Of Micro Enterprises Advance (Benchmark-7.5 % of ANBC)	11.90%	11.08%
8	Advance to Weaker Section	86,774.17	1,02,365.48
	Advance to weaker section to % Of ANBC Benchmark – 11.50% for FY 2022-23	30.41%	32.41%
9	Education Loan B/o	1,795.04	1,875.58
10	Housing Loan B/o	23,768.14	24,214.77
11	Total DRI Advance	3,086.93	3,127.22
12	Total Advance to Minority community	6,779.53	8,472.67
	Advance to Minority community of % Of Total Priority Sector	3.73%	4.17%
13	Advance to Women	61,076.64	69,910.22
	% Of Advance to Women	21.41%	22.14%
14	NPA in % (Average in the state)	5.35	4.65
	Public Sector Banks	5.78	5.14
	Private Sector Banks	2.88	2.65
	RRBs	17.44	14.65
	Cooperative Banks	4.58	3.06
	Small Finance Banks	3.83	2.91



15	Total No. of Branches	5,695	5,774
	a) Rural Branches	3,013	3,054
	b) Semi Urban Branches	1,504	1,526
	c) Urban Branches	1,178	1,193
16	% Achievement under ACP 2022-23	72.33%	100.78%
	Agriculture	78.24%	104.25%
	MSME including Khadi & Village Industries and Others under MSME	77.28%	104.79%
	Women SHG Finance	90.00%	126.00%
	Export Credit	60.80%	107.18%
	Education	57.77%	73.39%
	Housing	50.62%	71.62%
	Social Infrastructure	3.02%	14.11%
	Renewable Energy	79.37%	16.20%
	Others	36.23%	82.57%
	Priority Sector Disbursement (Rs. In Crores)	97,407.85	1,35,720.72
	Non-Priority Sector Disbursement (Rs. In Crores)	55,522.47	84,079.69
17	Lead Districts :	30	30
	State Bank of India	19	19
	UCO Bank	7	7
	Bank of India	2	2
	Union Bank of India	2	2
18	RSETIs :	30	30
	State Bank of India	17	17
	UCO Bank	7	7
	Bank of India	2	2
	CBI	1	1
	Union Bank of India	2	2
	RUDSETI : Canara Bank	1	1
19	FLCs	30	30
	State Bank of India	19	19
	UCO Bank	7	7
	Union Bank of India	2	2
	Bank of India	2	2



171st SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 170th SLBC Meeting held on 10.03.2023 at Bhubaneswar.

The proceedings of 170th SLBC Meeting held on 10.03.2023 was circulated among all the members of SLBC vide letter No. SLBC/ODI/13/2023-24 dated 04.04.2023. Since no comments have been received from any member, the same may please be confirmed.

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

S I	Issues	Action taken					
1	All banks should take steps to achieve 100% ACP target for the current FY.	Banks have made commendable efforts in achieving the annual credit plan targets for FY 2022-23. The overall achievement under the total priority sector stands at 100.78% of the target					
		ACP Particulars	Target for FY 2022-23	March'23	March'23		
				Achv.	% Achv		
		Agriculture	52,487	54,716	104.25		
		MSME	59,450	62,299	104.79		
		Other PS	22,728	18,706	82.30		
		Priority Sector Total	1,34,665	1,35,721	100.78		
2	All Banks should process the applications under various schemes in at time bound manner in order to	Date		30.06.2022	30.09.2022	31.12.2022	31.03.2023
		PMEGP	Sanction	605	2343	4087	5591
			Pending	2347	2839	3687	2095
		PMFME	Sanction	312	392	546	773
			Pending	543	465	646	406
		SUY	Sanction	0	92	424	1011
			Pending	1,827	2,018	2,970	1,722
		MKUY	Sanction	826	857	972	1101
			Pending	851	1449	1197	1319



	ensure nil pendency.	<table><tr><td rowspan="2">AIF</td><td>Sanction</td><td>203</td><td>236</td><td>350</td><td>467</td></tr><tr><td>Pending</td><td>65</td><td>66</td><td>47</td><td>94</td></tr><tr><td rowspan="2">PMSWANidhi</td><td>Sanction</td><td>47,701</td><td>53,119</td><td>58,448</td><td>60,932</td></tr><tr><td>Pending</td><td>17,398</td><td>14,925</td><td>2,899</td><td>3,134</td></tr><tr><td>BALARAM</td><td>Sanction</td><td>16639</td><td>17953</td><td>27536</td><td>28809</td></tr><tr><td>MIDH</td><td>Pending</td><td>784</td><td>837</td><td>834</td><td>759</td></tr></table>	AIF	Sanction	203	236	350	467	Pending	65	66	47	94	PMSWANidhi	Sanction	47,701	53,119	58,448	60,932	Pending	17,398	14,925	2,899	3,134	BALARAM	Sanction	16639	17953	27536	28809	MIDH	Pending	784	837	834	759
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3	Sanctioned applications under PMEGP to be disbursed and Margin Money to be claimed before 31.03.23 in all eligible cases.	<p>There has been an improvement in PMEGP sanction and margin money claims.</p> <table><tr><th rowspan="2">Date</th><th colspan="2">Applications Sanctioned</th><th colspan="2">MM Disbursed</th></tr><tr><th>A/C</th><th>Amt (In Lakhs)</th><th>A/C</th><th>Amt (In Lakhs)</th></tr><tr><td>30.06.2022</td><td>605</td><td>1554.39</td><td>771</td><td>2098.51</td></tr><tr><td>30.09.2022</td><td>2343</td><td>5810.00</td><td>1110</td><td>3050.33</td></tr><tr><td>31.12.2022</td><td>4087</td><td>10655.67</td><td>1597</td><td>4440.24</td></tr><tr><td>31.03.2023</td><td>5591</td><td>15514.31</td><td>3862</td><td>10602.99</td></tr></table>	Date	Applications Sanctioned		MM Disbursed		A/C	Amt (In Lakhs)	A/C	Amt (In Lakhs)	30.06.2022	605	1554.39	771	2098.51	30.09.2022	2343	5810.00	1110	3050.33	31.12.2022	4087	10655.67	1597	4440.24	31.03.2023	5591	15514.31	3862	10602.99					
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31.03.2023	5591	15514.31	3862	10602.99																																
4	The average loan size in WSHG lending should be increased to Rs. 4.00 lacs.	<p>The average loan size has crossed Rs. 3 Lac mark as on 31.03.2023.</p> <table><tr><th colspan="5">Financial year wise WSHG average loan size Odisha</th></tr><tr><th>2018-19</th><th>2019-20</th><th>2020-21</th><th>2021-22</th><th>2022-23</th></tr><tr><td>1.10</td><td>1.49</td><td>1.70</td><td>2.20</td><td>3.01</td></tr></table>	Financial year wise WSHG average loan size Odisha					2018-19	2019-20	2020-21	2021-22	2022-23	1.10	1.49	1.70	2.20	3.01																			
Financial year wise WSHG average loan size Odisha																																				
2018-19	2019-20	2020-21	2021-22	2022-23																																
1.10	1.49	1.70	2.20	3.01																																
5	All banks to sign MOU with Mission Shakti Department latest by 31.03.23 for engaging WSHG members as BCA.	<p>Out of 22 identified banks, 11 banks (State Bank of India, UCO Bank, Union Bank of India, Odisha Gramya Bank, Utkal Grameen Bank, Yes Bank, Punjab National Bank, Canara Bank, Indian Bank, Axis Bank and ICICI Bank) had signed MOU with Mission Shakti.</p> <p>The proposals received from bank of Maharashtra, Indian Overseas Bank and HDFC Bank are under verification & finalization process.</p>																																		
6	All Banks must resolve the MIS level issues pertaining to proper	<p>Majority of banks have rectified their MIS and they are now reporting all advances in proper heads except the following banks.</p> <table><tr><th colspan="5">TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA</th></tr><tr><th colspan="5">(Amount in Rs. Crores)</th></tr><tr><th rowspan="2">Annual Target for FY 2022-23</th><th colspan="4">Achievement</th></tr><tr><th>Jun-22</th><th>Sep-22</th><th>Dec-22</th><th>Mar-23</th></tr></table>	TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA					(Amount in Rs. Crores)					Annual Target for FY 2022-23	Achievement				Jun-22	Sep-22	Dec-22	Mar-23															
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	Jun-22	Sep-22	Dec-22	Mar-23																																



classification of "Other Allied" sector under agriculture.	232.42	968.46	4264.35	920.13	647.6
	COMPARISON OF BANKS REPORTING HIGER AMOUNT IN "OTHER" UNDER ALLIED SECTOR				
	BANK	Achievement			
		Jun-22	Sep-22	Dec-22	Mar-23
	RBL Bank	2.04	144.43	255.62	278.71
	Ujjivan Small Finance Bank	46.75	66.90	0.00	71.50
	DCB Bank Ltd	1.34	7.21	24.31	56.57
	HDFC Bank	18.73	17.56	30.46	47.50
	Orissa State Co-Op. Bank	3.67	3.63	4.85	35.77
	IDFC First Bank	28.40	49.32	20.94	27.81
	Bank of Maharashtra	0.13	4.88	1.75	26.52
	Utkal Grameen Bank	2.21	8.24	15.32	23.72
	Bandhan Bank	0.00	13.79	15.16	21.24

AGENDA NO.2

Annual Credit Plan / CD Ratio

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

In the FY 2022-23 (upto 31.03.2023.), total Priority Sector loan disbursement is Rs.1,35,720.72 Crore against the annual target of Rs.1,34,664.87 Crore. Thus, the achievement under ACP is 100.78%.

Comparative- Sectoral Target Vs Achievement under ACP.

(Amt in Rs. Cr.)

Particulars	FY 2021-2022 (31.03.22)			Target for FY 2022-23	June'22	Sept'22	Dec'22	March'23	March'23
	Target	Achv	% Achv		Achv	Achv	Achv.	Achv.	% Achv
Agri Total	46,586.49	44,257.73	95.00	52,486.66	11,952.41	29,079.06	41,066.48	54,716.32	104.25
MSME Total	41,324.43	42,690.90	103.31	59,449.52	14,815.38	30,132.87	45,940.57	62,298.81	104.79
Education	1,097.39	377.62	34.41	977.72	125.06	362.92	564.82	717.53	73.39
Housing	5,770.64	1,985.63	34.41	6,065.78	529.21	2,040.98	3,070.65	4,344.30	71.62
Export Credit	4,566.61	5,470.96	119.80	4,706.82	1,170.36	2,800.56	2,861.83	5,044.71	107.18
Other PS	10,895.46	7,807.42	71.66	10,978.37	1,559.16	2,915.42	3,903.50	8,599.05	78.33
Priority Sector Total	1,10,241.02	1,02,590.26	93.06	1,34,664.87	30,151.58	67,331.81	97,407.85	1,35,720.72	100.78

Bank group wise Achievement under ACP 2022-23

Bank Group	FY 2021-2022 (31.03.2022)			Target for FY 2022-23	Jun'22	Sep'22	Dec'22	Mar'23	Mar'23
	Target	Achv	% Achv		Achv	Achv	Achv.	Achv	% Achv
Public Sector Banks	65,342.08	58,358.12	89.31	81,601.61	15,325.21	39,116.24	59,118.43	81,288.64	99.62



Private Sector Banks	19,617.44	19,704.40	100.44	25,798.28	7,909.59	14,446.74	18,187.65	25,450.62	98.65
Regional Rural Banks	6,410.12	5,332.86	83.19	6,792.96	2,029.97	3,791.38	5,434.51	7,721.33	113.67
Co-operative Banks	18,399.57	17,646.04	95.90	19,447.46	4,389.79	8,890.57	12,856.86	18,737.61	96.35
Small Finance Bank	471.81	1,548.84	328.28	1,024.57	497.02	1,086.88	1,810.40	2,522.52	246.20
Total	1,10,241.02	1,02,590.26	93.06	1,34,664.87	30,151.58	67,331.81	97,407.85	1,35,720.72	100.78

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

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	127.11
Odisha Gramya Bank	114.18
Utkal Grameen Bank	112.82
BOTTOM 3 PERFORMING BANKS	
Central Bank of India	90.68
Bank of India	90.56
Punjab & Sind Bank	18.02

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Yes Bank	557.33
Jana SFB	489.08
Suryoday SFB	409.83
BOTTOM 3 PERFORMING BANKS	
The South Indian Bank Ltd.	11.23
Tamilnadu Mercantile Bank	1.27
City Union Bank	0

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

DISTRICT	ACHIEVEMENT %
TOP 3	
Bolangir	134.37
Koraput	126.06
Khurda	119.49

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Malkangiri	78.30
Nabarangpur	75.56
Gajapati	64.96

District wise & Bank wise achievement as on 31.03.2023 is detailed in **Annexure –1.**

ACP Targets for FY 23-24

NABARD has projected the potential credit requirement (PLP) for Odisha state at **Rs. 1,60,240.96 Crores** for FY 2023-24, which represents a **18.99%** increase over the credit potential projected for FY 2022-23, which was **Rs. 1,34,664.87 Crores**. The bank-wise and district-wise targets will be shared shortly.

FY	Crop Loan	Agri. Term Loan	Total Agriculture	MSME	Other Priority Sector	Grand Total
ACP 2023-24	37,805.36	20,977.55	58,782.91	72,297.90	29,160.15	1,60,240.96
ACP 2022-23	35,156.06	19,560.26	54,716.32	59,449.52	20,499.04	1,34,664.87
% Growth over last FY	7.54	7.25	7.43	21.61	42.25	18.99

NABARD is in process of preparing Annual Credit Plan for 2024-25 CGM, NABARD may apprise.

2.1.a Education Loan

All commercial banks have disbursed Rs. 786.90 in 24,465 accounts (both Priority & Non-Priority) during 01.04.2022 to 31.03.2023. The balance outstanding as on



31.03.2023 is Rs.1,875.58 Crore in 56,209 accounts. Performance under education loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2021-22 Mar 22	377.62	46.87	424.49
FY 2022-23 Jun 22	125.06	13.55	138.61
FY 2022-23 Sep 22	362.92	35.35	398.27
FY 2022-23 Dec 22	564.82	55.79	620.61
FY 2022-23 Mar 23	717.53	69.37	786.90

Against a target of **Rs.977.72 Crore** under Priority Sector Education Loan, the achievement as of 31.03.2023 is **Rs.717.53 Crore** which is **73.39%** of the target.

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

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	325.37
UCO Bank	80.31
Union Bank of India	77.18
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	0.37
Utkal Grameen Bank	0.26
Punjab & Sind Bank	0.12

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	16.84
Axis Bank Ltd	10.01
IDBI Bank	2.33
BOTTOM PERFORMING BANKS	
IDFC First Bank	0
IndusInd Bank	0
Bandhan Bank	0

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

2.1.b Housing Loan

All Commercial Banks have disbursed Rs.9,634.41 Crore in 1,16,589 accounts (both Priority & Non-Priority) from 01.04.2022 to 31.03.2023. The balance outstanding as on 31.03.2023 is Rs.24,214.77 Crore in 2,53,294 accounts.

Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
FY 2021-22 Mar 22	1,985.63	2,178.69	44,266	4,164.32	1,68,608	20,029.16
FY 2022-23 Jun 22	529.21	1,184.18	19,136	1,713.39	2,04,871	21,714.34
FY 2022-23 Sep 22	2,040.98	3,680.98	62,428	5,721.96	2,10,658	22,544.60



FY 2022-23 Dec 22	3,070.65	4,410.94	88,006	7,481.59	2,31,176	23,768.14
FY 2022-23 Mar 22	4,344.30	5,290.11	1,16,589	9,634.41	2,53,294	24,214.77

Against a target of **Rs.6,065.78 Crore** under Priority Sector Housing Loan, the achievement as of 31.03.23 is **Rs.4,344.30 Crore** which is **71.62%** of the target.

Bank wise performance as on 31.03.2023 is available at **Annexure – 3**.

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

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	4,176.75
Indian Bank	714.88
Union Bank	671.73
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	45.91
Punjab & Sind Bank	17.52
Orissa State Co-Op. Bank	1.00

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	748.61
Axis Bank Ltd	133.46
DCB Bank Ltd	126.14
BOTTOM 3 PERFORMING BANKS	
Indus Ind Bank	0.00
RBL Bank	0.00
Tamilnadu Mercantile Bank	0.00

2.2 CD Ratio (All Banks)

CD Ratio comparison based on total utilization (including loan sanctioned outside State) of credit in the state					
Banks	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023
Public Sector	58.9	62.15	65.27	67.24	67.45
Private Sector	73.45	74.56	74.95	76.59	77.88
RRBs	41.38	44.73	47.09	48.45	49.39
Cooperative	140.7	137.32	137.73	144.31	170.84
Small Finance Bank	253.75	238.63	229.71	238.41	133.09
State	71.39	74.51	76.85	78.81	80.77

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

The bank-wise CD ratio as of 31.03.2022, 30.06.2022, 30.09.2022, 31.12.2022 and 31.03.2023 is given below –



BANKS	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23		
	CD Ratio	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharashtra	147.53	233.61	274.34	178.63	725.86	1,381.14	190.28
Punjab & Sind Bank	76.14	36.75	37.16	129.27	1,071.60	1,829.88	170.76
Bank of India	56.45	59.11	62.77	79.48	18,457.90	14,919.32	80.83
Bank of Baroda	52.30	71.84	70.32	77.64	13,335.82	10,621.15	79.64
Punjab National Bank	81.29	75.86	76.27	79.82	22,472.81	17,559.22	78.14
Canara Bank	72.62	70.47	74.76	76.47	13,911.95	10,760.99	77.35
Indian Bank	57.24	50.35	73.57	79.37	15,838.24	12,218.06	77.14
Union Bank of India	53.23	65.29	76.64	68.87	28,194.40	20,355.97	72.20
UCO Bank	56.61	57.22	60.10	61.14	20,510.46	12,663.50	61.74
Indian Overseas Bank	36.52	50.88	55.82	60.09	8,232.12	5,078.59	61.69
State Bank of India	58.61	61.80	61.98	62.03	1,64,737.44	1,00,913.70	61.26
Central Bank of India	38.18	39.70	40.02	41.60	4,469.91	2,103.94	47.07
Public Sector Banks	58.90	62.15	65.27	67.24	3,11,958.51	2,10,405.46	67.45
City Union Bank	161.68	213.28	239.01	211.95	17.19	44.20	257.13
The South Indian Bank Ltd.	163.46	159.70	166.39	180.45	169.40	386.01	227.87
Karnataka Bank Ltd.	116.16	179.86	131.35	128.28	467.92	651.28	139.19
Kotak Mahindra Bank Ltd	68.22	179.86	87.96	95.88	467.92	651.28	139.19
Yes Bank	35.68	32.91	30.76	133.55	1,589.00	2,161.00	136.00
IDFC Bank	182.63	201.46	192.69	142.91	1,546.16	2,007.03	129.81
Indus Ind Bank	161.57	165.09	150.64	140.77	5,204.05	6,569.17	126.23
Federal Bank	109.11	113.22	129.16	124.18	1,172.71	1,365.82	116.47
DCB Bank Ltd	135.97	126.61	121.48	124.12	1,378.21	1,507.97	109.41
Bandhan Bank	104.95	90.34	94.81	86.39	3,471.81	2,650.38	76.34
Axis Bank Ltd	63.87	62.98	64.73	75.09	25,329.46	18,379.85	72.56
HDFC Bank	64.48	61.21	63.40	61.72	25,442.46	18,363.73	72.18
ICICI Bank	62.84	68.71	72.17	68.42	23,237.52	16,385.61	70.51
IDBI Bank	63.59	65.68	66.43	63.52	5,943.31	3,883.43	65.34
RBL Bank	40.68	50.66	35.98	61.66	1,020.14	455.05	44.61
Karur Vysya Bank	36.89	39.20	39.34	38.08	342.88	127.94	37.31
Tamandu Mercantile Bank	115.37	116.02	88.39	31.91	108.85	34.12	31.35
Laxmi Vilas Bank	32.70	38.28	26.47	26.45	63.02	16.67	26.45
Standard Chartered Bank	53.45	0.26	0.14	4.80	162.13	7.79	4.80
Private Sector Banks	73.45	74.56	74.95	76.59	97,134.15	75,648.32	77.88
Odisha Gramya Bank	41.55	45.52	47.36	48.89	15,297.81	7,770.86	50.80



Utkal Grameen Bank	41.06	43.25	46.55	47.60	8,045.37	3,757.23	46.70
Regional Rural Banks	41.38	44.73	47.09	48.45	23,343.18	11,528.09	49.39
RIDF NABARD						36,859.91	
Suryoday SFB	133.08	147.78	153.61	346.01	260.34	839.04	322.29
Ujjivan SFB	83.27	98.51	89.03	224.32	265.59	624.15	235.00
ESAF SFB	140.70	137.32	137.73	135.85	62.89	120.84	192.16
Jana SFB	140.70	137.32	137.73	177.76	783.38	948.99	121.14
Utkarsh SFB	541.30	426.52	427.79	338.53	340.61	393.07	115.40
Small Finance Bank	305.22	228.72	221.87	238.41	1,712.80	2,926.08	170.84
Orissa State Co-Op. Bank	310.78	395.94	322.16	144.31	25,433.22	33,849.49	133.09
TOTAL	253.75	238.63	229.71	78.81	4,59,581.86	3,71,217.34	80.77

The details of bank wise deposit, advances, and important banking key indicators as on 31.03.2023 are available at **Annexure – 4**.

CD ratio of RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural labourer, small artisans, etc. However, the lower CD ratio hinders the fulfillment of credit aspiration of the people. As on 31.03.2023, CD ratio of Odisha Gramya Bank is 50.80% and that of Utkal Grameen Bank is 46.70%.

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

2.3 CD Ratio (District wise) as on 31.03.2023

District Wise CD ratio (%) as of 31.03.2022, 30.06.2022,30.09.2022 , 31.12.2022 & 31.03.2023 for all Districts of Odisha

(Amt in Rs. Cr.)

Districts	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23		
	CD Ratio	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Jharsuguda	305.26	311.06	324.15	327.46	7,219.54	21,939.21	303.89
Boudh	130.04	135.76	146.18	145.11	1,533.18	2,217.77	144.65
Rayagada	118.90	118.80	121.95	131.06	4,669.09	6,098.70	130.62
Sonepur	104.48	106.47	117.71	109.45	2,571.95	3,142.56	122.19
Kalahandi	92.07	96.42	119.50	114.67	5,538.21	6,697.47	120.93
Jajpur	115.13	116.97	103.86	113.35	12,742.85	15,189.27	119.20
Bargarh	90.18	93.17	102.36	97.28	7,399.04	8,039.66	108.66
Nuapada	95.79	101.00	107.10	103.71	2,240.20	2,398.24	107.06



Sambalpur	99.16	99.73	98.14	99.54	28,891.51	29,297.82	101.41
Nabarangpur	79.32	85.18	90.33	95.00	2,729.20	2,679.31	98.17
Bolangir	71.91	78.43	82.93	80.76	8,605.29	8,004.72	93.02
Nayagarh	78.02	80.09	84.09	87.12	4,837.68	4,470.06	92.40
Bhadrak	81.26	80.70	80.89	86.09	8,125.17	7,240.33	89.11
Dhenkanal	71.47	71.81	75.34	76.41	7,859.95	6,365.55	80.99
Khurda	71.22	73.85	76.01	76.38	1,53,567.81	1,15,952.19	75.51
Kendrapara	63.89	67.47	69.46	69.74	7,979.98	5,938.26	74.41
Kandhamal	61.16	64.02	67.74	66.74	2,903.32	2,146.65	73.94
Angul	58.59	58.31	69.67	72.57	16,746.96	12,379.21	73.92
Koraput	61.10	64.35	60.02	69.20	7,496.22	5,456.34	72.79
Ganjam	61.36	63.18	66.15	68.33	25,996.61	18,471.35	71.05
Malkangiri	53.80	57.46	63.15	64.31	2,102.06	1,493.55	71.05
Balasore	60.91	64.14	67.26	66.71	16,895.14	11,666.80	69.05
Sundargarh	58.99	59.26	59.80	64.00	26,965.27	17,813.85	66.06
Deogarh	57.34	58.14	61.70	64.68	1,772.91	1,147.73	64.74
Cuttack	55.85	60.25	62.88	60.03	35,619.93	22,425.19	62.96
Puri	55.35	57.60	60.89	61.99	12,120.20	7,572.38	62.48
Gajapati	47.29	49.18	66.27	54.18	2,836.72	1,742.17	61.41
Keonjhar	40.16	41.25	40.72	54.20	14,801.30	9,083.54	61.37
Mayurbhanj	48.00	49.00	49.49	51.49	14,277.54	7,891.79	55.27
Jagatsinghpur	41.82	41.90	44.44	48.15	12,537.05	6,255.67	49.90
Total	72.22	74.51	76.85	78.81	4,59,581.86	3,71,217.34	80.77

There is no district with CD ratio below 40% as on March 31, 2023. There are two districts that have CD ratio below 60% (Jagatsinghpur – 49.90 % and Mayurbhanj – 55.27 %).

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha has increased from 30,195 as on 31.03.2022 to 62,324 as on 31.03.2023.

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

Parameter	March-22	June- 22	September-22	December-22	March-23	Increase over December 2022	Increase over March 2023
Branch	5,607	5,705	5,625	5,695	5,774	79	167
BC	17,127	17,167	1,18,294	99,656	48,923	-50,733	31,796



ATM	7,461	7,464	7,413	7553	7,627	74	166
Total	30,195	30,336	1,31,332	1,12,904	62,324	-50,580	32,129

The no. of B & M branches, BCs and ATMs as on 31.12.2023 has increased in comparison to March 2022.

However, the decrease in number of BCs from 31st December is due to non-consideration of number of BCs reported by YES Bank which is 50,396 as they did not provide the granular details of their BCs and they are not carrying out all functions of BC.

IndusInd Bank and RBL Bank has reported a high no. of BCs (24036 and 6058 respectively) operating as on 31.03.2023.

Bank Branch, ATM & BC Network in ODISHA- Rural Area					
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023
Branch	2,948	2,963	2,978	3,013	3,054
ATM	1,770	2,876	2,882	1,849	1,815
BC	12,632	11,963	99,749	78,432	33,571

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area					
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023
Branch	1,489	1,515	1,491	1,504	1,526
ATM	3,112	2,423	2,405	3,097	3,138
BC	3,786	4,266	9,579	11,710	7,571

Bank Branch, ATM & BC Network in ODISHA- Urban Area					
Description	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023
Branch	1,170	1,227	1,156	1,178	1,193
ATM	2,579	2,165	2,126	2,607	2,674
BC	709	938	8,966	9,514	7,781

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

Total No of GPs	GPs with B&M Branches	GPs with BCs/CSPs and IPPB facility access points only
6,798	2,844	3,950

3.2 Operations of Business Correspondents (BCs).

As of 31.03.2023, there are 48,923 no. of Business Correspondents in the State of Odisha.



The bank sector wise information regarding Business Correspondents as of March 23 is given below:

Bank Type	Total BC Outlet			March 23	Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	June 22	Sept 22	Dec 22			
Public Sector Banks	9,888	10,103	10,544	11,903	11,740	11,707
Private Sector Bank	5,440	1,06,348	87,266	35,131	31,489	34,929
RRB	1,748	1,748	1,751	1,793	1,151	1,793
Small Finance Bank	91	95	95	96	92	92
Total	17,167	1,18,294	99,656	48,923	44,472	48,521

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

3.3 Network of IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 8,069 nos. of facility access points of IPPB are available as on 31.03.2023 through its 33 branches.

IPPB Branch	IPPB Access Points	Out of which covering Unbanked GPs
33	8,069	391

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

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

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

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

Thereafter, Odisha State Cooperative Bank and State Bank of India are in the process of opening of brick & mortar bank branches in 70 identified locations (OSCB 42 GPs & SBI 28 GPs) and Finance Department provided a fresh list of 200 unbanked GPs for distribution of the same among the banks (except OSCB & SBI) thereby increasing the number to 270.

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



Subcommittee meeting on Financial Inclusion, Financial Literacy & Digital Payments held on 09.02.2023 it was decided that in case it is not possible for any bank to open a branch in the allocated GP, they were allowed to choose any GP from the list of GPs not having any B & M branch.

So far 8 brick & mortar branches have already been opened by banks.

1. UCO Bank in Raniola GP, Cuttack Dist.
2. UCO Bank in Hajipur GP, Jagatsinghpur Dist.
3. Jana SFB in Baunslaga GP, Sambalpur Dist.
4. Jana SFB in Gadabandhogoda GP, Keonjhar Dist.
5. Ujjivaqn SFB in Dhelua GP, Sundargarh Dist.
6. Canara Bank in Boirgaon GP, Nuapada Dist.
7. Canara Bank in Dandabadi GP, Koraput Dist.
8. IDFC First Bank in Singeswar GP, Khurda Dist.

Another 22 brick & mortar branches will be opened shortly by banks as approval from their Central Office is obtained.

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

Details	OSCB	SBI	Other Banks	All Banks
Branch Opened			8	8
Branch to be opened shortly		11	11	22
Don't have any plan to open branch			10	10
GP building not found suitable		9	0	9
Not Feasible	11	7	47	65
Survey Completed, Permission awaited from appropriate authority	27	1	25	53
Survey Not Yet Started	4		41	45
Survey Ongoing			58	58
Grand Total	42	28	200	270

The GP wise detailed status is given in **Annexure- 7**.

Villages Identified by DFS for opening B & M Branches

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



Department for opening of branches. Progress in this regard as on 31.03.2023 is given below-

At 3 villages Dandabadi, Kadelmetla and Mahupadar branches are already opened by Canara Bank, State Bank of India, and Bank of Baroda respectively. One branch at Mathpada village will be opened by Suryoday SFB by 30.06.23

District	Sub District	Village Name	Population	Allocated for opening (Bank)	Current Status
Koraput	Boipariguda	Mathpada	3432	Suryoday SFB	Suryoday SFB vide mail dated 03.05.2023 has reported that the branch will be opened by 30.06.2023.
Koraput	Boipariguda	Dandabadi	3143	Canara Bank	Branch is operational from 27.12.2022.
Koraput	Pottangi	Kandili	3517	Indian Bank	Indian Bank reported that they are unable to open a B & M branch at Kandili village, Pottangi sub dist., Koraput district due to lack of connectivity, power, and non-availability of suitable premises. In this connection, SLBC has requested the Zonal Manager, Indian Bank, Berhampur Zone and LDM, Koraput district to take up the matter in next DCC meeting and to find out another location for opening B & M branch within 5 km radius of Kandili village and having population more than 3000.
Malkangiri	Malkangiri	Kadelmetla	3887	State Bank of India	Branch is operational from 29.12.2022.
Malkangiri	Mathili	Mahupadar	3089	Bank of Baroda	Branch is operational from 04.03.2023.
Nabarangapur	Umarkote	Tohara	10900	Union Bank of India	As reported by Union Bank of India they are unable to open a branch in Tohara, Nabarangpur district because no built-in space is available in the BNRGSK building. However, the BDO of Umerkote has informed the bank that the construction process for the infrastructure has started and the building will be handed over to the bank for opening a branch in Tohara soon after the construction is completed.

Respective Banks may apprise the house in this regard.

Further, DFS vide letter dated 17.03.2023 has identified 8 villages in the State having population more than 3000 but do not having a B & M branch within 5 km radius of the villages. After consultation with respective LDMs, SLBC vide letter dated 06.05.2023 has allocated the villages to banks for opening brick and mortar branches within 5 km radius of the identified villages.

Details of 8 villages and banks to which the villages are allocated is given below.

State/UT	District	Sub District	Village name	Population	Allocated bank
ODISHA	Kendujhar	Patana	Udayapur	4548	Bank of India, Udayapur Branch is present.



ODISHA	Cuttack	Banki	Gadajit	5676	UCO Bank, Dampara Branch, Odisha Gramya Bank, Pathapur Branch and Banki Central Cooperative Bank are present within 5 Km of Gadajit village.
ODISHA	Nabarangapur	Raighar	Hatigan	3057	Central Bank of India
ODISHA	Malkangiri	Chitrakonda	Chitrakonda (CT)	6725	Union Bank of India
ODISHA	Mayurbhanj	Sharata	Katuria	3148	Indian Overseas Bank
ODISHA	Mayurbhanj	Sharata	Dewanbahali	3157	UCO Bank
ODISHA	Nabarangapur	Raighar	Haldi	4182	Punjab National Bank
ODISHA	Nabarangapur	Umarkote	Telanadigan	4533	Canara Bank

The banks whose branches are present within 5 km radius of the villages are requested to update the same in JDD app.

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

As per Jan Dhan Darshak GIS web portal, there are 62 unbanked villages in the State as on 31.03.2023. After consultation with LDMs, SLBC vide letter dated 10.04.2023 has allocated all 62 unbanked villages to the banks for providing banking facility within 5 km radius of the village.

Present Status as reported by Banks	
BC Points opened/ already available	28
Survey Ongoing	26
Network Connectivity Issue	6
Not feasible	1
Exempted	1
Grand Total	62

Details of progress of providing banking services to 62 unbanked villages is given in **Annexure- 8**.

3.6 Connectivity by BBNL/ BSNL in the GPs

As reported by BBNL, status as on 31.03.2023 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of total 3,991 GPs & BHQs out of which 59.90 % of GPs and BHQs having active connectivity.

Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fiber cable out of 3065 GPs/ BHQs out of which 95.17 % of GPs and BHQs having active connectivity.

As reported by BBNL all connected GPs/ BHQs are service ready as of 31.03.2023.



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

The district wise details are given at **Annexure – 9**.

3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 31.03.2023, 1,99,84,550 number of accounts have been opened under PMJDY and total deposit in these accounts is Rs. 8,765.18 Crore. Out of total PMJDY accounts as on 31.03.2023, Rupay Card issued in 1,44,26,374 accounts.

The performance regarding opening of PMJDY accounts as of 31.03.2023 (FY 2022-23) is given below:

Target for opening PMJDY account (in no.)– FY 2022-23	No. of PMJDY accounts opened in FY 2022-23				% Achievement as of 31.03.2023
	30.06.2022	30.09.2022	31.12.2022	31.03.2023	
11,00,000	4,20,525	7,47,831	10,97,546	14,27,103	129.74

Bank wise and District wise performance on PMJDY as on 31.03.2023 is available in **Annexure – 10**

3.8 Performance by Commercial Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes for the FY 2022-23 upto March 2023 is given below:

Scheme	Target for enrollment – FY 2022-23	No. of enrollments made in FY 2022-23				% Achievement
		30.06.2022	30.09.2022	31.12.2022	31.03.2023	
PMJJBY	7,50,000	1,83,606	5,30,538	10,01,743	15,98,890	213.19 %
PMSBY	13,50,000	3,31,418	7,96,380	15,28,074	27,02,705	200.20 %
APY	3,70,940	1,46,461	1,83,687	2,83,436	4,03,494	108.78 %

SLBC Odisha has been selected for award of excellence by PFRDA for achieving more than 100% of the annual target.

Bank wise performance in the 3 Social Security Schemes is available at **Annexure– 11, Annexure-11 A**.

3 Months Campaign for Saturation under Jansuraksha Schemes at GP level from 01.04.2023 to 30.06.2023

Department of Financial Services, New Delhi is has advised to organize a 3-month saturation campaign at Gram Panchayat level covering all the districts in the country from 01.04.2023 to 30.06.2023 for enrolling the eligible beneficiaries under PMJJBY and PMSBY schemes.

The performance of all districts in the State as on 19.05.2023 under the campaign is given below-



Total No of GPs	No of GP Covered	% GP covered	Target (PMJJBY)	PMJJBY Sourced	% Achievement	Target (PMSBY)	PMSBY Sourced	% Achievement
6,798	2,227	32.76	12,56,720	41,273	3.28	18,30,800	62,101	3.39

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

As per the information submitted by LDMs and Banks during the quarter ended on 31st March 2023 a total number of 6,113 financial literacy camps are conducted through Financial Literacy Centres and 3,054 rural branches. In financial year 2022-23 total FLC camps conducted by Financial Literacy Centres and rural branches is 9,078.

The number of Financial Literacy Camps conducted quarter wise in FY 2022-23 is given below.

Quarter	June'22	September'22	December'22	March'23
No. of FL Camps conducted	899	933	1,133	6,113

The district-wise Financial Literacy Camps conducted are given in **Annexure-12**.

It is observed that rural branches of banks have not achieved at least 50% of the prescribed targets for Financial Literacy Camps. All banks are advised to conduct the required number of camps by their rural branches and report the same to SLBC.

3.10 Financial Literacy Centers (FLC)

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

Details of 14 Financial Literacy Counsellors lying vacant is given below:

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
State Bank of India	13	Bolangir, Deogarh, Nabarangpur, Nayagarh, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Sonapur, Koraput &	SBI informed that the Hon'ble High Court's stay order has been vacated for appointment of FL Counsellors in FLCs of Khurda, Malkangiri, Nuapada, Jharsuguda, Rayagada and Koraput. They have informed their Corporate Centre, Mumbai about the vacancy of FLCs for all 13 districts where FL Counsellor post is vacant. Recruitment process will be completed in next 4 months.



		Sundargarh.	
UCO Bank	1	Angul	UCO Bank has advertised inviting applications from candidates several times but only one application was received. The applicant is ineligible due to age criteria. ZO, Sambalpur has submitted proposal to HO for relaxation of the criteria. In the meanwhile, LDM, Angul is given charge to function as the counsellor.

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

3.11 Centers for Financial Literacy (CFL) Project

NABARD, Department of Financial Inclusion and Banking Technology, Central Office, Mumbai had allotted 52 CFLs to be set up in the State of Odisha to 4 banks. For further scaling up of Centres for Financial Literacy (CFL) Project in Odisha under Phase-II, RBI – Central Office, Mumbai vide letter no. FIDD.FLC.No.S899/12.01.087/2022-23 dated 21.09.2022 has decided to associate Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDS as the implementing partners for the Phase-II of the Scaled up CFL Project. RBI has allotted 52 CFLs in 17 districts to DHAN Foundation (26 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) increasing the total to 104. With this all districts have been covered. NGO wise summary of CFL allotted is given below-

Name of NGO	No. of CFL allotted
DHAN Foundation	78
MOTHER	19
VIDS	7
Grand Total	104

As informed by Dhan Foundation, Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDS in FY 2022-23 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 43,389 and number of individuals participated in these Financial Literacy Awareness Programmes is 11,37,174.



Name of the Bank	No. of CFL Operationalized as of 31.03.2023	FLAPs Conducted	No. of participants
Bank of India	35	19,206	4,37,973
State Bank of India	38	11,633	3,89,213
UCO Bank	22	10,808	2,62,939
Union Bank of India	9	1,742	47,049
TOTAL	104	43,389	11,37,174

The performance report of the 104 CFL locations is given in **Annexure – 13**.

3.12 Financial Inclusion Fund (FIF) of NABARD

NABARD has informed that in FY 2022-23 Rs.28.43 Crore has been sanctioned to 18 banks and Rs.0.38 Crore to other agencies. However, Rs.13.85 Crore has been disbursed to banks and Rs.0.37 Crore has been disbursed to other agencies under FIF.

As on	No. of Beneficial Banks/ Institutions	Sanctioned Amount in Rs. Lakhs	Disbursed Amount in Rs. Lakhs	% of Disbursement
30.06.2022	3	37.61	11.40	30.31
30.09.2022	12	287.00	15.56	5.42
31.12.2022	19	2277.62	396.60	17.41
31.03.2023	19	2881.45	1422.21	49.36

Bank wise detail is given in **Annexure – 14**.

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

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

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

Performance of the 10 Aspirational districts as of 31.03.2023 in the KPIs in comparison to the Benchmark/Aspirational Target as reported by NITI Aayog is given below.

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



Name of the District	Jan' 20	Mar'23	% Ach	Jan'2 0	Mar'23	% Ach	Jan' 20	Mar'23	% Ach	Jan' 20	Mar'23	%Ach h
Bolangir	91,640	1,27,087	98	3,581	12,142	124	12,005	30,830	102	1,609	3,482	121
Dhenkanal	94,898	1,25,697	97	6,308	17,551	180	21,854	41,555	137	1,964	5,293	183
Gajapati	90,970	1,16,838	90	2,738	12,164	124	8,092	29,049	96	1,706	3,895	135
Kalahandi	72,899	1,04,741	81	2,046	8,962	92	7,306	24,329	80	937	2,434	84
Kandhamal	77,817	1,02,979	79	2,898	13,147	134	11,818	32,708	108	1,193	3,556	123
Koraput	72,387	1,06,804	82	3,228	11,336	116	8,555	24,266	80	1,069	3,511	122
Malkangiri	63,248	96,729	75	2,035	13,976	143	5,213	25,556	84	716	2,473	86
Nabarangpur	64,668	1,01,990	79	2,482	9,682	99	7,609	20,208	67	910	2,194	76
Nuapada	87,177	1,20,596	93	3,215	14,996	153	10,941	33,498	111	1,143	3,002	104
Rayagada	72,970	1,00,802	78	4,045	12,592	129	9,767	26,568	88	1,445	3,677	127

From the above table, it is observed that none of our aspirational districts have achieved 100% under the parameter Operative CASA Per lakh population. In PMJJBY Kalahandi and Nabarangpur have not achieved 100% and Gajapati, Kalahandi, Koraput, Malkangiri Nabarangpur and Rayagada have not achieved 100% under PMSBY. In regard to APY, Kalahandi, Malkangiri and Nabarangpur districts have not achieved 100% of the allocated target.

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)	Ach. (March'23)	National Target (Feb'24)	% Ach to national benchmark
CASA	1,04,741	1,19,714	87%
PMJJBY	8,962	6,405	140%
PMSBY	24,329	19,003	128%
APY	2,434	2,770	88%
MUDRA	44,534	48,937	91%

As of 31.03.2023 three villages (Semikhal & Durbalguda in Thuamul Rampur sub district and Pidel in Madanpur Rampur subdistrict) of Kalahandi district are identified as unbanked in JDD GIS APP. In 170th SLBC meeting Semikhal village was exempted for opening of banking outlets due to unavailability of connectivity and very low population. SLBC vide letter dated 03.05.2023 has communicated the same to DFS, New Delhi for removal of Semikhal village from the unbanked village list in the JDD, GIS app. SLBC vide



letter dated 10.04.2023 has allocated Durbalguda village to UGB and Pidel village to SBI for providing BC points within 5 km radius of the villages after consultation with LDM, Kalahandi.

Special 6 Months campaign at GP level

With a view to further deepen the FI related intervention, it has been decided by DFS to organize a special 6-month campaign at GP level in the aspirational districts and the districts of Mission Utkarsh from 15.02.2023 to 15.08.2023.

Performance of 10 Aspirational district as on 31.03.2023 under the camp is given below.

District	No of GPs	No of GP Covered	PMJDY Sourced	PMJJBY Sourced	PMSBY Sourced	APY Sourced	MUDRA Sourced	KCC Sourced	PMJDY In-operative Sourced
Balangir	317	61	1383	4516	4310	449	0	2	0
Dhenkanal	212	71	462	389	386	96	18	26	101
Gajapati	149	44	777	464	598	275	344	475	464
Kalahandi	310	113	490	1025	2421	289	14	127	170
Kandhamal	171	30	263	465	881	110	71	65	250
Koraput	240	41	440	340	1305	27	0	10	316
Malkangiri	111	22	338	1115	1216	228	28	48	98
Nabarangpur	189	25	354	436	1791	133	12	109	578
Nuapada	131	29	322	317	538	51	26	27	86
Rayagada	182	27	203	253	368	53	5	31	89
TOTAL	2012	463	5032	9320	13814	1711	518	920	2152

As reported by NITI Aayog as on 31.03.2023 out of 62 villages inadequately covered/uncovered with banking infrastructure in JDD App there are 51 unbanked villages identified in 3 aspirational districts not having any banking touch point within 5 km radius.

District	No. of Identified Unbanked Villages
Kalahandi	3
Kandhamal	25
Malkangiri	23

After consultation with LDMs of the 3 districts SLBC vide letter dated 10.04.2023 has allocated all unbanked villages to banks for providing banking facility within 5 km radius of the village.

3.14 Expanding and Deepening of Digital Payments Ecosystem

The LDMs of Cuttack, Bolangir, Sambalpur and Ganjam Districts reported that 100% digitization is achieved. Accordingly, these four districts are declared as 100% digitized districts.



Further, in view of successful and timely implementation of the project, in 170th SLBC meeting, Principal Secretary, Finance Department, Govt. of Odisha had advised that in financial year 2023-24, all the districts should be taken up under this programme. In this connection, RBI has proposed 11 new districts for making them 100% digitally enabled in a time bound manner. The name of 11 districts along with coordinating banks for further expanding & deepening of digital payments ecosystem is given below-

Sl. No.	District	Nodal Bank
1.	Mayurbhanj	Bank of India
2.	Bargarh	State Bank of India
3.	Puri	UCO Bank
4.	Gajapati	Union Bank of India
5.	Balasore	UCO Bank
6.	Koraput	State Bank of India
7.	Sonepur	State Bank of India
8.	Khurda	State Bank of India
9.	Dhenkanal	UCO Bank
10.	Kalahandi	State Bank of India
11.	Keonjhar	Bank of India

The cut-off date for crystallization of total eligible accounts (savings and current) by banks is fixed as of March 31, 2023, and the date of achieving 100% digitization is fixed as June 30, 2023.

SLBC vide letter dated 02.05.2023 has communicated the same to the LDMs of 11 districts. Further, vide letter no. SLBC/ODI/2023-24/98 dated 05.05.2023, SLBC has advised all banks operating in these 11 districts to identify nodal officers for these districts to coordinate the process.

RBI has conducted a meeting through VC on 12.05.2023 with LDMs of these districts and Controlling heads of banks and advised to freeze the eligible accounts as on 31.03.2023 and complete the digitization process by 30.06.2023.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

We furnish below the Bank Wise Status of applications in SAFAL portal as of 31.03.2023



Bank Name	Applications Received	Applications Sanctioned	Pending Applications	Applications Reverted	Applications Rejected	Applications Withdrawn
State Bank of India	922	11	131	239	488	53
Central Bank of India	28	5	4	2	16	1
Bank of India	136	5	48	6	70	7
UCO Bank	117	1	17	23	63	13
Utkal Gramin Bank	163	0	93	0	44	26
Union Bank of India	60	0	30	6	22	2
Indian Bank	36	0	3	27	3	3
OSCB	22	0	1	1	19	1
Punjab National Bank	15	0	4	2	5	4
Canara Bank	5	0	0	2	3	0
Bandhan Bank	4	0	3	0	0	1
Bank of Maharashtra	4	0	1	0	1	2
ICICI Bank	4	0	0	1	2	1
Punjab & Sind Bank	3	0	3	0	0	0
IDBI Bank	2	0	0	0	2	0
Federal Bank	1	0	0	0	1	0
TOTAL	1,522	22	338	309	739	114

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

4.2 ACP achievement on financing to Agriculture Sector - Crop Loan & Agriculture Term Loan

All the Banks have disbursed **Rs. 54,716.32 Crore** to Agriculture Sector under Annual Credit Plan for FY 2022-23 which is **104.25 %** of the total Annual target of **Rs. 52,486.66 Crore** allotted to different Banks.

(Amt in Rs. Cr.)

Particulars	FY 2021-2022 (upto 31.03.2022)			FY 2022-2023 (upto 31.03.2023)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Crop Loan	32,156.12	27,462.35	85.40	35,156.06	33,137.77	94.26
Term Loan	5,823.34	3,468.13	59.56	6,918.76	6,004.50	86.79
Allied Advance	5,160.52	7,111.89	137.81	6,485.61	7,491.18	115.50
Farm Credit	43,139.98	38,042.37	88.18	48,560.43	46,633.45	96.03
Agriculture Infra	1,668.07	1025.52	61.48	1,882.27	1,840.50	97.78
Ancillary Activities	1,778.44	5,189.84	291.82	2,043.97	6,242.37	305.40
Agri Total	46,586.49	44,257.73	95.00	52,486.66	54,716.32	104.25

Bank Category Wise Target Vs Achievement under ACP as on 31.03.2023 Amt. in Rs. 'Crore'

Banks	FY 2021-2022 (upto 31.03.2022)			FY 2022-2023 (upto 31.03.2023)		
	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %
PSBs	20,448.40	16,534.62	80.86	24,362.96	23,632.09	97.00
PVTs	4,795.63	8,557.78	178.45	7,055.03	10,063.13	142.64



RRBs	3,681.42	2,118.03	57.53	3,168.98	2,593.77	81.85
SFBs	176.25	1,031.52	585.26	229.11	1,646.27	718.55
OSCB	17,484.79	16,015.78	91.60	17,670.59	16,781.06	94.97
Total	46,586.49	44,257.73	95.00	52,486.66	54,716.32	104.25

Quarterly Progress Under ACP Agriculture for FY 2022-23 (Amount in Rs. Crores)						
Particulars	Annual Target FY 2022-23	Jun-22	Sep-22	Dec-22	Mar-23	Mar-23
		%Achv.	%Achv.	%Achv.	Amnt Achv.	% Achv
Crop Loan	35,156.06	21.51	46.07	72.45	33,137.77	94.26
Term Loan	6,918.76	11.44	32.43	58.29	6,004.50	86.79
Allied Advance	6,485.61	33.04	118.16	95.45	7,491.18	115.50
Farm Credit	48,560.43	21.62	53.75	73.50	46,633.45	96.03
Agriculture Infra	1,882.27	9.99	33.60	80.74	1,840.50	97.78
Ancillary Activities	2,043.97	62.03	114.70	188.57	6,242.37	305.40
Agri Total	52,486.66	22.77	55.40	78.24	54,716.32	104.25

The top 3 and bottom 3 performing banks in ACP Agriculture are given below –

PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	272.18
Bank of Baroda	122.36
Utkal Grameen Bank	113.46
BOTTOM 3 BANKS	
Indian Bank	66.68
Odisha Gramya Bank	53.93
Punjab & Sind Bank	10.74

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana Small Finance Bank	4139.13
Yes Bank	2076.33
RBL Bank	1451.68
BOTTOM 3 BANKS	
City Union Bank	0
Standard Chartered Bank	0
Tamilnadu Mercantile Bank Ltd.	0

Bank wise performance of Agriculture from 01.04.2022 to 31.03.2023 is available at **Annexure – 15**.

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

Bank Category	Mar-22		Jun-22	Sep-22	Dec-22	Mar-23	
	Amt outstanding	Share in %	Share in %	Share in %	Share in %	Amt outstanding	Share in %
Public Sector Banks	20,151.87	39.61	39.07	42.32	42.00	26,393.36	43.20
Pvt Sector Banks	11,216.93	22.05	18.75	17.01	18.43	11,129.56	18.22
RRBs	4,042.68	7.95	7.4	7.52	7.16	4,131.07	6.76
OSCB	14,727.79	28.95	33.08	31.09	29.33	17,770.03	29.09



SFBs	736.5	1.45	1.7	2.06	3.08	1,665.78	2.73
Total	50,875.77	100	100	100	100	61,089.80	100

Crop Loan

All Banks have disbursed **Rs. 33,137.77 Crores** under Crop Loan against annual target of **Rs. 35,156.06 Crores** achieving **94.26 %** of the annual target.

Amt. in Rs. 'Crore'

Type of the Bank	Crop Loan (FY 2021-22)			Crop Loan (FY 2022-23)		
	As of March 2022,			As of March 2023,		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
PSBs	11,368.23	8,383.80	73.75	12,498.95	12,265.45	98.13
PVTs	2,695.16	1,513.92	56.17	3,458.31	2,155.71	62.33
RRBs	2,425.81	1,660.82	68.46	2,177.12	2,032.74	93.37
SFBs	119.97	6.05	5.04	104.35	0.00	0.00
OSCB	15,546.94	15,897.76	102.26	16,917.33	16,683.87	98.62
Total	32,156.12	27,462.35	85.40	35,156.06	33,137.77	94.26

Quarterly Progress Under ACP Crop Loan for FY 2022-23 (Amount in Rs. Crores)						
Particulars	Annual Target FY 2022-23	Jun-22	Sep-22	Dec-22	Mar-23	Mar-23
		%Achv.	%Achv.	%Achv.	Amnt Achv.	% Achv
Crop Loan	35,156.06	21.51	46.07	72.45	33,137.77	94.26

The top 3 and bottom 3 performing banks in ACP Crop Loan are given below –

PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Central Bank of India	195.18
Bank of Maharashtra	141.69
Utkal Grameen Bank	111.56
BOTTOM 3 BANKS	
Bank of India	75.77
Indian Bank	51.09
Punjab & Sind Bank	5.92

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Karur Vysya Bank	1612.03
Laxmi Vilas Bank	482.53
Federal Bank	433.10
BOTTOM 3 BANKS	
Bandhan Bank	0
Yes Bank	0
Indus Ind Bank	0

Term Loan

All Banks have disbursed **Rs. 21,578.55 Crores** under Agriculture Term Loan against target of **Rs. 17,330.61 Crores** achieving **124.51 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan for the FY 2021-22(Upto March 2022) and FY 2022-23 (Upto March 2023) are given below:

Amt. in Rs. 'Crore'



Type of Bank	Term Loan (FY 2021-22)			Term Loan (FY 2022-23)		
	As on March 2022			As on March 2023		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
PSBs	9,080.17	8,150.82	89.77	11,864.01	11,366.64	95.81
PVTs	2,100.47	7,043.86	335.35	3,596.72	7,907.42	219.85
RRBs	1,255.60	457.21	36.41	991.86	561.03	56.56
SFBs	56.28	1,025.47	1,822.22	124.76	1,646.27	1,319.58
Coop Banks	1,937.85	118.02	6.09	753.26	97.19	12.90
Total	14,430.37	16,795.38	116.39	17,330.61	21,578.55	124.51

Quarterly Progress Under ACP Agriculture for FY 2022-23 (Amount in Rs. Crores)						
Particulars	Annual Target FY 2022-23	Jun-22	Sep-22	Dec-22	Mar-23	Mar-23
		%Achv.	%Achv.	%Achv.	Amnt Achv.	% Achv
Term Loan	14,430.37	25.33	74.34	90.00	21578.55	124.51

The top 3 and bottom 3 performing banks in ACP Crop Loan are given below –

PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	391.11
Bank of Baroda	144.79
Indian Overseas Bank	119.99
BOTTOM 3 BANKS	
Orissa State Co-Op. Bank	12.90
Central Bank of India	11.25
Odisha Gramya Bank	4.82

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana Small Finance Bank	5809.83
Yes Bank	3032.99
RBL Bank	2097.90
BOTTOM 3 BANKS	
City Union Bank	0
Standard Chartered Bank	0
Tamilnadu Mercantile Bank Ltd.	0

4.3 Kissan Credit Card (KCC)

Banks have disbursed **37,80,305** numbers of KCC accounts amounting to **Rs.21,809.71 Crore** from 01.04.2022 to 31.03.2023. Total outstanding balance as on 31.03.2023 is **Rs.31,417.02 crore** in **50,82,700** KCC accounts.

FY	No. of KCCs issued		Balance O/S	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
Mar'23	37,80,305	21,809.71	50,82,700	31,417.02
Dec'22	33,26,371	18,102.58	50,94,623	29,897.74
Sep'22	21,52,052	10,406.56	49,07,938	27,875.28
June'22	12,76,881	6,112.26	52,12,180	28,071.16
Dec,21	27,14,318	14,835.85	51,53,134	27,019.82



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

PSB,RRB & OSCB		PVT BANKS & SFB	
Bank	Disbursement (in Cr.)	Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	14,167.35	Axis Bank Ltd	669.54
State Bank of India	1,621.14	HDFC Bank	98.30
Union Bank of India	1,159.62	ICICI Bank	71.83
BOTTOM 3 BANKS		BJOR BANK WITH NIL PERFORMANCE	
Indian Bank	9.25	Bandhan Bank	0
Central Bank of India	2.25	IndusInd Bank	0
Punjab & Sind Bank	2.08	IDFC First Bank	0

The Bank wise achievement made under KCC as on 31.03.2023 is available at **Annexure – 16.**

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

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

Comparison of Farmers covered under PMFBY is given below:

Parameters	Cumulative (01.04.2021 to 31.03.2022)	Kharif 22 (01.04.2022 to 30.09.2022)	Rabi 22-23 (01.10.2022 to 31.03.2023)	Cumulative (01.04.2022 to 31.03.2023)
Enrolment (Nos of Farmers) (Both loanee & non loanee)	85,93,965	82,91,571	1,88,688	84,80,259
Area Insured (000's ha)	1,092.54	978.89	33.17	1,012.06
Sum Insured (Rs. in Crores)	7,363.29	7,041.10	242.09	7,283.19
Gross Premium (Rs. In Crores)	1,400.76	1,403.89	10.33	1,414.22
Farmers Premium (Rs. in Crores)	145.66	140.76	3.44	144.20

The district wise details are given in **Annexure –17.**

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme is given below –



Period	Target	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Total application Disbursed	Amount Disbursed (in Crore)
31.03.2022	99,195	22,979	19,436	6,962	65.14	6,160	52.79
30.09.2022	1,00,000	53,518	49,324	17,953	147.97	9,516	79.73
31.12.2022	1,00,000	79,316	71,024	27,536	229.43	12,425	98.11
31.03.2023	1,00,000	80,375	72,034	28,809	236.37	14,229	109.71

Banks in terms of highest sanctioned is given below-

BANK	NO. OF SANCTIONED APPLICATIONS
OSCB / PACS	12,902
State Bank of India	219
UCO Bank	171
Bank of India	149
Canara Bank	110

The bank wise details are given in **Annexure – 18**.

Targets Under BALARAM Scheme for FY 23-24.

SLBC vide letter no SLBC/ODI/2022-23/1176 dated 28.03.2023 had shared the district wise bank wise target under BALARAM scheme to concerned banks with a request to allocate branch-wise targets for the FY 2023-24. Out of 37 banks to whom target is allocated 32 banks have allocated the branch wise targets under BALARAM scheme.

The remaining five banks Indus Ind Bank, Laxmi Vilas Bank, ESAF Small Finance Bank, Utkarsh Small Finance Bank, and Suryoday Small Finance Bank are yet to allocate the branch wise target under BALARAM scheme.

Balaram month is being celebrated during May 2023 in two phases i.e. Recovery Mela from 01.05.2023 to 15.05.2023 and Disbursement Mela from 16.05.2023 to 31.05.2023. The month of May is also starting of Kharif season. All Banks are requested to encash the opportunity and sanction maximum proposals under the scheme.

4.6 Agriculture Infrastructure Fund:

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

As of 31.03.2023, total sanctioned projects were 467 with project cost of Rs.269 Crores.



Status of AIF as on 31.03.2023					
Institution Name	No of Applications Sponsored	Applications Rejected/Denied	Applications Sanctioned	Sanctioned in Cr.	Pending at Bank Level
Punjab National Bank	147	26	115	57.17	6
Bank Of India	121	29	86	33.32	6
State Bank of India	135	58	63	27.96	14
Canara Bank	48	11	32	35.27	5
Bank Of Baroda	55	14	28	18.89	13
Indian Bank	36	7	28	20.43	1
HDFC Bank	48	10	23	24.87	15
NABKISAN Finance Ltd	28	6	22	0.90	0
Union Bank of India	56	23	21	16.97	12
Indian Overseas Bank	22	5	17	0.88	0
UCO Bank	25	9	12	10.40	4
IDBI Bank	20	8	8	8.44	4
Central Bank of India	13	5	7	5.41	1
Kotak Mahindra Bank	8	4	2	3.58	2
Bank of Maharashtra	1	0	1	1.30	0
Karur Vysya Bank	2	1	1	1.28	0
The Federal Bank Ltd	3	0	1	1.95	2
Samunnati FIS Pvt Ltd	1	0	0	0.00	1
Odisha Gramya Bank	5	2	0	0.00	3
Utkal Grameen Bank	3	0	0	0.00	3
Axis Bank	1	0	0	0.00	1
DCB Bank	1	1	0	0.00	0
ICICI Bank	6	5	0	0.00	1
Karnataka Bank	1	1	0	0.00	0
YES Bank	1	1	0	0.00	0
Total	787	226	467	269.00	94

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that as of 31.03.2023, 759 applications are pending with different banks amounting to Rs. 15.85 Crore & banks have sanctioned 18 applications amounting to Rs.2.61 Crores.

Bank wise pending proposals under MIDH relating to Horticulture Sector as on 31.03.2023				
Name of the bank	Pending Proposals		Sanctioned Projects	
	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)
State Bank of India	236	469.33	2	20.50
Union Bank	82	227.26	1	8.09
Odisha Gramya Bank	102	176.39		



Indian Bank	96	140.08		
Bank of India	58	108.33	2	30.00
Punjab National Bank	38	87.61	3	52.00
Canara Bank	5	75.00	1	50.00
Central Bank of India	29	64.30		
Bank of Baroda	29	60.91		
UCO Bank	44	56.76	3	2.97
ICICI Bank	4	45.99		
Indian Overseas Bank	15	33.92	2	26.10
DCCBs	16	17.41	1	15.00
HDFC	1	15.00		
Co-operative Bank	1	2.50		
IDFC	1	2.00		
Federal Bank	1	1.40		
Axis Bank	1	0.99	1	64.47
IDBI	0	0.00	2	20.50
TOTAL:	759	1585.17	18	261.04

4.8 Agriculture Allied Sectors

Banks have disbursed **Rs. 7,491.18 Crores** against annual target of Rs. **6,485.62 Crores** achieving **115.50 %** of the target as of 31.03.2023.

Performance of Banks under Allied Sectors

(Amt in Rs. Cr.)

Sector	Agriculture Allied Sectors (FY 2021-22) As of March 2022			Agriculture Allied Sectors (FY 2022-23) As of March 2023		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
Dairy	1,909.63	836.79	43.82	2,117.00	2,116.67	99.98
Fishery	1,182.74	625.87	52.92	1,557.61	889.68	57.12
Poultry	1,029.03	963.43	93.63	1,228.36	1,110.81	90.43
AH Sheep /Goatery/ Piggery	834.13	1,979.72	237.34	1,350.23	2,726.42	201.92
Other Allied Sector	205.01	2,706.08	1,319.97	232.42	647.60	278.63
TOTAL	5,160.54	7,111.89	137.81	6,485.62	7,491.18	115.50

Sector	Target for FY 2022-23	June 22	Sep 22	Dec 22	Mar 23	Mar 23
		Achv.	Achv.	Achv.	Achv.	% Achv.
Dairy	2,117.00	218.26	859.19	1,617.65	2,116.67	99.98
Fishery	1,557.61	139.48	491.40	695.17	889.68	57.12
Poultry	1,228.36	229.00	599.18	876.44	1,110.81	90.43
AH Sheep /Goatery/ Piggery	1,350.23	587.35	1,449.24	2,014.50	2,726.42	201.92
Other Allied Sector	232.42	968.46	4,264.35	681.96	647.60	278.63
TOTAL	6,485.62	2,142.55	7,663.36	5,885.72	7,491.18	115.50



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

PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	249.80
Bank of Baroda	112.61
UCO Bank	110.80
BOTTOM 3 PERFORMING BANKS	
Punjab & Sind Bank	14.87
Central Bank of India	7.27
Odisha Gramya Bank	3.90

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
RBL Bank	5342.23
Ujjivan Small Finance Bank	4821.25
Suryoday Small Finance Bank	2872.64
MAJOR BANKS WITH NIL PERFORMANCE	
Federal Bank	0.00
Yes Bank	0.00
City Union Bank	0.00

Reporting in “Others” under Allied Sector

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

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA (Amount in Rs. Crores)				
Annual Target for FY 2022-23	Achievement			
	Jun-22	Sep-22	Dec-22	Mar-23
232.42	968.46	4264.35	920.13	647.60

Majority of banks have rectified their MIS and they are now reporting all advances in proper heads except few banks.

LIST OF BANKS REPORTING IN "OTHERS" UNDER ALLIED SECTOR (Amount in Rs. Crores)				
BANK	Jun-22	Sep-22	Dec-22	Mar-23
RBL Bank	2.04	144.43	255.62	278.71
Ujjivan Small Finance Bank	46.75	66.9	0	71.5
DCB Bank Ltd	1.34	7.21	24.31	56.57
HDFC Bank	18.73	17.56	30.46	47.5
Orissa State Co-Op. Bank	3.67	3.63	4.85	35.77
IDFC Bank	28.4	49.32	20.94	27.81
Bank of Maharashtra	0.13	4.88	1.75	26.52
Utkal Grameen Bank	2.21	8.24	15.32	23.72
Bandhan Bank	0	13.79	15.16	21.24
Indian Overseas Bank	1.32	19.9	19.9	19.9
Utkarsh Small Finance Bank	37.06	90.64	13.75	18.08
Union Bank of India	9.51	11.52	10.42	10.43
Bank of Baroda	1.17	1.98	3.31	3.13
IDBI Bank	25.16	25.46	0.87	1.65
Suryoday Small Finance Bank	55.72	109.8	234.34	1.58



Odisha Gramya Bank	0.51	1.3	1.33	1.38
Karnataka Bank Ltd.	0.09	0	0.59	1.16
Indus Ind Bank	307.92	2930.45	0.65	0.79
Central Bank of India	0	0	0	0.08
Kotak Mahindra Bank Ltd	0.01	0	0.01	0.08

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 31.03.2023 is given in **Annexure – 19**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2022	2,238	800	870	568
30.09.2022	3,203	857	897	1,449
31.12.2022	3,135	972	966	1,197
31.03.2023	3,410	1,101	990	1,319

MKUY AS OF 31.03.2023				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	762	242	247	273
PUNJAB NATIONAL BANK	452	171	113	168
OSCB	319	130	156	33
CANARA BANK	211	81	107	23
BANK OF BARODA	183	75	43	65
ODISHA GRAMYA BANK	175	73	43	59
UNION BANK OF INDIA	257	64	77	116
UCO BANK	160	57	28	75
INDIAN BANK	143	49	23	71
BANK OF INDIA	206	48	40	118
CENTRAL BANK OF INDIA	73	29	13	31
IDBI BANK	136	28	49	59
INDIAN OVERSEAS BANK	80	18	26	36
UTKAL GRAMEEN BANK	57	17	10	30
ICICI BANK	36	7	5	24
AXIS BANK	51	5	8	38
KOTAK MAHINDRA BANK	7	3	0	4
PUNJAB AND SIND BANK	15	2	0	13
BANK OF MAHARASHTRA	7	1	0	6



HDFC BANK	52	1	0	51
BANDHAN BANK	2	0	0	2
DCB BANK	10	0	0	10
FEDERAL BANK	8	0	0	8
IDFC FIRST BANK LIMITED	1	0	0	1
KARNATAKA BANK	6	0	1	5
SOUTH INDIAN BANK	1	0	1	0
Grand Total	3,410	1,101	990	1,319

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

Performance as of 31.03.2022, 21.10.2022 & 31.12.2022 and 31.03.2023 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below.

COMPARISON KCC AHD					
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
31.03.22	27,301	5,741	10,865	10,695	10,382
21.10.22	48,527	14,239	30,174	4,114	2,724
31.12.22	50,903	15,378	32,869	2,656	2,194
31.03.23	51,503	15,827	34,128	1,548	1,522

COMPARISON KCC FISHERIES					
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
31.03.22	5,556	662	2,444	2,450	2,441
21.10.22	5,945	906	3,080	1,959	1,953
31.12.22	6,091	940	3,148	2,003	1,989
31.03.23	6,142	967	3,246	1,929	1,929

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

3 Banks having highest no. of pendencies as of 31.03.23 are given below

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Indian Overseas Bank (including OGB)	698	Odisha State Cooperative Bank	1738
OSCB	571	Punjab National Bank	151
Bank of Baroda	98	Bank of Baroda	12



Districts under 2 categories in terms of pendency as of 31.03.23 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Kendrapada	503	Kendrapada	1728
Puri	370	Puri	82
Balasore	113	Balasore	29

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

Progress upto 31.03.2023 is given by **Annexure - 20**.

4.11 Financing to FPOs (Farmers Producer Organization)

Details of sanctions made by NABKISAN Finance LTD. in Odisha as per data provided by Horticulture Department Govt. of Odisha.

Year	No. of FPOs Sanctioned	Amount Sanctioned(Rs. In Lakhs)
2019-20	5	83.00
2020-21	10	182.90
2021-22	26	406.96
2022-23	65	685.50
Total	106	1,358.36

District Wise Progress Under Finance to FPOs as per data provided by NABARD.

District wise Performance Under FPO Finance 22-23		
District	No. of FPOs Sanctioned	Amount Sanctioned(Rs. In Lakhs)
Angul	0	0.00
Boudh	2	150.00
Balangir	14	1180.00
Bargarh	10	1063.00
Balasore	2	350.00
Bhadrak	5	550.00
Cuttack	2	100.00
Deogarh	4	260.00
Dhenkanal	1	100.00
Ganjam	6	300.00
Gajapati	0	0.00
Jharsuguda	2	100.00



Jajpur	2	300.00
Jagatsinghapur	0	0.00
Khurda	4	687.00
Keonjhar	0	0.00
Kalahandi	13	843.30
Kandhamal	1	40.00
Koraput	3	300.00
Kendrapara	5	378.00
Malkangiri	1	50.00
Mayurbhanj	3	326.00
Nabarangpur	4	700.00
Nuapada	1	50.00
Nayagarh	2	100.00
Puri	5	885.00
Rayagada	0	0.00
Sambalpur	7	360.00
Subarnapur	2	100.00
Sundargarh	0	0.00
Total	101	9272.30

AGENDA NO.5

Financing to MSME Sector

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

Against total target of **Rs.59,449.52 Crore**, total achievement as on **31.03.2023** is **Rs. 62,298.81 Crore** which is **104.79 %** of total target.

Sector	FY 2021-22			FY 2022-23		
	Target	Disburs.	% Achv.	Target	Disburs.	% Achv.
Micro Enterprises	14,812.36	16,262.31	87.44	20,807.33	26,036.85	125.13
Small Enterprises	11,998.07	11,905.88	99.23	18,429.35	17,815.76	96.67
Medium Enterprises	7,511.38	9,870.87	131.41	10,700.92	16,756.93	156.59
Khadi village	2,134.68	114.92	5.38	2,972.48	193.52	6.51
Others under MSME	4,867.93	4,536.92	93.20	6,539.45	1,495.75	22.87
TOTAL	41,324.43	42,690.90	103.31	59,449.52	62,298.81	104.79

Disbursement performance of Banks under MSME Sector is given below.



(Amt in Rs. Cr.)

ACP MSME QUARTERLY PROGRESS FY 2022-23						
Category	Annual Target	Jun-22	Sep-22	Dec-22	Mar-23	Mar-23
	2022-23	% Achievement	% Achievement	% Achievement	Disbursement	% Achievement
Micro - Manufacturing	11,295.41	15.99	41.92	68.87	9,401.06	83.23
Micro - Services	9,511.92	28.37	72.59	122.92	16,635.79	174.89
Small - Manufacturing	8,322.93	19.1	44.63	65.83	6,639.04	79.77
Small - Services	10,106.42	18.25	46.20	69.82	11,176.72	110.59
Medium - Manufacturing	4,280.37	55.31	57.63	77.04	4,655.65	108.77
Medium - Services	6,420.55	60.11	105.92	143.28	12,101.28	188.48
Khadi & Village Industries	2,972.48	0.55	1.00	4.57	193.52	6.51
Others under MSME	6,539.45	9.69	12.42	19.49	1,495.75	22.87
Total MSME	59,449.52	24.92	50.69	77.23	62,298.81	104.79

Bank group wise Achievement under ACP MSME-2022-23 as on 31.03.2023

(Amt in Rs. Cr.)

Bank Sector	FY 2021-22 March 2022			Target for Full FY 2022-23	June'22	Sept'22	Dec'22	March'23	March'23
	Target	Achv.	% Achv.		% Achv.	% Achv.	% Achv.	Achv	% Achv.
PSBs	29,215.60	32,158.42	110.07	42,370.45	21.17	52.38	80.26	45,585.17	107.59
Pvt Banks	9,883.19	8,884.95	89.90	14,011.79	38.48	51.10	75.11	14,084.54	100.52
RRBs	1,662.94	1,510.20	90.82	2,383.18	18.67	30.67	55.25	2,473.91	103.81
OSCB	399.08	2.62	0.66	88.20	0.00	0.00	0.00	0.00	0.00
SFBs	163.63	134.71	82.33	595.88	1.24	7.36	14.80	155.19	132.55
TOTAL	41,324.43	42,690.90	103.31	59,449.52	24.92	50.69	77.28	62,298.81	104.79

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

PSB,RRB & OSCB	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	151.46
Indian Bank	133.13
Punjab National Bank	120.21
BOTTOM 3 BANKS	
Bank of India	74.36
Punjab & Sind Bank	23.69
Orissa State Co-Op. Bank	0.00

PVT	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Yes Bank	388.48
Kotak Mahindra Bank Ltd	181.39
Federal Bank	169.32
BOTTOM 3 BANKS	
City Union Bank	0
Laxmi Vilas Bank	0
The South Indian Bank Ltd.	0

The comparative outstanding position under MSME Sector is given below

(Amt in Rs. Cr.)



Particulars	Balance outstanding as on 31.03.2022		Balance outstanding as on 31.12.2022		Balance outstanding as on 31.03.2023	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	17,93,938	22,860.13	20,31,891	36,149.11	16,90,299	34,995.74
Small Enterprises	1,34,927	14,600.50	20,646	19,333.55	2,15,279	22,002.63
Medium Enterprise	29,090	12,510.23	48,219	19,224.21	35,977	20,299.41
Total MSME	19,57,955	49,970.86	22,82,756	74,706.87	19,41,555	77,297.78

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

5.2 Bank finance to MSMEs getting lease hold right from IDCO

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

A meeting to discuss and finalize the way forward on the long pending IDCO land lease issue was held under the Chairmanship of Chief Secretary to Government on 13.01.2023. In the said meeting it was decided that CGM, IDCO as well as SLBC, Convenor were advised to find out the instances of any other State where similar issue exists and the mechanism to resolve the same. SLBC vide letter no. SLBC/ODI/2022-23/990 dated 06.02.2023 has shared the guidelines on Land Allotment System of MIDC (Maharashtra Industrial Development Corporation) with MSME Department, Govt. of Odisha.

5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 31.03.2023 is given below

Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM	No of Prj.	MM (In Lakh)
30.06.2022	6,000	21,000	4,340	11,562.89	605	1554.39	10.08	7.40	1,367	3,813.46
30.09.2022	6,000	21,000	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	15,254	43,476.00	4,087	10,655.67	68.12	50.74	3,687	11,845.81
31.03.2023	6,000	21,000	18,785	55,174.38	5,591	15,514.31	93.18	73.88	2095	7,343.44

Against a physical target of 6000 units banks have sanctioned 5,591 accounts till 31.03.2023 which is 93.18% of target.

Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications sanctioned	Name of the Bank	No. of applications sanctioned
SBI	1,885	IDBI	55



Union Bank of India	670	Axis Bank	46
Bank of India	487	Federal Bank	7

Banks with highest number of pendencies:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications Pending	Name of the Bank	No. of applications Pending
SBI	461	Axis Bank	228
Punjab National Bank	274	HDFC Bank	94
Odisha Gramya Bank	187	ICICI Bank	33

The Bank wise achievement under PMEGP of Odisha for the year 2022-23 (up to 31.03.2023) is given in the **Annexure- 22**.

In the local committee meeting held on 16.05.2023 it was decided that the number of units to be set up under PMEGP in the FY 2023-24 can be 6000 units including 2nd loan at least 5% of the target. Since the cost of the project to be setup under PMEGP has been increased from Rs. 25 Lac to Rs. 50 Lac in the manufacturing sector and from Rs. 10 Lac to Rs. 20 Lac in service sector the average margin money per unit is fixed at Rs. 5.66 Lac so that large size projects can be sponsored and financed. Accordingly, the target of margin money of Rs. 340.00 Crores has been fixed for 6000 units.

Targets Under PMEGP for the financial year 2023-24.

The physical target under PMEGP for FY 2023-24 as allotted by Directorate of Industries is given below.

Target for FY 23-24	
No of Prj.	MM (In Rs. Lakh)
6,000	34,000

SLBC has fixed targets considering the number of branches and Govt. deposit held with the banks with 60% and 40% weightage respectively.

SLBC has fixed the targets bank wise as done in the previous year and the same has been communicated to all banks. The district wise bank wise target prepared by SLBC is given in **Annexure-23**.

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

The performance of this scheme as of 31.03.2023 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
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Individual	1,690	2,171	672	1,225	274
Group	554	476	101	248	127
Total	2,244	2,647	773	1,473	401

PMFME PERFORMANCE COMPARISON					
Date	Target	No. of proposals sponsored	No. of proposals sanctioned	No. of proposals rejected	No. of proposals pending
28.06.2022	2,244	1,324	212	460	652
30.09.2022	2,244	1,712	350	817	545
31.12.2022	2,244	2,308	546	1,116	646
31.03.2023	2,244	2,647	773	1,473	401

PMFME PERFORMANCE COMPARISON INDIVIDUAL CATEGORY					
Date	Target	No. of proposals sponsored	No. of proposals sanctioned	No. of proposals rejected	No. of proposals pending
28.06.2022	1,690	950	171	438	341
30.09.2022	1,690	1,314	273	685	356
31.12.2022	1,690	1,859	461	948	451
31.03.2023	1,690	2,171	672	1,225	274

PMFME PERFORMANCE COMPARISON GROUP CATEGORY					
Date	Target	No. of proposals sponsored	No. of proposals sanctioned	No. of proposals rejected	No. of proposals pending
28.06.2022	554	374	41	22	311
30.09.2022	554	398	77	132	189
31.12.2022	554	449	85	168	195
31.03.2023	554	476	101	248	127

Top 3 banks with highest sanctions under Individual Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	274
Union Bank of India	82
Canara Bank	61

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



3 banks with highest number of pendency under Individual Category of PMFME

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	70
Punjab National Bank	28
Union Bank of India	28

Top 3 banks with highest sanctions under group Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	49
UCO Bank	16
Canara Bank	7

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

3 banks with highest number of pendency under Group Category is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	59
Utkal Grameen Bank	11
Indian Overseas Bank	10

The bank wise performance under Individual & Group Category is given in **Annexure -24.**

Targets under PMFME for the FY 2023-24

In the current year 2023-24, the target has been fixed for 2,392 units instead of separate target for individual and group. District wise target has been finalized by the department. SLBC has fixed the targets bank wise as done in the previous year. The district wise bank wise target prepared by SLBC is given in **Annexure-25.**

5.5 Disposal of Stressed MSME Cases during FY 2022-23.

As reported by banks, there are 409 no. of Stress Committee Meeting conducted during FY 2022-23 (from 01.04.2022 to 31.03.2023) and through the Stress Committee, 10,795 no. of accounts/cases rectified, 112 no. of accounts/cases restructured, and 4,727 no. of cases decided for recovery.

The detail in this matter is given below –



Name of Bank	No. of Stress Committee Meeting Conducted during 2022-23	Accounts Disposed at Stress Committees		
		Accounts/ Cases Rectified	Accounts/ Cases Restructured	Cases decided for Recovery
State Bank of India	264	2,812	86	2,894
HDFC Bank	39	4	0	346
ICICI Bank Ltd.	35	2,481	0	159
Union Bank of India	28	147	2	153
DCB Bank Ltd.	9	5,062	0	0
Indian Bank	7	15	0	248
Bank of Baroda	6	97	0	621
AXIS Bank	6	8	0	3
Bank of Maharashtra	5	2	0	11
Bank of India	4	164	24	288
Utkal Grameen Bank	3	3	0	4
UCO Bank	2	0	0	0
Federal Bank	1	0	0	0
TOTAL	409	10,795	112	4,727

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

5.6 Provision of banking facilities to MSME Clusters.

As per the discussion in the 53rd Meeting of Empowered Committee (EC) on MSME which was held on 10th August 2022 under the Chairmanship of Regional Director, RBI, Bhubaneswar, the following 20 identified MSME clusters have been allotted to banks for taking care of their financing needs.

Sl.	Name of the Cluster	Sector	District	Adopter Bank
1	Engineering Cluster	Engineering	Anugul	PNB
2	Fly Ash cluster	Cement	Anugul	UCO Bank
3	Rice Milling Cluster	Agro/Food Processing	Balasore	UCO Bank
4	Sea Food Cluster	Fish Process/Canning	Balasore	PNB
5	Rice Mill Cluster	Agro/Food Processing	Baragarh	SBI
6	Rice Mill Cluster	Agro/Food Processing	Bolangir	SBI
7	Engineering Cluster	Engineering	Cuttack	UCO Bank



8	Pharmaceutical Cluster		Cuttack - Bhubaneswar	BOB
9	Engineering Cluster	Engineering	Dhenkanal	Canara Bank
10	Cashew Cluster	Agro/Food Processing	Dhenkanal	UCO Bank
11	Cashew Cluster	Agro/Food Processing	Ganjam	Union Bank of India
12	Dry Fish Cluster		Jagatsinghpur	UCO Bank
13	Engineering Cluster	Engineering	Jharsuguda	SBI
14	Automobile cluster	Engineering	Khurda	SBI
15	Pahal Rasa Gola Cluster		Khurda	BOI
16	Cashew Cluster	Agro/Food Processing	Koraput	SBI
17	Cashew Cluster	Agro/Food Processing	Puri	Canara Bank
18	Coir Cluster	Coir Industry	Puri	PNB
19	Tourism Cluster		Puri	UCO Bank
20	Rice Mill Cluster	Rice Mill	Sambalpur	SBI

In the 56th EC MSME held on 12.05.2023 this matter was discussed. It is observed that CFCs in many of the MSME clusters have not set up yet. The updated information as provided by Director of Industries regarding operationalization of CFCs in respect of completed projects, ongoing projects and projects accorded in- principle approval by Govt. of India is given below.

(Amount in Rs. Lakhs)

Name of the cluster	Contribution			Total Project cost	Current Status
	Gol	GoO	SPV		
Rice milling, Bargarh	185.45	41.08	316.46	552.99	Completed
Cashew, Ganjam	500.00	145.52	82.08	727.60	Completed
Pharmaceutical, Cuttack & BBSR	197.70	60.00	35.00	292.70	Completed
Rice Milling, Balasore	1048.62	299.61	149.80	1498.03	Ongoing
Engineering, Cuttack	1800.00	719.00	531.24	3050.24	Ongoing
Dry Fish, Paradeep	615.02	219.18	113.12	947.32	In principle approval by Gol

The director of Industries may apprise the house regarding CFCs in other clusters. Banks are requested to take care of the credit needs of the clusters.

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

All Banks and Financial Institutions have sanctioned 39,22,511 accounts and disbursed Rs. Rs. 21,505.13 Crores in the financial year 2022-23.

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

Categories	FY 2021-22 (upto 31.03.22)		FY 2022-23 (upto 31.03.23)	
	(Rs. in Cr.)	(Rs. in lacs)	(Rs. in Cr.)	(Rs. in lacs)



	No. of Accounts	Disbursed Amount	Average credit disbursed per account	No. of Accounts	Disbursed Amount	Average credit disbursed per account
Shishu	30,47,454	8,532.93	0.28	30,52,350	9,721.40	0.32
Kishore	4,27,018	4,381.10	1.03	8,23,622	7,859.69	0.95
Tarun	31,038	2,475.29	7.98	46,539	3,924.04	8.43
Total	35,05,510	15,389.31	--	39,22,511	21,505.13	--

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

Category of FI	(Amt in Rs. Cr.)							
	(Upto 31.08.2022)		(Upto 30.09.2022)		(Upto 31.12.2022)		(Upto 31.03.2023)	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
PSBs	98,855	1951.39	1,16,838	2,438.29	1,90,483	4,261.95	3,00,983	6,358.92
Private Banks	6,53,449	2307.66	8,01,133	2,803.41	11,49,243	4075.93	18,60,405	7,250.16
RRBs	646	3.33	5,333	70.92	5,699	72.89	16,207	283.80
SFBs	1,04,643	388.27	1,20,403	450.79	1,91,396	757.78	3,46,509	1,414.08
MFIs & NBFCs	2,81,162	1,026.54	3,46,119	1,258.15	4,74,426	1749.26	13,98,407	6,198.17
Total	11,38,755	5677.21	13,89,826	7,021.56	20,11,247	10,917.81	39,22,511	21,505.13

The top 3 and bottom 3 performing banks in Mudra Scheme are given below –

PSB & RRBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
SBI	1516.00
PNB	1309.30
Canara Bank	786.05
BOTTOM 3 PERFORMING BANKS	
Central Bank	117.76
P & S Bank	21.87
UGB	13.66

PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
IndusInd Bank	3645.58
Bandhan Bank	1228.46
Suryoday SFB	671.12
BOTTOM 3 PERFORMING BANKS	
Jana SFB	2.00
Tamilnadu Mercantile Bank	0.04
South Indian Bank	0.00

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

Bank wise, district wise & category wise report on PMMY is available in **Annexure-26**.



5.8 Emergency Credit Line Guarantee Scheme (ECLGS)

Banks in Odisha have sanctioned **Rs.3,785.66** Crore as on 31.03.2023 and disbursed Rs. **3,681.18** 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
3,49,636	3953.55	2,04,490	3,785.66	1,75,623	3681.18
% Achievement		58.49	95.75	85.88	97.24

The benefit of the scheme was extended upto 31.03.2023.

The bank wise performance as on 31.03.2023 under this scheme is given in **Annexure-27**.

5.9 Assistance to Startups through Bank Linkage

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

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

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

We furnish below the bank wise finance to Start Up for FY 2022-23 from 01.04.2022 to 31.03.2023.

Banks	(Amount in Rs. Lakhs)			
	No of A/C sanctioned from	Amount sanctioned from	Cumulative No of A/C sanctioned	Cumulative Amount sanctioned
Bank of India	0	0.00	163	12,224.34
Bank of Maharashtra	2	3.98	3	123.98
Indian Overseas Bank	19	1,167.50	36	2,831.22
Punjab National Bank	0	0.00	10	47.96
State Bank of India	5	191.54	5	191.54



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
Indian Bank	64	966.61	64	966.61
Tamilnadu Mercantile Bank	6	71.00	26	294.00
Total	196	3,153.53	525	20,138.98

5.10 Stand Up India Scheme

As per guidelines of Stand-up India, each branch of a scheduled bank is expected to 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 March 2023, **5,699** loan applications have been sanctioned & disbursed as per report by Stand-Up India.

Performance under Stand-Up India as of 31.03.2023 (As informed by SUI Cell of SIDBI)-

(Amount in Rs, Crores)

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
30.06.2022	3,865	770	66.08	3,865	3,917	395.68	7,730	4,687	461.76
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
31.03.2023	4,389	872	92.21	4,389	4,827	605.95	8,778	5,699	698.18

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

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 31.03.2023

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	1626
Union Bank of India	840



Punjab National Bank	520
BOTTOM 3 BANKS	
IDBI	24
Odisha Gramya Bank	10
Federal Bank & Utkal Grameen Bank	2

The bank wise & district wise performance is given in **Annexure- 28**.

5.11 Silpi Unnati Yojana (SUY) – State Government Scheme

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

In the current financial year upto 31.03.2023 total 1,011 loan applications are sanctioned.

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

As of	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
31.03.2023	3,094	1,011	1,722

3 banks that have highest no. of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	545
BBCCB/DCCB/OSCB	318
Odisha Gramya Bank	191

SLBC has shared the granular data to all banks. Concerned banks are advised to dispose the pending applications at the earliest.

The bank-wise details as on 31.03.2023 are given in **Annexure -29**.

5.12 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.03.2023, out of 84,981 applications entered in the portal, 60,932 applications are sanctioned & disbursement made in 45,015 accounts. 3,134 applications are pending in different bank branches.



As on date	No. of applications entered in the portal	No. of applications sanctioned	Out of sanctioned, no. of applications disbursed.	no. of applications Pending
15.08.2022	75,961	47,701	39,322	17,398
02.11.2022	80,328	53,119	40,888	14,925
31.12.2022	81,185	58,448	44,413	2,899
31.03.2023	84,981	60,932	45,015	3,134

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

PSB,RRB & OSCB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
State Bank of India	25,357
Bank of India	5,184
Canara Bank	4,702
BOTTOM 3 BANKS	
Bank of Maharashtra	251
Odisha Gramya Bank	158
Utkal Grameen Bank	14

PVT BANKS & SFB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
HDFC Bank	4,450
IDBI Bank	351
Utkarsh SFB	119
BOTTOM 3 BANKS	
Yes Bank	0
DCB Bank	0
IndusInd Bank	0

The bank wise achievement as on 31.03.2023 is given in **Annexure-30**.

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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
01.04.2022 TO 30.06.2022	6,405	588.81
01.04.2022 TO 30.09.2022	14,031	1,220.63
01.04.2022 TO 31.12.2022	24,229	2,089.93
01.04.2022 TO 31.03.2023	34,081	3,044.90

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2022 to 31.03.2023 are available in **Annexure – 31**.



5.14 Onboarding of MSME on Udyam Registration Portal

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

The onboarding of MSMEs on the portal is work in progress and currently 1,73,53,860 MSMEs are registered on the platform in whole country and 3,34,658 MSMEs are registered in Odisha. Thus, many MSMEs are still outside the Udyam net.

UDYAM Portal Registration		
Date	All India	Odisha
30.06.2022	1,05,76,583	2,13,099
30.09.2022	1,16,60,258	2,38,923
31.01.2023	1,37,52,543	2,91,123
31.03.2023	1,73,53,860	3,34,658

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

Government of India vide Gazette Notification No.S.O.5621(E) dated 02.11.2018 has released that all companies registered with the Companies Act, 2013 (18 of 2013) with a turnover of more than ₹ 500 crore and all Central Public Sector Enterprises shall be required to get themselves onboarded on the TReDS platform. In this connection, RBI, Bhubaneswar vide letter dated July 12, 2022, has requested Finance Department, Govt. of Odisha, and Director of Industries, MSME Department, Govt. of Odisha to take necessary action for onboarding Government Departments/ Enterprises of government of Odisha on the TReDS platform. Further, RBI on its letter dated July 12, 2022, has also requested ROC-cum-Official Liquidator, Cuttack to take necessary action for onboarding eligible companies in Odisha on TReDS platform.

In the last EC MSME meeting held on 12.05.2023, it was informed that RBI Bhubaneswar organized a two-day NAMCABS 2.0 (National Mission for Capacity Building of Bankers for Financing MSMEs) Workshop on March 20 & 21, 2023 at RBI, Bhubaneswar. Thirty-two (32) officials from twenty-four (24) banks across Odisha attended the workshop. RBI Bhubaneswar also conducted a Town Hall meeting on MSME related issues at Angul on March 24, 2023. Around 70 MSME entrepreneurs from Angul district participated in the event. Participants were informed about various initiatives of RBI and GOI such as priority sector lending, Collateral-free loans upto ₹10 lakhs, Trade Receivables Discounting System (TReDS) for invoice financing and various other schemes available for MSMEs.



5.16 Appointment of Certificate Officers (COs)

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

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

AGENDA NO. 6

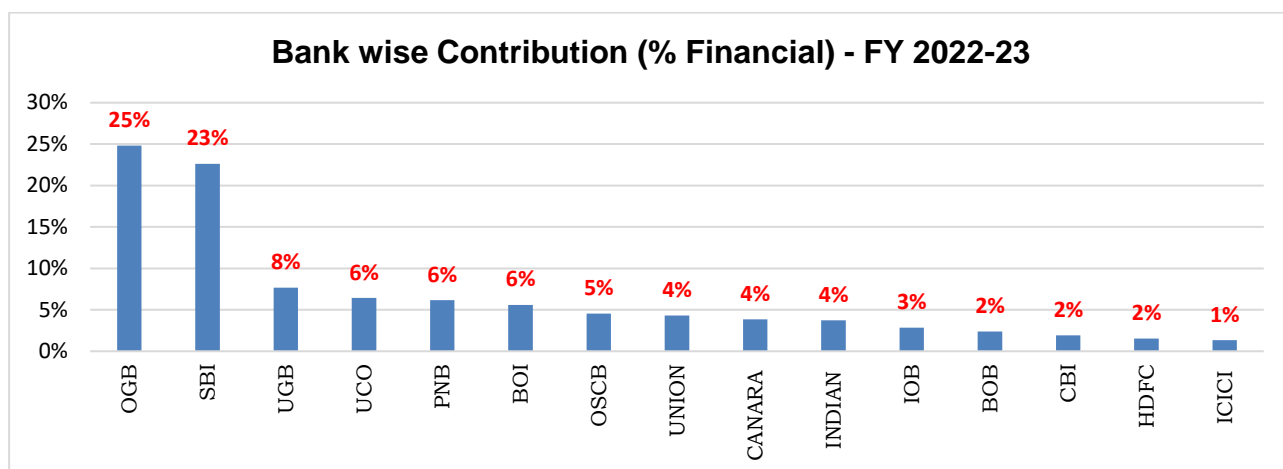
Financing to SHGs

6.1 WSHG in Odisha through Mission Shakti

a) Women SHG Bank Linkage Programme:

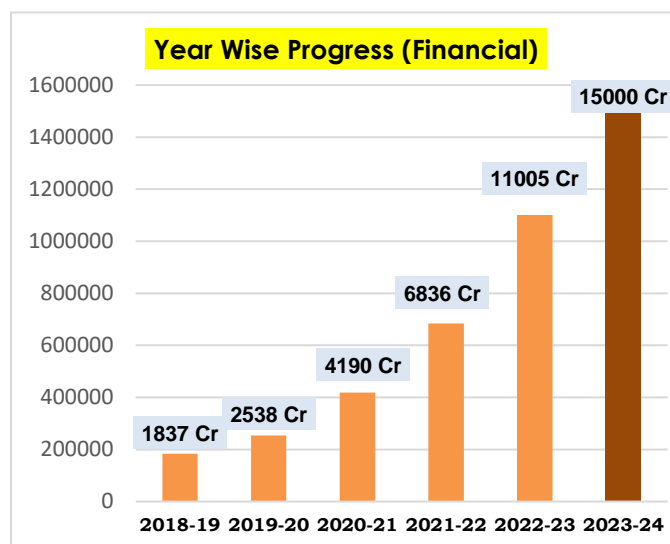
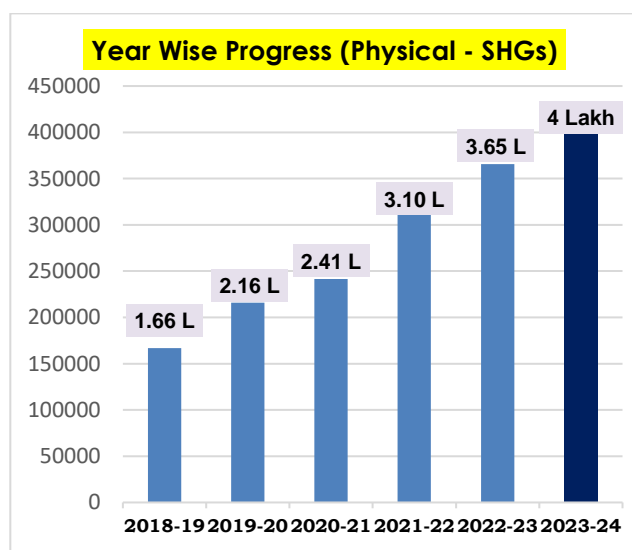
Institutional Finance to SHGs plays a vital role in promotion of livelihoods and entrepreneurship among SHG members leading to strengthening of local economy, greater contribution to the State GDP and generation of employment opportunities. Department of Mission Shakti facilitates institutional finance, capacity building and self-confidence among women thereby graduating **SHGs to SMEs**.

During the last financial year 2022-23 (as on 31st March 2023), **3,65,542 SHGs** have been credit linked with loan amounting to **Rs. 11005.10 crore** against the annual physical & financial credit linkage target of 3,50,000 & Rs. 8750.00 crore respectively. The physical and financial achievement as percentage of the target comes to 104% & 126% respectively. The bank wise and district wise progress (as on 31st March 2023) is enclosed at "Annexure – A & B". The bank wise contribution (financial- %) is detailed below.



In the last few years, the momentum of credit linkage has been scaled up in the state through organized coordination between Department of Mission Shakti and Bankers. This has led to noteworthy increase in the credit uptake by SHGs. Considering the yearly growth, utilization and repayment of loans, the annual target for the current Financial Year has been fixed for **4,00,000 SHGs amounting Rs. 15,000.00** (fifteen thousand) crores. Consolidated State target (district and bank wise) is enclosed at **Annexure-32**.

The year wise progress (physical & financial) is depicted below.

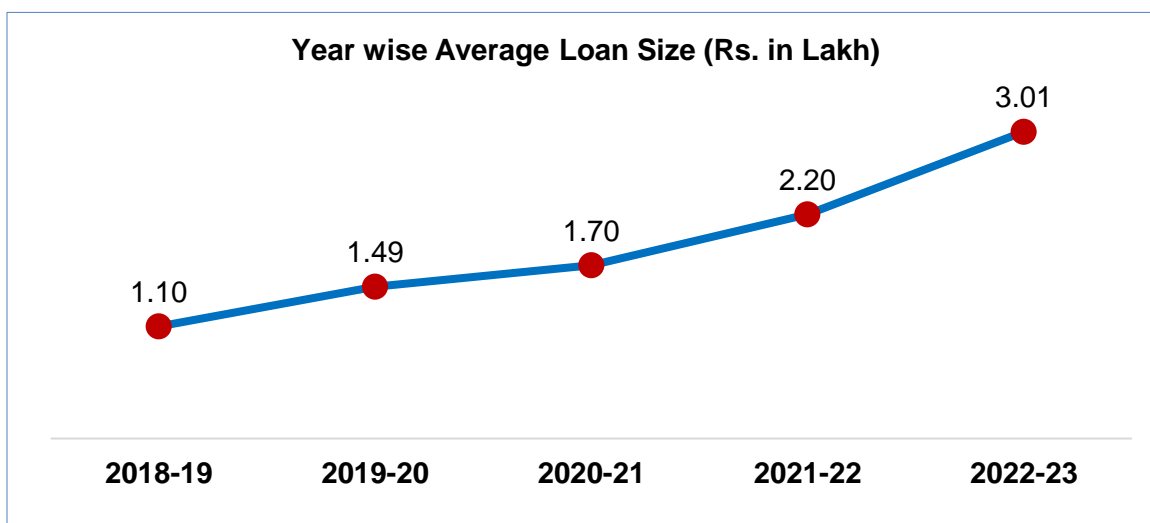


Action:

- i. Annual target may be recorded and communicated to all banks, LDMs for taking necessary action at their end, which needs immediate action.
- ii. Awareness training among SHG members on SHG Bank linkage and State Interest Subvention has been planned in the month of June 2023 targeting SHGs from remote areas and SHGs those have not availed bank credit in the last two years. All banks are to participate in the awareness training programme to be held at block level for educating SHG members on bank credit

b) Average Loan Size:

- 2.1. Government aims at graduating SHGs to Entrepreneurs. The quantum of loan to the SHGs is crucial for undertaking livelihood and entrepreneurial activities in a sustainable manner.
- 2.2. Under 5T mandate of Mission Shakti, the Government has targeted to increase the average loan size to **Rs. 4 lakh per SHG**. The average SHG loan size during the last financial year was Rs. 3.01 lakh. The financial year wise performance against the average loan size is depicted below.

**Action:**

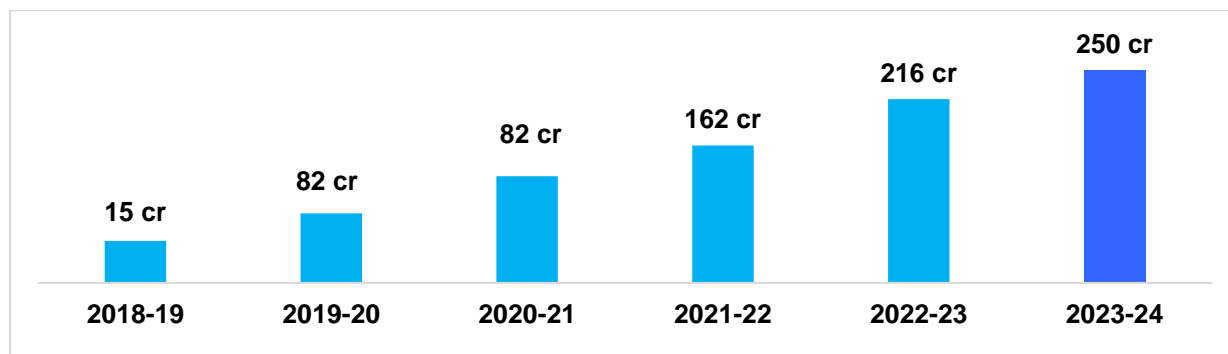
- i. Banks to issue suitable advisory to their field offices to adhere the decision taken in the 167th SLBC on minimum loan size to SHGs i.e **Rs. 2 lakh for fresh/1st linkage, Rs. 4 lakh for 2nd linkage and Rs. 6 lakh for 3rd linkage**



onwards irrespective of the SHG corpus communicated vide Finance Department letter no. 22306 dated 09.09.2022.

c) Mission Shakti Loan – State Interest Subvention:

- 3.1. Considering the growth in demand of credit and women entrepreneurship at the SHG level, the State Government has increased the **interest subvention benefits from Rs. 3 lakh to Rs. 5 lakh providing loans at 0% effective annual rate of interest** to WSHGs (both rural and urban) w.e.f 1st April 2022. This benefit is applicable to SHGs in case of prompt and regular repayment of loans.
- 3.2. Interest subvention claims amounting to **Rs. 216.42 cr** have been settled under 'Mission Shakti Loan' -State Interest Subvention Scheme during 2022-23, benefitting 3.05 Lakh eligible SHGs. Bank wise progress (claim settlement for the FY 2022-23) is enclosed at **"Annexure – 33"**
- 3.3. Considering, the growth in credit flow and repayment of loan by SHG, annual target (FY 2023-24) for Mission Shakti Loan – State Interest Subvention has been fixed to **Rs. 250 crore**. The financial year wise progress is as follows.



Action:

- i. Banks may be impressed upon to educate their field functionaries on the Interest Subvention Scheme so as to aware loanee SHGs about the scheme and facilitate for availing the benefits of the State's flagship scheme of reimbursement of interest.

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

- 4.1. To facilitates & monitors online & offline sponsoring, sanction & repayment of loans and NPA position with respect to SHG loans in the state, a dedicated Bank Linkage and Interest Subvention (BLIS) MIS portal has been established and is in operation.



- 4.2. Mission Shakti is collaborating with all banks (having SHG portfolio) for periodic data sharing on SHG Bank Linkage and Interest Subvention portal. Moving forward, MoUs with all banks (except Punjab & Sind, IndusInd & Federal) have been executed by Department of Mission Shakti for sharing of SHG data.
- 4.3. Sharing of bank loan data is inevitable for operation of the BLIS MIS portal. During the last financial (2022-23), interest subvention amounting to Rs. 182.18.81 crore was directly transferred through this portal benefiting 3.05 lakh SHGs. The bank wise progress wrt data sharing is enclosed at **Annexure – “34”**

Action points:

- i. Banks namely Punjab & Sind, IndusInd & Federal to sign the MoU for data sharing.
- e) Engaging WSHG/Federation Members as Business Correspondent Agents (BCAs):**
 - 5.1. To ensure last mile delivery of banking services in unbanked and under-banked Gram Panchayats, Department of Mission Shakti has tied up with different banks namely **OGB, SBI, UGB, YES, ICICI, UCO, Union, PNB, Canara, Axis and Indian bank** for engaging Women Self Help Groups and Federation Members as Business Correspondent Agents (BCAs). It further increases the outreach of banking services such as savings, deposit, withdrawal, remittances, insurance and so on, integrating group-based transactions with the ICT based Micro ATM operated by BCAs. This continues to improve the quality and effectiveness of the financial services in rural areas and provides a sustainable livelihood to women within the group.
 - 5.2. A total of 2318 BCAs are currently operating across the state. Transactions amounting to Rs. 1159.49 crore have been undertaken by these BCAs during the last FY (2022-23). The progress is enclosed at **Annexure – 35**.
 - 5.3. It is targeted to cover all unbanked GPs during the current financial year (2023-24).
 - 5.4. The proposal received from Bank of Maharashtra, Indian Overseas Bank and HDFC bank in this regard is under verification and finalization process.



Action Points: Other banks may come up for engaging WSHGs as BCA under this Model.

f) New Scheme – “Mission Shakti Scooter Yojana”

- 6.1. Mobility is empowerment.
- 6.2. In recognition of the contribution of Federation Leaders and Community Support Staff (CSS) in planning, execution, handholding & monitoring with regards to strengthening of SHGs & their federations, in its recent budget speech the State Government has announced a new scheme “Interest Free Loan for purchase of Scooter by Mission Shakti Federation Leaders and Community Support Staff”.
- 6.3. The new scheme aims at
 - 6.3.1. To provide mobility support to Federation Leaders and Community Support Staff (CSS) in increasing their operational efficiency thereby enhancing their service delivery quality to SHGs & their federations.
 - 6.3.2. To extend Interest Subsidy benefit by bringing down the effective rate of interest to 0% (Interest free) per annum for bank loan up-to Rs. 1 lakh for purchase of scooter.
 - 6.3.3. Provisioning of financial support towards mobility empowerment of nearly 2 lakh SHG members across the State to be mobile.
- 6.4. Scheduled Commercial Banks (Public Sector Banks, Private Sector Banks, and Regional Rural Banks) and Co-operative banks, who have executed MoU for BLIS MIS Portal, will participate and avail the interest subsidy under the scheme.
- 6.5. The effective rate of interest will be **0%** per annum for the entire amount of loan depending on cost of vehicle with a maximum of Rs. 1 lakh. This is applicable from 1st April 2024.
- 6.6. The salient feature of the new scheme is detailed at **Annexure – 36**.

g) Others: Cash Handling Charges - Federations Account

- 7.1. Mission Shakti promotes SHGs and their federations for strengthening of the entire women SHG network through several women empowerment initiatives. The Federation eco-system starting from village to district level is instrumental in acting as the support system for SHGs at the grassroots.



- 7.2. There around 6798 Gram Panchayat Level Federations, 338 Block Level Federations and 30 District Level Federations operational in the state under the aegis of Department of Mission Shakti. Sizeable amount of funds has been supported to each federation under "Revolving Fund" for the purpose of lending to their affiliated SHGs. For this, banking transaction, federations accounts were opened in saving bank account form in the nearby bank branches on recommendation from the block/project administration.
- 7.3. During different meeting with federation leaders, it is observed that banks are charging good amount of money as "Cash handling charges" for the repayment made by SHGs in federation SB account. The federations are incurring losses for the charges made by banks on multiple deposits in the account in a financial year or such periodic manner.

Action: The matter may be discussed, and suitable advisory may be issued to all banks for waive off the cash handling charges for the women SHG federation accounts maintained at the bank branch level.

6.2 Proposal for Constitution of Sub Committee of SLBC on Credit Flow to WSHGs.

The Department of Mission Shakti, Govt. of Odisha through their letter no 1899/MS/FI/FININI-0007-2021 dated 09.05.2023 addressed to Finance Department has proposed for constitution of Sub Committee of SLBC, Odisha on Credit Flow to WSHGs.

Terms of Reference:

The Sub-Committee will look into credit flow to WSHG, Mission Shakti Loan - State Interest Subvention, BCA, Mission Shakti Scooter Yojana, and Financial Literacy programme etc. and provide an institutional mechanism for interfacing with the Banks for credit linkage to WSHGs in Rural and Urban Areas.

The "Sub Committee of SLBC for Credit Flow to SHGs" will be chaired by the Commissioner-cum-Secretary, Mission Shakti consisting of representatives from NABARD, RBI, SLBC, Major Controlling Heads of Banks as per provision.

The composition of subcommittee as provided by Mission Shakti Department is given in **Annexure-37**.



6.3 National Urban Livelihood Mission (NULM)

As reported by SUDA, 1,790 loan applications under SEP-I for FY 2022-23 (upto 31.03.2023) and 517 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage – 4,431 loans were disbursed.

Category		FY 21-22	FY 22-23			
		March 22	June 22	September 22	December 22	March 23
SEP-I (Individual)	Target 2022-23	3,398	3,000	3,000	3,000	3,000
	No. of loan disbursed	2,141	223	568	794	1,790
	% of Achv.	63.01	7.43	18.93	26.47	59.67
SEP-G (Group)	Target 2022-23	436	540	540	540	540
	No. of loan disbursed	524	71	224	299	519
	% of Achv.	120.18	13.15	41.48	55.37	96.11
SHG Bank Linkage	Target 2022-23	5,702	6,000	6,000	6,000	6,000
	No. of loan disbursed	4,370	453	1365	2,127	4,437
	% of Achv.	76.64	7.55	22.75	35.45	73.95

Achievement figure upto March'23 is furnished at **Annexure-38**.

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

a) Progress on implementation of Income Generating Schemes of OSFDC.

During the financial year 2020 - 21 and 2021-22 target for financing 1712 (SC SHGs) were fixed by Govt. in collaboration with Mission Shakti Department. After selection by the Selection Committee so far 1429 nos. of eligible applications have been sponsored to Banks for financing. The Banks have disbursed 1097 nos. of loan application till date. the target and achievement made till 31.03.2023 is given below.

Year	Target fixed by OSFDC		No. of appl sponsored		No. of appl sanctioned		Appl disbursed		Amount disbursed (In Rs. Lakhs)		No. of Appl 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	Amt Disb.	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



31.03.23	1712	17123	1429	14410	1144	11345	1097	10047	963.44	2315.73	285
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From the above table it is revealed that against the sponsoring of 1429 applications Banks have sanctioned 1,144 cases and disbursed 1,097 applications till 31st March 2023. Another 332 applications (Pending for sanction 285 , pending for disbursement 47) are pending with different Banks for disbursement as on 31-03-2023. Govt. of India has instructed for fulfillment the target of 2020-21 and 2021-22 utilizing the unspent amount by 31st May 2023. Accordingly, instructions have been issued to all DWOs to complete the target by 31st May 2023 vide this corporation letter no: 1243 dated: 19-04-23. All service banks are requested to sanction and disburse all the sponsored applications urgently.

b) Target and Achievement Under Bankable IGS relating to the year 2022-23 to be Implemented during 2023-24.

Govt. Of India, Ministry of Social justice Empowerment has approved 79 no of loan applications Under Bankable IS relating to the year 2022-23. Accordingly necessary sanction order has been issued to all DWO-Cum-District Managers for implementation of the scheme. All the financing banks are requested to complete the disbursement of all the 79 groups immediately.

AGENDA NO. 7

Other Issues

7.1 NPA position as on 31.03.2023

- ❖ Total NPA as on 31.03.2023 is Rs.12,940.20 Crore, decreased from Rs. 13,813.13 Crore as on 31.12.2022.
- ❖ The NPA % of the State as on 31.03.2023 is 4.65%. (Priority Sector 5.81%, Non-Priority Sector 2.93%)
- ❖ NPA % under MSME is 5.09% particularly NPAs under PMEGP & Mudra are very high.
- ❖ For PMEGP, the NPA % is too high @ 21.91%. The Banks are facing problem to recycle the funds owing to non-repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.



Sector wise comparison of NPA %					
Sector	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023
Short Term Crop Loan	14.18	9.81	12.49	9.83	9.59
Agriculture Term Loan	11.12	12.32	11.35	10.47	9.49
Agriculture Allied	5.43	7.45	5.60	6.45	5.21
Total Agriculture	10.37	10.00	11.01	9.40	7.98
MSME Sector	8.94	8.57	7.19	5.32	5.09
Education Loan	11.38	10.96	10.87	10.89	10.68
Housing Loan	3.84	3.32	2.95	2.48	2.63
Total Priority Sector	8.94	12.00	8.37	6.86	5.81
Total Advance	6.47	8.40	6.09	5.35	4.64

Scheme wise comparison of NPA %					
Scheme	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023
PMEGP	35.27	24.74	27.68	27.06	21.91
SHG	5.96	6.58	4.73	4.43	3.14
NULM	5.99	4.51	4.82	3.82	7.16
MUDRA	12.01	13.20	12.15	13.10	9.56

Banks in the State have to :

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

The Bank wise and Sector wise NPA position is given in **Annexure – 39**.

7.2 RSETI

The overall number of candidates trained as on 31.03.2023 is 2,33,209 out of which 1,76,379 (**75.63%**) numbers are settled and 95,183 trained candidates have been credit linked.

As on 31.03.2023 (FY 2022-23), **19,843** Rural Poor/NRLM target group youth have been trained against annual target of **14,461** (% of achievement = **137.23 %**)

Bank wise performance under Rural Poor / NRLM training as on 31.03.2023 for FY 2022-23 is as follows:



BANK	Target for FY 2022-23	Achievement 31.03.2023	% of Achievement 31.03.23
Bank of India	560	879	156.96
Central Bank of India	1,082	1,550	143.32
Canara Bank(RUDSETI)	7,664	10,742	140.17
State Bank of India	961	1,336	139.01
UCO Bank	3,703	4,740	128.00
Union Bank of India	490	596	121.63
Total	14,459	19,843	137.23

The percentage of candidates settled with bank finance(credit linkage) as on 31.03.2023 (cumulative) is **53.96 %**.

The details are given in **Annexure – 40**.

Status of Infrastructure related issues in RSETI (as on 31.03.2023)

SI No	Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
1	Ganjam	Land Allotted	Not Given	To be Done	The District Authority is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
2	Gajapati	Alloted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector. The District Authority is demanding Rupees towards Rent, Cess etc.
3	Puri	Not allotted	No	No	The District authority is demanding Annual ground rent and cess @Rs 1.60 lakh per annum , which is not yet deposited, therefore construction not started. Sponsoring Bank is also not agreeing to deposit.
4	Rayagada	Allotted	Taken	To be done	Due to small area of construction, (at half Stage) not approved by NIRD. Fresh Construction to be done. Not yet started
5	Subarnapur	Allotted	Taken	Construction of Building done	Boundary disputed, not yet settled (in Progress). Functioning from own Building. Further, Office of the Tahasildar-Sonepur vide letter no. 412 dated 27.01.23 has demanded Rs. 1,09,12,388 towards land premium, annual ground rent, cess & incidental charges to SBRSETI, Sonepur.



6	Angul	Allotted	Taken	To be Done	Original allotment of land for 0.60 Ac has been reduced to less than 0.05 Ac , due to passage of Road. They have applied for additional 0.14 Ac in the adjoining side to be allotted
7	Sundargarh	Allotted	Taken	Completed	Water facility (Borewell) and Electric connection to be obtained. Boundary Wall to be constructed.
8	Bhadrak	Allotted	Taken	Completed	Boundary wall to be constructed .
9	Dhenkanal	Allotted	Taken	To be Done	Work order has been issued to the L1 contractor.
10	Cuttack	Not Allotted	Not Taken	NA	As the land identified for RSETI, Cuttack have no approach road and sufficient land area, Tahasildar-Barang have identified an alternate land for the same. Fresh Form-1A is being submitted after physical verification and discussion with Tahasildar-Barang
11	Kalahandi	allotted	taken	Construction done	Due to heavy water logging, drainage facilities to be provided. Since the adjoining area is under possession by others it can be done with the help of District authority.

State Government has sent letters to collectors of the districts to resolve the issues. However, we request the concerned department to kindly relook into the matter for early solution in the land issues regarding RSETI buildings. State Director RSETI is requested to apprise the status.

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

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

The CLSS data of Odisha as on 31.03.2023 as provide by NHB (National Housing Bank) is given below –

Category	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)
	(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)
EWS/LIG	5,062	486.7	106.51



MIG	3,607	646.7	71.0
Total	8,669	1,133.4	177.5

Yearly comparison of performance of Odisha under PMAY is given below.

FY	EWS/LIG			MIG			Total		
Apr-Mar	No of Loan Accounts	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)
2015-16	4	0.12	0.04	0	0.00	0.00	4	0.12	0.04
2016-17	110	3.69	0.78	0	0.00	0.00	110	3.69	0.78
2017-18	388	22.81	6.00	120	20.16	2.32	508	42.96	8.32
2018-19	677	56.83	12.56	892	169.24	17.63	1,569	226.07	30.19
2019-20	632	61.14	13.49	915	168.70	18.18	1,547	229.84	31.67
2020-21	506	51.07	11.26	1,309	221.25	25.33	1,815	272.32	36.58
2021-22	1,212	119.85	26.18	381	68.61	7.75	1,593	188.46	33.93
2022-23	1,533	171.17	36.21	10	1.25	0.17	1,543	172.42	36.38
Cumulative	5,062	486.67	106.51	3,627	649.21	71.37	8,689	1,135.88	177.88

The PLI wise Performance- EWS/LIG & MIG as on 31.03.2023 (Odisha) is given in **Annexure-41**.

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

During 01.04.2022 to 31.03.2023, Banks have extended credit of **Rs. 1,501.32** crore to 1,91,659 beneficiaries of Minority Community. The outstanding balance as on 31.03.2023 was Rs. 7,025.19 Crore in 12,75,699 accounts.

Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
2021-22 March 22 (Full Year)	1,47,785	867.46	6,25,344	4,247.15
2022-23 June 22	76,615	497.54	9,28,571	3,437.67
2022-23 September 22	1,18,261	935.40	10,66,876	5,864.06
2022-23 December 22	1,49,221	1,158.17	12,40,256	6,779.53
2022-23 March 23	1,91,659	1,501.32	12,75,699	7,025.19

Bank wise performance is available at **Annexure – 42**.



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

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

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

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

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

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

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- It is reported that as of 31.03.2023, 892 numbers of applications involving Rs.455.93 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

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.

District wise and bank wise pending list enclosed in **Annexure – 43.**



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

7.7 Digitization of land records

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

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

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

7.8 Miscellaneous

7.8.1 Registration Conveyance Deed

Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of **“registration of conveyance deed in favor 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 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 are being badly hampered. State Government is requested to intervene in the matter for its early resolution.

7.8.2 Registration of MOTD

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



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

7.8.3 NOC for transfer of land from financing banks

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

7.8.4 State Recovery Act (OPDR)

The mechanism of State Recovery Act (OPDR) may be strengthened to ensure effective recovery of bank's overdue, 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.

There are 6,627 OPDR cases pending with different banks amounting to Rs.91.59 Crores.

Name of Bank	Total No. of cases as on December 31, 2022	No. of cases disposed off during (January- March) 2023 Qtr	No of New Cases Filled During (January- March) 2023 Qtr	No. of cases pending for disposal as on March 31, 2023	Amount involved. (in ₹ lakhs)
Odisha Gramya Bank	3,295	0	0	3,295	172
State Bank of India	2,567	310	853	3,110	5,277.00
ICICI Bank	111	50	46	107	3,251.81
Utkal Grameen Bank	50	0	0	50	99.96
Bank of Baroda	40	0	0	40	95
Indian Overseas Bank	0	0	13	13	92
IDFC Bank	10	0	0	10	151.7
OSCB	2	0	0	2	19.86
TOTAL	6,075	360	912	6,627	9,159.33

7.8.5 Functioning & Timely conduct of DCC/DLRC

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

DCC meetings should be convened by the Lead District Managers at quarterly intervals. At the DCC level, sub-committees as appropriate, may be set up to work intensively on specific issues and submit reports to the DCC for its consideration.



DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that adequate attention can be given at the State Level

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

7.8.6 Strengthening of LDMs

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

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

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

7.8.7 Sensitization about Depositor Education and Awareness Fund (DEAF)

As per the DEA Fund scheme 2014 of RBI, DEAF will be credited with the amount to the credit of any account in India with a banking company which has not been operated upon for a period of ten years or any deposit or any amount remaining unclaimed for more than ten years within a period of three months from the expiry of ten years. Further, DEAF shall be utilized for promotion of depositor's interest and for such other purposes considered necessary for the promotion of depositors' interests as specified by Reserve Bank of India from time to time.

Reserve Bank launches '100 Days 100 Pays' Campaign for Return of Unclaimed Deposits: Balances in savings / current accounts which are not operated for 10



years, or term deposits not claimed within 10 years from date of maturity are classified as “Unclaimed Deposits”. These amounts are transferred by banks to “Depositor Education and Awareness” (DEA) Fund maintained by the Reserve Bank of India. The Reserve Bank, from time to time, through its public awareness initiatives, has been encouraging members of public to identify and approach the bank concerned for claiming such deposits. Recently, the Reserve Bank has also announced the setting up of a Centralised Web portal for public to search unclaimed deposits across multiple banks.

The Reserve Bank of India today announced a ‘100 Days 100 Pays’ campaign for banks to trace and settle the top 100 unclaimed deposits of every bank in every district of the country within 100 days. This measure will complement the ongoing efforts and initiatives by the Reserve Bank to reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/claimants.

All banks are requested to actively participate in the camp starting from 01.06.2023.

7.9 Recent policy changes by Central Government, RBI & NABARD

Latest Initiatives by the Government and RBI to boost the MSME sector.

a. Revamped CGTMSE Scheme:

Revamped CGTMSE Scheme was launched on 27 April 2023. CGTMSE has been provided with an additional corpus support of ₹9,000 crore in the Union Budget for FY 2023-24 to revamp its Scheme to provide guarantee for additional ₹2 lakh crore to Micro & Small Enterprises. Accordingly, the major revamp measures were launched and disseminated to the lending institutions. The modifications included reduction in guaranteed fees for loans upto ₹1 crore by 50% bringing the minimum guarantee fee to the level of 0.37% pa only. Another major change announced was raising of ceiling for guarantee from ₹2 crore to ₹5 crore and enhancing the threshold limit for claim settlement without initiation of legal action to ₹10 lakh.

The detailed circular is attached in **Annexure-44**.

b. Udyam Assist Platform:

Udyam Registration Portal (URP) facilitates online registration for MSMEs and generation of URN for MSMEs. However, a large no. of MSMEs is still not registered on Udyam Portal. Most of the unregistered MSMEs are Informal Micro Enterprises (IMEs) which may not have the necessary documents, motivation, ability, or awareness to register on Udyam Portal.



Considering these issues, "Assist Methodology" has been initiated for their registration.

- Registrations will be done with the assistance of Designated Agencies (DAs) like Banks, MFIs, NBFCs, etc., which will share the required data for Udyam Registration of their IME customers and on receipt of their consent, issue Udyam Registration Number (URN) and Udyam Assist Certificate (UAC).
- Ministry of MSME has authorized SIDBI to develop "Udyam Assist Platform" (UAP) and to collect and use the data of IMEs from DAs for issuing URN and UAC. URN with an exclusive number series of Udyam-I is issued to Informal Micro Enterprises (IMEs) registered on Udyam Assist Platform. Udyam Assist Certificate (UAC) is issued to all IMEs having an URN issued by the Udyam Assist Platform.

AGENDA NO. 8

Any other matter with the permission of the Chair.