

**PROCEEDINGS OF THE 171st
STATE LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
02.06.2023.**



**UCO BANK
CONVENOR – SLBC,
ODISHA**

लिंगराज नायक
प्रभारी
एस.एल.बी.सी., उड़ीशा
Lingaraj Nayak
In-charge
SLBC, Odisha



यूको बैंक

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संदर्भ सं-SLBC/ODI/2023-24/314

दिनांक / Date: 11.07.2023

All the Members of State Level Bankers' Committee, Odisha

Madam/ Sir,

Sub: Proceedings of the 171st SLBC Meeting of Odisha.

We are forwarding the approved proceedings of 171st SLBC Meeting of Odisha held on 02.06.2023.

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

With Regards,

(Lingaraj Nayak)
In-Charge
SLBC, Odisha.

Encl. – As stated above.



Proceedings of the 171st SLBC meeting of Odisha held on 02.06.2023.

The 171st SLBC meeting of Odisha was held on 02.06.2023 under the Chairmanship of Shri Rajendra Kumar Saboo, Executive Director UCO Bank cum Chairman, SLBC at, Mayfair Convention, Bhubaneswar in presence of:

Hon'ble Minister of Finance, Govt. of Odisha, Shri Bikram Keshari Arukha.

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

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

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

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

Principal Secretary, Cooperation Department, Govt. of Odisha Shri Sanjeev Kumar Chadha.

Commissioner cum Secretary, Mission Shakti Department, Govt. of Odisha Smt. Sujata R. Karthikeyan.

Director, Department of Financial Services, Govt. of India, Smt. Sushma Kindo.

Chief General Manager NABARD, Sri C Uday Bhaskar.

General Manager, RBI, Bhubaneswar, Shri D P Panda.

Chief General Manager, SBI, Shri Chander Shekhar Sharma.

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

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

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

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

The Convenor of the State Level Bankers' Committee (SLBC) Odisha warmly welcomed all the participants to the 171st SLBC meeting in Odisha. He extended a special welcome to the esteemed Finance Minister of Odisha, Shri Bikram Keshari Arukha. He also welcomed the Director, DFS, Smt. Sushma Kindo for her presence in SLBC Meeting.

Expressing his delight, the Convenor highlighted the exceptional performance of banking sector in Odisha during previous two financial years. In FY 2021-22, they achieved a significant milestone by surpassing Rs. 1 Lakh Crore Disbursement in the annual credit plan for the first time. Furthermore, under the fiscal year 2022-23, they exceeded the ACP targets, achieving



an impressive 100.78%. The banks' accomplishments in various sectors like Agriculture, MSME, Export Finance, and WSHG Finance were noteworthy as they exceeded the ACP targets.

The Convenor expressed gratitude to the State Government, RBI, NABARD, and the Department of Financial Services for their timely support to SLBC at the state and district levels. He acknowledged their contributions and assistance. Finally, he invited ED, UCO Bank and Chairman, SLBC, Shri Rajendra Kumar Saboo Ji, to deliver his inaugural address at the meeting.

Inaugural address by Executive Director UCO Bank cum Chairman SLBC Shri Rajendra Kumar Saboo

Shri Rajendra Kumar Saboo, Executive Director UCO Bank and Chairman of SLBC, expressed his delight addressing the esteemed gathering at the 171st meeting of SLBC, Odisha.

He began by highlighting the strong start of the fiscal year 2023-24, with a gross GDP growth rate of 7.2%, surpassing expectations. This growth was driven by sectors such as Agriculture, Manufacturing, and Services. He mentioned that inflation had been moderated, with April recording a rate of 4.7%, well within the upper limit set by the Reserve Bank of India (RBI).

The ED, UCO Bank acknowledged the state's crucial role in implementing development programs and policies. He commended the banks for their achievement of an impressive credit deposit ratio of 80.77% in the fiscal year 2022-23, surpassing many other states in the country.

Mr. Saboo proudly announced that, for the first time in history, all banks in Odisha accomplished an extraordinary feat by surpassing the ACP annual credit plan targets in the fiscal year 2022-23, achieving a remarkable 100.78% of the target. The achievements in various sectors were also notable, with Agriculture reaching 104.2%, MSME at 104.79%, and Export Finance at 107% of sectoral target. He extended his congratulations to all banks and government authorities for their support in achieving the ACP targets.

Highlighting the importance of Financial Inclusion, he noted that banks in Odisha surpassed their targets under the Pradhan Mantri Jan Dhan Yojana by achieving 129.74%. Furthermore, the banks excelled in social security schemes, surpassing their enrollment targets in schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana. SLBC Odisha was selected to receive the Award of Excellence from PFRDA for its outstanding performance under APY.

Mr. Saboo also praised the innovative initiatives introduced by the Mission Shakti Department, Government of Odisha, such as the Mission Shakti Scooter Yojana and the Credit-Linked Housing Scheme for the rural poor. He encouraged the banks to actively participate in these schemes to empower women and provide financial assistance to disadvantaged households.

Addressing the concern of NPAs in banks, he expressed the need for banks and government authorities to closely collaborate and engage with borrowers under schemes like PMEGP, KCC, and MUDRA for effective recovery.

Mr. Saboo reiterated the significance of sustained collaboration and coordination among banks, government agencies, and development institutions to achieve inclusive growth and sustainable development. He concluded by emphasizing the collective effort needed to build a brighter future for the state and its people.



Address by Director, DFS, Smt. Sushma Kindo

The Director, DFS, Ministry of Finance, Government of India, Smt. Sushma Kindo stated that this year, the performance of banks has been commendable, targets have been surpassed in most benchmarks, and it would not have been possible without the cooperation of the State Government. She extended her heartfelt gratitude to the State Government and expressed optimism about continuing to deliver in the same way and surpassing the targets in the current year.

She highlighted the focus of the Department of Financial Services (DFS) on achieving saturation in social security schemes, particularly the micro insurance schemes like PMJJBY and PMSBY. She acknowledged that in the fiscal year 2022-23, all banks had exceeded targets fixed for PMJJBY, PMSBY, and APY schemes. She congratulated the banks for their commendable achievements in the field of social security.

Director, DFS, Smt. Kindo expressed her willingness to receive suggestions from the State Government on how to further assist and collaborate effectively in achieving targets. She sought ways to enhance collaboration and cooperation for better serving the population and accomplish the set goals.

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

The Development Commissioner cum Additional Chief Secretary warmly greeted all the dignitaries and stakeholders gathered at the 171st SLBC meeting.

Mrs. Garg extended her heartfelt congratulations to everyone for their exceptional performance in surpassing the allocated target under ACP. She highlighted the remarkable 32% increase in ACP achievement in 2022-23 compared to the previous year. Out of the thirty-nine banks, nineteen were able to achieve a 100% ACP target. Mrs. Garg also recognized that there were certain banks that performed below expectations, particularly in specific areas. She emphasized the need to focus on improving performance in those specific areas. Furthermore, she expressed satisfaction that the State's CD ratio was above the RBI benchmark but voiced concern about banks with low CD ratios, emphasizing the importance of addressing this issue collectively. Mrs. Garg proposed that the Principal Secretary, Agriculture & FE, Principal Secretary-Finance, and select bankers have to identify and resolve any problems related to underperforming schemes such as BALARAM and MKUY.

The Development Commissioner cum Additional Chief Secretary highlighted the significance of successfully implementing the newly launched flagship scheme like Mo Ghara and Mission Shakti Scooter Yojana and urged all stakeholders to actively contribute towards its success.

Address by Hon'ble Minister of Finance, Govt. of Odisha, Shri Bikram Keshari Arukha

The Honorable Finance Minister expressed his utmost delight in the bankers' remarkable feat of meeting the benchmark targets for key financial parameters. He extended his heartfelt congratulations to the entire banking fraternity in the state for achieving a commendable 100% of the target under the Annual Credit Plan for the Financial Year 2022-23, setting a significant milestone in the history of ACP achievements. The Minister also expressed his satisfaction in observing that the sector-wise ACP targets for Agriculture, Fisheries & Animal Husbandry, and MSMEs were successfully achieved alongside the Annual Credit Plan. Additionally, the Credit to Deposit Ratio, a vital banking indicator, has shown an impressive



increase to 80.77% as of March 31, 2023. The Minister earnestly requested all bankers to maintain this positive momentum for the greater interest and welfare of the people of the state.

Acknowledging the critical challenge of Financial Inclusion, which remains a priority agenda of the government, the Minister highlighted the pressing issue of low banking penetration in the state. Out of the 6,798 Gram Panchayats (GPs), a mere 2,844 GPs are currently covered by 5,774 Brick & Mortar branches. In light of this, the Minister emphasized the urgent need for all Controlling Heads of the Banks to establish brick and mortar branches in these unbanked GPs within a specified timeframe. Furthermore, the Minister advised banks to enhance their performance in priority sector lending to become eligible for the prestigious award bestowed by the Honorable Chief Minister of Odisha. In conclusion, the Minister emphasized the paramount importance of nurturing creativity to expedite economic growth and foster an improved credit flow within the state.

Thereafter, the Convener, SLBC commenced the discussion on agenda items with a PowerPoint presentation.

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

AGENDA NO.2

Annual Credit Plan / CD Ratio

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

The total disbursement of Priority Sector loans for FY 2022-23 (up to 31.03.2023) is Rs.1,35,720.72 Crore , which represents an achievement of 100.78% against the annual target of Rs.1,34,664.87 Crore.

Principal Secretary, Finance acknowledged and appreciated the diligent efforts of the banks, congratulating them for surpassing the ACP target by achieving 100.78%. However, he advised the banks that were unable to meet the target to focus on improving their performance in the current fiscal year. The Principal Secretary expressed his belief that resolving legal issues related to residential properties in Odisha would contribute to an improved performance in the housing loan sector. Additionally, he expressed concerns about the performance in the education loan sector and urged the banks to enhance their achievements in this fiscal year. The Convener SLBC informed that for the FY 2023-24, NABARA has projected PLP for Odisha State at Rs.160240.96 crores with a 18.99% increase over last year PLP. SLBC will share the bank-wise target in due course. He also informed that NABARD is preparing the Annual Credit Plan for 2024-25 and requested CGM, NABARD to provide insights on it.

The convener of SLBC informed the attendees that NABARD is preparing the Annual Credit Plan for 2024-25 and requested the CGM, NABARD to provide insights on it.



During his speech, the CGM of NABARD addressed various concerns and shared his thoughts. He congratulated all the banks for their outstanding achievements in the past three years. The CGM highlighted the growth potential of sectors like Dairy Development, Goatery, Fisheries, and Horticulture, which can contribute significantly to the state's economy. He projected that the Gross State Domestic Product (GSDP) could reach 10 lakh crores within the next one or two years, emphasizing that bank credit should ideally amount to 50% of the GSDP.

However, he also addressed certain concerns that require attention. He pointed out the lack of institutional support for crop loans among cultivators in the state, with a significant shortage of financing for a large number of cultivators. The CGM suggested increasing crop loans and implementing specific scale of finance for mixed vegetables, as the current system does not adequately cater to them. He also stressed the need to maximize the potential of Kisan Credit Cards (KCC) for consumption loans, marketing loans, working capital, and allied sector activities.

To promote credit growth, the CGM proposed a target of Rs.50, 000 crore for crop loans and called for an increase in the average crop loan. The CGM suggested that at least 25% of the total loan for SHGs be provided as term loans to ensure their long-term viability. He emphasized the importance of developing an action plan for term lending to meet specific targets.

2.1. a. Education Loan

During the period of 01.04.2022 to 31.03.2023, a total of Rs. 786.90Crores has been disbursed by all banks in 24,465 accounts, including both Priority and Non-Priority sector accounts. The disbursement under Priority Sector is Rs.717.53 Crores against a target of Rs.977.72 Crores and the achievement is 73.39%. As of 31.03.2023, the outstanding balance is Rs. 1,875.58Crores in 56,209 accounts.

2.1. b Housing Loan

From April 1st, 2022, to March 31st, 2023, a total of Rs.9, 634.41 Crore has been disbursed by all banks in 1, 16,589 accounts, including both priority and non-priority accounts. The disbursement under Priority Sector is Rs.4, 344.30 Crores against a target of Rs.6, 065.78 Crores and the achievement is 71.62%. As of March 31st, 2023, the balance outstanding in 2, 53,294 accounts is Rs.24, 241.77 Crores.

2.2 CD Ratio (All Banks)

As on March 31, 2023, the CD ratio of all banks, taking into account total utilization (which includes loans sanctioned outside the state but utilized in Odisha), was 80.77%, indicating an improvement from 78.81% as of December 31, 2022.

Principal Secretary of Finance advised that banks with a low credit-deposit (CD) ratio should focus on improving their performance during the current fiscal year. Additionally, he highlighted that persistently low performance can adversely affect a bank's chances of acquiring SNA accounts.



The Principal Secretary, Agriculture and FE Department informed that banks exhibiting superior performance should be incentivized and given a greater share of Government deposits. Banks with lower performance should not receive Government deposits. The Development Commissioner Cum Additional Chief Secretary welcomed this suggestion and advised all departments to implement the same approach and ensure that banks with better performance are incentivized and receive a higher allocation of Government deposits, while banks with lower performance are not granted Government deposits.

The Chairman of SLBC proposed that the allocation of Government deposits should be based on the performance of banks. The Director of Institutional Finance explained that the selection of banks for handling Government deposits especially in SNAs is conducted by considering their performance in three categories: Branch Network, CD Ratio, and share in ACP Achievement. Each of these categories carries specific weightage in the overall scorecard used for empanelment. This approach ensures that banks with strong performance across these criteria are given priority in the allocation of Government deposits.

2.3 CD Ratio (District wise) as on 31.03.2023

As of March 31, 2023, all districts have CD ratio above 40%. However, there are two districts with a CD ratio below 60%, namely Mayurbhanj (55.27%) and Jagatsinghpur (49.90%).

The Development Commissioner, Cum Additional Chief Secretary, instructed the Lead District Managers (LDMs) of Jagatsinghpur and Mayurbhanj districts to investigate the reasons behind the low CD ratio. In response, the LDM of Jagatsinghpur explained that although the banks had achieved their ACP targets in the previous financial year (2022-23), the CD ratio was affected by the bulk deposit from Paradeep port. Similarly, the LDM of Mayurbhanj informed that the CD ratio of Mayurbhanj District was declining due to the low CD ratio of UCO Bank, SBI, and PNB. The Development Commissioner, Cum Additional Chief Secretary, advised these three banks to enhance their performance in the current financial year.

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

As on March 31, 2023, the total banking network in Odisha has expanded from 30,195 as on 31.03.2023 to 62,324. As of March 31, 2023, the total B&M branches were 5,774.

The ATM network in Odisha reached 7,627 as of March 31, 2023, with increase of 166 ATMs over March 2022.

The number of BCs decreased by 50,733 in the March, 2023 quarter over December, 2022. The decrease in number of BCs is due to non-consideration of BCs of YES Bank (50396) as they did not provide the granular details of their BCs and they are not carrying out all function of BC. IndusInd Bank and RBL Bank also reported a higher number of BCs.

Out of 6798 GPs in Odisha, 2844 GPS are having brick & motor branches and 3950 GPs are covered with BC/CSP or IPPB facility access points.



The Principal Secretary, Finance directed IndusInd Bank and RBL Bank to accurately report the number of Business Correspondents (BCs) in both the IBA portal and SLBC portal.

According to IPPB Bhubaneswar, there are 8069 facility access points available as on 31.03.2023 through its 33 branches.

Villages Identified by DFS for opening B & M Branches

The Department of Financial Services, Ministry of Finance, Government of India has identified 363 villages across India for opening brick and mortar branches, out of which 6 villages are located in Odisha. The State Level Bankers' Committee (SLBC), in consultation with the respective Lead District Managers (LDMs), has allocated these 6 villages to various banks. Out of the 6 villages, 3 already have operational branches opened by Canara Bank, State Bank of India, and Bank of Baroda. One village will have a branch to be opened by Suryoday Small Finance Bank by June 30, 2023. However, Indian Bank has reported their inability to open a branch in one village due to connectivity and infrastructure issues. SLBC has requested Indian Bank to find an alternative location within a 5 km radius of the village. Additionally, the DFS has identified 8 more villages in Odisha with populations over 3000 that lack a brick-and-mortar branch within a 5 km radius. SLBC has allocated these villages to banks for opening branches, and banks with existing branches within the radius have been requested to update the information in the JDD app.

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

According to the Jan Dhan Darshak GIS web portal, there are 62 unbanked villages in the State of Odisha as of March 31st, 2023. The State Level Bankers' Committee (SLBC), after consultation with the Lead District Managers (LDMs), has allocated these 62 unbanked villages to banks with the aim of providing banking facilities within a 5 km radius of each village. The current status reported by the banks indicates that 28 BC points have been opened or are already available in some of these villages. Survey work is ongoing in 26 villages to assess the feasibility of establishing banking facilities. There are 6 villages facing network connectivity issues, 1 village deemed not feasible for establishing banking services, and 1 village exempted from the allocation. In total, there are 62 unbanked villages in Odisha that are being addressed through the efforts of the SLBC and respective banks.

3.3 Connectivity by BSNL in the GPs

According to the report from Bharat Broadband Network Limited (BBNL), as of 31st March, 2023, in the first phase of BharatNet, 3,990 Gram Panchayats (GPs) and Block Headquarters (BHQs) in 18 districts of Odisha have been connected through underground Optical Fiber Cable (OFC). This represents 99.98% of the total 3,991 GPs and BHQs in these districts. Out of these connected GPs and BHQs, 59.90% have active connectivity.

In the second phase of BharatNet, all 3,065 GPs and BHQs in Odisha have been connected through aerial optical fiber cable. This accounts for 100% coverage in these GPs and BHQs, with 95.17% of them having active connectivity.

BBNL reported that all the connected GPs and BHQs in both phases are service-ready as of March 31st, 2023, indicating the availability of broadband internet connectivity in these areas.



The Principal Secretary Finance advised them to prepare a month-wise programme for active connectivity in all GPs/ BHQs.

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

As of 31st March, 2023, a total of 1, 99, 84,550 accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Odisha. The cumulative deposit in these accounts amounts to Rs. 8,765.18 Crore. Out of these PMJDY accounts, Rupay Cards have been issued in 1, 44, 26,374 accounts.

In terms of the performance of opening PMJDY accounts in the financial year 2022-23, the target was set at 11,00,000 accounts. By March 31, 2023, a total of 14, 27,103 accounts had been opened, achieving a commendable 129.74% of the target.

Commercial banks in Odisha have exhibited exceptional performance under the Social Security Schemes during the financial year 2022-23. The enrollments made in the PMJJBY, PMSBY, and APY schemes have surpassed the set targets by significant margins. For PMJJBY, the enrollment achievement reached 213.19% with 15, 98,890 enrollments against the target of 7, 50, 000. Similarly, PMSBY achieved 200.20% with 27, 02,705 enrollments compared to the target of 13, 50,000. The APY scheme achieved an enrollment rate of 108.78%, enrolling 4, 03,494 individuals against the target of 3, 70,940. Such outstanding performance has earned SLBC Odisha the prestigious PFRDA Award of Excellence for surpassing the annual target. These achievements highlight the successful implementation of social security schemes, ensuring enhanced financial protection for the people of Odisha.

The Director of Institutional Finance commended all Public Sector banks for their outstanding performance in Social Security Schemes. However, she highlighted the poor performance of Private Banks in these schemes and urged the Director of the Department of Financial Services (DFS) to assess the performance of private sector banks. In response, the Director of DFS assured that they will conduct a thorough review of the performance of Private Banks in Social Security Schemes.

The Chairman of SLBC informed that a 3 month campaign for saturation of PMJJBY and PMSBY at GP level is going on from 01.04.2023 to 30.06.2023 and emphasized the importance of all banks stepping up their efforts and ensuring that all Gram Panchayats (GPs) are covered under the Jansuraksha Saturation camps by 30th June 2023. The Chief General Manager (CGM) of SBI assured that necessary measures are being taken to meet the targets set for the saturation drive. The Director of the Department of Financial Services (DFS) urged all banks to organize camps in every Gram Panchayat and achieve the enrollment targets.

3.5 Conducting Financial Literacy Camps

During the quarter ended on 31st March 2023, a total of 6,113 financial literacy camps were conducted through Financial Literacy Centers (FLCs) and rural branches, as reported by LDMs and Banks. Throughout the financial year 2022-23, a total of 9,078 FLC camps were conducted. The number of camps conducted in each quarter of FY 2022-23 were as follows: 899 in June 2022, 933 in September 2022, 1,133 in December 2022, and 6,113 in March 2023. However, it



has been observed that rural branches of banks have not achieved at least 50% of the prescribed targets for conducting Financial Literacy Camps.

3.6 Financial Literacy Centers (FLC)

Currently, there are 14 vacant positions for Financial Literacy Counsellors in various districts. State Bank of India (SBI) has 13 vacancies in districts such as Bolangir, Deogarh, Nabarangpur, Nayagarh, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Sonapur, Koraput, and Sundargarh. SBI has reported that the stay order from the Hon'ble High Court for the appointment of FL Counselors has been vacated in five districts, and the recruitment process will be completed within the next four months. UCO Bank has one vacancy in Angul district and despite multiple advertisements, only one ineligible application was received. The Zonal Office of UCO Bank in Sambalpur has submitted a proposal to the Head Office for relaxation of the age criteria, and in the meantime, the Lead District Manager (LDM) in Angul has been assigned to carry out the counselor's responsibilities.

3.7 Centers for Financial Literacy (CFL) Project

The Centers for Financial Literacy (CFL) Project in Phase-I in Odisha involved the allocation of 52 CFLs to four banks by NABARD and the Department of Financial Inclusion and Banking Technology. In Phase-II of the project, the RBI's Central Office in Mumbai decided to collaborate with Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDs as implementing partners.

This resulted in the allotment of an additional 52 CFLs in 17 districts to DHAN Foundation (26 CFLs), MOTHER (19 CFLs), and VIDS (7 CFLs), bringing the total number of CFLs to 104, thereby covering all districts. In FY 2022-23, the combined efforts of DHAN Foundation, MOTHER, and VIDS resulted in conducting 43,389 Financial Literacy Awareness Programmes (FLAPs) with a total participation of 11,37,174 individuals. The operationalization of CFLs by various banks as of March 31, 2023, is: Bank of India (35 CFLs), State Bank of India (38 CFLs), UCO Bank (22 CFLs), and Union Bank of India (9 CFLs). These CFLs conducted FLAPs with varying numbers of participants, contributing to the overall financial literacy efforts in the state.

3.8 Financial Inclusion Fund (FIF) of NABARD

In FY 2022-23, NABARD sanctioned a total of Rs. 28.43 Crore to 18 banks and Rs. 0.38 Crore to other agencies. The disbursed amount was Rs. 13.85 Crore to banks and Rs. 0.37 Crore to other agencies.

The Chief General Manager (CGM) of NABARD advised all banks to avail the benefits of the Financial Inclusion Fund (FIF) as the budget for the current year is open for claims.

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

In Odisha, the Targeted Financial Inclusion Intervention Programme (TFIIP) is being implemented in 10 Aspirational Districts viz. Balangir, Dhenkanal, Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, and Rayagada. The performance of these districts as of March 31, 2023, is compared to the benchmark/aspirational targets set



by NITI Aayog. None of the districts have achieved 100% in the parameter of Operative CASA per lakh population. Kalahandi and Nabarangpur have not achieved 100% in PMJJBY, and Gajapati, Kalahandi, Koraput, Malkangiri, Nabarangpur, and Rayagada have not achieved 100% in PMSBY. Kalahandi, Malkangiri, and Nabarangpur have not achieved 100% of the allocated target in APY. The Convenor SLBC informed that Kalahandi & Nabarangpur districts have not achieved any of the four parameters. He requested the LDMs of these two districts & other LDMs who have not achieved the benchmark should take up with the banks in a more coordinated manner to improve the performance.

Mission Utkarsh

"Mission Utkarsh" is a special campaign aimed at improving the performance of 10 districts in the country, including Kalahandi in Odisha, to bring them in line with other well-performing districts based on key performance indicators (KPIs). As of March 2023, the progress of the Mission Utkarsh campaign in Kalahandi district shows mixed results. While the district has achieved 87% of the national benchmark for Current Accounts and Savings Accounts (CASA) per lakh population, it has exceeded the targets for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) with 140% and 128% achievement respectively. However, it has fallen short in meeting the targets for Atal Pension Yojana (APY) and MUDRA loans with 88% and 91% achievement respectively. Additionally, three villages in Kalahandi district have been identified as unbanked, with one village exempted from opening banking outlets due to connectivity issues, and two other villages allocated for providing business correspondent (BC) points within a 5 km radius after consultation with the Lead District Manager (LDM) of Kalahandi.

Special 6 Months campaign at GP level

The Department of Financial Services (DFS) has decided to conduct a special 6-month campaign at the Gram Panchayat (GP) level in the aspirational districts and Mission Utkarsh districts from February 15, 2023, to August 15, 2023. While analyzing the performance of the 10 aspirational districts as of March 31, 2023, under this campaign it is observed that the performance under GP coverage, sourcing of various financial services such as PMJDY, PMJJBY, PMSBY, APY, MUDRA, KCC, and inoperative PMJDY accounts is to be improved. Additionally, NITI Aayog has identified 51 unbanked villages in three aspirational districts, namely Kalahandi (3), Kandhamal (25), and Malkangiri (23), lacking any banking touchpoints within a 5 km radius. All unbanked villages have been allocated to banks to ensure the provision of banking facilities within the specified radius after consultation with Lead District Managers (LDMs) of the respective districts.

3.10 Expanding and Deepening of Digital Payments Ecosystem

In the efforts to expand and deepen the digital payments ecosystem, four districts in Odisha, namely Cuttack, Bolangir, Sambalpur, and Ganjam, have achieved 100% digitization and have been declared as fully digitized districts. Recognizing the successful implementation, the Principal Secretary of the Finance Department advised in the 170th SLBC meeting that all districts should be included in the program in the financial year 2023-24. To further expand the digital payments ecosystem, RBI has proposed 11 new districts to be made 100% digitally enabled within a specific timeframe. The coordinating banks assigned for the respective districts are Bank of India for Mayurbhanj and Keonjhar, State Bank of India for Bargarh,



Koraput, Kalahandi, and Sonepur, UCO Bank for Puri, Balasore, and Dhenkanal, and Union Bank of India for Gajapati. The cut-off date for banks to finalize the eligible accounts and achieve 100% digitization has been set as March 31, 2023, and June 30, 2023, respectively.

The Principal Secretary of Finance instructed all Lead District Managers (LDMs) and banks to expedite the process of digitalization in 11 districts within the next three months, aiming to achieve 100% digitization of all the remaining districts by the end of the current financial year.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

In the SAFAL (Simplified Application for Agricultural Loans) portal as of 31st March, 2023. The total number of applications received across all banks is 1,522, with a total of 22 applications sanctioned, 338 applications pending, 309 applications reverted, 739 applications rejected, and 114 applications withdrawn.

Among the banks, State Bank of India has received the highest number of applications with 922 (sanctioned 11), UGB received 163 (sanctioned- Nil), BOI received 136 (sanctioned- 5). Central Bank of India though received 28 applications, but sanctioned 5 cases. In terms of applications sanctioned, State Bank of India has the highest number with 11, followed by Central Bank of India with 5.

The Principal Secretary, Agriculture & FE announced that the onboarding of crop loans onto the SAFAL Portal will be completed soon. He advised all banks to ensure their participation and onboard onto the SAFAL Portal. He also informed that certain policy changes have been introduced in crop diversification (paddy to non-paddy), farm mechanization, Allied Sector, Agri entrepreneurship & MKUY which can be seen in the website.

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

In the financial year 2022-2023, all banks have collectively disbursed Rs. 54,716.32 Crore to the agriculture sector, achieving 104.25% of the total annual target of Rs. 52,486.66 Crore. The disbursement includes various categories such as crop loans, term loans, allied advances, farm credit, agriculture infrastructure, and ancillary activities. Among these categories, crop loans achieved 94.26% of the annual target, term loans achieved 86.79%, allied advances achieved 115.50%, farm credit achieved 96.03%, agriculture infrastructure achieved 97.78%, and ancillary activities achieved 305.40% of their respective annual targets. Overall, the agriculture sector has seen significant financing and surpassed the set targets for the year. The Principal Secretary Agri & FE advised that while extending crop loan, the 'B' component should be financed in kind. The Principal Secretary, Cooperation informed that 'B' component financing is good in Cooperative Bank.



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.

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

During the period from April 1, 2022, to March 31, 2023, a total of 84, 80,259 farmers were enrolled under the Pradhan Mantri Fasal Bima Yojana (PMFBY), which provides crop insurance. The area insured during this period was 1,012.06 thousand hectares, and the sum insured amounted to Rs. 7,283.19 Crores. The gross premium was Rs. 1,414.22 Crores, while the farmers' premium paid by the insured farmers involving Rs. 144.20 Crores.

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

Under the BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model) scheme, as of March 31, 2023, a target of 1, 00,000 was set. A total of 80,375 Joint Liability Groups (JLGs) were formed, and 72,034 loan applications were sponsored. Out of these applications, 28,809 were sanctioned, amounting to a total sanction of Rs. 236.37 Crore. Furthermore, 14,229 applications were disbursed, with a total disbursed amount of Rs. 109.71 Crore. The Odisha State Cooperative Bank (OSCB) and Primary Agricultural Cooperative Societies (PACS) had the highest number of sanctioned applications, with 12,902 approvals. State Bank of India, UCO Bank, Bank of India, and Canara Bank also had a significant number of sanctioned applications under the scheme.

The Principal Secretary Agriculture & FE informed that May-2023 is being celebrated as BALARAM month. Bank-wise target of 100000 for 23-24 has been circulated. Majority of Banks have also distributed branch-wise target & he advised those banks also have not distributed branch-wise target to complete the same immediately. He also informed that the JLGs financed by Cooperative Bank should be included as achievement under BALARAM and the house has consented.

The Principal Secretary Finance advised all banks particularly the Cooperative Bank to improve the performance in financing under BALARAM. The DC cum ACS informed that though there is some improvement a lot more has to be done.

4.6 Agriculture Infrastructure Fund:

The Agriculture Infrastructure Fund is a financing facility aimed at supporting viable projects related to post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee. As of March 31st, 2023, a total of 467 projects were sanctioned under the scheme, with a project cost amounting to Rs. 269 Crores. There was a total of 787 applications sponsored, out of which 226 applications were rejected/denied. Additionally, there were 94 applications that were pending at the bank level for further processing.

The Principal Secretary Agriculture & FE informed that the performance of AIF is not satisfactory. Banks have to improve their performance. The CGM, SBI informed that joint working/



handholding support from Government is required. The CGM NABARD informed that in the FY 2022-23 awareness campaign was conducted in all districts. LDMs of Cuttack and Nayagarh have assured that the performance under AIF will improve. The DC cum ACS advised that if need arises more sensitization can be done.

4.7 Mission for Integrated Development of Horticulture (MIDH)

As of March 31st, 2023, the Horticulture Department, Government of Odisha reported that there were 759 pending applications with various banks, totaling Rs. 15.85 Crore. On the other hand, banks have sanctioned 18 applications, amounting to Rs. 2.61 Crores.

The Director, Horticulture informed that banks have rejected a lot of proposals. Many proposals are for mushroom cultivation with comparatively low project cost which the banks can consider for sanction. The DC cum ACS advised Horticulture Department to take necessary steps for including MIDH proposals in SAFAL portal.

4.8 Agriculture Allied Sectors (Fishery & Dairy)

As of March 31st, 2023, banks have disbursed Rs. 7,491.18 Crores in the agriculture allied sectors, surpassing the annual target of Rs. 6,485.62 Crores and achieving 115.50% of the target. The performance of banks in Dairy is 99.98% of the target, Fishery achieved 57.12% of the target, Poultry achieved 90.43% of the target, AH Sheep/Goatery/Piggery achieved 201.92% of the target, and Other Allied Sectors achieved 278.63% of the target

During the financial Year 2022-23, SLBC and RBI engaged in two rounds of discussions with banks in Odisha regarding the reporting of higher amounts in the "Other Allied" sector. These discussions took place on November 28, 2022, and January 10, 2023. Banks that had reported elevated figures in this sector were urged to address their Management Information System (MIS) issues and ensure proper classification of their financial advances according to the established RBI guidelines. The objective was to minimize erroneous reporting in the "Other Allied" sector.

The total reporting in the "Other" category under the Allied sector by all banks in Odisha for the fiscal year 2022-23 was as follows: Rs. 968.46 Crores in June 2022, Rs. 4,264.35 Crores in September 2022, Rs. 920.13 Crores in December 2022, and Rs. 647.60 Crores in March 2023. It is noteworthy that the majority of banks have rectified their MIS and now report all advances under the appropriate heads, in accordance with the guidelines. However, a few banks like RBL Bank (Rs.278.71 Crore), Ujjivan SFB (Rs.71.50 Crore) & DCB Bank (Rs.56.57 Crore) are still working on resolving their reporting issues to ensure accurate classification in the "Other Allied" sector.

The Principal Secretary Finance advised all such banks to resolve the MIS related issue and report correct figure in appropriate head.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of March 31st, 2023, under the Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme, a total of 3,410 applications have been sponsored to different banks. Out of these, 1,101 applications



have been sanctioned, 990 applications have been rejected, and 1,319 applications are still pending under the scheme.

State Government has introduced a method for release of front ended capital investment subsidy under MKUY through 'mirror account.' The SOP has already been circulated to all banks. Banks have raised queries regarding interest in loan and interest on mirror account balance as mentioned in SOP. The Principal Secretary Agriculture & FE informed that another round of discussion will be held with major banks under the chairmanship of Director, Agriculture to sort out this issue and advised Director Agriculture to conduct the meeting immediately.

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

As of 31st March, 2023, under Animal Husbandry, a total of 51,503 applications have been accepted, out of which 15,827 applications have been sanctioned, 34,128 applications have been rejected, and 1,548 applications are still pending. Among the pending applications, 1,522 applications have been pending for more than 15 days. Under Fisheries, a total of 6,142 applications have been accepted, with 967 applications sanctioned, 3,246 applications rejected, and 1,929 applications pending. Among the pending applications, all 1,929 applications have been pending for more than 15 days. Banks were requested to take up the matter with the respective branches to ensure the prompt disposal of all pending applications. The Convenor SLBC informed that the drive has been extended upto 31.03.2024 and requested all LDMS, Banks and line departments to actively participate.

4.11 Financing to FPOs (Farmers Producer Organization)

According to the data provided by the Horticulture Department, Government of Odisha, NABKISAN Finance LTD. has sanctioned financing to Farmers Producer Organizations (FPOs) in the state. From the year 2019-20 to 2022-23, a total of 106 FPOs have been sanctioned with an amount totaling Rs. 1,358.36 lakhs. In the year 2022-23, the highest numbers of FPOs (65) were sanctioned with a total amount of Rs. 685.50 lakhs. Additionally, NABARD has also provided information on the district-wise progress under FPO finance for the year 2022-23.

AGENDA NO.5

Financing to MSME Sector

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

The ACP achievement for Micro, Small, and Medium Enterprises (MSMEs) as of 31st March, 2023, is Rs. 62,298.81 crore, achieving the total target of Rs. 59,449.52 Crore by 104.79%. The sector-wise performance highlights that Micro Enterprises achieved 125.13% of the target, with Rs. 26,036.85 Crore disbursed against a target of Rs. 20,807.33 Crore. Small Enterprises achieved 96.67% of their target, with Rs. 17,815.76 Crore disbursed out of the targeted Rs. 18,429.35 Crore. Medium Enterprises demonstrated exceptional performance, reaching 156.59% of their target by disbursing Rs. 16,756.93 Crore against a target of Rs. 10,700.92 Crore. However, the achievement in the Khadi & Village Industries category stood at 6.51%, with Rs. 193.52 Crore disbursed out of the target of Rs. 2,972.48 Crore. The Other MSME category achieved 22.87%



of its target, with Rs. 1,495.75 Crore disbursed out of the targeted Rs. 6,539.45 Crore. Overall, the MSME sector has shown promising progress in meeting its financing targets.

The Principal Secretary, MSME Department expressed gratitude to all banks for their diligent efforts in meeting the target set under the ACP 2022-23 in the MSME sector. However, he highlighted the potential for further improvement in financing for micro and small-scale manufacturing enterprises. He expressed his belief that sustained growth in MSME finance would be instrumental in transforming Odisha from an agricultural-based economy into a robust manufacturing economy. Further he informed that in the current FY 23-24, the target as per PLP for MSME is 72,297.90 Crore with an increase of 21.61% over that of last financial year 2022-23 and advised banks to continue efforts for achieving the same like previous years.

The Principal Secretary advised banks that did not meet the expectations to enhance their performance in the ongoing financial year.

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

In the 169th SLBC Meeting on November 15th, 2022, the issue of IDCO land lease was discussed and the Principal Secretary MSME informed that it would be taken up with IDCO to resolve amicably. On January 13th, 2023, a meeting was held under the Chairmanship of Chief Secretary to Government to discuss the way forward on the long pending IDCO land lease issue. It was decided that CGM, IDCO, and SLBC Convenor would look for instances of similar issues in other states and the mechanism to resolve them. SLBC has submitted the guidelines of Maharashtra Industries Development Corporation (MIDC) to the MSME department for further action.

5.3 Govt. Sponsored Programmes PMEGP

As of 31st March, 2023, under PMEGP the target for the fiscal year 2022-23 was set at 6,000 projects. Out of these, 18,785 projects with a MM involvement of 55,174.38 lacs were forwarded to banks. The banks have sanctioned 5,591 projects, which accounts for 93.18% of the target. There are still 2,095 projects pending at the bank level. Overall, the banks have made significant progress in sanctioning accounts under PMEGP, achieving a substantial percentage of the set target.

Principal Secretary, MSME Department acknowledged the overall good performance but expressed disappointment in not achieving the target as planned. It was noted that while the State Bank of India (SBI) managed to achieve the targets, the average ticket size remained low and needed to be increased. On the other hand, UCO Bank, Indian Bank, IOB were unable to meet the targets.

Principal Secretary expressed dissatisfaction with the poor performance of certain private sector banks, specifically AXIS Bank, ICICI Bank, and HDFC Bank. He instructed them to improve their performance in the Prime Minister's Employment Generation Programme (PMEGP). Furthermore, it was announced that the MSME department would terminate all accounts with non-performing private banks and open accounts with performing public sector banks.

All banks were advised to increase the ticket size and expedite the settlement of pending Margin Money (MM) claims, ensuring that the benefits reached the beneficiaries at the earliest possible time.



In the current Financial Year though the physical target has been fixed at 6000 the MM target has been increased to Rs.340 Crores with average MM per unit at Rs.5.66 lacs. The district-wise target has been shared to SLBC & the bank-wise target will be shared by SLBC.

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

As of 31st March 2023, the target number of proposals for the Individual category was 1,690, but a total of 2,171 proposals were sponsored to banks. Out of these, 672 proposals were sanctioned by banks, 1,225 proposals were rejected, and 274 proposals are still pending at banks. For the Group category, the target number of proposals was 554, with 476 proposals sponsored to banks. Among these, 101 proposals were sanctioned, 248 were rejected, and 127 proposals are pending at banks. Overall, for both categories combined, the total target was 2,244 proposals, and 2,647 proposals were sponsored to banks. Out of these, 773 proposals were sanctioned, 1,473 were rejected, and 401 proposals are pending at banks.

Expressing dissatisfaction with the performance in the PMFME scheme, Principal Secretary, MSME Department highlighted certain concerns. It was revealed that 94 bank branches were yet to log onto the PMFME portal, causing delays and inefficiencies. Furthermore, it was noted that the majority of sanctions in the scheme were made by public sector banks, while private sector banks have a dismal performance. Specifically, Axis Bank, HDFC Bank, and ICICI Bank have not made any sanctions under the scheme.

In light of these issues, the Principal Secretary of Finance requested the Director of the Department of Financial Services (DFS) to conduct a comprehensive review of the performance of private sector banks at the central level.

It was informed that in the current FY 2023-24, no separate target for individual or group is fixed. The total target for financing 2392 units has been fixed. The district-wise target has been fixed by the Department & SLBC will share the bank-wise target.

5.5 Disposal of Stressed MSME Cases during FY 2021-22

During the fiscal year 2022-23, banks conducted a total of 409 Stress Committee Meetings to address stressed MSME cases. Through these meetings, they were able to rectify 10,795 accounts/cases, restructure 112 accounts/cases, and make decisions for recovery in 4,727 cases.

5.6 Provision of banking facilities to MSME Clusters.

During the 53rd Meeting of the Empowered Committee (EC) on MSME, held on August 10, 2022, the allocation of 20 MSME clusters to banks for financing was discussed. These clusters were identified to cater to the financing needs of various MSME sectors. However, in the subsequent 56th EC MSME meeting on May 12, 2023, it was observed that the establishments of Common Facility Centers (CFCs) in many of these clusters have not been completed.

According to the updated information provided by the Director of Industries, certain clusters showed progress in their development. The Rice milling cluster in Bargarh and the Cashew cluster in Ganjam were reported as completed projects, with significant contributions from the Government of India (GoI), Government of Odisha (GoO), and the Special Purpose Vehicle (SPV). The Pharmaceutical cluster in Cuttack & Bhubaneswar was also marked as completed.



However, projects such as Rice Milling in Balasore and Engineering in Cuttack were still ongoing. The Dry Fish cluster in Paradeep received in-principle approval from the Government of India. These developments reflect the status of the MSME clusters and their progress in operationalizing the assigned projects.

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

In the financial year 2022-23, all banks and financial institutions sanctioned a total of 39, 22,511 accounts and disbursed Rs. 21,505.13 Crores. Under the Shishu category, 30, 52,350 accounts were disbursed with a total amount of Rs. 9,721.40 Crores, resulting in an average credit disbursed per account of 0.32 lacs. In Kishore category 8, 23,622 accounts are disbursed with Rs. 7,859.69 Crores, leading to an average credit disbursed per account of 0.95 lacs. In the Tarun category, 46,539 accounts received a total disbursement of Rs. 3,924.04 Crores, with an average credit disbursed per account of 8.43 lacs.

The Principal Secretary, MSME informed that though the average ticket size in Sishu & Tarun is good, the loan size in Kishore category needs to be improved & advised all Banks to look into it.

5.8 Emergency Credit Line Guarantee Scheme (ECLGS)

As of March 31st, 2023, banks in Odisha have sanctioned Rs. 3,785.66Crores and disbursed Rs. 3,681.18Crores under ECLGS. The benefit of the scheme was extended upto 31.03.2023 and is now over.

5.9 Assistance to Startups through Bank Linkage

For the financial year 2022-23, up to 31st March 2023, loans to 196startups have been sanctioned with a total amount of Rs. 3,153.53 lakhs. The cumulative number of accounts sanctioned so far is 525, with a cumulative amount sanctioned of Rs. 20,138.98 lakhs.

The Development Commissioner Cum Additional Chief Secretary expressed his concern on limited participation of banks in financing startups within the state. Despite the collective efforts made, only 11 banks have shown willingness to support startups. She strongly advised all other banks to emulate their example and extend financing opportunities to startups as well.

5.10 Stand-Up India Scheme

As of March 31, 2023, under the Stand-Up India scheme, banks have sanctioned loans to 5,699 applicants, out of which 872 are from the SC/ST category, with a disbursal amount of Rs. 92.21Crores. 4,827 are from women category with a disbursal amount of Rs. 605.95Crores. Though banks have achieved the target for financing women beneficiaries, the achievement under loan disbursal to SC/ST beneficiaries is not satisfactory.

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



5.11 Silpi Unnati Yojana (SUY)

As per the information provided by the Directorate of Handicrafts, the total number of applications sponsored (including backlog) under SUY upto 31.03.23 is 3,094, out of which 1,011 applications have been sanctioned, and 1,722 applications are pending.

The Director of Handicrafts provided an update on the progress of sanctions in the scheme, highlighting that there has been an improvement. However, he expressed concern over the large number of pending applications, particularly with banks such as OSCB, SBI, and RRBs. He strongly advised all banks to adhere to a time-bound approach in sanctioning proposals and to minimize rejections.

The Development Commissioner Cum Additional Chief Secretary advised all banks to provide clear reasons for rejecting applications. Additionally, she recommended exploring the possibility of incorporating the Silpi Unnati scheme into the SAFAL Portal.

The Principal Secretary of the Finance Department urged banks to establish a transparent system for efficiently processing applications in the SUY scheme.

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.

The Principal Secretary Finance informed that the financing under PMSVANidhi in all ULBs in Odisha has to be increased with onboarding into digital platform "main bhi digital". He emphasized that the ULBs have to organize week long camps every month and banks have to participate wholeheartedly to improve their performance.

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

As per SIDBI, during the period of 01.04.2022 to 31.03.2023, banks have covered 34,081 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 3,044.90 Crores.

On request from the Principal Secretary MSME, the CEO CGTMSE explained the benefit of the scheme and appealed all banks to finance more and more covering under this scheme.

5.16 Onboarding of MSME on Udyam Portal

The process of onboarding MSMEs onto the Udyam Portal is currently underway. As of now, a total of 1,73,53,860 MSMEs have registered on the platform across the country. In the specific state of Odisha, there are 3,34,658 registered MSMEs. However, it is important to note that there are still a significant number of MSMEs that have not yet joined the Udyam net, indicating the need for further outreach and awareness regarding the registration process.

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

The Government of India has mandated that companies with a turnover exceeding ₹500 crore and Central Public Sector Enterprises must register on the TReDS platform. In response, RBI Bhubaneswar has requested the cooperation of the Finance Department, Director of Industries, and ROC-cum-Official Liquidator in Odisha to facilitate the onboarding of



Government departments, enterprises, and eligible companies. In a recent meeting, RBI Bhubaneswar conducted a workshop and a town hall meeting to educate officials and MSME entrepreneurs about RBI and government initiatives, including priority sector lending, collateral-free loans, and the Trade Receivables Discounting System (TReDS) for invoice financing.

5.18 Appointment of Certificate Officers (COs)

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

5.19 Opening of specialized MSME Branch

Public sector banks are advised to open at least one specialized MSME branch in each district. Further, banks have been permitted to categories their general banking branches having 60% or more of their advances to MSME sector as specialized MSME branches in order to encourage them to open more specialized MSME branches for providing better service to this sector as a whole. As per the policy package announced by the Government of India for stepping up credit to MSME sector, the public sector banks would ensure specialized MSME branches in identified clusters/centers with preponderance of small enterprises to enable the entrepreneurs to have easy access to the bank credit and to equip bank personnel to develop requisite expertise.

AGENDA NO. 6

Financing to SHGs

6.1 WSHG in Odisha through Mission Shakti

(a) Women SHG Bank Linkage Programme:

The Women SHG Bank Linkage Programme in Odisha aims to provide financial assistance to women self-help groups (SHGs) and encourage them to become self-sustainable. The programme had set an annual credit linkage target of Rs. 8,750 Crores for the financial year 2022-23, with a goal of targeting 3,50,000 SHGs. As of 31st March 2023, 3,65,542 SHGs have been credit linked with an amount of Rs. 11,005.10 Crores, accounting for 104% and 126% of the physical and financial targets respectively. As of 31st March 2023, the average loan size is Rs. 3.01 lakh per SHG.

The Commissioner cum Secretary Mission Shakti Department, Government of Odisha congratulated all banks for surpassing both physical and financial targets. She informed that in the current year, the target has been fixed for financing 400000 SHGs amounting to Rs.15,000 Crore. She advised all banks & LDMs the district-wise and bank-wise targets have been circulated on which action has to be taken from the beginning in order to achieve both physical and financial targets. She also informed that in the month of June, awareness campaign will be conducted and advised all banks to participate.



(b) Mission Shakti Loan – Average Loan Size:

The Commissioner Cum Secretary, Mission Shakti Department informed that the challenge is to increase the average loan size, which is currently at Rs.3.01 lacs. She requested Utkal Grameen Bank to increase the average loan size, which is currently at Rs.2.09 lacs. She informed that under 5T mandate of Mission Shakti, the Government has targeted to increase the average loan size to **Rs. 4 lakh per SHG** and urged all banks to increase the ticket size of loan.

She also advised the banks to issue suitable advisory to the branches to adhere to the decision taken in 167th SLBC meeting on minimum loan size to SHGs is Rs.2 lacs for fresh/ 1st linkage, Rs.4 lac for 2nd linkage & Rs.6 lac for 3rd linkage onwards irrespective of the SHG corpus communicated by Finance Department on 09.09.2022.

(c) Mission Shakti Loan – State Interest Subvention:

Under the scheme, the Government of Odisha has increased the interest subvention benefit on SHG loans from Rs. 3 lakh to Rs. 5 lakh, making it a 0% effective annual rate of interest for prompt and regular repayment of loans. 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. For the financial year 2023-24 annual target (FY 2023-24) for Mission Shakti Loan – State Interest Subvention has been fixed to **Rs. 250 crore**.

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

The Dedicated Management Information System (MIS) Portal for monitoring SHG Bank Linkage and Interest Subvention Programmes in Odisha has been developed and made operational. This portal facilitates online and offline monitoring of sponsoring of applications, sanction and repayment of loans, and non-performing asset (NPA) position with respect to SHG loans in the state. During the financial year 2022-23, interest subvention amounting to Rs. 182.81 Crores has been directly transferred through this portal, benefitting 3.05 lakh SHGs.

The Commissioner Cum Secretary, Mission Shakti Department informed that three banks namely Punjab and Sind Bank, Federal Bank and IndusInd bank have not signed MOU for BLIS portal and requested them to sign the MoU at the earliest.

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

The Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen Bank, Odisha Gramya Bank, UCO Bank, YES Bank, ICICI Bank, Union Bank, Punjab National Bank, Canara Bank, Axis Bank & Indian Bank has engaged 2318 Mission Shakti SHG members as Business Correspondent Agents (BCAs). Transactions amounting to Rs. 1159.49 Crores have been undertaken by BCAs during the last financial year. The proposal received from Bank of Maharashtra, Indian Overseas Bank and HDFC bank is under verification and finalization process.

The Development Commissioner Cum Additional Chief Secretary advised all banks to complete the process of MOU signing with Mission Shakti department before 30th June 2023. The principal Secretary finance Advised HDFC Bank, Bank of Maharashtra, and Bank of India to immediately complete the process of signing MOU. The Chairman SLBC advised all banks to come forward and sign MOU with mission Shakti Department to engage WSHG members as BC agents.



(f) New Scheme – “Mission Shakti Scooter Yojana”.

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, the State Government has announced a new scheme “Interest Free Loan for purchase of Scooter by Mission Shakti Federation Leaders and Community Support Staff”. The new scheme aims:

- i. 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.
- ii. 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.
- iii. Provisioning of financial support towards mobility empowerment of nearly 2 lakh SHG members across the State.
- iv. 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.
- v. 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.

The Commissioner cum Secretary requested all Banks to introduce new scheme in their CBS platform with waiver of certain charges as per features of the scheme at the earliest.

(g) Others: Cash Handling Charges - Federations Account

In the context of Mission Shakti's promotion of Self-Help Groups (SHGs) and their federations in Odisha, the federations play a vital role in supporting the SHG network and empowering women. With numerous Gram Panchayat Level Federations, Block Level Federations, and District Level Federations operating under the Department of Mission Shakti, these federations receive significant funds through the "Revolving Fund" for lending to their affiliated SHGs. However, during interactions with federation leaders, it has been noted that banks charge substantial amounts as "Cash handling charges" for SHG repayments made into federation savings bank accounts. This situation leads to financial losses for the federations due to the charges imposed by banks for multiple deposits made within a financial year or periodically.

The Commissioner Cum Secretary of Mission Shakti Department has requested banks to waive or relax the cash handling charges. In response, the Chief General Manager of SBI assured to look into the matter.

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

The Department of Mission Shakti has proposed the formation of a Sub-Committee of SLBC in a letter dated 09.05.2023 addressed to Finance Department, Govt. of Odisha. This Sub-Committee will focus on various aspects related to credit flow to Women Self-Help Groups (WSHGs) and their empowerment initiatives. The committee's responsibilities include overseeing credit flow to WSHGs, monitoring the Mission Shakti Loan - State Interest Subvention, facilitating the Business Correspondent Agent (BCA) system, implementing the Mission Shakti



Scooter Yojana and conducting Financial Literacy programs. The Sub-Committee will serve as an institutional mechanism to engage with banks, ensuring effective credit linkage to WSHGs in both rural and urban areas. This initiative aims to strengthen the financial inclusion and support systems for women-led self-help groups, empowering them to thrive and contribute to the socio-economic development of Odisha.

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 DC cum ACS agreed to the proposal and asked Finance Department to look into it.

6.3 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY2022-23, the target for individual loans was 3000, against which 1,790 loans were disbursed, accounting for 59.67% of the target. The target for group loans was 540, against which 519 loans were disbursed, accounting for 96.11% of the target. The target for credit linkage of SHGs was 6000, out of which 4437 SHGs were credit linked, accounting for 73.95% of the target.

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

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.

The Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited (OSFDC) collaborated with the Mission Shakti Department to provide financing to 1712 SC self-help groups (SHGs) during the financial years 2020-21 and 2021-22. As of 31st March 2023, 1,429 loan applications were sent to banks for finance, out of which 1,144 applications were sanctioned, and 1,097 applications were disbursed. All the banks are advised to disburse in all sanctioned cases and dispose of all the pending applications adhering to time norms.

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

The Ministry of Social Justice and Empowerment, Government of India, has granted approval for 79 loan applications under the Bankable Individual Group Scheme (Bankable IGS) for the year 2022-23. Accordingly, sanction orders have been issued to all District Welfare Officer-cum-District Managers for the implementation of this scheme. All the financing banks involved are requested to expedite the disbursement process for all 79 groups without delay.

AGENDA NO. 7

Other Issues

7.1 NPA position as on 31.03.2023

As of 31st March 2023, the total Non-Performing Assets (NPA) of all banks in the State is Rs. 12,940.20 Crores, a decrease from Rs. 15,163.51 Crores as of 31st March 2022. The NPA percentage as on 31.03.2023 is 4.65% which is reduced from 6.47% as on 31.03.2022. The NPA percentage under MSME is 5.09%, with PMEGP and Mudra having very high NPA percentages,



21.91% for PMEGP& 9.56% for Mudra. The sector-wise comparison shows a decrease in NPA percentage for all sectors.

This decrease signifies a strengthening of the loan portfolio and a decrease in the proportion of non-performing loans.

The higher percentages of NPA in PMEGP & MUDRA suggest the need for focused attention and specific measures to address the issues within these schemes.

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

To further improve the NPA position, the banks in the State should concentrate on implementing effective recovery measures, proper monitoring of loan accounts and proactive measures to prevent fresh slippages with Collaboration and support from the State Government machinery.

7.2 RSETI

As of 31st March, 2023, a total of 2, 33,209 candidates have been trained, with 176,379 (75.63%) are settled and 95,183 of those trained are credit linked. In the Rural Poor/NRLM program, 19,843 youths have been trained, which exceeds the annual target of 14,461. All banks participating in the program viz. Bank of India (156.96%), Central Bank of India (143.32%), RUDSETI -CANARA Bank (140.17%), SBI (139.01%), UCO Bank (128%) and Union Bank of India (121.63%) have achieved their annual targets as on 31.03.2023. The percentage of candidates settled with Bank finance (credit linkage) as on 31.03.2023 (cumulative) is 53.96%.

Status of Infrastructure related issues in RSETI

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

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

As of March 31st, 2023, the National Housing Bank has provided information for the CLSS program in Odisha: For the EWS/LIG category, there were 5,062 loan accounts with a net loan disbursement of ₹486.70Crores and total release of ₹106.51Crores (including subsidy released and processing fees minus subsidy refunds). For the MIG category, there were 3,607 loan accounts with a net loan disbursement of ₹646.70 Crores and total release of ₹71.00 Crores. Overall, there were 8,669 loan accounts with a net loan disbursement of ₹1,133.40 Crores and total subsidy release of ₹177.50 Crores for both EWS/LIG and MIG categories combined.

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

Between April 1, 2022, and March 31, 2023, banks have extended credit worth Rs. 1,501.32 Crores to 1, 91,659 beneficiaries belonging to the Minority Community. As of March 31, 2023, the outstanding balance is Rs. 7,025.19 Crores in 12, 75,699 accounts.

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



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

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

Banks require support from District Magistrates for attachment of property under Section 14 of the SARFAESI Act. As of March 31st, 2023, 892 applications involving Rs. 455.93 crore from different banks are pending with district magistrates for attachment of property under this section. The Finance Department has advised all Collector & District Magistrates to clear the pending applications within the prescribed time period. Lead District Managers are requested to review the position of pending cases in every DCC meeting and pursue the matter with District Authorities for immediate disposal. Banks have reported instances where police authorities are providing less support for attachment of property under Section 14, despite permission from District Magistrates. The concerned department is requested to issue necessary instructions to the Police Authorities to provide full support to banks for attachment of property under this section.

7.7 Digitization of land record: - The digitization of land records in Odisha State has revolutionized the land administration system by establishing a digital database linked to banks and financial institutions. This advancement has streamlined loan processing and approval through the creation of online charges within digital land records. The Bhulekh Odisha online portal serves as a comprehensive platform for managing land records in the state. This digitization initiative was initiated in 2008 as part of the National Land Records Modernization Programme (NLRMP) led by the Central Government. The Revenue Department of the Government of Odisha is urged to provide banks with access to the digital land records database, facilitating the creation of online charges on land for loan sanctioning purposes.

7.8 Miscellaneous

7.8.1 Registration Conveyance Deed

Banks are facing difficulty in sanction & disbursement of housing loans as the 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. 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

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

7.8.3 NOC for transfer of land from financing banks

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

7.8.4 State Recovery Act (OPDR)

As on 31st March 2023, 6,627 OPDR cases are pending with different banks amounting to Rs.91.59 Crores. The State Recovery Act (OPDR) mechanism should 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 sacrifice based on merits of each case.

7.8.5: Functioning & Timely conduct of DCC/DLRC

The RBI guidelines and Lead Bank Scheme require that the DCC and DLRC meetings should be conducted at quarterly intervals within stipulated time without being rescheduled a number of times. DCC meetings should be convened by the Lead District Managers at quarterly intervals. DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that adequate attention can be given at the State Level. LDMs should be strengthened with adequate manpower and appropriate infrastructural support such as separate office space & technical infrastructure to be the focal point for the successful implementation of the Lead Bank Scheme. The Controlling Heads of lead banks are requested to provide the manpower & infrastructure support to the LDMs.

7.8.6: Strengthening of LDMs

Controllers of the respective Lead Banks are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM's office being the focal point for the successful implementation of the Lead Bank scheme.

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.



7.8.7: Sensitization about Depositor Education and Awareness Fund (DEAF)

In terms of 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 depositor's interest as specified by Reserve Bank of India from time to time.

Reserve Bank of India launches '100 Days 100 Pays' campaign for Return of Unclaimed Depositors: 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 Centralized Web portal for public to search unclaimed deposits across multiple Banks.

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

7.9: Recent Policy Changes

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.

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

8.1: Launching of Credit Link Housing Scheme- “Mo Ghara”

The State Government has launched “Mo Ghara” scheme to provide adequate financial support to construct pukka houses to be implemented by Panchayatiraj and Drinking Water Department.

Key features of the scheme are as given below:

- i. To ensure construction/ extension/ up-gradation / completion of houses to meet the aspiration of the lower and lower-middle households of rural Odisha.
- ii. Construction and extension of houses will be pucca in nature with RCC roof only.
- iii. Upgradation - Replacement of existing roof by RCC Roof with ancillary work related to roof replacement.
- iv. Completion - Completing the incomplete house with the RCC roof, fixing doors & windows, flooring, plastering and colouring etc.
- v. The beneficiary will avail housing loan up to Rs.3 lakh which will be repaid within 10 years excluding 1 year moratorium.
- vi. There will be 4 loan slabs of Rs.1 lakh, Rs. 1.5 Lakh, Rs. 2 lakh and Rs.3 lakh and the beneficiary can opt for any one of them.
- vii. The State Government will release capital subsidy against the principal amount to the loan account of the beneficiary after completion of house.
- viii. Additional capital subsidy for vulnerable categories like SCs / STs and PwD headed households.
- ix. The beneficiaries can also avail support under relevant schemes of rural sanitation, drinking water, rural electrification etc. if found eligible and not availed earlier.

The Director, PR & DW Department requested all banks to devise a scheme for financing with waiver of processing, documentation charges etc.

8.2: Opening of one more RSETI at Badampahar, Mayurbhanj by Bank of India

Bank of India requested for opening of one more RSETI at Badampahar, under Kusumi Block of Mayurbhanj District. Since the proposal was already duly approved in Special DCC on 22.03.2023 by Collector and District Magistrate, Mayurbhanj, the same is approved in the SLBC meeting.

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

During the discussion the following action points are emerged.

1. All Banks to sign MoU with Department of Mission Shakti for engaging WSHG members as BC Agents.
2. The average loan size in WSHG lending should be increased to Rs.4 lacs.
3. A new Sub-committee of SLBC on credit flow to WSHGs is to be constituted.



4. All banks have to process the applications under various schemes in a time bound manner to reduce pendency.
5. All banks must resolve the MIS level issues pertaining to proper classification of 'other allied' sector under Agriculture.

G. Patra

171st SLBC AGENDA

02.06.2023

1

COMPARISON OF BRANCHES & ATMS WITH OTHER STATES

Particulars	March'21	March'22	March'23
	% Achievement	% Achievement	% Achievement
ACP Total	88.39	93.06	100.78
Agri Total	82.61	95.00	104.25
MSME Total	127.69	103.31	104.79
Export Credit	67.72	119.80	107.18
WSHG Linkage	129.00	114.00	126.00
CD Ratio	56.45	72.22	80.77

2

COMPARISON OF BRANCHES & ATMS WITH OTHER STATES

STATE	BRANCH NETWORK			% of Rural Branches	Total no. of ATMs	Populati on (In Lakhs)	Branches per lakh population (2011 Census)	ATMs per lakh population (2011 Census)
	RURAL	SEMI URBAN/ URBAN	TOTAL					
ODISHA (MARCH 23)	3,054	2,720	5,774	52.89	7,627	419.74	13.76	18.17
KARNATAKA (MARCH 23)	4,293	7,708	12,001	35.77	16,978	610.95	19.64	27.79
HIMACHAL PRADESH (MAR 23)	1,744	5,35	2,279	76.52	2,135	68.35	33.19	31.10
TELENGANA (MARCH 23)	1,832	4,313	6,145	29.81	9,660	350.04	17.56	27.59
HARYANA (MARCH 23)	1,709	3,265	4,974	52.34	7,139	253.51	19.62	28.16

3

COMPARISON OF PERFORMANCE WITH OTHER STATES

STATES	AGRI	MSME	TOTAL PS	CD RATIO	NPA %
	% OF ACHIEVEMENT	% OF ACHIEVEMENT	% OF ACHIEVEMENT		
ODISHA (MAR 23)	104.25	104.79	100.78	80.77	4.65
KARNATAKA (MAR 23)	113.40	90.92	89.57	73.52	20.43
HIMACHAL PRADESH (MAR 23)	74.26	139.61	93.24	40.58	4.70
TELENGANA (MARCH 23)	100.49	174.37	119.84	119.16	7.70
HARYANA (MARCH 23)	78.00	206.00	112.00	78.00	11.00

4

AGENDA NO. 1:
Confirmation of Proceedings of
170th SLBC Meeting held on
10.03.2023 & Compliance Status
of Action Points.

5

AGENDA NO. 1:Confirmation of Proceedings of 169th SLBC Meeting held on 15.11.2022 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.

6

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

Sl.	Action Points	Compliance Status																						
1.	All banks should take steps to achieve 100% ACP target for the current FY.	<p>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</p> <table border="1"> <thead> <tr> <th rowspan="2">ACP Particulars</th> <th rowspan="2">Target for FY 2022-23</th> <th>March'23</th> <th>March'23</th> </tr> <tr> <th>Achv.</th> <th>% Achv</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>52,487</td> <td>54,716</td> <td>104.25</td> </tr> <tr> <td>MSME</td> <td>59,450</td> <td>62,299</td> <td>104.79</td> </tr> <tr> <td>Other PS</td> <td>22,728</td> <td>18,706</td> <td>82.30</td> </tr> <tr> <td>Priority Sector Total</td> <td>1,34,665</td> <td>1,35,721</td> <td>100.78</td> </tr> </tbody> </table>	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
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7

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

Sl.	Action Points	Compliance Status					
		Date	30.06.2022	30.09.2022	31.12.2022	31.03.2023	
2.	All Banks should process the applications under various schemes in at time bound manner in order to ensure nil pendency.	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
		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

8

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

Sl.	Action Points	Compliance Status																													
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 border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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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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 border="1"> <thead> <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> </thead> <tbody> <tr> <td>1.10</td> <td>1.49</td> <td>1.70</td> <td>2.20</td> <td>3.01</td> </tr> </tbody> </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														
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9

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

Sl.	Action Points	Compliance Status																								
5.	All banks to sign MOU with Mission Shakti Department latest by 31.03.23 for engaging WSHG members as BCA.	<p>Status of MoU signing is same as of the last SLBC meeting. There is no progress.</p> <p>11 major banks viz. HDFC Bank, Bank of Maharashtra, Bank of India, Bank of Baroda, Central Bank of India, Indian Overseas Bank, Odisha State Cooperative Bank, Punjab & Sind Bank, IDBI Bank, Indus Ind Bank and Federal Bank have not signed the MoU yet.</p>																								
6.	All Banks must resolve the MIS level issues pertaining to proper classification of "Other Allied" sector under agriculture.	<p>Majority of banks have rectified their MIS and they are now reporting all advances in proper heads except the following banks.</p> <table border="1"> <thead> <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> </thead> <tbody> <tr> <td>232.42</td> <td>968.46</td> <td>4264.35</td> <td>920.13</td> <td>647.60</td> </tr> </tbody> </table>	TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA					(Amount in Rs. Crores)					Annual Target for FY 2022-23	Achievement				Jun-22	Sep-22	Dec-22	Mar-23	232.42	968.46	4264.35	920.13	647.60
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1.2 Action Taken Report on the Major issues raised in the meeting

Sl.	Action Points	Compliance Status																																																						
6.	All Banks must resolve the MIS level issues pertaining to proper classification of "Other Allied" sector under agriculture.	<p style="text-align: center;">COMPARISON OF BANKS REPORTING HIGER AMOUNT IN "OTHER" UNDER ALLIED SECTOR</p> <table border="1"> <thead> <tr> <th rowspan="2">BANK</th> <th colspan="4">Achievement (Amount in Rs. Crore)</th> </tr> <tr> <th>Jun-22</th> <th>Sep-22</th> <th>Dec-22</th> <th>Mar-23</th> </tr> </thead> <tbody> <tr> <td>RBL Bank</td> <td>2.04</td> <td>144.43</td> <td>255.62</td> <td>278.71</td> </tr> <tr> <td>Ujjivan Small Finance Bank</td> <td>46.75</td> <td>66.90</td> <td>0.00</td> <td>71.50</td> </tr> <tr> <td>DCB Bank Ltd</td> <td>1.34</td> <td>7.21</td> <td>24.31</td> <td>56.57</td> </tr> <tr> <td>HDFC Bank</td> <td>18.73</td> <td>17.56</td> <td>30.46</td> <td>47.50</td> </tr> <tr> <td>Orissa State Co-Op. Bank</td> <td>3.67</td> <td>3.63</td> <td>4.85</td> <td>35.77</td> </tr> <tr> <td>IDFC First Bank</td> <td>28.40</td> <td>49.32</td> <td>20.94</td> <td>27.81</td> </tr> <tr> <td>Bank of Maharashtra</td> <td>0.13</td> <td>4.88</td> <td>1.75</td> <td>26.52</td> </tr> <tr> <td>Utkal Grameen Bank</td> <td>2.21</td> <td>8.24</td> <td>15.32</td> <td>23.72</td> </tr> <tr> <td>Bandhan Bank</td> <td>0.00</td> <td>13.79</td> <td>15.16</td> <td>21.24</td> </tr> </tbody> </table>	BANK	Achievement (Amount in Rs. Crore)				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
		BANK		Achievement (Amount in Rs. Crore)																																																				
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AGENDA NO.2 Annual Credit Plan/ CD Ratio

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

In the FY 2022-23 (upto 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. Crore)								
Particulars	FY 2021-2022 (31.03.22)			Target for FY 2022-23	March 23		As of Dec' 22	
	Target	Achv	% Achv		Achv	% Achv	Achv.	% Achv
Agri Total	46,586.49	44,257.73	95.00	52,486.66	54,716.32	104.25	41,066.48	78.24
MSME Total	41,324.43	42,690.90	103.31	59,449.52	62,298.81	104.79	45,940.57	77.28
Education	1,097.39	377.62	34.41	977.72	717.53	73.39	564.82	57.77
Housing	5,770.64	1,985.63	34.41	6,065.78	4,344.30	71.62	3,070.65	50.62
Export Credit	4,566.61	5,470.96	119.80	4,706.82	5,044.71	107.18	2,861.83	60.80
Others PS	10,895.46	7,807.42	71.66	10,978.37	8,599.05	78.33	3,903.50	35.56
Priority Sector Total	1,10,241.02	1,02,590.26	93.06	1,34,664.87	1,35,720.72	100.78	97,407.85	72.33

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

Bank group wise Achievement under ACP 2022-23 (Amount in Rs. Cr.)								
Particulars	FY 2021-2022 (31.12.21)			Target for FY 2022-23	As of March 22		As of Dec' 22	
	Target	Achv	% Achv		Achv	% Achv	Achv.	% Achv
Public Sector Banks	65,342	58,358.12	89.31	81,601.61	81,288.64	99.62	59,118.43	72.45
Private Sector Banks	19,617	19,704.40	100.44	25,798.28	25,450.62	98.65	18,187.65	70.50
Regional Rural Banks	6,410	5,332.86	83.19	6,792.96	7,721.33	113.67	5,434.51	80.00
Co-operative Banks	18,400	17,646.04	95.90	19,447.46	18,737.61	96.35	12,856.86	66.11
Small Finance Bank	472	1,548.84	328.28	1,024.57	2,522.52	246.20	1,810.40	176.70
Total	1,10,241	1,02,590.26	93.06	1,34,664.87	1,35,720.72	100.78	97,407.85	72.33

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

ACP ACHIVEMENET COMPARISON PSBs						Amount in Rs. Crores
BANKS	% Achv. FY 2021-22	FY 2022-23				
		Target FY 22-23	% Achv. up to Dec 22	Achievement up to March 23	% Achv. March 23	
Bank of Maharashtra	208.39	249.48	69.50	317.12	127.11	
Indian Overseas Bank	139.89	2,553.36	84.55	2,640.78	103.42	
UCO Bank	82.71	5,422.73	72.75	5,522.42	101.84	
Bank of Baroda	83.61	3,438.14	83.04	3,481.33	101.26	
Canara Bank	90.49	4,360.53	75.12	4,402.04	100.95	
State Bank of India	94.94	38,766.50	80.12	39,101.27	100.86	
Union Bank of India	71.83	7,977.08	50.42	8,001.51	100.31	
Indian Bank	86.27	4,786.72	66.68	4,799.52	100.27	
Punjab National Bank	85.84	6,387.37	64.95	6,388.78	100.02	
Central Bank of India	48.91	1,551.61	53.99	1,406.98	90.68	
Bank of India	81.64	5,688.03	59.59	5,151.20	90.56	
Punjab & Sind Bank	89.15	420.06	13.99	75.69	18.02	
Public Sector Banks	89.31	81,601.61	72.33	81,288.64	99.62	
STATE TOTAL	93.06	134664.87	72.33	135720.72	100.78	

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

ACP ACHIVEMENET COMPARISON PVT BANKS						Amount in Rs. Crores
BANKS	% Achv. FY 2021-22	FY 2022-23				
		Target FY 22-23	% Achv. up to Dec 22	Achievement up to March 23	% Achv. March 23	
Yes Bank	479.13	97.89	195.68	545.57	557.33	
IDFC Bank	22.74	273.01	152.64	556.16	203.72	
Kotak Mahindra Bank Ltd	114.81	489.18	145.69	940.26	192.21	
RBL Bank	589.76	324.90	100.41	534.31	164.46	
Federal Bank	182.89	749.17	108.94	1220.06	162.85	
DCB Bank Ltd	98.60	625.16	79.36	744.65	119.11	
Indus Ind Bank	433.90	4217.42	84.01	4875.28	115.60	
IICI Bank	91.40	4593.30	85.32	4955.47	107.88	
HDFC Bank	38.51	4786.93	58.44	4157.06	86.84	
Bandhan Bank	271.14	1704.49	56.53	1442.94	84.66	
Axis Bank Ltd	80.68	5295.48	56.83	4288.16	80.98	
IDBI Bank	67.11	1494.72	57.10	1006.25	67.32	
Karur Vysya Bank	8.62	115.95	24.71	53.38	46.04	
Karnatak Bank Ltd.	33.78	298.79	23.58	80.98	27.10	
Laxmi Vilas Bank	42.10	31.06	13.07	4.06	13.07	
The South Indian Bank Ltd.	328.68	374.71	8.68	42.08	11.23	
Tamilnadu Mercantile Bank Ltd.	111.25	310.43	0.00	3.95	1.27	
City Union Bank	0.00	5.73	122.08	0.00	0.00	
Standard Chartered Bank	4.12	9.96	0.00	0.00	0.00	
PVT. BANKS	100.44	25798.28	70.50	25450.62	98.65	
STATE TOTAL	93.06	134664.87	72.33	135720.72	100.78	

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

ACP ACHIVEMENET COMPARISON RRBs						Amount in Rs. Crores
BANKS	% Achv. FY 2021-22	FY 2022-23				
		Target FY 22-23	% Achv. up to Dec 22	Achievement up to March 23	% Achv. March 23	
Odisha Gramya Bank	92.65	4218.94	77.58	4817.35	114.18	
Utkal Grameen Bank	73.67	2574.02	83.97	2903.98	112.82	
RRBs	83.19	6792.96	80.00	7721.33	113.67	
ACP ACHIVEMENET COMPARISON SFBs & OSCB						Amount in Rs. Crores
BANKS	% Achv. FY 2021-22	FY 2022-23				
		Target FY 22-23	% Achv. up to Dec 22	Achievement up to March 23	% Achv. March 23	
Jana Small Finance Bank	143.17	160.43	311.84	784.64	489.08	
Suryoday Small Finance Bank	424.36	165.55	308.91	678.45	409.83	
Ujjivan Small Finance Bank	358.97	149.96	300.19	481.95	321.38	
Utkarsh Small Finance Bank	773.69	227.66	127.84	429.74	188.76	
ESAF Small Finance Bank	608.73	320.97	17.91	147.74	46.03	
SFBs	328.27	1,024.57	176.70	2,522.52	1,455.08	
Orissa State Co-Op. Bank	95.90	19,447.46	66.11	18,737.61	96.35	
STATE TOTAL	93.06	134664.87	72.33	135720.72	100.78	

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

ACP ACHIVEMENET COMPARISON DISTRICTS						Amount in Rs. Crores
Districts	% Achv. FY 2021-22	FY 2022-23				
		Target FY 22-23	% Achv. up to Dec 22	Achievement up to March 23	% Achv. March 23	
BOLANGIR	94.97	3399.38	89.51	4567.59	134.37	
KORAPUT	84.62	3096.19	77.47	3903.10	126.06	
KHURDA	78.97	29439.05	85.58	35175.28	119.49	
KANDHAMAL	61.82	1259.48	87.05	1479.11	117.44	
NAYAGARH	116.39	2201.96	87.52	2528.03	114.81	
SONEPUR	103.80	1316.55	76.39	1504.52	114.28	
BOUDH	105.13	948.09	87.14	1061.65	111.98	
CUTTACK	108.85	8793.26	77.93	9763.79	111.04	
JAGATSinghpur	85.64	2609.83	70.53	2696.12	103.31	
BALASORE	112.28	6797.05	70.95	6943.13	102.15	
KENDRAPARA	153.70	3009.47	79.30	2965.05	98.52	
ANGUL	97.47	4286.59	64.62	4169.62	97.27	
BARGARH	93.06	4829.18	68.45	4610.15	95.46	
KALAHANDI	62.06	2956.57	74.65	2790.57	94.39	
PURI	76.11	3979.48	68.62	3730.71	93.75	
STATE TOTAL	93.06	134664.87	72.33	135720.72	100.78	

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

ACP ACHIVEMENET COMPARISON DISTRICTS						Amount in Rs. Crores
Districts	% Achv. FY 2021-22	FY 2022-23				
		Target FY 22-23	% Achv. up to Dec 22	Achievement up to March 23	% Achv. March 23	
GANJAM	88.63	9452.80	65.01	8759.38	92.66	
RAYAGADA	95.76	1737.93	64.28	1606.11	92.42	
MAYURBHANJ	90.25	4198.93	59.33	3856.34	91.84	
KEONJHAR	101.10	4007.08	71.53	3654.80	91.21	
JAJPUR	141.96	6083.22	72.33	5439.13	89.41	
DEOGARH	75.81	676.29	52.76	598.43	88.49	
SAMBALPUR	116.09	4297.78	65.76	3755.18	87.37	
NUAPADA	69.78	1025.04	61.64	893.61	87.18	
DHENKANAL	59.87	3035.32	61.90	2540.16	83.69	
SUNDARGARH	119.53	10161.56	59.14	8213.65	80.83	
BHADRAK	93.86	4465.83	60.04	3594.28	80.48	
JHARSUGUDA	87.96	2544.63	66.15	2011.41	79.05	
MALKANGIRI	60.79	786.88	57.06	616.13	78.30	
NABARANGPUR	67.02	1601.32	56.47	1210.00	75.56	
GAJAPATI	70.04	1668.17	33.62	1083.69	64.96	
STATE TOTAL	93.06	134664.87	72.33	135720.72	100.78	

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2.2. CD Ratio (All Banks)

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state			
	31.03.2022	31.12.2022	31.03.2023	Trend
Public Sector Banks	60.63	67.24	67.45	↑
Private Sector Banks	72.47	76.59	77.88	↑
RRBs	42.21	48.45	49.39	↑
Cooperative Banks	129.18	144.31	170.84	↑
Small Finance Banks	224.56	238.41	133.09	↑
State Total	72.22	78.81	80.77	↑

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2.2. CD Ratio (PSBs)

BANKS	Mar-22	Dec-22	Mar-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharashtra	147.53	178.63	725.86	1,381.14	190.28
Punjab & Sind Bank	76.14	129.27	1,071.60	1,829.88	170.76
Bank of India	56.45	79.48	18,457.90	14,919.32	80.83
Bank of Baroda	52.30	77.64	13,335.82	10,621.15	79.64
Punjab National Bank	81.29	79.82	22,472.81	17,559.22	78.14
Canara Bank	72.62	76.47	13,911.95	10,760.99	77.35
Indian Bank	57.24	79.37	15,838.24	12,218.06	77.14
Union Bank of India	53.23	68.87	28,194.40	20,355.97	72.20
UCO Bank	56.61	61.14	20,510.46	12,663.50	61.74
Indian Overseas Bank	36.52	60.09	8,232.12	5,078.59	61.69
State Bank of India	58.61	62.03	1,64,737.44	1,00,913.70	61.26
Central Bank of India	38.18	41.60	4,469.91	2,103.94	47.07
Public Sector Banks	58.90	67.24	3,11,958.51	2,10,405.46	67.45
CD Ratio of State:					80.77

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2.2. CD Ratio (Pvt. Banks)

BANKS	Mar-22	Dec-22	Mar-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
City Union Bank	161.68	211.95	17.19	44.20	257.13
The South Indian Bank Ltd.	163.46	180.45	169.40	386.01	227.87
Karnataka Bank Ltd.	116.16	128.28	467.92	651.28	139.19
Kotak Mahindra Bank Ltd	68.22	95.88	467.92	651.28	139.19
Yes Bank	35.68	133.55	1,589.00	2,161.00	136.00
IDFC Bank	182.63	142.91	1,546.16	2,007.03	129.81
Indus Ind Bank	161.57	140.77	5,204.05	6,569.17	126.23
Federal Bank	109.11	124.18	1,172.71	1,365.82	116.47
DCB Bank Ltd	135.97	124.12	1,378.21	1,507.97	109.41
Bandhan Bank	104.95	86.39	3,471.81	2,650.38	76.34
Axis Bank Ltd	63.87	75.09	25,329.46	18,379.85	72.56
HDFC Bank	64.48	61.72	25,442.46	18,363.73	72.18
ICICI Bank	62.84	68.42	23,237.52	16,385.61	70.51
IDBI Bank	63.59	63.52	5,943.31	3,883.43	65.34
RBL Bank	40.68	61.66	1,020.14	455.05	44.61
Karur Vysya Bank	36.89	38.08	342.88	127.94	37.31
Tamandu Mercantile	115.37	31.91	108.85	34.12	31.35
Laxmi Vilas Bank	32.70	26.45	63.02	16.67	26.45
Standard Chartered Bank	53.45	4.80	162.13	7.79	4.80
Private Sector Banks	73.45	76.59	97,134.15	75,648.32	77.88
CD Ratio of State:					80.77

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2.2. CD Ratio (RRBs, OSCB & SFBs)

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
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
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
OSCB	310.78	395.94	322.16	144.31	25,433.22	33,849.49	133.09
RIDF NABARD						36,859.91	
STATE TOTAL	253.75	238.63	229.71	78.81	4,59,581.86	3,71,217.34	80.77

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2.2. CD Ratio (Districtwise)

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
CD Ratio of State:							80.77

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2.2. CD Ratio (Districtwise)

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
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
CD Ratio of State:							80.77

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

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3.1 Banking Network in Odisha

(a) Banking Network in Odisha

Total banking network in Odisha has been increased from 30,261 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	December-22	March-23	Increase over December 2022	Increase over March 2022
No. of B&M Branch	5,607	5,695	5,774	79	167
No. of BC	17,127	99,656	48,923	-50,733	31,796
No. of ATM	7,461	7553	7,627	74	166
Total Banking Network	30,195	1,12,904	62,324	-50,580	32,129

The number of B & M branches, BCs and ATMs as on 31.03.2023 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. It is to be noted that YES Bank has reported 50,396 number of BCs to SLBC but reported 35,686 in IBA portal including 871 WSHG members as BCs. RBI has advised SLBC to reconcile BC status with IBA portal.

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3.1 Banking Network in Odisha

Top 3 PSBs Whose Branch Network Has Increased Over The Year

SI No.	BANK	31.03.2022	31.03.2023	Increase over Last Year
1	UCO Bank	249	262	13
2	Bank of Maharashtra	27	39	12
3	Union Bank of India	343	353	10

Top 3 Pvt Banks Whose Branch Network Has Increased Over The Year

SI no.	BANK	31.03.2022	31.03.2023	Increase over Last Year
1	Bandhan Bank	192	234	42
2	HDFC Bank	174	208	34
3	ICICI Bank	164	179	15

Top 3 SFBs Whose Branch Network Has Increased Over The Year

SI no.	BANK	31.03.2022	31.03.2023	Increase over Last Year
1	Utkarsh SFB	71	78	7
2	Jana SFB	70	76	6
3	ESAF SFB	3	5	2

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3.1 Banking Network in Odisha

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

	Total No of GPs	GPs with B&M Branches	GPs with BCs/CSPs and IPPB facility access points only
As on 31.03.2023	6,798	2,844	3,950

Details of 4 unbanked GPs-

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

Summary of IPPB Branches and Facility Access Points in the State

IPPB Branch	IPPB Facility Access Points	Out of which covering Unbanked GPs
33	8,044	391

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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
	March 22	Dec 22			
Public Sector Banks	9,953	10,544	11,903	11,903	11,740
Private Sector Banks	5,308	87,266	35,131	35,131	31,489
RRBs	1,813	1,751	1,793	1,793	1,151
Small Finance Banks	53	95	96	96	92
Total	17,127	99,656	48,923	48,923	44,472

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

Updated status of 270 identified GPs for opening of B & M Branches				
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
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

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.

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3.6 Connectivity by BBNL in the GPs as on 31.12.2022

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

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

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3.7 Performance in Social Security Schemes as on 31.12.2022

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

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3.12 Financial Inclusion Fund (FIF) of NABARD

NABARD has informed that as of 31.12.2022 Rs.2,249.17 Lakhs has been sanctioned to 18 banks and Rs.28.45 Lakhs to other agencies. However, Rs.10.02 Lakhs has been disbursed to banks and Rs.27.63 Lakhs has been disbursed to other agencies under FIF.

Apart from this NABARD has disbursed Rs.396.60 Lakhs to 11 banks and to other agencies in current financial year (2022-23) for which sanction was made during previous financial years.

Performance in FIF Scheme in FY 2022-23		
As on	No. of Beneficial Banks/ Institutions	Sanctioned Amount (in Rs. Lakhs)
30.06.2022	3	37.61
30.09.2022	12	287.00
31.12.2022	19	2,277.62

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

Performance

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3.14 Targeted Financial Inclusion Intervention Programme (TFIIP)

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

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				11,289			28,155			4,168		
	Jan'20	Dec'22	%Ach	Jan'20	Dec'22	%Ach	Jan'20	Dec'22	%Ach	Jan'20	Dec'22	%Ach
Bolangir	91,640	1,25,223	97	3,581	10,689	109	12,005	27,024	89	1,609	3,296	114
Dhenkanal	94,898	1,22,855	95	6,308	15,285	156	21,854	38,486	127	1,964	4,904	170
Gajapati	90,970	1,14,720	88	2,738	9,972	102	8,092	24,484	81	1,706	3,713	129
Kalahandi	72,899	1,02,371	79	2,046	7,705	79	7,306	21,446	71	937	2,311	80
Kandhamal	77,817	1,01,284	78	2,898	11,325	116	11,818	29,284	97	1,193	3,357	116
Koraput	72,387	1,05,097	81	3,228	9,422	96	8,555	20,541	68	1,069	3,260	113
Malkangiri	63,248	1,22,810	95	2,035	11,600	119	5,213	21,169	70	716	2,242	78
Nabarangpur	64,668	1,00,953	78	2,482	8,478	87	7,609	18,309	60	910	2,031	70
Nuapada	87,177	1,18,256	91	3,215	13,227	135	10,941	29,204	96	1,143	2,859	99
Rayagada	72,970	98,888	76	4,045	11,063	113	9,767	22,524	74	1,445	3,432	119

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Mission Utkarsh

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

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

KPIs (Per lakh Population)	Achievement Dec 2022 (Per lakh Population)	State Target Feb 2023	% of Achievement (State Benchmark)	National Target Feb 2025
CASA	1,02,371	1,09,405	94%	11,9714
PMJJBY	7,705	6,405	120%	6,405
PMSBY	21,446	19,003	113%	19,003
APY	2,311	2,770	83%	2,770
MUDRA	41,495	48,937	85%	48,937

Special 6 Month Campaign at GP Level from 15.02.2023 to 15.08.2023

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

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

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3.15 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
1.	Bargarh	State Bank of India
1.	Puri	UCO Bank
1.	Gajapati	Union Bank of India
1.	Balasore	UCO Bank
1.	Koraput	State Bank of India
1.	Sonepur	State Bank of India
1.	Khurda	State Bank of India
1.	Dhenkanal	UCO Bank
1.	Kalahandi	State Bank of India
1.	Keonjhar	Bank of India

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4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

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

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

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

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	Agriculture Sector under Annual Credit Plan							
	FY 2021-2022 (up to 31.03.2022)			FY 2022-2023 (upto 31.03.2023)				
	Annual Target	Achv.	% Achv	Annual Target	December 22		March 23	
					Achv.	% Achv	Achv.	% Achv
Crop Loan	32,156.12	27,462.35	85.40	35,156.06	25469.09	72.45	33,137.77	94.26
Term Loan	5,823.34	3,468.13	59.56	6,918.76	4032.74	58.29	6,004.50	86.79
Allied Advance	5,160.52	7,111.89	137.81	6,485.61	6190.64	95.45	7,491.18	115.50
Farm Credit	43,139.98	38,042.37	88.18	48,560.43	35392.47	73.50	46,633.45	96.03
Agriculture Infrastructure	1,668.07	1025.52	61.48	1,882.27	1519.73	80.74	1,840.50	97.78
Ancillary Activities	1,778.44	5,189.84	291.82	2,043.97	3854.28	188.57	6,242.37	305.40
Agri Total	46,586.49	44,257.73	95.00	52,486.66	41,066.48	78.24	54,716.32	104.25

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

Bank Category Wise Target Vs Achievement under ACP as on 31.03.2023

(Amt in Rs. Cr.)

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

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

QUARTERLY PROGRESS IN ACP AGRI

PSBs

(Amount in Rs. Crores)

BANKS	% March-22	FY 2022-23				
		Annual Target 2022-23	Achievement † Dec-22	% Dec-22	Achievement † March-23	% March-23
Bank of Baroda	74.55	1031.94	989.32	95.87	1262.72	122.36
Indian Overseas Bank	34.75	735.26	687.50	93.50	808.53	109.97
Canara Bank	100.08	1307.71	1122.42	85.83	1474.17	112.73
State Bank of India	70.68	11669.21	9045.31	77.51	11246.60	96.38
Indian Bank	80.73	1444.42	1113.50	77.09	963.18	66.68
UCO Bank	69.21	1532.61	1123.54	73.31	1513.15	98.73
Punjab National Bank	92.61	1917.11	1346.82	70.25	1921.02	100.20
Bank of Maharashtra	6.18	63.63	44.65	70.17	173.19	272.18
Central Bank of India	46.55	461.72	280.62	60.78	486.69	105.41
Bank of India	80.19	1715.00	995.71	58.06	1485.16	86.60
Union Bank of India	78.39	2397.60	1271.52	53.03	2288.36	95.44
Punjab & Sind Bank	35.07	86.75	9.70	11.18	9.32	10.74
TOTAL	80.86	24362.96	18030.61	74.01	23632.09	97.00
STATE % OF ACHIEVEMENT						104.25

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

QUARTERLY PROGRESS IN ACP AGRI						
PVT BANKS (Amount in Rs. Crores)						
BANKS	% March-22	FY 2022-23				
		Annual Target 2022-23	Achievement Dec-22	% Dec-22	Achievement March-23	% March-23
Yes Bank	1426.19	13.49	0	0	280.2	2077.09
RBL Bank	3604.96	21.95	295.6	1347	318.71	1451.98
IDFC Bank	652.12	70.46	327.5	464.7	452.63	642.39
Kotak Mahindra Bank Ltd	125.03	90.81	287.7	316.8	377.55	415.76
Indus Ind Bank	1031.13	988.91	2501	252.9	3485.53	352.46
DCB Bank Ltd	196.85	182.94	351	191.8	484.95	265.09
Karur Vysya Bank	1177.58	16.59	27.39	165.1	42.93	258.77
Federal Bank	165.09	177.62	281.2	158.3	385.11	216.82
Laxmi Vilas Bank	5.76	2.71	2.39	88.33	4.06	149.82
ICICI Bank	141.65	1,370.16	1020	74.41	1410.45	102.94
Axis Bank Ltd	110.98	1,586.49	1053	66.37	1581.22	99.67
Bandhan Bank	206	473.39	321.8	67.97	415.7	87.81
IDBI Bank	57.52	447.1	276.7	61.89	340.63	76.19
The South Indian Bank Ltd.	0	86.43	32.31	37.38	42.08	48.69
Karnatak Bank Ltd.	159.57	48.21	14.12	29.29	17.51	36.32
HDFC Bank	23.56	1,420.83	285.9	20.12	423.87	29.83
City Union Bank	0	0.33	0	0	0	0.00
Standard Chartered Bank	0	0.57	0	0	0	0.00
Tamilnadu Mercantile Bank Ltd.	0	56.02	0	0	0	0.00
TOTAL	178.45	7,055.01	7,076.85	100.31	10,063.13	142.64
STATE % OF ACHIEVEMENT						104.25
The performance of empanelled private banks like HDFC Bank, is below satisfactory. Advised to improve performance						

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

QUARTERLY PROGRESS IN ACP AGRI						
RRBs & OSCB (Amount in Rs. Crores)						
BANKS	% March-22	FY 2022-23				
		Annual Target 2022-23	Achievement Dec-22	% Dec-22	Achievement March-23	% March-23
Odisha Gramya Bank	39.94	1682.90	706.53	41.98	907.64	53.93
Utkal Grameen Bank	72.61	1486.08	1393.84	93.79	1686.13	113.46
OSCB	91.60	17670.59	12645.62	71.56	16781.06	94.97
SFBs (Amount in Rs. Crores)						
BANKS	% March-22	FY 2022-23				
		Annual Target 2022-23	Achievement Dec-22	% Dec-22	Achievement March-23	% March-23
Jana SFB	150.11	11.15	295	2645	461.59	4139.82
Suryoday SFB	842.71	46.32	451	975	621.48	1341.71
Ujjivan SFB	496.21	29.92	282	944	252.37	843.48
Utkarsh SFB	2542.21	57.11	138	241	180.77	316.53
ESAF SFB	1186.77	84.61	49.2	58.1	130.06	153.72
TOTAL	585.26	229.11	1215.43	530.5006	1646.27	718.55
STATE % OF ACHIEVEMENT						104.25

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4.2 Financing to Agriculture Sector - 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.

Bank group wise achievement under Annual Credit Plan (ACP) under Crop Loan Sector for the FY 2021-22(Upto March 2022) and FY 2022-23 (Up to March 2023) is given below:

Type of the Bank	Crop Loan (FY 2021-22)			Crop Loan (FY 2022-23)				
	As of March 2022,			As of December 2022			As of March 2023	
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.	Achv.	% Achv.
PSBs	11,368.23	8,383.80	73.75	12,498.95	9,428.81	75.44	12,265.45	98.13
PVTs	2,695.16	1513.92	56.17	3,458.31	1,542.16	44.59	2,155.71	62.33
RRBs	2,425.81	1,660.82	68.46	2,177.12	1,736.49	79.76	2,032.74	93.37
SFBs	119.97	6.05	5.04	104.35	153.38	146.98	0.00	0.00
OSCB	15,546.94	15,897.76	102.26	16,917.33	12,608.25	74.53	16,683.87	98.62
Total	32,156.12	27,462.35	85.40	35,156.06	25,469.09	72.45	33,137.77	94.26

(Amt in Rs. Cr.)

Performance

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4.2 Financing to Agriculture Sector - Agriculture 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 (Up to March 2023) are given below:

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

Amt. in Rs. 'Crore'

Performance

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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.)	State Avg. Loan Size (In Rs. Actual)	No. (in actuals)	Amt (in Cr.)
Mar'23	37,80,305	21,809.71	57,692.99	50,82,700	31,417.02
Dec'22	33,26,371	18,102.58	54,421.41	50,94,623	29,897.74
Mar'22	35,04,696	18660.58	53,244.50	51,32,650	26,413.59

Performance

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

Parameters	Cumulative (01.04.2021 to 31.03.2022)	Kharif 22 (01.04.2022 to 30.09.2022)	Rabi 22-23 (01.10.2022 to 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

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

Period	Target	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Total application Disbursed	Amount Disbursed (in Crore)
31.03.2022	99,195	22,979	19,436	6,962	65.14	6,160	52.79
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

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

PUBLIC SECTOR BANKS PERFORMANCE UNDER BALARAM FY 2022-23

Name of the Bank	Target 20-21 & 21-22	Ach. For 20-21 & 21-22	Target for 2022-23	Ach. For 2022-23	Cumulative Ach.
State Bank of India	19880	81	11291	138	219
UCO Bank	5852	43	3323	128	171
Bank of India	5460	63	3101	86	149
Canara Bank	6048	35	3435	75	110
Union Bank of India	7868	18	4469	85	103
Punjab National Bank	8232	16	4675	50	66
Central Bank of India	2128	8	1208	44	52
Indian Bank	4368	13	2481	51	64
Indian Overseas Bank	2772	10	1574	24	34
Bank of Baroda	3528	2	2003	9	11
Bank of Maharashtra	112	0	63	0	0
Punjab & Sind Bank	224	0	127	0	0
Total of public sector banks	66472	289	37750	690	979

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

PRIVATE SECTOR BANKS PERFORMANCE UNDER BALARAM 31.12.2022

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

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4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

OSCB & RRBs PERFORMANCE UNDER BALARAM 31.12.2022					
Name of the Bank	Target 20-21 & 21-22	Ach. For 20-21 & 21-22	Target for 2022-23	Ach. For 2022-23	Cumulative Ach.
The Odisha State Cooperative Bank Ltd.	4500	5619	34026	7283	12902
Odisha Gramya Bank & Utkal Grameen Bank	17740	165	14000	67	232
Total of RRBs & cooperative banks	22,240	5,784	48,026	7350	13,134
SMALL FINANCE BANKS PERFORMANCE UNDER BALARAM 31.12.2022					
Name of the Bank	Target 20-21 & 21-22	Ach. For 20-21 & 21-22	Target for 2022-23	Ach. For 2022-23	Cumulative Ach.
Jana Small Finance Bank	120	0	807	0	0
Suryoday Small Finance Bank	257	0	2104	0	0
Ujjivan Small Finance Bank	44	0	345	0	0
Utkarsh Small Finance Bank	112	0	1383	0	0
Total SFBs	533	0	4,639	0	0
Grand Total	99,195	6,160	1,00,000	6,265	12,425

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.

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4.6 Agriculture Infrastructure Fund:

Date	Sponsored	Sanctioned		Pending	Rejected
	A/C	A/C	Amount in Rs. Cr.	A/C	A/C
31.03.2022	277	159	90.26	14	104
31.10.2022	445	236	128.17	66	143
30.01.2023	567	350	194.36	47	167
31.03.2023	787	467	269.00	94	226

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

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4.6 Agriculture Infrastructure Fund:

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
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

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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

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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.

Comparative – Disbursement under Allied Sectors (Amt in Rs. Cr.)								
Name of the Scheme	FY 2021-22			FY 2022-23				
	Target for Full FY(in Cr.)	(in Cr.)	% Achv.	Target for Full FY 2022-23	As of Dec'22		As of March 23	
					Achv.	% Achv.	Achv.	% Achv.
Dairy	1909.63	428.11	22.42	2117.00	1683.82	79.54	2,116.67	99.98
Fishery	1182.74	308.34	26.07	1557.61	695.62	44.66	889.68	57.12
Poultry	1029.03	352.79	34.28	1228.36	876.57	71.36	1,110.81	90.43
AH-Sheep /Goatery/ Piggery	834.13	1825.06	218.80	1350.23	2014.50	149.20	2,726.42	201.92
Others	205.01	2353.65	1148.06	232.42	920.13	395.89	647.60	278.63
Total	5160.54	5267.95	102.08	6485.62	6190.64	95.45	7,491.18	115.50

Performance

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4.8 Agriculture Allied Sectors (Other Allied Sector)

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

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

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA (Amount in Rs. Crores)

Annual Target for FY 2022-23	Achievement			
	Jun-22	Sep-22	Dec-22	Mar-23
232.42	968.46	4264.35	920.13	647.60

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4.8 Agriculture Allied Sectors (Other Allied Sector)

LIST OF BANKS REPORTING IN "OTHERS" UNDER ALLIED SECTOR (Amount in Rs. Crores)

BANK	Annual Target for FY 2022-23	Jun-22	Sep-22	Dec-22	Mar-23
RBL Bank	0.12	2.04	144.43	255.62	278.71
Ujjivan Small Finance Bank	0.17	46.75	66.90	0.00	71.50
DCB Bank Ltd	1.23	1.34	7.21	24.31	56.57
HDFC Bank	9.31	18.73	17.56	30.46	47.50
Orissa State Co-Op. Bank	9.31	3.67	3.63	4.85	35.77
IDFC Bank	0.40	28.40	49.32	20.94	27.81
Bank of Maharashtra	0.36	0.13	4.88	1.75	26.52
Utkal Grameen Bank	3.53	2.21	8.24	15.32	23.72
Bandhan Bank	2.92	0.00	13.79	15.16	21.24
Indian Overseas Bank	4.83	1.32	19.90	19.90	19.90
Utkarsh Small Finance Bank	0.41	37.06	90.64	13.75	18.08
Union Bank of India	15.82	9.51	11.52	10.42	10.43
Bank of Baroda	6.74	1.17	1.98	3.31	3.13
IDBI Bank	2.95	25.16	25.46	0.87	1.65
Suryoday Small Finance Bank	0.33	55.72	109.80	234.34	1.58
Odisha Gramya Bank	10.30	0.51	1.30	1.33	1.38
Karnataka Bank Ltd.	0.40	0.09	0.00	0.59	1.16
Indus Ind Bank	5.83	307.92	2930.45	0.65	0.79
Central Bank of India	2.99	0.00	0.00	0.00	0.08
Kotak Mahindra Bank Ltd	0.63	0.01	0.00	0.01	0.08

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4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	% sanction	Applications rejected under MKUY	% rejection	Applications pending under MKUY	% pending
31.03.2022	2,238	800	35.75	870	38.87	568	25.38
31.12.2022	3,135	972	31.00	966	30.81	1,197	38.18
31.03.2023	3,410	1,101	32.29	990	29.03	1,319	38.68

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

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4.10 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

MKUY AS OF 31.03.2023				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
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

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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.

Sector	As of date	No. of appln. accepted	No. of appln. sanctioned	No. of appln. rejected	No. of appln. Pending	Appln. Pending for More than 15 Days
AHD	31.03.22	27,301	5,741	10,865	10,695	10,382
AHD	31.12.22	50,903	15,378	32,869	2,656	2,194
AHD	31.03.23	51,503	15,827	34,128	1,548	1,522
Sector	As of date	No. of appln. accepted	No. of appln. sanctioned	No. of appln. rejected	No. of appln. Pending	Appln. Pending for More than 15 Days
Fisheries	31.03.22	5,556	662	2,444	2,450	2,441
Fisheries	31.12.22	6,091	940	3,148	2,003	1,989
Fisheries	31.03.23	6,142	967	3,246	1,929	1,929

Performance

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4.12 Financing to FPOs (Farmers Producer Organisation)

FPO FINANCE DETAILS PROVIDED BY HORTICULTURE DEPARTMENT THROUGH NABKISAN

FINANCIAL YEAR	NO. OF FPOs FINANCED BY NABKISAN	Amount Sanctioned (Rs. in Lakhs)
2019-20	4	83.00
2020-21	10	182.90
2021-22	26	406.96
2022-23	65	685.50
Total	106	1,358.36

FPOs FINANCED AS PER DATA PROVIDED BY NABARD

NUMBER OF FPOs FORMED	NUMBER OF FPO FINANCED
101	9272.30

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

[Performance](#)

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AGENDA NO.5
Financing to MSME Sector

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

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

Sector	FY 2021-22			FY 2022-23			
	Target for Full FY	Achv. As of March 22	% Achv.	Target for Full FY 2022-23	% Achv. Dec' 22	Achv. As of March'23	% Achv.
Micro - Manufacturing	7473.19	5612.08	75.10	11295.41	69.00	9,401.06	83.23
Micro - Services	7339.17	10650.23	145.11	9511.92	123.41	16,635.79	174.89
Micro Enterprises	14812.36	16,262.31	87.44	20807.33	93.88	26,036.85	125.13
Small - Manufacturing	5683.21	4129.98	72.67	8322.93	65.85	6,639.04	79.77
Small - Services	6314.86	7775.90	123.41	10106.42	69.82	11,176.72	110.59
Small Enterprises	11998.07	11,905.88	99.23	18429.35	68.03	17,815.76	96.67
Medium - Manufacturing	3450.97	3289.67	95.33	4280.37	77.04	4,655.65	108.77
Medium - Services	4060.42	6581.20	162.08	6420.55	143.28	12,101.28	188.48
Medium Enterprises	7511.38	9,870.87	131.41	10700.92	116.79	16,756.93	156.59
Khadi & Village Industries	2134.68	114.92	5.38	2972.48	4.57	193.52	6.51
Others under MSME	4867.93	4536.92	93.20	6539.45	18.93	1,495.75	22.87
TOTAL	41324.43	42,690.90	103.31	59449.52	77.28	62,298.81	104.79

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

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

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

BANKWISE QUARTERLY PROGRESS UNDER ACP MSME					
PUBLIC SECTOR BANKS					
(Amount in Rs. Crores)					
BANKS	FY 2021-22	ANNUAL TARGET 2022-23	FY 2022-23		
	MARCH 2022 % Achv.		Dec-22	Mar-23	
			% Achv.	Disb.	% Achv.
Indian Bank	136.13	2470.60	76.77	3289.19	133.13
Punjab National Bank	104.12	3305.35	73.35	3973.33	120.21
Union Bank of India	100.67	4126.34	61.71	4820.96	116.83
Central Bank of India	71.01	807.64	64.64	877.40	108.64
State Bank of India	117.51	20043.30	89.55	21730.78	108.42
UCO Bank	104.69	2900.26	83.48	3137.84	108.19
Canara Bank	101.85	2256.70	77.18	2349.54	104.11
Indian Overseas Bank	76.92	1350.80	79.17	1375.38	101.82
Bank of Baroda	105.49	1779.84	78.96	1675.40	94.13
Bank of Maharashtra	389.26	140.90	75.15	112.69	79.98
Bank of India	100.10	2935.02	63.97	2182.56	74.36
Punjab & Sind Bank	109.45	253.70	18.33	60.10	23.69
TOTAL	110.07	42370.45	80.26	45585.17	107.59
State % of Achievement					104.79

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

BANKWISE QUARTERLY PROGRESS UNDER ACP MSME					
PVT BANKS					
(Amount in Rs. Crores)					
BANKS	FY 2021-22	ANNUAL TARGET 22-23	FY 2022-23		
	Mar-22 % Achv.		Dec-22	Mar-23	
			% Achv.	Disb.	% Achv.
Yes Bank	788.95	67.86	280.86	263.63	388.49
Kotak Mahindra Bank Ltd	782.66	310.06	137.01	562.42	181.39
Federal Bank	311.34	428.66	381.63	725.79	169.32
ICICI Bank	103.58	2388.19	118.28	3473.72	145.45
HDFC Bank	55.02	2494.68	96.40	3504.44	140.48
Axis Bank Ltd	94.84	2744.12	70.77	2688.41	97.97
IDBI Bank	97.51	775.11	73.59	660.34	85.19
Bandhan Bank	2.64	917.44	46.42	522.87	56.99
Indus Ind Bank	575.22	2470.13	42.18	1389.75	56.26
DCB Bank Ltd	43.60	328.04	25.39	141.49	43.13
IDFC Bank	0.46	151.40	40.03	60.61	40.03
Karnatak Bank Ltd.	228.29	196.10	27.79	62.02	31.63
Karur Vysya Bank	0.00	77.56	5.88	9.82	12.66
RBL Bank	232.22	226.99	6.61	15.29	6.74
Tamilnadu Mercantile Bank Ltd.	160.65	195.24	2.49	3.94	2.02
City Union Bank	0.00	4.04	173.27	0.00	0.00
Laxmi Vilas Bank	69.89	21.86	0.00	0.00	0.00
Standard Chartered Bank	4.37	7.02	0.00	0.00	0.00
The South Indian Bank Ltd.	693.66	207.30	0.10	0.00	0.00
TOTAL	89.90	14,011.80	83.44	14,084.54	100.52
State % of Achievement					104.79

The performance of empanelled private banks like IndusInd Bank, Bandhan Bank, IDFC First Bank, DCB Bank is below satisfactory. Advised to improve performance.

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

BANKWISE QUARTERLY PROGRESS UNDER ACP MSME					
RRBs & OSCB (Amount in Rs. Crores)					
BANKS	FY 21-22		FY 22-23		
	Mar-22 % Achv.	ANNUAL TARGET 2022-23	Dec-22	Mar-23	
			% Achv.	Disb.	% Achv.
Utkal Grameen Bank	104.65	697.98	94.27	1057.18	151.46
Odisha Gramya Bank	77.44	1,685.21	39.09	1416.73	84.07
Orissa State Co-Op. Bank	0.66	0.00	0.00	0.00	0.00

BANKWISE QUARTERLY PROGRESS UNDER ACP MSME					
SMALL FINANCE BANKS (Amount in Rs. Crores)					
BANKS	FY 21-22		FY 22-23		
	Mar-22 % Achv.	ANNUAL TARGET 2022-23	Dec-22	Mar-23	
			% Achv.	Disb.	% Achv.
Jana Small Finance Bank	38.44	112.70	55.67 %	130.75	116.02
Suryoday Small Finance Bank	6.65	88.89	11.25 %	0.00	0.00
ESAF Small Finance Bank	84.14	175.59	7.06 %	16.89	9.62
Ujjivan Small Finance Bank	259.69	90.95	1.96 %	3.18	3.50
Utkarsh Small Finance Bank	2.88	127.76	0.99 %	4.37	3.42
State % of Achievement					104.79%

The performance of empanelled banks like OGB, OSCB and Jana SFB is below satisfactory. Advised to improve performance.

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5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		% Achievement		Pending at bank	
	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involved	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 %	2,095	7,343.44

Performance

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5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

Margin Money claimed in FY 2022-23 as on 31.03.2023 is given below

Performance

PMEGP (MM Claimed) – FY 2022-23							
SL. NO.	Name of the Bank	Sanctioned by Bank		Margin Money Claimed		Margin Money Disbursed	
		No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)
1	STATE BANK OF INDIA	1885	3788.05	1473	2914.31	1192	2358.35
2	UNION BANK OF INDIA	670	2351.81	509	1769.73	458	1601.68
3	BANK OF INDIA	487	1244.92	376	923.72	320	769.09
4	PUNJAB NATIONAL BANK	479	1401.15	393	1132.41	368	1120.2
5	CANARA BANK	466	1436.04	363	995.25	361	997.8
6	BANK OF BARODA	377	1441.69	294	1089.01	258	955.17
7	UCO BANK	313	767.90	269	657.95	239	546.13
8	CENTRAL BANK OF INDIA	273	986.24	194	695.28	176	618.03
9	INDIAN BANK	234	737.74	194	589.35	169	519.54
10	INDIAN OVERSEAS BANK	152	496.54	111	353.24	106	338.45
11	BANK OF MAHARASHTRA	13	61.58	15	75.90	16	81.58
12	PUNJAB AND SIND BANK	11	44.25	13	56.29	18	71.25
13	ODISHA GRAMYA BANK	107	403.72	80	330.63	93	370.04
14	IDBI BANK	55	160.71	46	112.62	44	116.25
15	AXIS BANK LTD	46	54.27	19	22.49	25	41.08

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5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

PMEGP (MM Claimed) – FY 2022-23							
SL. NO.	Name of the Bank	Sanctioned by Bank		Margin Money Claimed		Margin Money Disbursed	
		No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)
16	FEDERAL BANK	7	25.07	6	32.37	5	23.62
17	UTKAL GRAMYA BANK	7	33.53	10	59.03	7	51.37
18	KARNATAKA BANK LTD	5	59.46	5	43.54	4	22.02
19	ICICI BANK LIMITED	2	1.23	5	2.14	2	1.01
20	HDFC BANK	2	18.41	1	0.33	1	0.33
21	DCB BANK LIMITED	0	0.00	0	0.00	0	0
22	INDUSIND BANK	0	0.00	0	0.00	0	0
23	IDFC FIRST BANK LTD	0	0.00	0	0.00	0	0
24	BANDHAN BANK LTD	0	0.00	0	0.00	0	0
25	KOTAK MAHINDRA BANK LTD	0	0.00	0	0.00	0	0
26	LAXMI VILAS BANK	0	0.00	0	0.00	0	0
27	RATNAKAR BANK LTD	0	0.00	0	0.00	0	0
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0
29	YES BANK	0	0.00	0	0.00	0	0
30	STANDARD CHARTERED BANK	0	0.00	0	0.00	0	0
31	TAMILNADU MERCANTILE	0	0.00	0	0.00	0	0
32	CITY UNION BANK	0	0.00	0	0.00	0	0
33	KARUR VYSYA BANK	0	0.00	0	0.00	0	0
Total		5591	15514.31	4376	11855.59	3862	10602.99

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5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

Action Points: -

1. All banks to dispose the pending applications immediately.
2. Disbursement of all sanctioned cases should be done immediately.
3. Documents to be obtained as per the checklist.
4. Margin Money to be claimed on priority basis for all eligible unclaimed cases immediately.
5. The planned average Margin Money for Odisha is Rs.3.50 Lacs, the state average is Rs.2.79 Lacs as per MM claimed by banks as on 28.02.2023. Banks should focus on sanctioning large ticket size loans under PMEGP to increase the average ticket size for Margin Money Claim. Sponsoring agency is also requested to sponsor high value projects as the margin money involved is Rs 2.91 Lacs of the sponsored cases.

Performance

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

The performance of this scheme category wise is given below.

Category	Target No. of proposals	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
INDIVIDUAL APPLICATIONS					
28.06.2022	1,690	950	171	438	341
30.09.2022	1,690	1,314	273	685	356
31.12.2022	1,690	1,860	461	948	451
31.03.2023	1,690	2,171	672	1,225	274
GROUP APPLICATIONS					
28.06.2022	554	374	41	22	311
30.09.2022	554	398	77	132	189
31.12.2022	554	448	85	168	195
31.03.2023	554	476	101	248	127
TOTAL					
28.06.2022	2,244	1,324	212	460	652
30.09.2022	2,244	1,712	350	817	545
31.12.2022	2,244	2,308	546	1,116	646
31.03.2023	2,244	2,647	773	1,473	401

Performance

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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 31.12.2022)			FY 2022-23 (Upto 31.03.2023)		
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	Average Loan Size (Amt in Rs. Lakhs)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	Average Loan Size (Amt in Rs. Lakhs)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	Average Loan Size (Amt in Rs. Lakhs)
Shishu	30,47,454	8,532.93	0.28	16,89,179	5044.99	0.30	30,52,350	9,721.40	0.32
Kishore	4,27,018	4,381.10	1.03	2,90,176	3390.60	1.17	8,23,622	7,859.69	0.95
Tarun	31,038	2,475.29	7.98	31,892	2482.22	7.78	46,539	3,924.04	8.43
Total	35,05,510	15,389.31	--	20,11,247	10,917.81	--	39,22,511	21,505.13	--

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

Financial Institutions	FY 2022-23					
	(Up to 31.03.2022)		(Up to 31.12.2022)		(Up to 31.03.2023)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	2,60,102	4,264.76	1,90,483	4,261.95	3,00,983	6,358.92
Private Sector Banks	20,23,750	6,537.64	11,49,243	4075.93	18,60,405	7,250.16
Regional Rural Banks	22,790	273.42	5,699	72.89	16,207	283.80
Small Finance Bank	2,12,205	774.71	1,91,396	757.78	3,46,509	1,414.08
MFIs & NBFCs	98,663	3,538.78	4,74,426	1749.26	13,98,407	6,198.17
Total	35,05,510	15,389.31	20,11,247	10,917.81	39,22,511	21,505.13

Performance

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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 up to 31.03.2023 and now over.

Performance

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5.9 Assistance to Startups through Bank Linkage

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

Banks	No of A/C sanctioned from	Amount sanctioned from	(Amount in Rs. Lakhs)	
			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

Out of 24 empanelled banks, only above 12 banks have financed to Start Ups in the State. Remaining empanelled banks are requested to improve their performance in financing to Start Ups.

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5.10 Stand Up India Scheme

As per guidelines of Stand-up India, each branch of a scheduled bank is expected to extend loans to at least one SC/ST and minimum one woman entrepreneur under this scheme. As of 31st March 2023, 5,699 loan applications have been sanctioned & disbursed as per report by Stand Up India. Performance under Stand Up India as of 31.13.2023 (As informed by SUI Cell of SIDBI)-

AS on	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
30.06.2022	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

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

Performance

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5.11 Silpi Unnati Yojana (SUY) – State Government Scheme

Date	Total No. of application sponsored	No. of application sanctioned	No. of application pending
30.09.2022	2,314	92	2,018
31.12.2022	3,701	424	2,970
31.03.2023	3,094	1,011	1,722

BANK WISE PERFORMANCE OF SUY FY (2022-23)								
BANKS	FORWARDED TO BANKS 01.04.2022 TO 31.03.2023		SANCTIONED BY BANK FROM 01.04.2022 TO 31.03.2023		PENDING AS ON 31.03.2023		REJECTED AS ON 31.03.2023	
	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
Bank of Baroda	62	40.00	9	6.00	39	25.50	14	8.50
Bank of India	307	196.60	98	70.50	177	99.10	32	27.00
Bank of Maharashtra	1	0.50	0	0.00	1	0.50	0	0.00
Canara Bank	85	58.50	18	11.50	65	45.50	2	1.50
Central Bank of India	69	40.00	30	15.50	38	24.00	1	0.50
Indian Bank	116	73.00	35	19.00	71	47.00	10	7.00
Indian Overseas Bank	21	16.00	2	1.00	13	9.00	6	6.00
Punjab & Sind Bank	2	1.00	0	0.00	2	1.00	0	0.00
Punjab National Bank	233	166.00	76	54.50	102	77.00	55	34.50
State Bank of India	851	515.30	195	108.00	545	346.50	111	60.80
UCO Bank	187	111.50	57	35.00	78	46.00	52	30.50
Union Bank of India	129	78.50	51	36.00	55	31.00	23	11.50
Axis Bank Ltd	3	2.50	0	0.00	2	1.50	1	1.00
Federal Bank	1	1.00	0	0.00	1	1.00	0	0.00
HDFC Bank	3	1.50	0	0.00	2	1.00	1	0.50
IDBI Bank	10	5.00	6	3.00	4	2.00	0	0.00
OGB	362	205.50	133	70.50	191	112.00	38	23.00
UGB	29	14.30	0	0.00	18	9.00	11	5.30
Regional Rural Banks	391	219.80	133	70.50	209	121.00	49	28.30
OSCB	623	354.20	301	169.00	318	182.00	4	3.00
TOTAL	3094	1880.90	1011	599.50	1722	1060.60	361	220.60

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5.12 PMSVANidhi (Street Vendors):

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

PM SVANidhi Bank Status As On 31st Mar, 2023 in Odisha State								
Sl. No.	Bank Names	Total Applications Sponsored	Total Sanctioned	% Sanctioned to Sponsored	Disbursed	% of Disbursement to Sanction	Loan Application Returned/ Rejected	Pending
1	State Bank of India	29,723	25,357	85.31	15,797	62.30	4,100	266
2	Indian Bank	5,220	4,133	79.18	3,554	85.99	1,007	80
3	Bank of Maharashtra	337	251	74.48	250	99.60	59	27
4	Punjab and Sind Bank	535	377	70.47	373	98.94	157	1
5	Canara Bank	6,733	4,702	69.84	4,673	99.38	1,953	78
6	Bank of India	7,531	5,184	68.84	5,035	97.13	2,339	8
7	UCO Bank	4,187	2,829	67.57	2,479	87.63	1,335	23
8	Central Bank of India	2,310	1,500	64.94	1,496	99.73	799	11
9	Indian Overseas Bank	2,407	1,494	62.07	1,435	96.05	871	42
10	Bank of Baroda	3,754	2,252	59.99	1,811	80.42	1,464	38
11	Union Bank of India	7,667	4,364	56.92	4,352	99.73	3,222	81
12	Punjab National Bank	5,572	3,120	55.99	2,779	89.07	1,493	959
13	HDFC Bank	5,424	4,450	82.04	107	2.40	970	4
14	IDBI Bank	568	351	61.80	338	96.30	199	18
15	Tamilnad Mercantile	10	4	40.00	4	100.00	1	5
16	Karur Vysya Bank Ltd	41	15	36.59	15	100.00	0	26
Grand Total		84,981	60,932	71.70	45,015	73.88	20,915	3,134

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5.12 PMSVANidhi (Street Vendors):

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

PM SVANidhi Bank Status As On 31st Mar, 2023 in Odisha State

Sl. No.	Bank Names	Total Applications Sponsored	Total Sanctioned	% Sanctioned to Sponsored	Disbursed	% of Disbursement to Sanction	Loan Application Returned/ Rejected	Pending
17	Kotak Mahindra Bank	28	10	35.71	0	0.00	18	0
18	Karnataka Bank Ltd	167	57	34.13	55	96.49	22	88
19	City Union Bank	7	1	14.29	1	100.00	0	6
20	Axis Bank	226	23	10.18	20	86.96	50	153
21	Federal Bank	125	12	9.60	12	100.00	98	15
22	Bandhan Bank Ltd.	97	6	6.19	6	100.00	42	49
23	ICICI Bank	85	4	4.71	4	100.00	1	80
24	DCB Bank Ltd.	7	0	0.00	0	0.00	0	7
25	IndusInd Bank	12	0	0.00	0	0.00	6	6
26	Lakshmi Vilas Bank	7	0	0.00	0	0.00	0	7
27	SOUTH INDIAN BANK	11	0	0.00	0	0.00	11	0
28	Yes Bank Ltd.	39	0	0.00	0	0.00	39	0
29	Odisha Gramya Bank	1,159	158	13.63	144	91.14	452	549
30	Utkal Gramya Bank	368	14	3.80	13	92.86	7	347
31	Utkarsh SFB	379	119	31.40	118	99.16	102	158
33	Ujjivan SFB	14	1	7.14	1	100.00	13	0
Grand Total		84,981	60,932	71.70	45,015	73.88	20,915	3,134

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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).

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (in Rs.Cr.)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
01.04.2022 TO 30.06.2022	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

Performance

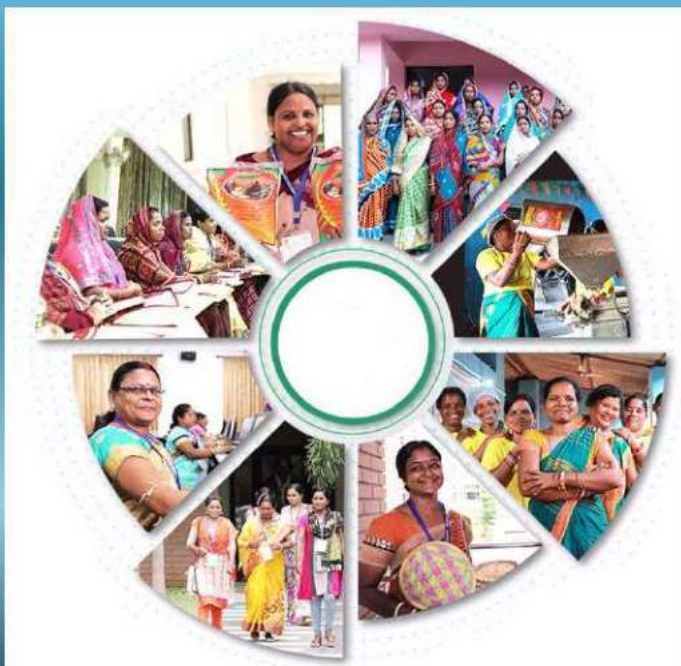
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5.16 Appointment of Certificate Officers (COs)

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.

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AGENDA 6: Financing to SHGs

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6.1 WSHG Bank Linkage

YEAR	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT	
	ACC	AMT	ACC	AMT	ACC	AMT
2021-22 (UPTO 31.12.2021)	280150	6002.52	262836	5635.31	93.82	93.88
2021-22 (UPTO 31.03.2022)	280150	6002.52	310819	6836.48	110.95	113.89
2022-23 (UPTO 30.06.2022)	350000	8750.00	46679	120597.3	13.34	1378.25
2022-23 (UPTO 30.09.2022)	350000	8750.00	158023	4273.31	45.15	48.84
2022-23 (UPTO 31.12.2022)	350000	8750.00	275569	7863.64	78.73	89.87
2022-23 (UPTO 31.01.2023)	350000	8750.00	312584	8951.40	89.31	102.30
2022-23 (UPTO 31.03.2023)	350000	8750.00	365542	11005.10	104.00	126.00

Average Loan Size of WSHG

Date	Average Loan size
31.12.2021	Rs. 2.14 Lacs
31.03.2022	Rs. 2.20 Lacs
30.09.2022	Rs. 2.70 Lacs
31.12.2022	Rs. 2.85 Lacs
31.01.2023	Rs. 2.86 Lacs
31.03.2023	Rs. 3.01 Lacs

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

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6.1 WSHG in Odisha through Mission Shakti

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE) Upto the Month ending: March 2023 (01/04/2022 to 31/03/2023)

SL No	Name of the Bank	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
		Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
1	UNION BANK OF INDIA	12347	31094.83	15078	47416.09	122%	152%		3.14
2	HDFC BANK	5084	11693.52	5993	16903.42	118%	145%		2.82
3	INDIAN OVERSEAS BANK	9053	23220.59	10129	31085.23	112%	134%		3.07
4	CENTRAL BANK OF INDIA	5333	13929.37	5926	21140.44	111%	152%		3.57
5	INDIAN BANK	12053	28930.91	13346	41212.06	111%	142%		3.09
6	PUNJAB NATIONAL BANK	18742	48978.48	20060	67822.83	107%	138%		3.38
7	BANK OF INDIA	17518	40488.39	18703	61547.59	107%	152%		3.29
8	STATE BANK OF INDIA	77125	201515.53	81450	248871.62	106%	123%		3.06
9	ODISHA GRAMYA BANK	80458	221821.69	84261	273183.13	105%	123%		3.24
10	UTKAL GRAMEEN BANK	39198	73922.81	40391	84373.66	103%	114%		2.09
11	CANARA BANK	12846	33064.48	12973	42156.60	101%	127%		3.25

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6.1 WSHG in Odisha through Mission Shakti

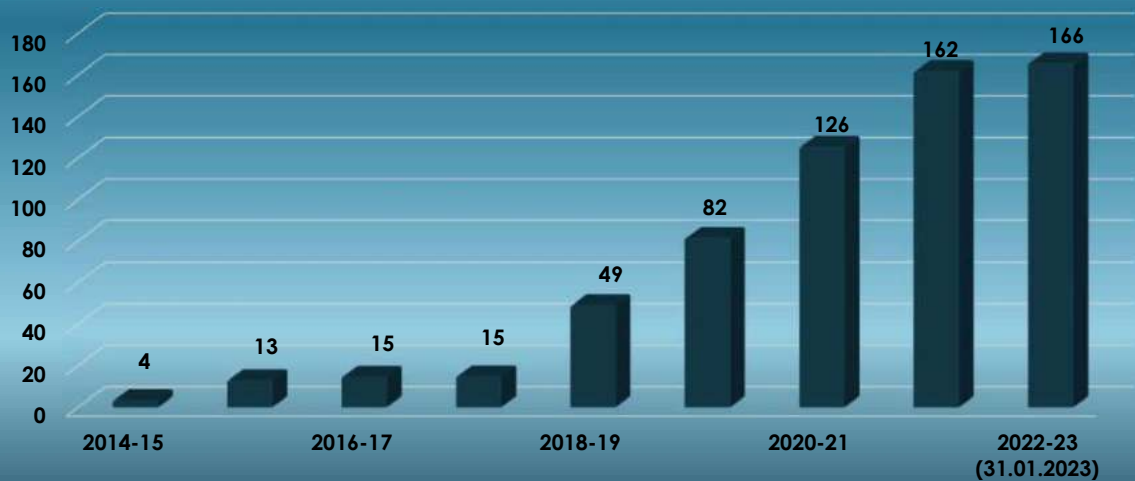
PROGRESS ON SHG BANK LINKAGE FOR THE FY 2022 - 23 (BANK WISE) Upto the Month ending: March 2023 (01/04/2022 to 31/03/2023)

SL No	Name of the Bank	Target for the FY 2022-23		Cumulative Achievement (Current Year)		% of Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size (INR in Lakh)
		Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)	Physical (No. of SHGs)	Financial (INR in Lakh)		
12	UCO BANK	23153	62613.15	23002	70611.60	99%	113%		3.07
13	BANK OF BARODA	8393	20810.27	8158	26030.28	97%	125%		3.19
14	ICICI BANK	4745	10781.59	4547	14591.68	96%	135%		3.21
15	ODISHA CO-OP APEX BANK LTD	21316	46288.14	20221	50023.21	95%	108%		2.47
16	IDBI BANK	520	1112.68	421	1194.73	81%	107%		2.84
17	FEDERAL BANK	107	250.46	49	141.70	46%	57%		2.89
18	PUNJAB AND SIND BANK	121	297.81	41	125.50	34%	42%		3.06
19	AXIS BANK	1755	3902.80	529	1238.70	30%	32%		2.34
20	BANK OF MAHARASHTRA	68	147.50	15	21.50	22%	15%		1.43
21	INDUSIND BANK	65	135.00	0	0.00	0%	0%		0.00
22	OTHERS (Bandhan, DCB, etc)	0	0.00	249	818.75	0%	0%		3.29
GRAND TOTAL		350000	875000.00	365542	1100510.31	104%	126%		3.01

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6.1 WSHG Bank Linkage

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



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6.1 WSHG in Odisha through Mission Shakti

Status on Mission Shakti Loan - State Interest Subvention Settlement (2022-23) 31.03.2023				Amount in Rs. Cr.
BANK NAME	through Banks (Offline)	BLIS MIS portal (Direct)	Total (Offline + BLIS)	
ODISHA GRAMYA BANK	0.00	66.56	66.56	
STATE BANK OF INDIA	0.00	49.04	49.04	
UCO BANK	0.00	16.21	16.21	
UTKAL GRAMEEN BANK	0.00	15.75	15.75	
ODISHA CO-OP APEX BANK LTD	14.98	0.00	14.98	
BANK OF INDIA	11.27	0.00	11.27	
CANARA BANK	5.82	4.09	9.91	
PUNJAB NATIONAL BANK	0.00	7.87	7.87	
INDIAN BANK & ALLAHABAD BANK	0.00	7.21	7.21	
UNION BANK	0.00	6.64	6.64	
INDIAN OVERSEAS BANK	2.17	2.59	4.76	
CENTRAL BANK OF INDIA	0.00	2.90	2.90	
BANK OF BARODA	0.00	2.72	2.72	
HDFC BANK	0.00	0.23	0.23	
ICICI BANK	0.00	0.21	0.21	
IDBI BANK	0.00	0.14	0.14	
AXIS BANK	0.00	0.01	0.01	
PUNJAB AND SIND BANK	0.00	0.00	0.00	
BANK OF MAHARASHTRA	0.00	0.00	0.00	
INDUSIND BANK	0.00	0.00	0.00	
FEDERAL BANK	0.00	0.00	0.00	
GRAND TOTAL	34.24	182.18	216.42	

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6.1 WSHG in Odisha through Mission Shakti

Engagement of WSHG member as BCA - MOU Signing Status (As on 30.04.2023)			
Sl No.	Name of the Bank	Proposal submission Status	MOU Signing Status
1	State Bank of India	Received	Executed & in Operation
2	Odisha Gramya Bank	Received	Executed & in Operation
3	Utkal Grameen Bank	Received	Executed & in Operation
4	UCO Bank	Received	Executed & in Operation
5	Union Bank of India	Received	Executed & in Operation
6	ICICI Bank	Received	Executed & in Operation
7	YES Bank	Received	Executed & in Operation
8	Punjab National Bank	Received	MOU Executed
9	Canara Bank	Received	MOU Executed
10	Axis Bank	Received	MOU Executed
11	Indian Bank	Received	MOU Executed
12	Bank of Maharashtra	Received	Under Process
13	HDFC Bank	Received	Under Process
14	Indian Overseas Bank	Received	Under Process
15	Bank of India	Received	Draft MOU shared with Bank. Response awaiting
16	Central Bank of India	Received	Draft MOU shared with Bank. Response awaiting
17	Bank of Baroda	Not Received	Response from Bank Awaiting
18	Odisha State Cooperative Bank	Not Received	Response from Bank Awaiting
19	Punjab & Sind Bank	Not Received	Response from Bank Awaiting
20	IDBI Bank	Not Received	Response from Bank Awaiting
21	IndusInd Bank	Not Received	Response from Bank Awaiting
22	Federal Bank	Not Received	Response from Bank Awaiting

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6.1 WSHG in Odisha through Mission Shakti

SHG Member as BCA Operation Status (District & Bank wise)
(As on 31st March 2023)

SL No	District Name	Bank Name						No. of SHG member engaged Total
		OGB	UGB	SBI	UCO	ICICI	YES	
1	ANGUL	23		15	15	66		119
2	BALESHWAR	14		5	13		129	161
3	BARGARH		5	1	11		69	86
4	BHADRAK	11		13			79	103
5	BOLANGIR		9	17	8		71	105
6	BOUDH		2	8		29		39
7	CUTTACK	16		15	3	30		64
8	DEOGARH			11	1	23		35
9	DHENKANAL	18			8	44		70
10	GAJAPATI		13	31	1		68	113
11	GANJAM		19	14	3		74	110
12	JAGATSINGHAPUR	9		12		61		82
13	JAJPUR	24		11		13		48
14	JHARSUGUDA		1	2	3	10		16
15	KALAHANDI		15	9	27		32	83

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6.1 WSHG in Odisha through Mission Shakti

SHG Member as BCA Operation Status (District & Bank wise)
(As on 31st March 2023)

SL No	District Name	Bank Name						No. of SHG member engaged Total
		OGB	UGB	SBI	UCO	ICICI	YES	
16	KANDHAMAL		6	9	1		54	70
17	KENDRAPARA	19		6		94		119
18	KENDUJHAR	25				50		75
19	KHORDHA	11		8			21	40
20	KORAPUT		18	14	1		21	54
21	MALKANGIRI		16	12		21		49
22	MAYURBHANJ	25		13			160	198
23	NABARANGAPUR		6			57		63
24	NAYAGARH	13		5			69	87
25	NUAPADA		2	10		49		61
26	PURI	28		12	1	55		96
27	RAYAGADA		3	19		11		33
28	SAMBALPUR		13	4		30		47
29	SONEPUR		4		3	19		26
30	SUNDARGARH		6	20	16		24	66
Total		236	138	296	115	662	871	2318

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6.1 WSHG in Odisha through Mission Shakti

These 2,318 BCAs have undertaken transactions amounting to **Rs. 1159.49 crore** during the current financial year.

SI No	Bank	Transaction Details (2022-23 FY) Upto 31st March 2023	
		Transaction by BCAs (Rs. in crore)	Commission (In Rs. Lacs)
1	OGB	190.79	85.56
2	UGB	40.62	22.47
3	SBI	684.60	203.26
4	UCO Bank	2.34	1.08
5	ICICI Bank	120.75	32.16
6	YES Bank	120.38	23.60
Total		1159.49	368.13

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6.2 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	1,365	2,127	4,437
	% of Achv.	76.64	7.55	22.75	35.45	73.95

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

Year	Target fixed by OSFDC		No. of 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

6.4 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.

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AGENDA NO. 7

Other Issues

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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

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7.1 NPA position as on 31.03.2023

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.

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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 %**.

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7.2 RSETI

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

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

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7.2 RSETI

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

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

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

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.)
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

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LIST OF PARTICIPANTS FOR 171st SLBC MEETING HELD ON 02.06.23 FOR THE QUARTER ENDED March 2023 AT AT MAYFAIR 10.30 AM FRIDAY

SL	NAME	DESIGNATION	ORGANISATION
1	Shri Bikram Keshari Aruk	Hon'ble Finance Minister	Govt. Of Odisha
2	Smt Anu Garg	Development Commissioner Cum ACS	Govt. Of Odisha
3	Shri Vishal Kumar Deb	Principal Secretary, Finance Department	Govt. Of Odisha
4	Dr. Arabinda K. Padhee	Principal Secretary, Agriculture & FE	Govt. of Odisha
5	Shri Saswat Mishra	Principal Secretary, MSME	Govt. Of Odisha
6	Shri Sanjeev Kumar Chadha	Secretary, Department of Cooperation	Govt. of Odisha
7	Smt Sujata R. Karthikeyan	Commissioner Cum Secretary, Mission Shakti Department	Govt. of Odisha
8	Shri Rajendra Kumar Saboo	Executive Director	Chairman, SLBC
9	Smt.Sushma Kindo	Director, DFS	Govt Of India
10	Shri C.Udaybhaskar	Chief General Manager	NABARD
11	Shri Uddhaba Chandra Majhi	Managing Director	Odisha State Cooperative Bank
12	Shri Chander Shekhar Sharma	Chief General Manager	State Bank Of India
13	Shri Devi Prasad Panda	General Manager	Reserve Bank Of India, Bhubaneswar
14	Dr. Pragyasmita Sahoo	Director Institutional Finance	Govt. of Odisha
15	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
16	Shri N. Thivurmale Naik	SMD,OLM, Mission Shakti	Govt. of Odisha
17	Shri Sangram Jit Nayak	Director, Municipal Administration	Govt. of Odisha
18	Shri Sandeep Kumar	Asst. Director	MSME-DI, Cuttack, Govt Of India
19	Shri RK Lenka	Director Horticulture	Govt. Of Odisha
20	Dr. Yeddula Vijay	Director, AHVS	Govt. Of Odisha
21	Shri S R Pradhan	Director, Fisheries	Govt. Of Odisha
22	Shri Dilip Kumar Sahoo	Director, EP & M, MSME Deptt.	Govt. of Odisha
23	Shri Debjit Nandy	Joint Director Textiles	Govt. of Odisha
24	Shri Niranjana Debata	Asst. Director Textiles	Govt. Of Odisha
25	Shri Bhaktabandhu Sahu	Joint Registrar of CS	Govt. Of Odisha
26	Ms. Pranati Chhotaray	Director Handicrafts	Govt. Of Odisha
27	Shri Dillip Ku Ray	Special Secretary, S&EPD Dept.	Govt. Of Odisha
28	Shri T. Badrinarayan	Joint. Director Industries	Govt. Of Odisha
29	Shri Benudhar Pradhan	Development Statistics, OKVIB	Govt. Of Odisha
30	Shri Bijoy Ku Swain	Director Image	Govt. Of Odisha
31	Shri N R Pati	Registrar, DRT	Govt. Of Odisha
32	Shri P K Gupta	Joint Director MSME Cuttack	Govt. Of India
33	Shri Sandeep Kumar	Asst. Director MSME Cuttack	Govt. Of India
34	Shri Indramani Nayak	Addl. Comm., Transport, STA Cuttack	Govt. of Odisha
35	Shri Sadaf Shrob	Account Officer, STA Cuttack	Govt. of Odisha
36	Shri Patitapaban Prusty	Dy., Secretary, Home	Govt. of Odisha
37	Shri Sandeep Varma	CEO, CGTMSE	Govt. Of India
38	Shri Subrato Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
39	Shri Amiya Kumar Sahoo	Addl. Secretary, R & DM Deptt.	Govt. Of Odisha
40	Shri Deepak Routray	Addl. Secretary, SSEPD Deptt.	Govt. Of Odisha
41	Shri Tarakanta Bhakta	Dy Secretary, Finance Department	Govt. of Odisha
42	Shri Ratikant Jena	Under Secretary Finance	Govt. of Odisha
43	Dr. G C Kar	Dy Director, APICOL	Govt Of Odisha
44	Shri Shanti Swarup Ojha	Young Professional	NHB
45	Shri Madhukar Ugemuge	Joint GM	NABARD
46	Shri Arindam Dakua	Director, PRDW Dept.	Govt Of Odisha
47	Shri L Mishra	Dy Secretary, PRDW Dept.	Govt Of Odisha
48	Shri Bhaskar Chandra Khanda	State Director of RSETI	Govt Of Odisha
49	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
50	Shri Parichay	Regional Manager	NHB
51	Shri Bimal Rath	Manager	NHB
52	Shri P K Chaudhury	DGM	SIDBI
53	Shri P K Sahu	Divisional Manager	LIC Of India
54	Shri Sunilkumar B	Regional Officer	Coir Board
55	Shri Gopal Chandra Bhadra	Asst. Manager	NICL, BBRO
56	Shri Sadananda Mohanty	DGM	New India Assurance co Ltd
57	Shri Kailash Chandra Nayak	Manager	National Insurance Co Ltd
58	Shri Anil Kumar Subudhi	DDG Rural	Dept. of Telcom
59	Shri B K Behera	GM	BSNL

SL	NAME	DESIGNATION	ORGANISATION
60	Shri P K Chand	Director, Rural DOT	Dept. of Telcom
61	Shri Niranjana Mohanty	AD	Deptt of Post, GOI
62	Shri Subhasis Das	BM	NSIC (NSSHO), Bhubaneswar
63	Shri Soumya Ranjan Singh	Asst. Manager	UIIDAI, Govt Of India
64	Shri Siba Prasad Routray	State Coordinator	VIDS
65	Shri Birajaprasan Singh	State Convenor	Dhan Foundation
66	Shri Golak Bihari Singh	Chairman	MOTHER (CFL partner)
67	Shri Rajat Kumar Samal	SO, Finance Department	Govt Of Odisha
68	Shri Dinesh kumar Raul	SO, Finance Department	Govt Of Odisha
69	Ms. Diptimayee Mohapatra	Information Officer	Govt Of Odisha
70	Ms. Snehamayee Naik	ASO, Finance Deptt.	Govt Of Odisha
71	Shri Rishi Singh	Chairman	Utkal Grameen Bank
72	Shri Trupti Ranjan Swain	General Manager	Odisha Gramya Bank
73	Shri Sanjeeb Kumar Mishra	CGM	OSCB
74	Shri Sarvesh Ranjan	Field General Manager	Union Bank Of India
75	Shri M. Aruna	Field General Manager	Indian Bank
76	Shri Jagdish Chander	GM Circle Head	Canara Bank
77	Shri A.Udaya Bhaskar Reddy	General manager	Punjab National Bank
78	Shri Ramesh Chandra Sahu	Dy General Manager	UCO Bank
79	Shri Rajesh Kumar	Zonal Manager, Sambalpur	UCO Bank
80	Shri Debabrat Mohanty	Zonal Manager, Balasore	UCO Bank
81	Shri Dhruva C. Bal	Deputy General Manager	State Bank Of India
82	Shri Manmohan Swain	Deputy General Manager	State Bank of India
83	Shri R C Yadav	Deputy General Manager	State Bank Of India
84	Dr. Ramesh kumar Mohanty	Dy General Manager	Bank Of Baroda
85	Shri S K Bharati	Asst. General Manager	Indian Overseasbank
86	Shri Malayadas	Dy Zonal Manager	Bank Of India
87	Shri Suresh Chandra	Dy Regional Head	Central Bank of India
88	Shri Sanjib Donb	Dy Zonal Manager	Bank of Maharashtra
89	Shri Rashmi Ranjan Mishra	Manager	Punjab & Sind Bank
90	Shri Nihar R Panda	VP	Axis Bank
91	Shri Ashok Sahoo	Cluster Head	Bandhan Bank
92	Shri Ritu Raj	AVP & BH	Federal bank
93	Shri Ananta Pattnaik	VP	HDFC Bank
94	Ms. Abdul Moshawir	Asst General Manager	ICICI Bank
95	Shri Sandeep Pattnaik	General manager	IDBI Bank
96	Shri Deb Prasad Tripathy	AVP	IDBI Bank
97	Shri Ashok Kumar Satapathy	Govt Business Head	DCB Bank
98	Shri Prasanta Kumar Goud	AVP	Indusind Bank
99	Shri Prateek Mohanty	State Head	IDFC Bank
100	Shri Karthik K	Chief Manager	Karnataka Bank
101	Shri Sachin Kumar Verma	DVP	Kotak Mahindra Bank
102	Shri Amiya Ranjan Swain	AVP	Kotak Mahindra Bank
103	Shri Satyajit Parija	CM	DBS (e-Laxmi Vilash Bank)
104	Shri Srikanta Kumar Stamba	Cluster Head	Yes Bank
105	Shri Abhijit Mohanty	Asst. Manager	South Indian Bank
106	Shri Ullas Pradhan	CS	Jana SFB
107	Shri James B Salim	Manager	Suryodya SFB
108	Shri Sameer Ranjan Nayak	Regional Head	Utkarsh SFB
109	Shri Bholanath Khawas	State Head	ujjivan SFB
110	Shri Suman Chakraborty	Asst Mgr	Karur Vyas Bank
111	Shri Shailesh Singh	Regional Head	IPPB
112	Shri Jeevan Kumar Sahoo	Custer Head	ESAF SFB
113	Shri Rajesh Ku Dora	BM	ESAF SFB
114	Shri Raghunath Tudu	CM	SLBC, Odisha
115	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
116	Shri Sambit P Raul	Manager	SLBC, Odisha
117	Shri Kishor Kaushal Hemrom	Manager	State Bank Of India
118	Shri K Narayan Rao	Chief Manager	State Bank Of India
119	Shri Tapan Kumar Sahu	AGM	State Bank Of India
120	Shri Sujit Kumar Behera	Senior Manager	Bank Of India
121	Ms. Madhusmita Mohapatra	Manager	Union Bank Of India
122	Shri Samir Pattajoshi	Senior Manager	Indian Bank
123	Ms. Archana Padhi	Manager	Indian Overseasbank
124	Shri Umesh Kumar Nayak	Manager	Central bank Of India
125	Shri Vikash Kumar Singh	Senior Manager	Bank of Baroda

SL	NAME	DESIGNATION	ORGANISATION
126	Shri Ashok Kumar Meher	Asst. General Manager	Canara Bank
127	Shri Sunil Kumar Satapathy	Chief Manager	Punjab National Bank
128	Shri BN Rath	Senior Manager	Punjab National Bank
129	Shri Jitendriya Pradhan	Manager	Bank of Maharashtra
130	Shri Chinmay Biswal	DVP	Bandhan Bank
131	Shri Biswajit Dash	Sr Manager	ICICI Bank
132	Shri Kumar Nayak	RHS-FI-BC	ICICI Bank
133	Shri Tirtha Sarathi Routray	AVP	Axis Bank
134	Shri Arjunanada Bagh	Cluster Head	HDFC Bank
135	Shri Debasis Parida	Manager	Utkarsh SFB
136	Shri Bikash Kumar Jena	Officer	Karnataka Bank
137	Shri Soumya Mohapatra	Chief Manager	IDFC Bank
138	Shri Sanjeeb Kumar Nayak	LDM, Angul	UCO Bank
139	Shri Biswajit Satpathy	LDM, Balasore	UCO Bank
140	Shri Maheswar Sahoo	LDM , Baragarh	State Bank of India
141	Shri N. Nageswara Rao	LDm, Bhadrak	UCO Bank
142	Shri Rabindra Kumar Mohanty	LDM, Bolangir	State Bank Of India
143	Shri Rajesh Kumar Behera	LDM, Cuttack	UCO Bank
144	Shri Kartikeswore Panda	LDM, Boudh	State Bank of India
145	Smt Biswa Bharati Sahoo	LDM, Dhenkanal	UCO Bank
146	Shri Ashok Kumar Panda	LDM, Ganjam	Union Bank of India
147	Shri Maheswar Mandal	LDM, Gajapati	Union Bank Of India
148	Shri Ch. Bapuji Subudhi	LDM, Jagatsinghpur	UCO Bank
149	Shri Sudhansu Shekhar Sahu	LDM, Jharsuguda	State Bank Of India
150	Shri Harekrishna Jena	LDM, Kandhamal	State Bank Of India
151	Shri Malaya Ku Mitra	LDM, Kendrapada	State Bank of India
152	Shri Lingaraj Sahu	LDM Koraput	State Bank of India
153	Shri Narasingh Padhi	LDM, Malkangiri	State Bank of India
154	Shri Siba Prasad Chaudhury	LDM, Mayurbhanja	Bank Of India
155	Shri Shashi Sekhar Pattnaik	LDM, Nayagarh	State Bank Of India
156	Shri Kishore Kumar Acharya	LDM, Puri	UCO Bank
157	Shri Minketan Dash	LDM, Raygada	State Bank of India
158	Shri Shivaji Patel	LDM, Sambalpur	State Bank Of India
159	Shri G. Kamraj Dora	LDM, Sonapur	State Bank Of India
160	Shri Don Bosco	LDM, Sundargarh	State Bank of India