



BANKING AT A GLANCE IN ODISHA AS ON 30th JUNE 2023

Sl	Particulars	June'22 (Amt in Cr)	June'23 (Amt in Cr)
1	Total Deposit	4,19,310.25	4,66,363.36
2	Total Advance utilized in the state	3,12,420.29	3,79,809.62
	Total Advance Sanctioned and utilized in State	2,62,283.27	3,23,537.55
3	Total Business (Deposit + Advance)	7,31,730.32	7,90,016.83
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	74.51%	81.44%
5	Total PS Advance	1,59,441.57	2,01,530.40
	% of PS Advance to ANBC Benchmark - 40%	60.79%	62.29%
6	Agriculture Advance	78,684.32	1,02,118.68
	% of Agriculture Advance to ANBC Benchmark - 18%	30.00%	31.56%
7	MSME Advance	54,146.44	78,055.13
	% Of MSME Advance to ANBC	20.64%	24.12%
	Out of which, Micro Enterprises	24,272.88	31,899.12
	% Of Micro Enterprises Advance (Benchmark- 7.5 % of ANBC)	9.25%	9.86%
8	Advance to Weaker Section	56,754.64	1,02,908.40
	Advance to weaker section to % Of ANBC Benchmark – 12.00% for FY 2023-24	21.64%	31.80%
9	Education Loan B/o	1,840.38	2,126.21
10	Housing Loan B/o	21,714.38	27,036.99
11	Total DRI Advance	2,529.07	3,259.47
12	Total Advance to Minority community	5,661.68	7,164.13
	Advance to Minority community of % Of Total Priority Sector	3.55%	3.55%
13	Advance to Women	48,658.47	73,288.09
	% Of Advance to Women	18.55%	22.65%
14	NPA in % (Average in the state)	8.40	5.88
	Public Sector Banks	9.99	4.86
	Private Sector Banks	2.66	4.82
	RRBs	32.19	21.01
	Cooperative Banks	5.65	1.99
	Small Finance Banks	7.04	8.36
15	Total No. of Branches	5,705	5791
	a) Rural Branches	2,963	3047



	b) Semi Urban Branches	1,515	1543
	c) Urban Branches	1,227	1201
16	% Achievement under ACP	22.39%	28.70%
	Agriculture	22.77%	29.84%
	MSME including Khadi & Village Industries and Others under MSME	24.92%	32.03%
	Women SHG Finance	14.00%	11.00%
	Export Credit	24.87%	38.68%
	Education	12.79%	8.88%
	Housing	8.72%	8.96%
	Social Infrastructure	13.27%	1.10%
	Renewable Energy	0.13%	0.08%
	Others	14.47%	12.98%
	Priority Sector Disbursement (Rs. In Crores)	30,151.58	45,994.72
Non-Priority Sector Disbursement (Rs. In Crores)	18,715.87	30,700.31	
17	Lead Districts :	30	30
	State Bank of India	19	19
	UCO Bank	7	7
	Bank of India	2	2
	Union Bank of India	2	2
18	RSETIs :	30	30
	State Bank of India	17	17
	UCO Bank	7	7
	Bank of India	2	2
	CBI	1	1
	Union Bank of India	2	2
	RUDSETI : Canara Bank	1	1
19	FLCs	30	30
	State Bank of India	19	19
	UCO Bank	7	7
	Union Bank of India	2	2
	Bank of India	2	2



172nd SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 171st SLBC Meeting held on 02.06.2023 at Bhubaneswar.

The proceedings of 171st SLBC Meeting held on 02.06.2023 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2023-24/314 dated 11.07.2023. Since no comments have been received from any member, the same may please be confirmed.

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

S I	Issues	Action taken																		
1	All Banks to sign MoU with Department of Mission Shakti for engaging WSHG members as BC Agents	Out of 22 identified banks, 13 banks (State Bank of India, UCO Bank, Union Bank of India, Odisha Gramya Bank, Utkal Grameen Bank, Yes Bank, Punjab National Bank, Canara Bank, Indian Bank, Bank of India, Axis Bank, ICICI Bank and HDFC Bank) have signed MOU with Mission Shakti. Remaining 8 major banks viz. Bank of Baroda, Central Bank of India, Indian Overseas Bank, Punjab & Sind Bank, Bank of Maharashtra, IDBI Bank, Indus Ind Bank and Federal Bank have not signed the MoU yet.																		
2	The average loan size in WSHG lending should be increased to Rs.4 lacs.	As on 30.06.2023, the average loan size is Rs.3.78 Lakhs <table border="1"> <thead> <tr> <th colspan="6">Financial year wise WSHG average loan size Odisha (Rs. In Lakhs)</th> </tr> <tr> <th>2018-19</th> <th>2019-20</th> <th>2020-21</th> <th>2021-22</th> <th>2022-23</th> <th>2023-24 as on 30.06.2023</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> <td>3.78</td> </tr> </tbody> </table>	Financial year wise WSHG average loan size Odisha (Rs. In Lakhs)						2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 as on 30.06.2023	1.10	1.49	1.70	2.20	3.01	3.78
Financial year wise WSHG average loan size Odisha (Rs. In Lakhs)																				
2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 as on 30.06.2023															
1.10	1.49	1.70	2.20	3.01	3.78															



3	A new Sub-committee of SLBC on credit flow to WSHGs is to be constituted.	<p>Finance Department, Government of Odisha vide their resolution no.20390/F dated 20.07.2023 has approved the constitution of new sub-committee of SLBC on credit flow to SHGs with Commissioner-cum-Secretary, Mission Shakti as the Chairperson, SLBC as the Member Convenor and other members.</p> <p>The sub-committee will look into the 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 etc. and provide an institutional mechanism for interfacing with the banks for credit linkage to WSHGs in the Rural and Urban areas.</p> <p>The Sub-Committee will meet once in a quarter and at least two weeks before the quarterly SLBC Meetings to discuss/ sort out operational issues pertaining to credit linkage to SHGs. The minutes of the said sub-committee meeting will be approved by the Chairperson and circulated among all the stakeholders concerned. Further, any policy decision which cannot be resolved at the Sub-Committee level, the same shall form a part of the agenda for next SLBC Meeting. Issues already resolved at Sub-Committee level shall not be taken up for discussion at SLBC Meetings.</p>
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4	All banks have to process the applications under various schemes in a time bound manner to reduce pendency	Status of applications under PMEGP:		
			As on 30.06.2022	As on 30.06.2023
		No. Of Applications forwarded to Banks	7809	4586
		No. Of Applications sanctioned	1546	750
	No. Of Applications Pending	3529	2952	
5	All Banks must resolve the MIS level issues pertaining to proper classification of "Other Allied" sector under agriculture.	Status of applications under PMFME:		
			As on 30.06.2022	As on 30.06.2023
		No. Of Applications sponsored	2504	3011
		No. Of Applications sanctioned	312	826
		No. Of Applications Pending	543	524
		Status of applications under MKUY		
			As on 30.06.2022	As on 30.06.2023
		No. Of Applications sponsored	2611	3748
		No. Of Applications sanctioned	857	1193
		No. Of Applications pending	857	1515
		Status of applications under SUY		
			As on 30.06.2022	As on 30.06.2023
No. Of Applications sponsored	496	1743		
No. Of Applications sanctioned	0	127		
No. Of Applications pending	496	1610		
The reporting in other allied sectors has significantly decreased to Rs.126.18 Crores due to banks rectifying errors in their MIS and accurately reporting them under the appropriate Head as per RBI Guidelines.				
Amount in Rs. Crores				
TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA				
Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
968.46	4,264.35	920.13	647.6	126.18



REPORTING IN "OTHERS" UNDER ALLIED SECTOR (Amount in Rs. Crores)				
BANKS	Mar-23	Jun-23	INCREASE/ DECREASE	
RBL Bank	278.71	55.42	↓	
DCB Bank Ltd	56.57	40.73	↓	
HDFC Bank	47.5	15.01	↓	
IDFC Bank	27.81	10.71	↓	
Yes Bank	0.00	1.50	↑	
Bank of Baroda	3.13	0.69	↓	
Odisha Gramya Bank	1.38	0.59	↓	
IDBI Bank	1.65	0.45	↓	
Kotak Mahindra Bank Ltd	0.08	0.30	↑	
Karnatak Bank Ltd.	1.16	0.21	↓	
Indus Ind Bank	0.79	0.15	↓	
Orissa State Co-Op. Bank	35.77	0.14	↓	
Suryoday SFB	1.58	0.12	↓	
Bandhan Bank	21.24	0.08	↓	
Central Bank of India	0.08	0.07	↓	
Punjab & Sind Bank	0	0.01	↑	

AGENDA NO.2

Annual Credit Plan / CD Ratio

2.1 Target vs. Achievement of Annual Credit Plan (ACP) 2023-24 under Priority Sector

In the FY 2023-24 (upto30.06.2023.), total Priority Sector loan disbursement is Rs.45,994.72 Crore against the annual target of Rs.1,60,280.22 Crore. Thus, the achievement under ACP is 28.70%.

Comparative- Sectoral Target Vs Achievement under ACP.



(Amt in Rs. Cr.)

Particulars	FY 2022-2023 (upto30.06.22)			FY 2023-2024 (Upto 30.06.23)		
	Target	Achv	% Achv	Target	Achv	% Achv
Agri Total	52,486.66	11,952.41	22.77	58,776.16	17,540.25	29.84
MSME Total	59,449.52	14,815.38	24.92	72,297.84	23,156.93	32.03
Education	977.72	125.06	12.79	1,153.35	102.36	8.88
Housing	6,065.78	529.21	8.72	6,614.50	592.42	8.96
Export Credit	4,706.82	1,170.36	24.87	7,435.96	2,876.01	38.68
Other PS	10,978.37	1,559.16	14.20	13,255.64	1,720.16	12.98
Priority Sector Total	1,34,664.87	30,151.58	22.39	1,60,280.22	45,994.72	28.70

Bank group wise Achievement under ACP 2023-24 as on 30.06.2023

Bank Group	Amt. In Rs. 'Crore'		
	ACP Target	Achievement	% Achievement
Public Sector Banks	98,688.20	26,934.96	27.29
Private Sector Banks	31,640.4	12,113.11	38.28
Regional Rural Banks	8,159.58	2,050.17	25.13
Co-operative Banks	20,010.71	3,702.40	18.50
Small Finance Bank	1,781.33	1,194.08	67.03
Total	1,60,280.22	45,994.72	28.70

The top 3 and bottom 3 performing banks (ACP-Priority Sector) are given below:

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	38.80
State Bank of India	31.03
Union Bank of India	29.79
BOTTOM 3 PERFORMING BANKS	
Canara Bank	17.86
Odisha Gramya Bank	16.81
Punjab & Sind Bank	1.38

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana SFB	159.97
ICICI Bank	51.34
Axis Bank Ltd.	48.31
BOTTOM 3 PERFORMING BANKS	
The South Indian Bank Ltd.	1.98
City Union Bank	0.00
Standard Chartered Bank	0.00

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

DISTRICT	ACHIEVEMENT %
TOP 3	
Kandhamal	54.15

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Gajapati	20.17



Koraput	43.16
Bolangir	42.36

Bhadrak	18.50
Kendrapara	17.38

District wise & Bank wise achievement as on 30.06.2023 is detailed in **Annexure –1**.

2.1.a Education Loan

All commercial banks have disbursed Rs.122.44 Crore in 4,840accounts (both Priority & Non-Priority) during 01.04.2023 to 30.06.2023. The balance outstanding as on 30.06.2023 is Rs.2,126.21 Crore in 55,160 accounts. Performance under education loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2022-23 June 22	125.06	13.55	138.61
FY 2023-24 June 23	102.36	20.08	122.44

Against a target of **Rs.1,153.35 Crore** under Priority Sector Education Loan, the achievement as of 30.06.2023is **Rs.102.36 Crore** which is **8.88%** of the target.

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

PSB,RRB& OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
UCO Bank	26.50
State Bank of India	19.72
Union Bank of India	18.84
BOTTOM 3 PERFORMING BANKS	
Punjab & Sind Bank	0.05
Odisha State Co-Op Bank	0.02
Utkal Grameen Bank	0.01

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	2.67
IDBI Bank	1.18
Axis Bank Ltd	1.05
BOTTOM PERFORMING BANKS	
Karnataka Bank Ltd.	0
The South Indian Bank	0
Tamilnadu Mercantile Bank	0

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

2.1.b Housing Loan

All Commercial Banks have disbursed Rs.1627.59Crore in 27,283 accounts (both Priority & Non-Priority) from 01.04.2023 to 30.06.2023. The balance outstanding as on 30.06.2023 is Rs.27,036.99Crore in 2,51,720 accounts.

Performance under Housing loan is given below.



(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of A/cs	Amount	No. of A/cs	Balance outstanding
FY 2023-24 up to Jun23	592.42	1,035.17	27,283	1,627.59	2,51,720	27,036.99

Against a target of **Rs.6,614.50 Crore** under Priority Sector Housing Loan, the achievement as of 30.06.23 is **Rs.592.42 Crore** which is **8.96%** of the target.

Bank wise performance as on 30.06.2023 is available at **Annexure – 3**.

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

PSB,RRB& OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
UCO Bank	360.44
State Bank of India	254.60
Punjab National Bank	141.20
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	13.50
Punjab & Sind Bank	1.68
Orissa State Co-Op. Bank	0.86

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	190.79
IDBI Bank	54.82
DCB Bank Ltd	36.46
BOTTOM 3 PERFORMING BANKS	
Standard Chartered Bank	0.00
The South Indian Bank	0.00
ESAF Small Finance Bank	0.00

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

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

The CLSS data of Odisha as on 30.06.2023 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	5,060	487.56	106.58
MIG	3,607	646.70	71.03
Total	8,667	1,134.26	177.61

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

(Amt in Rs. Cr.)

FY	EWS/LIG			MIG			Total			
	Apr-Mar	No of Loan Accounts	Net Loan Disbursed	Total Net Subsidy	No of Loan Accounts	Net Loan Disbursed	Total Net Subsidy	No of Loan Accounts	Net Loan Disbursed	Total Net Subsidy
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
2023-24		5,060	487.65	106.58	3,607	646.70	71.03	8,667	1,134.30	177.60
Cumulative as of 30.06.2023										

The PLI wise Performance- EWS/LIG & MIG as on 30.06.2023 (Odisha) is given in **Annexure-3A**.

2.1.c Export Credit

All Commercial Banks have disbursed Rs.2,876.01 Crore against the target of Rs. 7435.96 Crore under Export Credit from 01.04.2023 to 30.06.2023 which is 38.68% of the target.

Performance under Export Credit is given below.

Bank Group	Amt. In Rs. 'Crore'		
	ACP Target	Achievement	% Achievement
Public Sector Banks	4,724.84	2,876.01	60.87
Private Sector Banks	2,048.37	0.00	0.00
Regional Rural Banks	176.51	0.00	0.00
Co-operative Banks	366.54	0.00	0.00
Small Finance Bank	119.70	0.00	0.00
Total	7,435.96	2,876.01	38.68



Only the following banks have provided Finance under Export Credit:

Amt. In Rs. 'Crore'

Name of Bank	ACP target for FY 2023-24 under Export Credit	Achievement as on 30.06.2023	% of achievement
State Bank of India	2,265.22	2,615.36	115.50
Union Bank of India	460.08	225.00	48.90
Punjab National Bank	370.46	21.15	5.71
Bank of India	299.35	14.50	4.84

2.2 CD Ratio (All Banks)

CD Ratio comparison based on total utilization (including loan sanctioned outside State) of credit in the state			
Banks	30.06.2022	31.03.2023	30.06.2023
Public Sector	62.15	67.45	68.70
Private Sector	74.56	77.88	79.27
RRBs	44.73	49.39	49.35
Cooperative	137.32	170.84	130.22
Small Finance Bank	238.63	133.09	151.06
State	74.51	80.77	81.44

It can be observed that CD ratio is continuously increasing in each quarter. The bank-wise CD ratio as of 30.06.2022,31.03.2023 and 30.06.2023 is given below:

BANKS	Jun-22	Mar-23	Jun-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharashtra	233.61	190.28	928.13	1,359.80	146.51
Punjab & Sind Bank	36.75	170.76	1,072.27	1,439.87	134.28
Punjab National Bank	75.86	78.14	22,614.45	20,861.53	92.25
Indian Bank	50.35	77.14	15,681.93	12,492.58	79.66
Canara Bank	70.47	77.35	15,735.11	12,531.80	79.64
Bank of India	59.11	80.83	18,463.10	14,172.48	76.76
Bank of Baroda	71.84	79.64	13,523.66	9,742.22	72.04
Union Bank of India	65.29	72.20	32,178.22	23,034.21	71.58
UCO Bank	57.22	61.74	20,511.12	12,801.57	62.41
State Bank of India	61.80	61.26	1,63,951.57	1,02,223.80	62.35
Indian Overseas Bank	50.88	61.69	8,353.42	5,122.85	61.33
Central Bank of India	39.70	47.07	4,143.54	2,117.32	51.10
Public Sector Banks	62.15	67.45	3,17,272.43	2,17,900.03	68.70



City Union Bank	213.28	257.13	20.83	43.70	209.79
Karnataka Bank Ltd.	179.86	139.19	489.24	873.68	178.58
The South Indian Bank L	116.02	31.35	221.99	328.95	148.18
IDFC Bank	201.46	129.81	1,784.52	2,299.84	128.88
Federal Bank	113.22	116.47	1,238.93	1,521.69	122.82
Indus Ind Bank	165.09	126.23	5,253.87	6,417.50	122.15
DCB Bank Ltd	126.61	109.41	1,438.39	1,524.35	105.98
Kotak Mahindra Bank	179.86	139.19	1,807.01	1,815.48	100.47
Yes Bank	32.91	136.00	1,836.22	1,765.22	96.13
ICICI Bank	68.71	70.51	23,535.24	17,571.43	74.66
HDFC Bank	61.21	72.18	25,990.05	19,100.87	73.49
Axis Bank Ltd	62.98	72.56	25,107.19	18,279.41	72.81
Bandhan Bank	90.34	76.34	3,351.40	2,399.56	71.60
IDBI Bank	65.68	65.34	5,430.65	3,802.37	70.02
RBL Bank	50.66	44.61	938.85	544.52	58.00
Karur Vysya Bank	39.20	37.31	355.80	134.18	37.71
DBS (e-Laxmi Vilas Bank)	38.28	26.45	92.91	30.29	32.60
TMB	159.70	227.87	109.13	26.69	24.46
Standard Chartered	0.26	4.80	0.00	0.00	0.00
Private Sector Banks	74.56	77.88	99,002.21	78,479.73	79.27
Odisha Gramya Bank	45.52	50.80	15,504.68	7,758.42	50.04
Utkal Grameen Bank	43.25	46.70	8,288.80	3,982.85	48.05
Regional Rural Banks	44.73	49.39	23,793.48	11,741.27	49.35
RIDF NABARD			36,959.96		
Ujjivan SFB	228.72	235.00	13.28	53.05	399.50
Suryoday SFB	426.52	322.29	287.88	841.18	292.20
ESAF SFB	98.51	192.16	64.97	133.68	205.76
Jana SFB	147.78	121.14	805.15	986.35	122.51
Utkarsh SFB	395.94	115.40	444.43	426.38	95.94
Small Finance Bank	238.63	170.84	1,615.71	2,440.65	151.06
Orissa State Co-Op Bank	137.32	133.09	24,795.44	32,287.98	130.22
TOTAL	74.51	80.77	4,66,363.36	3,79,809.62	81.44

The details of bank wise deposit, advances, and important banking key indicators as on 30.06.2023 are available at **Annexure – 4**.



CD ratio of RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural labourer, small artisans, etc. However, the lower CD ratio hinders the fulfilment of credit aspiration of the people. As on 30.06.2023, CD ratio of Odisha Gramya Bank is 50.04% and that of Utkal Grameen Bank is 48.05%.

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

2.3 CD Ratio (District-wise) as on 30.06.2023

District Wise CD ratio (%) as 30.06.2022, 31.03.2023& 30.06.2023 for all Districts of Odisha

(Amt in Rs. Cr.)

Districts	Jun-22	Mar-23	Jun-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	311.06	303.89	7,294.67	21,881.36	299.96
BOUDH	135.76	144.65	1,547.86	2,249.69	145.34
RAYAGADA	118.80	130.62	4,557.91	6,073.68	133.26
KALAHANDI	96.42	120.93	5,752.05	6,854.95	119.17
SONEPUR	106.47	122.29	2,801.76	3,302.70	117.88
JAJPUR	116.97	119.20	12,887.13	14,960.30	116.09
NUAPADA	101.00	107.06	2,308.77	2,449.68	106.10
BARGARH	93.17	108.66	7,813.07	8,192.49	104.86
SAMBALPUR	99.73	101.41	29,080.73	29,217.70	100.47
NABARANGPUR	85.18	98.17	2,833.60	2,733.26	96.46
BOLANGIR	78.43	93.02	8,855.55	8,154.81	92.09
BHADRAK	80.70	89.11	8,104.73	7,390.94	91.19
NAYAGARH	80.09	92.40	4,962.51	4,521.32	91.11
DEOGARH	58.14	64.74	2,080.51	1,854.13	89.12
DHENKANAL	71.81	80.99	7,958.77	6,426.38	80.75
KHURDA	73.85	75.51	1,53,680.32	1,22,008.59	79.39
KENDRAPARA	67.47	74.41	7,942.22	6,029.84	75.92
ANGUL	58.31	73.92	16,858.48	12,609.50	74.80
KORAPUT	64.35	72.29	7,589.12	5,580.57	73.53
KANDHAMAL	64.02	73.94	2,986.28	2,172.81	72.76
GANJAM	63.18	71.05	26,782.50	19,222.94	71.77
MALKANGIRI	57.46	71.05	2,160.83	1,539.99	71.27



BALASORE	64.14	69.05	17,058.78	11,813.19	69.25
SUNDARGARH	59.26	66.06	27,821.11	17,358.66	62.39
GAJAPATI	49.18	61.41	2,897.29	1,795.94	61.99
CUTTACK	60.25	62.96	36,925.84	22,558.26	61.09
PURI	57.60	62.48	12,687.20	7,491.26	59.05
KEONJHAR	41.25	61.37	14,663.99	8,486.47	57.87
MAYURBHANJ	49.00	55.27	14,638.16	7,962.39	54.39
JAGATSINGHPUR	41.90	49.90	12,831.61	6,915.82	53.90
Total	74.51	80.77	4,66,363.36	3,79,809.62	81.44

There is no district with CD ratio below 40% as on June 30, 2023. There are four districts that have CD ratio below 60% (Puri-59.05%, Keonjhar-57.87%, Mayurbhanj – 54.39% and Jagatsinghpur – 53.90%).

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha has increased from 30,353 as on 30.06.2022 to 56,426 as on 30.06.2023.

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

Parameter	June- 22	March-23	June- 23	Increase over June 2022	Increase over March 2023
Branch	5,705	5,774	5,791	86	17
BC	17,167	48,923	42,959	25,792	-5,964
ATM	7,464	7,627	7,676	212	49
Total	30,336	62,324	56,426	26,090	-5,898

The no. of B & M branches and ATMs as on 30.06.2023 has increased in comparison to 31st March 2023.

However, the decrease in number of BCs from 31st March 2023 is due to decrease in number of BCs of IndusInd Bank (From 24,036 to 18,862) and RBL Bank (From 6,058 to 3,949).

The number of BCs considered for YES Bank is 871 as Mission Shakti members are engaged as BC agents. The total number of BCs reported by YES Bank is 50,241 which is not considered as they have not provide the granular details of their BCs. It is to be noted that YES Bank has reported 50,241 number of BCs to SLBC but reported 35,967 in IBA portal.



The matter was also discussed in the Sub-Committee meeting of SLBC on Financial Inclusion, Financial Literacy and Digital Payment held on 11.08.2023.

Bank Branch, ATM & BC Network in ODISHA- Rural Area			
Description	30.06.2022	31.03.2023	30.06.2023
Branch	2,963	3,054	3,047
ATM	2,876	1,815	1,833
BC	11,963	33,571	29,940

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area			
Description	30.06.2022	31.03.2023	30.06.2023
Branch	1,515	1,526	1,543
ATM	2,423	3,138	3,155
BC	4,266	7,571	6,857

Bank Branch, ATM & BC Network in ODISHA- Urban Area			
Description	30.06.2022	31.03.2023	30.06.2023
Branch	1,227	1,193	1,201
ATM	2,165	2,674	2,688
BC	938	7,781	6,162

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

Total No of GPs	GPs with B&M Branches	GPs with BCs/CSPs and IPPB facility access points only
6,798	2,844	3,951

IPPB Branch	IPPB Access Points
33	8,275

3 unbanked villages having no banking touch points within the GP as informed by LDMs-

DETAILS OF UNBANKED GPs							
SL	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	NO. OF VILLAGES	Service Area of the Bank as provided by LDM	STATUS AS ON 30.06.2023
1	MALKANGIRI	CHITRAKONDA	DHULIPUT	2349	20	HDFC, Chittrakonda	Lack of connectivity



2	MALKANGIRI	CHITRAKONDA	JANTRI	2042	16	SBI, Chittrakonda	Lack of connectivity, under progress
3	MALKANGIRI	CHITRAKONDA	POPULUR	3308	14	SBI, Chittrakonda	Under progress

3.2 Operations of Business Correspondents (BCs).

As of 30.06.2023, there are 42,959 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of June 23 is given below.

Bank Type	Total BC Outlet			Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	June 22	March 23	June 23		
Public Sector Banks	9,888	11,903	12,104	11,923	11,885
Private Sector Bank	5,440	35,131	28,938	20,878	28,340
RRB	1,748	1,793	1,819	1,177	1,819
Small Finance Bank	91	96	98	49	98
Total	17,167	48,923	42,959	34,027	42,142

The number of BCs of Pvt. sector banks has decreased due to decrease in number of BCs of IndusInd Bank (From 24,036 to 18,862) and RBL Bank (From 6,058 to 3,949).

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

3.3 Network of IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 8,275 nos. of facility access points of IPPB are available as on 30.06.2023 through its 33 branches.

IPPB Branch	IPPB Access Points
33	8,275

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

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



3.4 Opening of Brick & Mortar Branches in 270 identified GPs by 30.06.2023

SLBC after consultation with respective LDMs, has made allotment of 270 GP locations to banks for opening of Brick & Mortar branch and also taken up with banks for opening of B&M Branches in the said locations. So far 9 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.
9. AXIS Bank in Dhaneswar GP, Jajpur Dist.

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

STATUS AS ON 30.06.2023	NO. OF GPs
Branch Opened	9
Branch to be opened shortly	24
GP building not found suitable	10
Not Feasible	86
Survey Completed, Permission awaited from appropriate authority	55
Survey Not Yet Started	33
Survey Ongoing	53
Grand Total	270

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

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India has identified 14 villages belonging to Odisha for opening of brick-and-mortar branches. SLBC in consultation with respective LDMs has allocated all the 14 villages to banks. Out of these 14 villages 2 villages (Tohara, Nabarangpur Dist. and Dandabadi, Koraput Dist.) is also identified by Finance Department for opening of branches.

At 7 villages i.e Mathpada, Dandabadi, Kadelmelta, Mahupadar, Udayapur, Gadajit and Chitrakonda (CT) branches are already opened by Suryoday SFB,



Canara Bank, State Bank of India, Bank of Baroda, Bank of India, UCO Bank and State Bank of India respectively.

Progress in this regard is given below-

District	Sub District	Village Name	Population	Allocated for opening (Bank)	Current Status
Koraput	Boipariguda	Mathpada	3432	Suryoday SFB	As reported by Suryoday SFB vide e-mail dated 03.07.23, branch is operational from 22.06.2023. In spite of various reminders, the bank has not updated the location details in JDD app. Bank is advised to update the same at the earliest.
Koraput	Boipariguda	Dandabadi	3143	Canara Bank	Branch is operational from 27.12.2022.
Malkangiri	Malkangiri	Kadelmetla	3887	State Bank of India	Branch is operational from 29.12.2022.
Malkangiri	Mathili	Mahupadar	3089	Bank of Baroda	Branch is operational from 04.03.2023.
Kendujhar	Patana	Udayapur	4548	Bank of India, Udayapur Branch is present.	SLBC vide letter dated 04.07.2023 has advised the bank to update the location details in JDD app and Bank of India has updated the same.
Cuttack	Banki	Gadajit	5676	UCO Bank, Dampara Branch, Odisha Gramya Bank, Pathapur Branch and Banki Central Cooperative Bank are present within 5 Km of Gadajit village.	SLBC vide letter dated 03.07.2023 has advised the banks to update the location details in JDD app. UCO Bank has updated the same. OGB and OSCB is requested to update their branch location in JDD app.
Malkangiri	Chittrakonda	Chittrakonda (CT)	6725	Union Bank of India	As reported in JDD app SBI, Balimela branch is operating within 5 km of the village which is also confirmed by LDM, Malkangiri vide mail dated 31.07.2023.

Banks are yet to be opened in following 7 villages.

District	Sub District	Village Name	Population	Allocated for opening (Bank)	Current Status
Koraput	Pottangi	Kandili	3517	Indian Bank	As per the decision taken in the DCC meeting (quarter ended June'2023) for Koraput district, Indian Bank will open a brick & mortar branch in Petru village which is the GP headquarter of the village Kandili. Indian Bank is requested



					to expedite the process in coordination with LDM, district administration and network service providers.
Nabarangapur	Umarkote	Tohara	10900	Union Bank of India	<p>Union Bank of India has reported that they are unable to open a branch in Tohra, Nabarangpur district because no built-in space is available in the BNRGSK building. However, the BDO of Umerkote has informed the bank that the construction process for the infrastructure has started and the building will be handed over to the bank for opening a branch in Tohra soon after the construction is completed.</p> <p>SLBC vide letter dated 04.07.2023 has advised the bank to expedite the process.</p>
Nabarangapur	Raighar	Hatigan	3057	Central Bank of India	<p>As reported by Central Bank of India they are unable to open brick and mortar branch due to lack of connectivity, electricity and suitable premises in Hatigan village.</p> <p>SLBC vide letter dated 04.07.2023 has advised LDM, Nabarangpur to coordinate with the bank, district authority and network service provider to provide necessary infrastructure in order to open a brick and mortar branch in the village.</p>
Mayurbhanj	Sharata	Katuria	3148	Indian Overseas Bank	Survey ongoing. SLBC has advised the bank, to expedite the process.
Mayurbhanj	Sharata	Dewanbahali	3157	UCO Bank	Survey Completed.
Nabarangapur	Raighar	Haldi	4182	Punjab National Bank	HO approval is obtained for opening of branch. SLBC has advised the bank, to expedite the process.
Nabarangapur	Umarkote	Telanadigan	4533	Canara Bank	HO approval is obtained for opening of branch. SLBC has advised the bank, to expedite the process.

OGB and OSCB are requested to update in JDD app regarding presence of B & M branches at Gadajit village, Cuttack district. In other places the identified banks have to open B & M branches within 5 km radius of the villages.



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

As per Jan Dhan Darshak GIS web portal, there are 66 unbanked villages in the State as on 30.06.2023. After consultation with LDMs, SLBC has allocated all 66 unbanked villages to the banks for providing banking facility within 5 km radius of the village progress of which is given below-

STATUS OF 66 UNBANKED VILLAGES TO PROVIDE BANKING TOUCH POINT 01.08.2023			
NAME OF BANK	BC POINT OPENED	BC POINT YET TO OPEN	Grand Total
Bank of Baroda	1		1
Bank of India	2	1	3
HDFC Bank Ltd		6	6
INDIAN OVERSEAS BANK	4		4
Odisha Gramya Bank		10	10
Punjab National Bank	2		2
State Bank of India		25	25
UCO Bank	4		4
UNION BANK OF INDIA		3	3
Utkal Grameen Bank		8	8
Grand Total	13	53	66

Details of the progress of providing banking services to 66 unbanked villages is given in **Annexure- 8**.

3.6 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 30.06.2023 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of total 3,991 GPs & BHQs out of which 2206 no. of GPs and BHQs having active connectivity i.e. 55.29 %.

Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fibre cable out of which 2549 GPs and BHQs having active connectivity i.e., 83.16%.

As reported by BBNL all connected GPs/ BHQs are service ready as of 30.06.2023.

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



3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 30.06.2023, 2,02,70,628 number of accounts have been opened under PMJDY and total deposit in these accounts is Rs. 9,303.78 Crore. Out of total PMJDY accounts as on 30.06.2023, Rupay Card issued in 1,46,79,539 accounts.

The performance regarding opening of PMJDY accounts as of 30.06.2023 (FY 2022-23) is given below:

Target for opening PMJDY account	No. of PMJDY accounts opened in FY 2022-23		% Achievement
	Upto 30.06.2022 (FY 2022-23)	Upto 30.06.2023 (FY 2023-24)	
FY 2023-24			
14,50,000	4,20,525	2,86,078	19.73 %

Bank wise and District wise performance on PMJDY as on 30.06.2023 is available in **Annexure – 10**

3.8 Performance by Commercial Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes for the FY 2023-24 upto June 2023 is given below:

Scheme	Target for enrolment – FY 2023-24	No. of enrolments made in FY 2023-24		% Achievement
		Upto 30.06.2022	Upto 30.06.2023	
PMJJBY	16,00,000	1,83,606	4,10,402	25.65 %
PMSBY	30,00,000	3,31,418	14,58,534	48.62 %
APY	4,46,060	1,46,461	62,898	14.10 %

The targets for current year for APY have been provided by PFRDA. The target for PMJDY, PMJJBY and PMSBY is allocated by SLBC and accepted in the sub-committee meeting of SLBC on FI, FL & Digital Payment held on 11.08.2023.

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

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

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



under PMJJBY and PMSBY schemes. The campaign was further extended to 31.07.2023 as per the instructions of DFS.

The performance of all districts in the State as on 31.07.2023 under the campaign is given below-

Total No of GPs	No of GP Covered	% GP covered	Target (PMJJBY)	PMJJBY Sourced	% Achievement	Target (PMSBY)	PMSBY Sourced	% Achievement
6,798	6,798	100.00	12,56,720	7,54,667	60.05	18,30,800	26,27,665	143.53

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

As per the information submitted by LDMS and Banks during the quarter ended on 30th June 2023, a total number of 6,025 financial literacy camps are conducted through 3,047 rural branches and 2,178 camps are conducted through 30 Financial Literacy Centres operating in the State. In the Financial year 2023-24 upto 30.06.2023, total 8203 FLC camps are conducted by Financial Literacy Centres and rural branches.

RBI vide letter dated 18.04.2023 has advised all banks that the impact of financial literacy camps conducted through the rural branches is required to be assessed/ evaluated on an ongoing basis to ascertain the effectiveness of such camps. In this regard, RBI has formulated and shared the questionnaire to be filled up by the participants of the Financial Literacy Camps. The filled questionnaires are to be submitted by banks on quarterly basis by the end of succeeding month of every quarter to SLBC for onward submission to RBI.

All Banks are requested to ensure filling up the forms by all the participants of Financial Literacy Camps conducted by their rural branches and submission of the same to SLBC within the timeline.

Bank-wise and District-wise break up of financial literacy camps conducted through rural branches is given in **Annexure-12A & Annexure-12B**

3.10 Financial Literacy Centers (FLC)

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

Details of 15 FLCs lying vacant is given below:



Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
State Bank of India	13	Bolangir, Deogarh, Nawarangpur, Nayagarh, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Sonapur, Koraput & Sundargarh.	<p>SBI informed that recruitment process has been started in FLCs of Bolangir, Deogarh, Jharsuguda, Khurda, Koraput, Malkangiri, Nawarangpur, Nayagarh, Nuapada and Rayagada districts and will be completed by 25.09.2023.</p> <p>In case of vacancy in FLCs of Sambalpur, Sonapur and Sundargarh district, representative from State Bank of India is requested to appraise the house.</p>
UCO Bank	2	Angul and Bhadrak	<p>UCO Bank has advertised inviting applications from candidates several times but only one application was received. The applicant is ineligible due to age criteria. ZO, Sambalpur has submitted proposal to HO for relaxation of the criteria. In the meanwhile, LDM, Angul is given charge to function as the counsellor.</p> <p>FLC Counsellor, Bhadrak was absented from a long time (around 3 months) without prior permission from the Competent Authority. Accordingly, UCO Bank Head Office has approved the termination of FLC Counsellor Mr Anjan Ku Banerjee vide letter dated 08.08.2023 and Recruitment for new FLC Counsellor post in Bhadrak is under process.</p>

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

3.11 Centers for Financial Literacy (CFL) Project

NABARD, Department of Financial Inclusion and Banking Technology, Central Office, Mumbai had allotted 52 CFLs to be set up in the State of Odisha to 4 banks. For further scaling up of Centres for Financial Literacy (CFL) Project in Odisha under Phase-II, RBI has allotted 52 CFLs in 17 districts to DHAN Foundation (26 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) increasing the total to 104. With



this all districts have been covered. NGO wise summary of CFL allotted is given below-

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

As informed by Dhan Foundation, Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDs in FY 2023-24as on 30.06.2023 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 15,276 and number of individuals participated in these Financial Literacy Awareness Programmes is 3,67,162.

Name of the Bank	No. of CFL Operationalized as of 30.06.2023	FLAPs Conducted	No. of participants
Bank of India	35	5,873	1,41,926
State Bank of India	38	5,336	1,22,208
UCO Bank	22	3,379	77,795
Union Bank of India	9	688	25,233
TOTAL	104	15,276	3,67,162

Name of the NGO	No. of FLAP conducted	No. of Members Attended
DHAN Foundation	11,822	2,90,744
MOTHER	3,122	60,385
VIDS	332	16,033
Grand Total	15,276	3,67,162

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

3.12 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, there is no sanction or disbursement under FIF in FY 2023-24 up to 30.06.2023. The reasons for non-sanction and disbursal of FIF in quarter ending 30thJune 2023 is that budget for sanction and disbursement under FIF till 30.06.2023 was not allocated by Head Office, NABARD. However, now Rs. 589.00 Lakhs as sanction budget and Rs. 1202.705 Lakhs (including previous years sanctions) as disbursement budget has been allocated for FY 2023-24.



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

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

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

Performance of the 10 Aspirational districts as of 30.06.2023 in the KPIs in comparison to the Benchmark/Aspirational Target as reported by NITI Aayog is given below.

Name of the District	Operative CASA Per lakh population			PMJJBY number of enrolments per 1 lakh population			PMSBY number of enrolments per 1 lakh population			APY number of beneficiaries per 1 lakh population		
	Target-100% of Benchmark											
State Average												
	Jan' 20	June'23	% Ach	Jan'20	June'23	% Ach	Jan' 20	June'23	% Ach	Jan' 20	June'23	%Ach
Bolangir	91,640	1,29,002	99	3,581	12,910	132	12,005	33,775	111	1,609	3,630	126
Dhenkanal	94,898	1,26,566	98	6,308	18,798	192	21,854	43,272	143	1,964	5,400	187
Gajapati	90,970	1,17,573	91	2,738	13,075	134	8,092	30,879	102	1,706	4,060	141
Kalahandi	72,899	1,06,488	82	2,046	9,604	98	7,306	26,325	87	937	2,544	88
Kandhamal	77,817	1,03,903	80	2,898	13,766	141	11,818	34,443	114	1,193	3,699	128
Koraput	72,387	1,08,098	83	3,228	12,352	126	8,555	26,453	87	1,069	3,647	126
Malkangiri	63,248	98,128	76	2,035	14,635	150	5,213	27,047	89	716	2,646	92
Nabarangpur	64,668	1,03,517	80	2,482	10,427	107	7,609	21,446	71	910	2,303	80
Nuapada	87,177	1,21,424	94	3,215	16,081	165	10,941	35,179	116	1,143	3,093	107
Rayagada	72,970	1,02,070	79	4,045	13,548	139	9,767	28,011	92	1,445	3,842	133

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

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. This Special Campaign is named as “**Mission Utkarsh**”.

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

KPIs (Accounts Per lakh Population)	Ach. (June'23)	National Target (Feb'24)	% Ach to national benchmark
CASA	1,06,488	1,19,714	89%
PMJJBY	9,604	6,405	150%
PMSBY	26,325	19,003	139%
APY	2,544	2,770	92%
MUDRA	45,617	48,937	93%

As of 30.06.2023 three villages (Semikhal & Durbalguda in Thuamul Rampur sub district and Pidel in Madanpur Rampur subdistrict) of Kalahandi district are identified as unbanked in JDD GIS APP. In 170th SLBC meeting Semikhal village was exempted from the opening of banking outlets due to unavailability of connectivity and very low population (122). SLBC vide letter dated 03.05.2023 has communicated the same to DFS, New Delhi for removal of Semikhal village from the unbanked village list in the JDD, GIS app. SLBC vide letter dated 29.03.2023 has allocated Durbalguda village to UGB and Pidel village to SBI for providing BC points within 5 km radius of the villages after consultation with LDM, Kalahandi. Latest status of providing BC points at those villages is given below.

DTNAME	SDTNAME	VILNAME	TOT_POP	ALLOTTED_BANK	LATEST STATUS AS ON 27.07.2023
Kalahandi	Madanpur Rampur	Pidel	64	State Bank of India	Under process for opening of a banking outlet.
Kalahandi	Thuamul Rampur	Semikhal	122	State Bank of India	Exempted in 170th SLBC meeting due to less population. SLBC vide letter dated 03.05.2023 has requested DFS to remove the same from unbanked list.
Kalahandi	Thuamul Rampur	Durbalguda	120	Utkal Grameen Bank	As reported by bank there is no Electricity & Internet Connectivity at the village. SLBC has requested the LDM to coordinate with the bank, network service providers and district administration to provide network connectivity/ required infrastructure at the above mentioned village.



Special 6 Months campaign at GP level

With a view to further deepen the FI related intervention, DFS has advised to organize a special 6 months campaign at GP level in the aspirational districts and the districts of Mission Utkarsh from 15.02.2023 to 15.08.2023.

Performance of 10 Aspirational districts as on 30.06.2023 under the camp is given below.

District	No of GPs	No of GP Covered	PMJDY Sourced	PMJJBYSourced	PMSBY Sourced	APY Sourced	MUDRA Sourced	KCC Sourced	PMJDY In-operative Sourced
Balangir	317	107	1634	5169	5171	516	0	4	0
Dhenkanal	212	106	624	600	615	138	18	26	143
Gajapati	149	96	2030	1291	1781	771	754	806	1411
Kalahandi	310	241	972	2464	5391	589	27	283	316
Kandhamal	171	133	701	2604	4566	246	183	183	512
Koraput	240	178	830	1899	3699	44	0	67	497
Malkangiri	111	51	743	2087	2076	346	46	61	252
Nabarang pur	189	61	1256	1707	3433	367	62	397	907
Nuapada	131	98	1172	1191	1951	178	56	204	587
Rayagada	182	151	2316	1880	3301	560	56	1452	966
TOTAL	2012	1222	12278	20892	31984	3755	1202	3483	5591

As reported by NITI Aayog as on 30.06.2023 there are 33 unbanked villages identified in JDD GIS APP not having any banking touch point within 5 km radius.

District	No. of Identified Unbanked Villages
Kalahandi	3
Kandhamal	9
Malkangiri	21

After consultation with LDMs of the 3 districts, 33 unbanked villages have been allocated to banks for providing banking facility within 5 km radius of the village.

Details of progress of providing banking services to 33 unbanked villages is given in **Annexure- 14**.

3.14 Expanding and Deepening of Digital Payments Ecosystem

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



Further, In view of successful and timely implementation of the project, RBI has proposed 11 new districts for making them 100% digitally enabled in a time bound manner. The name of 11 districts along with coordinating banks for further expanding & deepening of digital payments ecosystem is given below-

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

The cut-off date for crystallization of total eligible accounts (savings and current) by banks is fixed as of March 31, 2023 and the date of achieving 100% digitization is fixed as June 30, 2023. SLBC vide letter dated 02.05.2023 has communicated the same to the LDMs of 11 districts. Banks have provided the names of nodal officers for each of these 11 districts and also state nodal officers. SLBC has also informed the bank branch network of each district to RBI along with the list of nodal officers.

In this regard, RBI has conducted a meeting through VC with LDMs of these districts and Controlling heads of banks and advised to freeze the eligible accounts as on 31.03.2023. Subsequently, on 21.06.2023 RBI, Bhubaneswar has conducted a meeting to review the latest status with respect to submission of the list of total no. of eligible accounts (savings and current accounts) for the selected districts.

SLBC has requested the LDMs of the 11 districts and the controlling heads of banks operating in the districts to submit the bank wise number of eligible accounts (savings and current) for freezing through various communications latest of which is vide letter dated 31.07.2023. RBI has advised to achieve 100% digitization by 30.09.2023.



Further, RBI Central office vide letter no. FIDD.CO.LBS.NO.S704/02.01.014/2023-24 dated 09.08.2023 has advised all SLBCs/UTLBCs to leverage the experience gained in the implementation of the programme and prepare a schedule to cover all the districts, in respective states/UTs and make them 100% digitally enabled.

In this connection, for the rest 15 districts SLBC has proposed the names of the following banks to undertake the responsibility as nodal bank for expanding and deepening of digital payment ecosystem in the respective districts.

Sl. No.	District	Nodal Bank
1	ANGUL	UCO Bank
2	BHADRAK	UCO Bank
3	BOUDH	Indian Bank
4	DEOGARH	Central Bank of India
5	JAGATSINGHPUR	UCO Bank
6	JAJPUR	Union Bank of India
7	JHARSUGUDA	State Bank of India
8	KANDHAMAL	State Bank of India
9	KENDRAPARA	Punjab National Bank
10	MALKANGIRI	State Bank of India
11	NABARANGPUR	State Bank of India
12	NAYAGARH	Canara Bank
13	NUAPADA	Canara Bank
14	RAYAGADA	Indian Overseas bank
15	SUNDARGARH	Punjab National Bank

All member banks operating in the districts shall appoint a nodal officer for implementation of the project and the Nodal bank will be responsible for successful implementation of the project in the respective district. As advised by RBI, the cut-off date for crystallization of total eligible accounts (savings and current) by banks to be fixed as March 31, 2023 and the date of achieving 100 % digitization is fixed as March 31, 2024.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

Bank Wise Status of applications in SAFAL portal as of 31.07.2023 is given below:



Bank Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn Reverted	Pending for > 45 days	Pending for <= 45 days	Total Pending
State Bank of India	988	10	522	259	138	59	197
Bank of India	154	5	70	11	63	5	68
Central Bank of India	26	4	12	3	5	2	7
Punjab National Bank	72	2	6	10	40	14	54
UCO Bank	95	1	41	31	20	2	22
Indian Bank	41	1	4	29	5	2	7
Punjab & Sind Bank	1	1	0	0	0	0	0
Utkal Gramin Bank	159	0	49	21	88	1	89
Canara Bank	15	0	3	6	4	2	6
Cuttack CCB	24	0	17	4	1	2	3
Union Bank of India	71	0	24	10	32	5	37
Bandhan Bank	6	0	0	1	5	0	5
Bank of Maharashtra	4	0	1	2	1	0	1
ICICI Bank	4	0	2	2	0	0	0
Odisha Gramya Bank	25	0	0	1	13	11	24
Axis Bank	2	0	0	0	2	0	2
Bank of Baroda	5	0	0	0	5	0	5
Federal Bank	1	0	1	0	0	0	0
IDBI Bank	4	0	2	0	1	1	2
Koraput CCB	1	0	1	0	0	0	0
Total	1,698	24	755	390	423	106	529

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

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

All the Banks have disbursed **Rs. 17,539.75 Crore** to Agriculture Sector under Annual Credit Plan for FY 2023-24 which is **29.84 %** of the total Annual target of **Rs. 58,776.16 Crore** allotted to different Banks.

(Amt in Rs. Cr.)

Particulars	FY 2022-2023 (upto 30.06.2022)			FY 2023-2024 (upto 30.06.2023)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Crop Loan	35,156.06	7,562.47	21.51	37,805.35	10,768.48	28.48
Term Loan	6,918.76	7,91.52	11.44	7,852.98	1,837.88	23.40
Allied Advance	6,485.61	2,142.55	33.04	7,664.73	1,721.45	22.46
Farm Credit	48,560.43	10,496.54	21.62	53,323.06	14,327.81	26.87
Agriculture Infra	1,882.27	188.10	9.99	2,112.46	342.58	16.22
Ancillary Activities	2,043.97	1267.77	62.03	3,340.64	2,869.86	85.91
Agri Total	52,486.66	11,952.41	22.77	58,776.16	17,540.25	29.84



Bank Category Wise Target Vs Achievement under ACP as on 30.06.2023 Amt. in Rs. 'Crore'

Banks	FY 2022-2023 (upto 30.06.2022)			FY 2023-2024 (upto 30.06.2023)		
	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %
PSBs	24,362.96	4,153.98	17.05	29,036.14	9,274.29	31.94
PVTs	7,055.03	2,286.92	32.42	8,217.62	3,016.73	36.71
RRBs	31,68.98	812.45	25.64	3,509.65	860.09	24.51
SFBs	229.11	357.12	155.87	444.78	724.59	162.91
OSCB	17,670.59	4,341.94	24.57	17,567.97	3,664.55	20.86
Total	52,486.66	11,952.41	22.77	58,776.16	17,540.25	29.84

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	45.70
Bank of Maharashtra	44.26
State Bank of India	38.47
BOTTOM 3 BANKS	
Indian Bank	13.86
Odisha Gramya Bank	8.79
Punjab & Sind Bank	0.79

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana Small Finance Bank	319.97
ESAF Small Finance Bank	283.79
RBL Bank	145.50
BOTTOM 3 BANKS	
City Union Bank	0.00
Standard Chartered Bank	0.00
Tamilnadu Mercantile Bank Ltd.	0.00

Bank wise performance of Agriculture from 01.04.2023 to 30.06.2023 is available at **Annexure-15**

Agriculture (Crop Loan):

All Banks have disbursed **Rs. 10,768.48 Crores** under Crop Loan against annual target of **Rs.37,805.35 Crores** achieving **28.48 %** of the annual target.

Amt. in Rs. 'Crore'

Banks	FY 2022-2023 (upto 30.06.2022)				FY 2023-2024 (upto 30.06.2023)			
	Annual Target	Achiev.	Achie v. %	Avg. Loan size in Rs.	Annual Target	Achiev.	Achiev. %	Avg. Loan size in Rs.
PSBs	12,498.95	2,163.91	17.31	36,794.07	14,256.96	5,552.12	38.94	1,01,796.20
PVTs	3,458.31	344.08	9.95	1,87,081.3.0	3,730.15	908.28	24.35	1,84,003.90
RRBs	2,177.12	722.28	33.18	57,801.36	2,341.31	698.25	29.82	62,685.16
SFBs	104.35	0.00	0.00	0.00	204.20	0.00	0.00	0.00
Co-op Banks	16,917.33	4,332.20	25.61	46,257.83	17,272.73	3,609.83	20.90	53,169.40
Total	35,156.06	7,562.47	21.51	45,338.63	37,805.35	10,768.48	28.48	77,745.31



Kharif 23 Target	Rs. 20,792.94 Cr.	Achievement %
Achievement as on 30.06.23	Rs. 10,768.48 Cr.	51.79
Achievement as on 18.08.23	Rs. 15,035.92 Cr.	72.31

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	56.60
State Bank of India	52.78
Utkal Grameen Bank	48.26
BOTTOM 3 BANKS	
Odisha Gramya Bank	13.81
Bank of Maharashtra	3.42
Punjab & Sind Bank	0.16

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Laxmi Vilas Bank	564.62
Karur Vysya Bank	354.64
Federal Bank	100.10
BOTTOM 3 BANKS	
**	

**14 Banks namely Bandhan Bank, City Union Bank, IDFC bank, Indusind Bank, Kotak Mahindra Bank, RBL Bank, Standard Chartered Bank, Tamilnadu Mercantile Bank, Yes Bank, Jana SFB, ESAF SFB, Suryoday SFB, Utkarsh SFB and Ujjivan SFB have reported nil crop loan data as on 30.06.2023

Agriculture (Term Loan):

All Banks have disbursed **Rs. 6,771.77 Crores** under Agriculture Term Loan against target of **Rs.20,970.81 Crores** achieving **32.29 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan for the FY 2022-23(Upto June 2022) and FY 2023-24 (Upto June 2023) are given below:

Banks	FY 2022-2023 (upto 30.06.2022)			FY 2023-2024 (upto 30.06.2023)		
	Target	Achiev.	%	Target	Achiev.	%
PSBs	11,864.01	1,990.07	16.77	14,779.18	3,722.17	25.18
PVTs	3,596.72	1,942.84	54.02	4,487.47	2,108.45	46.99
RRBs	991.86	90.17	9.09	1,168.34	161.84	13.85
SFBs	124.76	357.12	286.25	240.58	724.59	301.18
Co-op Banks	753.26	9.74	1.29	295.24	54.72	18.53
Total	17,330.61	4,389.94	25.33	20,970.81	6,771.77	32.29



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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	83.27
Union Bank of India	41.18
Utkal Grameen Bank	38.83
BOTTOM 3 BANKS	
Central Bank of India	2.97
Punjab & Sind Bank	0.98
Odisha Gramya Bank	0.54

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Jana Small Finance Bank	600.40
ESAF Small Finance Bank	321.39
Suryodaya Small Finance Bank	158.49
BOTTOM 3 BANKS	
City Union Bank	0
Standard Chartered Bank	0
Tamilnadu Mercantile Bank Ltd.	0

4.3 Kissan Credit Card (KCC)

Kissan Credit Card:

Banks have disbursed **8,76,213** numbers of KCC accounts amounting to **Rs.7,321.07 Crore** from 01.04.2023 to 30.06.2023. Total outstanding balance as on 30.06.2023 is **Rs.29,741.42 crore** in **48,28,382** KCC accounts.

Rs. In Crores

FY	No. of KCCs issued		Avg. Loan size of KCC in Rs. actual	Balance O/S	
	No. (in actuals)	Amt (in Cr.)		No. (in actuals)	Amt (in Cr.)
June'22	12,76,881	6,112.26	47,868.67	52,12,180	28,071.16
June'23	8,76,213	7,321.07	83,553.58	48,28,382	29,741.42

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

PSB,RRB& OSCB	
Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	3,293.40
State Bank of India	2537.81
Utkal Grameen Bank	525.25
BOTTOM 3 BANKS	
Indian Bank	0.45
Punjab & Sind Bank	0.01
Bank of Maharashtra	0.00

PVT BANKS & SFB	
Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS	
HDFC Bank	89.21
Axis Bank Ltd.	66.40
ICICI Bank	35.01
MJOR BANK WITH NIL PERFORMANCE	
Bandhan Bank	0
IndusInd Bank	0
IDFC First Bank	0



The Bank wise achievement made under KCC as on 30.06.2023 is available at **Annexure – 16.**

4.4 Crop Insurance (Pradhan Mantri Fasal Bima Yojana –Implementation during Kharif 2023 Crop Season)

As per revamped operational guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) and approval; of the State Level Coordination Committee on crop insurance (SLCCI), the State Government has approved the implementation of PMFBY Kharif during Kharif-2023 Crop Season in Odisha State vide their resolution no.8020/Coop dated 12.07.2023 and corrigendum vide no.8188/Coop dated 15.07.2023 to the resolution no.8020/Coop dated 12.07.2023.

The Farmers' share of premium up to 2.00 hectares per farmer will be borne by State Govt. However, a token money of Rs.1.00 per application is to be collected from farmers for validating the enrollment. In case of individual farmer (loanee and non-loanee) who is enrolling for more than 2.00 hectares, standard rate of farmer's premium for notified crops shall be paid by the enrolled farmer for the excess area over and above 2.00 hectares. Difference between actuarial premium and farmer's premium will be subsidized by State Government and Government of India on 50:50 basis.

Comparison of Farmers covered under PMFBY is given below:

Comparison of Farmers Covered under PMFBY is given below:		
Parameters	KHARIF 2022-23 (01.04.2022 to 31.08.2022)	KHARIF 2023-24 (01.04.2023 to 05.08.2023)
No of Farmers	11,65,131	20,55,576
No of Enrolments (Both loanee & non loanee)	82,91,564	1,23,65,683
Area Insured (000'ha)	978.90	1,412.40
Sum Insured (Rs. In Crores)	7,041.80	10,627.19
Farmers Premium (Rs. In Crores)	140.76	12.39
State Premium (Rs. In Crores)	631.56	791.89
GOI Premium (Rs. In Crores)	631.56	561.72
Gross Premium (Rs. In Crores)	1,403.88	1,366.00

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme is given below –

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



31.03.2023	1,00,000	80,375	72,034	28,809	236.37	14,229	109.71
30.06.2023	1,00,000	93,085	82,615	30,340	249.23	15,933	124.52

Bank wise Achievement of JLGs Sanctioned & Disbursed for for 2021-22 & 2022-23 and 2023-24									
Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievmt 22-23	Target for 2023-24	Achievmt 30.06.2023	Achievement 31.07.2023	Total Ach.	Pending applications 2023-24
UCO Bank	5852	43	3323	134	3550	44	101	278	1158
State Bank of India	19880	81	11291	139	11312	50	72	292	1981
Indian Bank	4368	13	2481	54	2156	36	54	121	318
Union Bank of India	7868	18	4469	94	3590	23	43	155	179
Punjab National Bank	8232	16	4675	56	3982	11	35	107	418
Canara Bank	6048	35	3435	80	3101	4	25	140	511
Bank of India	5460	63	3101	91	3095	7	14	168	357
Indian Overseas Bank	2772	10	1574	32	1468	3	4	46	173
Bank of Baroda	3528	2	2003	17	1621	2	2	21	116
Central Bank of India	2128	8	1208	44	955	1	2	54	317
Bank of Maharashtra	112	0	63	0	193	0	0	0	0
Punjab & Sind Bank	224	0	127	0	160	0	0	0	0
Total Public Sector Banks	66472	289	37750	741	35183	181	352	1382	5528

Bank wise Achievement of JLGs Sanctioned & Disbursed for 2021-22 & 2022-23 and 2023-24									
Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievmt 22-23	Target for 2023-24	Achievmt 30.06.2023	Achievement 31.07.2023	Total Ach.	Pending applications 2023-24
Axis Bank Ltd.	1880	76	1865	25	1870	20	20	121	95
HDFC Bank	1480	2	1391	0	1650	0	0	2	51
Bandhan Bank	2450	0	2268	0	2540	0	0	0	0
DCB Bank Ltd.	560	0	542	0	560	0	0	0	0
Federal Bank	250	0	264	0	256	0	0	0	0
ICICI Bank	1610	0	1503	0	1521	0	0	0	67
IDBI Bank	780	9	765	4	688	0	0	13	35
IDFC First Bank	170	0	208	0	191	0	0	0	0
Indus Ind Bank	620	0	612	0	341	0	0	0	0
KVB	0	0	0	0	16	0	0	0	0
Karnataka Bank	20	0	28	0	11	0	0	0	0
Kotak Mahindra	60	0	84	0	48	0	0	0	0
Laxmi Vilas Bank	40	0	27	0	28	0	0	0	0
RBL Bank	10	0	14	0	38	0	0	0	0
The South Indian Bank	20	0	14	0	16	0	0	0	0
Total PVT Sector Banks	9950	87	9585	29	9774	20	20	136	248



Bank wise Achievement of JLGs Sanctioned & Disbursed for 2021-22 & 2022-23 and 2023-24									
Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievmt 22-23	Target for 2023-24	Achievmt 30.06.2023	Achievmt 31.07.2023	Total Ach.	Pending applications 2023-24
OSCB	4500	5619	34026	7396	35024	1307	3352	16367	5049
OGB & UGB	17740	165	14000	76	16357	23	78	319	1936
Total RRBs & OSCB	22240	5784	48026	7472	51381	1330	3430	16686	6985

Bank wise Achievement of JLGs Sanctioned & Disbursed for for 2021-22 & 2022-23 and 2023-24									
Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievmt 22-23	Target for 2023-24	Achievmt 30.06.2023	Achievmt 31.07.2023	Total Ach.	Pending applications 2023-24
ESAF SFB	0	0	0	0	16	0	0	0	0
Jana SFB	120	0	807	0	1201	0	0	0	0
Suryoday SFB	257	0	2104	0	1153	0	0	0	0
Ujjivan SFB	44	0	345	0	381	0	0	0	0
Utkarsh SFB	112	0	1383	0	911	0	0	0	0
Total SFBs	533	0	4639	0	3662	0	0	0	0
Grand Total	99195	6160	100000	8242	100000	1531	3802	18204	12761

4.6 Agriculture Infrastructure Fund:

The Scheme aims to provide all-around financial support to the farmers, agri-entrepreneurs, farmer groups etc. to create post-harvest management infrastructure and build community farming assets throughout the country.

As of 30.06.2023 out of 976 applications sponsored to various banks, 620 cases have been sanctioned amounting to Rs. 361.23 Crores. Banks have rejected 281 cases and 768 cases are pending with various banks. Details are given below:

Status of AIF as on 30.06.2023					
Institution Name	No of Applications Sponsored	Applications Rejected/Denied	Applications Sanctioned	Sanctioned in Cr.	Pending at Bank Level
Punjab National Bank	189	32	153	69.90	151
HDFC Bank	84	17	45	58.01	52
State Bank of India	182	71	96	46.48	125
Bank Of India	140	36	102	38.07	135
Canara Bank	55	16	36	36.80	50
Bank Of Baroda	61	18	40	21.98	48
Indian Bank	42	7	29	20.73	34
Union Bank of India	63	31	27	19.35	44
UCO Bank	34	12	20	14.65	26
IDBI Bank LTD	21	8	11	9.90	19
Central Bank of India	18	6	11	8.55	16



Kotak Mahindra Bank	8	4	3	5.58	4
The Federal Bank Ltd	3	0	3	4.35	2
Indian Overseas Bank	23	5	18	2.88	22
Bank of Maharashtra	1	0	1	1.30	1
Karur Vysya Bank	2	1	1	1.28	2
NABKISAN Finance Ltd	28	6	22	0.90	26
Odisha Gramya Bank	6	2	2	0.54	2
Utkal Grameen Bank	4	0	0	0.00	0
Axis Bank	1	0	0	0.00	0
DCB Bank	1	1	0	0.00	1
ICICI Bank	6	5	0	0.00	5
Karnataka Bank	1	1	0	0.00	1
South Indian Bank	1	1	0	0.00	1
YES Bank LTD	1	1	0	0.00	1
Samunnati Private Limited	1	0	0	0.00	0
TOTAL	976	281	620	361.23	768

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that as of 30.06.2023, 759 applications are pending with different banks amounting to Rs. 15.85 Crore & banks have sanctioned 18 applications amounting to Rs.2.89 Crores.

(Rs. in Lakh.)

Bank wise status under MIDH relating to Horticulture Sector as on 30.06.2023						
Name of the bank	Pending Proposals		Sanctioned Projects		Rejected Projects by Bank	
	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost
UCO Bank	44	56.76	3	2.97	0	0.00
Punjab National Bank	38	87.61	3	52.00	0	0.00
State Bank of India	236	469.33	2	20.50	0	0.00
Bank of India	58	108.33	2	30.00	0	0.00
IDBI	0	0.00	2	20.50	0	0.00
Indian Overseas Bank	15	33.92	2	26.10	0	0.00
DCCBs	16	17.41	1	15.00	0	0.00
Canara Bank	5	75.00	1	50.00	75	341.82
Union Bank	82	227.26	1	8.09	0	0.00
Axis Bank	1	0.99	1	64.47	0	0.00
Odisha Gramya Bank	102	176.39	0	0.00	0	0.00
Indian Bank	96	140.08	0	0.00	0	0.00
Central Bank of India	29	64.30	0	0.00	0	0.00
Bank of Baroda	29	60.91	0	0.00	0	0.00
Co-operative Bank	1	2.50	0	0.00	0	0.00



ICICI Bank	4	45.99	0	0.00	0	0.00
Federal Bank	1	1.40	0	0.00	0	0.00
IDFC	1	2.00	0	0.00	0	0.00
HDFC	1	15.00	0	0.00	0	0.00
TOTAL	759	1585.17	18	289.63	75	341.82

4.8 Agriculture Allied Sectors

Banks have disbursed **Rs. 1,720.95 Crores** against annual target of **Rs. 7,664.73 Crores** achieving **22.45 %** of the target as of **30.06.2023**.

Performance of Banks under Allied Sectors

(Amt in Rs. Cr.)

Sector	Agriculture Allied Sectors (FY 2022-23) As of June 2022			Agriculture Allied Sectors (FY 2023-24) As of June 2023		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Dairy	2,117.00	218.26	10.31	2,551.83	555.30	21.76
Fishery	1,557.61	139.48	8.95	1,609.54	178.36	11.05
Poultry	1,228.36	229.00	18.64	1,566.43	294.83	18.79
AH Sheep /Goatery/ Piggery	1,350.23	587.35	43.50	1,722.84	567.29	32.93
Other Allied Sector	232.42	968.46	416.69	214.09	126.18	58.94
TOTAL	6,485.62	2,142.55	33.04	7,664.73	1,720.96	22.45

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Canara Bank	49.23
Union Bank of India	41.36
Bank of Baroda	15.50
BOTTOM 3 PERFORMING BANKS	
Utkal Grameen Bank	0.77
Odisha Gramya Bank	0.41
Punjab & Sind Bank	0.08

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
ESAF Small Finance Bank	822.95
RBL Bank	599.78
Ujjivan Small Finance Bank	512.18
MAJOR BANKS WITH NIL PERFORMANCE	
Federal Bank	0.00
Karur Vysya Bank	0.00
City Union Bank	0.00

Reporting in "Others" under Allied Sector

The reporting in other allied sectors has significantly decreased to **Rs.126.18 Crores** due to banks rectifying errors in their MIS and accurately reporting them under the appropriate Head as per RBI Guidelines.

Amount in Rs. Crores

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA				
Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
968.46	4,264.35	920.13	647.6	126.18



REPORTING IN "OTHERS" UNDER ALLIED SECTOR (Amount in Rs. Crores)			
BANKS	Mar-23	Jun-23	INCREASE/DECREASE
RBL Bank	278.71	55.42	↓
DCB Bank Ltd	56.57	40.73	↓
HDFC Bank	47.5	15.01	↓
IDFC Bank	27.81	10.71	↓
Yes Bank	0.00	1.50	↑
Bank of Baroda	3.13	0.69	↓
Odisha Gramya Bank	1.38	0.59	↓
IDBI Bank	1.65	0.45	↓
Kotak Mahindra Bank Ltd	0.08	0.30	↑
Karnatak Bank Ltd.	1.16	0.21	↓
Indus Ind Bank	0.79	0.15	↓
Orissa State Co-Op. Bank	35.77	0.14	↓
Suryoday Small Finance Bank	1.58	0.12	↓
Bandhan Bank	21.24	0.08	↓
Central Bank of India	0.08	0.07	↓
Punjab & Sind Bank	0	0.01	↑

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.06.2023 is given in **Annexure – 17**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

MKUY SECTORAL PROGRESS 30.06.2023				
Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
Agriculture	571	201	74	296
ARD	2,826	905	907	1,014
Fishery	55	12	13	30
Horticulture	192	67	39	86
Inter Sectoral	104	8	7	89
TOTAL	3,748	1,193	1,040	1,515



Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2022	2,238	800	870	568
30.09.2022	3,203	857	897	1,449
31.12.2022	3,135	972	966	1,197
31.03.2023	3,410	1,101	990	1,319
30.06.2023	3,748	1,193	1,040	1,515

MKUY AS OF 30.06.2023				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	817	261	256	300
PUNJAB NATIONAL BANK	531	185	115	231
THE ODISHA STATE CO-OPERATIVE BANK LTD	328	140	151	37
CANARA BANK	239	90	113	36
BANK OF BARODA	210	82	50	78
ODISHA GRAMYA BANK	182	79	67	36
UNION BANK OF INDIA	285	78	79	128
UCO BANK	184	59	28	97
INDIAN BANK	153	51	23	79
BANK OF INDIA	224	49	40	135
IDBI BANK LTD	143	31	54	58
CENTRAL BANK OF INDIA	78	29	13	36
INDIAN OVERSEAS BANK	85	20	26	39
UTKAL GRAMEEN BANK	64	17	10	37
ICICI BANK LTD	40	8	5	27
AXIS BANK	59	6	8	45
KOTAK MAHINDRA BANK	7	3	0	4
PUNJAB AND SIND BANK	16	2	0	14
HDFC BANK LTD	57	1	0	56
BANK OF MAHARASHTRA	9	1	0	8
BANKI CCB	5	1	0	4
DCB BANK LIMITED	11	0	0	11
THE FEDERAL BANK LTD	10	0	0	10
KARNATAKA BANK	7	0	1	6
BANDHAN BANK	2	0	0	2
IDFC FIRST BANK LIMITED	1	0	0	1
SOUTH INDIAN BANK	1	0	1	0
Grand Total	3,748	1,193	1,040	1,515



Issuance of Guidelines/SOP on front ended CIS procedure under MKUY.

Department of Agriculture & Farmers' Empowerment vide letter no.DAFE-POLIC-MISC-0026-2017/18811/A&FE dated 21.08.2023 has intimated that for the larger benefits of the Farmer's community of Odisha as well as providing buffer to the Banks while sanctioning loans under MKUY, Agriculture & FE Dept., Govt. Of Odisha has introduced the front ended Capital Investment Subsidy(CIS) disbursement in favour of the Agri-entrepreneurs vide their Resolution no. 18699 dated 19.08.2023.

Copy of the resolution is enclosed in Annexure-18

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

Performance as of 30.06.2023 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below:

Sector	No. of application accepted	No. of application sanctioned	No. of application Pending	No of Application Rejected
Animal Husbandry	57,872	16,387	1,038	40,447
Fisheries	10,643	2,222	433	7,988
Total	68,515	18,609	1,471	48,435

COMPARISON	KCC AHD		KCC FISHERIES	
	31.03.23	30.06.23	31.03.23	30.06.23
No. of application accepted	51,503	57,872	6,091	10,643
No. of application sanctioned	15,827	16,387	940	2,222
No. of application Pending	1,548	1,038	2,003	433
No of Application Rejected	34,128	40,447	3,148	7,988

KCC SATURATION DRIVE AHD 30.06.2023				
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
State Bank of India	19,977	7,770	62	12,145
Cooperative Bank	15,791	3,031	85	12,675
Bank of India	2,752	1,244	9	1,499
UCO Bank	3,177	1,070	4	2,103
Union Bank of India	2,375	639	21	1,715
Punjab National Bank	2,442	623	72	1,747
Canara Bank	1,853	556	13	1,284
Bank of Baroda	1,821	508	70	1,243
Indian Bank	1,404	413	3	988
Indian Overseas Bank	5,274	366	685	4,223
Central Bank of India	832	139	0	693
Punjab & Sind Bank	111	18	0	93



IDBI Bank Ltd.	61	10	14	37
Bank of Maharashtra	2	0	0	2
Grand Total	57,872	16,387	1,038	40,447

KCC SATURATION DRIVE FISHERIES 30.06.2023				
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
OSCB	6,672	1,395	61	5,216
State Bank of India	1,957	447	111	1,399
Bank of India	219	106	3	110
UCO Bank	279	79	5	195
Union Bank of India	216	37	25	154
Canara Bank	142	35	3	104
Indian Bank	219	34	2	183
Central Bank of India	225	30	0	195
Punjab National Bank	187	29	18	140
Bank of Baroda	131	23	17	91
Indian Overseas Bank	378	7	186	185
Bank of Maharashtra	0	0	0	0
IDBI Bank Ltd.	16	0	2	14
Punjab & Sind Bank	2	0	0	2
Grand Total	10,643	2,222	433	7,988

3 Banks having highest no. of pendency as of 30.06.23 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Indian Overseas Bank (including OGB)	685	Indian Overseas Bank (including OGB)	186
OSCB	85	State Bank of India	111
Punjab National Bank	72	Odisha State Cooperative Bank	61

Districts under 2 categories in terms of pendency as of 30.06.23 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Puri	371	Balasore	218
Koraput	184	Puri	82
Balasore	113	Kendrapara	51

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

Progress upto 30.06.2023 is given by **Annexure -19**.



4.11 Financing to FPOs (Farmers Producer Organization)

392 FPOs have been promoted by NABARD till date, who are engaged in diverse agriculture and allied activities. During FY 2022-23, 68 new FPOs have been sanctioned. NABARD, Odisha has launched “FPO Abhiyan – 100 days, 100 FPOs” campaign on 14 December 2022, during which 101 FPOs have been sanctioned loans of Rs. 79.27 crore by NABKISAN, a subsidiary of NABARD, enabling them to invest in various assets and business activities.

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

District wise Performance Under FPO Finance 23-24		
District	No. of FPOs Sanctioned	Amount Sanctioned(Rs. In Lakhs)
Balangir	3	18.64
Bargarh	6	15.49
Cuttack	2	17.78
Dhenkanal	2	2.43
Kalahandi	7	12.54
Kandhamal	4	8.15
Subarnapur	2	6.47
Total	26	81.51

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

Warehousing Development & Regulatory Authority (WDRA) was set up by Government of India to implement the provisions of the W (D&R) Act. One of WDRA's main objectives is to implement the Negotiable Warehouse Receipts(NWR) system which would help farmers to store their produce in scientific warehouses and avail loans from banks against pledge of NWRs. To facilitate this, WDRA is engaged in activities like registration of warehouses issuing or intending to issue NWRs, promotion of scientific warehousing and improving fiduciary trust of depositors and banks for enhancing liquidity in rural areas.

WDRA has implemented a system of electronic Negotiable Warehouse Receipts (e-NWR) by issuing certificates of registration to two repositories namely, National E-Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL) for creation and management of e-NWRs. The e-NWR issued by warehouses registered by WDRA for approved commodities are eligible for pledge



financing. Banks can see the e-NWR on the repository system and also mark their lien.

Presently e-NWR is the only negotiable warehouse receipt in the country. The W(D&R) Act,2007 mandates that only WDRA registered warehouses in the country can issue NWRs.

Considering the benefits of e-NWR and WDRA regulation, RBI has extended the priority sector limit for loans against pledge/ hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months from Rs.50 Lakhs to Rs.75 Lakhs for e-NWRs where as for other warehouse receipts it is capped at Rs.50 Lakhs. In this regard, The Indian Bank's Association has issued an advisory to consider pledge finance only against the e-NWRs issued by warehouses registered by WDRA.

Banks are requested to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under PSL scheme as per prevailing guidelines of respective bank.

AGENDA NO. 5

Financing to MSME Sector

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

Target & Achievement as on 30.06.2023:

Against total target of **Rs.72,297.84 Crore**, total achievement as on **30.06.2023** is **Rs.23,156.93 Crore** which is **32.03%** of total target.

‘Amt. in Rs. Crore’

ACP MSME COMPARISON JUNE 2022 & JUNE 2023						
Sector	Annual Target for FY 2022-23	Achievement up to 30.06.2022	% Achv.	Annual Target for FY 2023-24	Achievement up to 30.06.2023	% Achv.
Micro Enterprises	20,807.33	4,505.02	21.65	25,304.25	10,867.32	42.95
Small Enterprises	18,429.35	3,433.63	18.63	22,412.36	7,660.61	34.18
Medium Enterprises	10,700.91	6,226.87	58.19	13,013.60	4,209.70	32.35
Khadi village	2,972.48	16.22	0.55	3,614.88	22.22	0.61
Others under MSME	6,539.45	633.64	9.69	7,952.75	397.08	4.99
TOTAL	59,449.52	14,815.38	24.92	72,297.84	23,156.93	32.03

Bank group wise Achievement under ACP MSME-2023-24 as on 30.06.2023



(Amt in Rs. Cr.)

Bank Sector	Target for FY 2022-23	Achievement upto 30.06.2022	% Achv	Target for FY 2023-24	Achievement upto 30.06.2023	% Achv
PSBs	42,370.45	8,970.27	21.17	49,865.94	13,650.51	27.37
Pvt Banks	14,011.79	5,391.40	38.48	16,591.23	8,694.18	52.40
RRBs	2,383.18	444.97	18.67	3,283.81	674.23	20.53
OSCB	88.20	1.35	1.53	1,618.30	0.19	0.01
SFBs	595.88	7.39	1.24	938.56	137.82	14.68
TOTAL	59,449.52	14,815.38	24.92	72,297.84	23,156.93	32.03

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

PSB,RRB& OSCB	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Central Bank of India	41.01
Utkal Grameen Bank	39.91
Union Bank of India	33.72
BOTTOM 3 BANKS	
Odisha Gramya Bank	9.21
Punjab & Sind Bank	2.01
Orissa State Co-Op. Bank	0.01

PVT& SFBs	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
ICICI Bank	89.77
HDFC Bank	79.44
IDBI Bank	73.24
BOTTOM 3 BANKS	
City Union Bank	0.00
RBL Bank	0.00
Utkarsh SFB.	0.00

The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.06.2022		Balance outstanding as on 31.03.2023		Balance outstanding as on 30.06.2023	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	17,97,301	24,272.88	16,90,299	34,995.74	14,26,971	34,858.63
Small Enterprises	1,46,531	15,612.68	2,15,279	22,002.63	1,80,628	22,330.18
Medium Enterprise	34,237	13,231.27	35,977	20,299.41	38,776	20,866.32
Total MSME	19,78,069	53,116.83	19,41,555	77,297.78	16,46,375	78,055.13

Detailed report of Bank wise position under MSME is given at **Annexure – 20**.

5.2 Bank finance to MSMEs getting lease hold right from IDCO

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



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

5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 30.06.2023 is given below.

(Margin Money Involved in Rs. Lakhs)

Date	Target for FY 23-24		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM
30.06.23	6,000	34,000.00	4,586	15,081.14	750	2,584.08	12.50	7.60	2,952	9,876.75

Against a physical target of 6000 units banks have sanctioned 750 accounts till 30.06.2023 which is 12.50% of target.

Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications sanctioned	Name of the Bank	No. of applications sanctioned
SBI	168	IDBI	19
Union Bank of India	112	Axis Bank	7
Canara Bank	89	HDFC Bank	2

Banks with highest number of pendency:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications Pending	Name of the Bank	No. of applications Pending
SBI	1273	Axis Bank	60
Union Bank of India	266	IDBI Bank	41
Punjab National Bank	245	HDFC Bank	39

The Bank wise achievement under PMEGP of Odisha for the year 2023-24 (up to 30.06.2023) is given in the **Annexure– 21**.

- Director, KVIC Odisha vide letter no. OSO/KVIC/PMEGP/Gen.corres/2023-24 dated 13.06.2023 has informed that manual applications will be



allowed as most of the rural youth/ prospective entrepreneurs do not have the knowledge of filling the online application and upload the regular documents. All the implementing agencies to follow the Standard Operating Procedure for accepting the applications in physical form and uploading the same on portal. The SOP has been shared with all the Banks vide SLBC letter no. SLBC/ODI/2023-24/197 dated 19.06.2023.

- Under PMEGP scheme guidelines, there is a provision for sanctioning of 2nd loan with subsidy for upgrading the existing units which are performing well in terms of turnover, profit making and loan repayment. All Banks to issue suitable instructions to branches to take appropriate steps in making PMEGP beneficiaries aware about the provision if 2nd loan under PMEGP and encourage them to apply for 2nd loan.
- Current year target of 6000 units includes 2nd loan of at least 5% of the target.

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

The performance of this scheme as of 30.06.2023 category wise is given below –

Category	Target No. of proposals for FY 2023-24	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals sanctioned from 01.04.23 to 30.06.23	No. of proposals rejected by Banks	No. of proposals pending at Banks
Individual	2,990	2,509	722	50	1,343	444
Group		502	104	3	318	80
Total	2,990	3,011	826	53	1,661	524

In the current year 2023-24, the target has been fixed for 2,990 units instead of separate target for individual and group.

Top 3 banks with highest sanctions under Individual Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	289
Union Bank of India	91
Canara Bank	64

Banks with NIL sanction under Individual Category are OSCB, Bandhan Bank, Axis Bank, HDFC Bank, ICICI bank, DCB Bank, Indus Ind Bank, Bank of Maharashtra, IDFC First Bank, Federal Bank and Kotak Mahindra Bank.

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



BANK	NO. OF PENDING APPLICATIONS
State Bank of India	176
Union Bank of India	43
UCO Bank	27

Top 3 banks with highest sanctions under group Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	49
UCO Bank	17
Canara Bank	7

Banks with NIL sanction under Group Category are Indian Overseas Bank, Bank of Maharashtra, Punjab & Sind Bank, HDFC Bank, ICICI Bank, Axis Bank, Bandhan Bank, IndusInd Bank, DCB Bank, IDFC First Bank, Federal Bank and Kotak Mahindra Bank

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	25
Indian Overseas Bank	10
Bank of India	6

The bank wise performance under Individual & Group Category is given in **Annexure -22**.

Targets under PMFME for the FY 2023-24

In the current year 2023-24, the target has been fixed for 2,990 units instead of separate target for individual and group. District wise target has been finalized by the department. SLBC has fixed the targets bank wise as done in the previous year and shared with all banks. The district wise bank wise target prepared by SLBC is given in **Annexure-23**.

5.5 Disposal of Stressed MSME Cases during FY 2023-24.

As reported by banks, there are 25 no. of Stress Committee Meeting conducted during FY 2023-24 (from 01.04.2023 to 30.06.2023) and through the Stress Committee, 686 no. of accounts/cases rectified and 4,9327 no. of cases decided for recovery.

The detail in this matter is given below :



Name of Bank	No. of Stress Committee Meeting Conducted during 2023-24	Accounts Disposed at Stress Committees		
		Accounts/ Cases Rectified	Accounts/ Cases Restructured	Cases decided for Recovery
Canara Bank	3	264	0	264
HDFC Bank	6	5	0	137
Union Bank of India	8	32	0	14
Indian Bank	5	12	0	381
Kotak Mahindra Bank	0	373	0	121
Yes Bank	3	0	0	15
TOTAL	25	686	0	932

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

5.6 Provision of banking facilities to MSME Clusters.

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

Sl.	Name of the Cluster (functional/active)	Sector (Textiles, Engineering works, etc)	District	Allocation to banks for cluster adoption
1	Engineering Cluster	Engineering	Anugul	PNB
2	Fly Ash cluster	Cement	Anugul	UCO Bank
3	Rice Milling Cluster	Agro/Food Processing	Balasore	UCO Bank
4	Sea Food Cluster	Fish Process/Canning	Balasore	PNB
5	Rice Mill Cluster	Agro/Food Processing	Baragarh	SBI
6	Rice Mill Cluster	Agro/Food Processing	Bolangir	SBI
7	Engineering Cluster	Engineering	Cuttack	UCO Bank
8	Pharmaceutical Cluster		Cuttack - Bhubaneswar	BOB
9	Engineering Cluster	Engineering	Dhenkanal	Canara Bank
10	Cashew Cluster	Agro/Food Processing	Dhenkanal	UCO Bank
11	Cashew Cluster	Agro/Food Processing	Ganjam	Union Bank
12	Dry Fish Cluster		Jagatsinghpur	UCO Bank



13	Engineering Cluster	Engineering	Jharsuguda	SBI
14	Automobile cluster	Engineering	Khurda	SBI
15	Pahal Rasagola Cluster		Khurda	BOI
16	Cashew Cluster	Agro/Food Processing	Koraput	SBI
17	Cashew Cluster	Agro/Food Processing	Puri	Canara Bank
18	Coir Cluster	Coir Industry	Puri	PNB
19	Tourism Cluster		Puri	UCO Bank
20	Rice Mill Cluster	Rice Mill	Sambalpur	SBI

In the 57th EC MSME held on 14.08.2023 this matter was discussed. It is observed that CFCs in many of the MSME clusters have not set up yet. The updated information as provided by Director of Industries regarding operationalization of CFCs in respect of completed projects, ongoing projects and projects accorded in-principle approval by Govt. of India is given below.

Amount in Rs. Crores.

Sl. No.	Name of the cluster	Contribution			Total Project cost	Current Status
		GoI	GoO	SPV		
1	Rice Milling, Bargarh	185.45	41.08	316.46	552.99	Completed
2	Cashew, Ganjam	500.00	145.52	82.08	727.60	Completed
3	Pharmaceutical, Cuttack & BBSR	197.70	60.00	35.00	292.70	Completed
4	Rice Milling, Balasore	1048.62	299.61	149.80	1498.03	Ongoing
5	Engineering, Cuttack	1800.00	719.00	531.24	3050.24	Ongoing
6	Dry Fish, Paradeep	615.02	219.18	113.12	947.32	In principle approval by GoI

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



5.7 Progress under Pradhan Mantra Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned 6,30,142 accounts with an amount of Rs. 3,746.07 Crore and disbursed Rs. 3,595.13 Crores as on 30.06.2023 in the financial year 2023-24.

The disbursement position under Mudra Sector (categories wise) is given below.

(Amt in Rs. Cr.)

Categories	FY 2023-24 (Upto 30.06.2023)			Average Credit (in lakhs)
	No. of Accounts	Sanctioned Amount	Disbursed Amount	
Shishu	5,09,966	1,791.16	1,780.52	0.35
Kishore	1,10,773	1,232.72	1,151.89	1.11
Tarun	9,403	722.18	662.79	7.68
Total	6,30,142	3,746.07	3,595.19	--

The disbursement position under Mudra Sector (categories wise) for FY 2023-24 upto 30.06.2023 is given below.

(Amt in Rs. Cr.)

Financial Institutions	FY 2023-24 (Upto 30.06.2023)	
	No. of Accounts	Disbursed Amount
Public Sector Banks	55,645	1,157.69
Private Sector Banks	3,50,268	1,494.45
Regional Rural Banks	594	6.48
Small Finance Banks	76,413	304.92
MFIs & NBFCs	1,47,222	631.65
Total	6,30,142	3,595.19

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

PSB & RRBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
Punjab National Bank	269.86
State Bank of India	221.67
Canara Bank	152.58
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	2.91
Punjab & Sind Bank	2.52
Bank of Maharashtra	0.55

PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
IndusInd Bank	912.10
Axis Bank	138.43
Suryoday SFB	120.05
BOTTOM 3 PERFORMING BANKS	
Jana SFB	0.03
Karur Vysya Bank	0.00
South Indian Bank	0.00



Karrur Vysya Bank, The South Indian Bank and OSCB have not sanctioned any loans under PMMY scheme.

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

5.8 Assistance to Startups through Bank Linkage

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

Provided that such entity is not formed by splitting up or reconstruction of a business already in existence. Provided also that an entity shall cease to be a startup if its turnover for the previous financial years has exceeded INR 100 crore, or it has completed 10 years from the date of incorporation/registration.

We furnish below the bank wise finance to Start Up for FY 2023-24 up to 30.06.2023.

BANKS	No of A/C sanctioned from 01.04.2023 to 30.06.2023	Amount sanctioned from 01.04.2023 to 30.06.2023 in Rs. Lakhs	Cumulative No of A/C sanctioned	Cumulative Amount sanctioned in Rs. Lakhs
Bank of India	0	0.00	163	12,224.34
Bank of Baroda	0	0.00	16	263.94
Bank of Maharashtra	0	0.00	3	123.98
Indian Overseas Bank	0	0.00	36	2,831.22
Punjab National Bank	0	0.00	10	47.96
State Bank of India	1	650.00	3	787.00
UCO Bank	0	0.00	2	1,020.00
Union Bank of India	0	0.00	5	76.50
HDFC Bank	0	0.00	1	400.00
IDBI Bank	0	0.00	181	842.00
Canara Bank	0	0.00	0	0.00
Indian Bank	0	0.00	64	966.61
Tamilnadu Mercantile	0	0.00	26	294.00
TOTAL	1	650.00	510	19,877.55

5.9 Stand Up India Scheme

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



As of 30th June 2023, **5,892** loan applications have been sanctioned & disbursed as per report by Stand Up India.

Performance under Stand Up India as of 30.06.2023 (As informed by SUI Cell of SIDBI)-

(Amount in Rs, Crores)

Date	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		A/Cs	Disb		A/Cs	Disb		A/Cs	Disb
31.03.2023	4,389	872	92.21	4,389	4,827	605.95	8,778	5,699	698.18
% Achievement		19.87%			109.98%			64.92%	
30.06.2023	4,389	908	95.48	4,389	4,984	641.07	8,778	5,892	736.55
% Achievement		20.69%			113.56%			67.12%	

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

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 30.06.2023

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	1691
Union Bank of India	847
Punjab National Bank	522
BOTTOM 3 BANKS	
IDBI	25
Federal Bank & Utkal Grameen Bank	2
Yes Bank Ltd.	1

The bank-wise & district-wise performance is given in **Annexure- 25**.

5.10 Silpi Unnati Yojana (SUY) – State Government Scheme

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

In the current Financial Year 2023-24 upto 30.06.2023, total 127 loan applications are sanctioned.

Performance under SUY for FY 2023-24 (As provided by Directorate of Handicrafts)

FY	Total No. of application	No. of application sanctioned	No. of application pending	No. of application
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	sponsored			rejected
30.06.2023	1,743	127	1,610	6

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	548
BBCCB/DCCB/OSCB	210
Odisha Gramya Bank	186

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

The bank-wise details as on 30.06.2023 are given in **Annexure -26**.

5.11 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 30.06.2023, out of 86,198 applications entered in the portal, 56,781 applications are sanctioned & disbursement made in 53,502 accounts. 7,244 applications are pending in different bank branches.

As on date	No. of applications entered in the portal	No. of applications sanctioned	Out of sanctioned, no. of applications disbursed.	No. of applications Pending
31.03.2023	84,981	60,932	45,015	3,134
30.06.2023	86,198	56,781	53,502	7,244

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

PSB,RRB& OSCB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
State Bank of India	24,009
Union Bank of India	5,336
Bank of India	5,161
BOTTOM 3 BANKS	
Bank of Maharashtra	269
Odisha Gramya Bank	190
Utkal Grameen Bank	14

PVT BANKS & SFB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
IDBI Bank	360
HDFC Bank	214
Utkarsh SFB	120
BOTTOM 3 BANKS	
Yes Bank	0
DCB Bank	0
IndusInd Bank	0

The bank wise achievement as on 30.06.2023 is given in **Annexure-27**.



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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23	34,081	3,044.90
FY 2023-24 (30.06.23)	7,889	894.59

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2023 to 30.06.2023 are available in **Annexure – 28**.

In the Sub-Committee Meeting of SLBC on MSME & Skill Development held on 09.08.2023 for the quarter ended June 2023 under the Chairmanship of the Principal Secretary, MSME Department, Govt. of Odisha, the Principal Secretary appreciated the efforts of CGTMSE in supporting to the MSME sector. He also advised all banks to continue promoting the scheme among MSME borrowers and to aim for broader coverage, so that at least Rs 5000 Crore can be covered under CGTMSE within this year. He also advised SLBC to organize a virtual presentation by CGTMSE for all banks operating in Odisha. In this regard, SLBC vide letter dated 19.08.2023 has requested CEO, CGTMSE, Mumbai to provide a suitable date for a virtual meeting with all the Banks in the State of Odisha for a presentation by CGTMSE regarding CGTMSE/CGFMU scheme guidelines, benefits and way forward.

5.13 Onboarding of MSME on Udyam Registration Portal

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

The onboarding of MSMEs on the portal is in progress and currently 1,76,50,217 MSMEs are registered on the platform in whole country and 3,69,027 MSMEs are registered in Odisha. Thus, many MSMEs are still outside the Udyam net.



UDYAM Portal Registration			
31.03.2023		30.06.2023	
All India	Odisha	All India	Odisha
1,73,53,860	3,34,658	1,76,50,217	3,69,027

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

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

RBI, FIDD, Bhubaneswar vide letter dated March 31, 2023 had requested Department of Public Enterprises, Govt. of Odisha to consider advising the State PSUs to ensure on boarding of their vendor MSMEs on TReDS platform. In the 56th EC-MSME meeting held on May 12, 2023, Representative from Dept. of Public Enterprises informed that no action has been taken by the department in this regard. Additional Secretary, MSME Department informed the committee that MSME Department had issued an Office Memorandum dated February 16, 2023 regarding participation of State PSUs, Municipal Corporations, State level autonomous bodies, etc., on TReDS. She also informed that the department is working on the operational guidelines (OG) to be issued in this regard. Regional Director requested the Department of Public Enterprises to advise the State PSUs regarding on-boarding of their vendor MSMEs on TReDS platform. He also requested Department of Public Enterprises to arrange a session for all the State PSUs to familiarize them with the operational aspects of TReDS with the help of three TReDS agencies (MIXchange, Invoice Mart& RXIL)

5.15 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.

Revenue & Disaster Management Department vide letter dated 06.07.2023 addressed to all Collectors has advised that in order to avoid delay caused due to appointment of Certificate Officers by name they are advised to appoint



with prior sanction of the Revenue Divisional Commissioner, the GM, DICs by designation as Certificate Officers under section 2 (d) of the OPDR Act, 1962 to deal with PMRY, PMEGP and PMFME related cases.

Copy of the letter is attached in Annexure-29

5.16 Implementation of Electronic Bank Guarantees (e-BGs) through automated e-stamping in Odisha.

In pursuance to letter no 1-34014/1/2021/AD. dated 10.08.2021 from Ministry of Finance. Government of India for implementing Electronic Bank Guarantees (BG) through automated e-Stamping in Odisha, 17 Banks in Odisha are issuing E-BGS as on date.

AGENDA NO. 6 MO GHARA (Government Assistance for Rural Areas)

Housing is a basic requirement for human survival and. With an aim to provide Pucca House for All, 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, Govt. of Odisha.

In the 171st SLBC meeting held on 02.06.2023, all banks were requested to devise a scheme for financing with waiver of processing, documentation charges etc.

SLBC, vide letter dated 14.08.2023 has distributed the district-wise and bank-wise target under MO GHARA scheme. All the banks were also requested to distribute the target to the branches and to make all-out effort to achieve the allotted target under the scheme.

The detailed district-wise and bank-wise target is given in Annexure-30

6.1 MO GHARA-URBAN (Government Housing Assistance in Urban Areas)

With an aim to provide financial support to EWS & LIG beneficiaries through capital subsidy on the housing loan for construction of pucca houses in urban area of Odisha, Govt. of Odisha has come up with a state sponsored scheme namely MO Ghara-Urban.

A meeting was held on 25.07.2023 under the Chairmanship of Principal Secretary, HUDD, Govt. of Odisha to discuss the operational guidelines on Mo Ghara-Urban scheme and it was decided that SLBC will conduct a meeting of major banks to discuss the critical points on the scheme including security & LRC. Accordingly, a meeting with the Bankers was held on 27.07.2023 at 3.00 pm and the minutes of the meeting was circulated to all concerned along with Finance Department and Housing & Urban Development Department, Govt. of Odisha on 31.07.2023.



AGENDA NO. 7 Financing to SHGs

7.1 WSHG in Odisha through Mission Shakti

a) Credit Flow to WSHGs

- I. Department of Mission Shakti facilitates institutional finance, capacity building and fosters self-confidence among women thereby graduating SHGs to SMEs.
- II. In the last few years, the momentum of credit linkage has been scaled up in the state through organized coordination between Department of Mission Shakti and Bankers. This has led to noteworthy increase in the credit uptake by SHGs.
- III. Considering the yearly growth, utilization and repayment of loans, the annual target for the current Financial Year has been fixed for 4,00,000 SHGs amounting to Rs. 15,000.00 crores.
- IV. Department of Mission Shakti facilitates institutional finance, capacity building and fosters self-confidence among women thereby graduating SHGs to SMEs.
- V. Considering the yearly growth, utilization and repayment of loans, the annual target for the current Financial Year has been fixed for 4,00,000 SHGs amounting to Rs. 15,000.00 crores.
- VI. Under 5T mandate of Mission Shakti, Government has targeted to increase the average loan size to Rs. 4 lakh per SHG. The average SHG loan size during the last financial year was Rs. 3.01 lakh.
- VII. During the current financial year (as on 30th June 2023), 45,046 SHGs have been credit linked with an amount of Rs. 1704.50 crore, with an average loan size of Rs.3.78 Lakh.

The Bank and District wise progress is enclosed at Annexure –31

Action:

Minimum Loan Size to SHGs: Banks to issue suitable advisory to their field offices to adhere to the decision taken in the 167th SLBC meeting on 'minimum loan size to SHGs i.e Rs. 2 lakh for fresh/1st linkage, Rs. 4 lakh for 2nd linkage and Rs. 6 lakh for 3rd linkage onwards irrespective of the SHG corpus' communicated vide Finance Department letter no. 22306 dated 09.09.2022.

b) Mission Shakti Loan - State Interest Subvention

- I. Considering the growth in demand of credit and women entrepreneurship at the SHG level, State Government has increased the interest subvention benefits from Rs. 3 lakh to Rs. 5 lakh providing loans at 0% effective annual rate of interest to SHGs (both rural and urban) w.e.f 1st April 2022. This benefit is applicable to SHGs in case of prompt and regular repayment of loans.



- II. Accordingly, the annual target (FY 2023-24) for Mission Shakti Loan – State Interest Subvention has been fixed at Rs. 250 crore.
- III. Interest subvention claims amounting to Rs. 126.37 cr have been processed for settlement under 'Mission Shakti Loan' - State Interest Subvention Scheme during 2023-24, benefitting 2.39 Lakh eligible SHGs.

Status of Bank wise progress is enclosed at Annexure –32

Action:

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

c) Bank Linkage & Interest Subvention (BLIS) MIS Application

- I. To facilitate & monitor online & offline sponsoring, sanction & repayment of loans and NPA position with respect to SHG loans in the state, a dedicated Bank Linkage and Interest Subvention (BLIS) MIS portal has been established and is in operation.
- II. Mission Shakti is collaborating with all banks (having SHG portfolio) for periodic data sharing on SHG Bank Linkage and Interest Subvention portal. Moving forward, MoUs with all banks (except Punjab & Sind) have been executed by Department of Mission Shakti for sharing of SHG data.
- III. Sharing of bank loan data is inevitable for operation of the BLIS MIS portal. During the financial year (2023-24), interest subvention amounting to Rs. 126.37 crore has been calculated for direct settlement/transferred to eligible SHGs through this portal.

The bank wise progress wrt data sharing is enclosed at Annexure –33

Action:

Banks namely Punjab & Sind to sign the MoU for data sharing. Banks to ensure monthly data sharing for on time settlement/reimbursement of interest subvention benefits to eligible SHGs.

d) Women SHG member as Business Correspondent Agent

- I. To ensure last mile delivery of banking services in unbanked and under-banked Gram Panchayats, Department of Mission Shakti has tied up with different banks namely OGB, SBI, UGB, YES, ICICI, UCO, Union, PNB, Canara, Axis, Indian bank, Bank of India and HDFC Bank for engaging Women Self Help Groups and Federation Members as Business Correspondent Agents (BCAs).



- II. A total of 2318 BCAs are currently operating across the state. Transactions amounting to Rs. 254.57 crore have been undertaken by these BCAs during the current FY (2023-24).

The progress is enclosed at Annexure – 34

- III. It is targeted to cover all unbanked GPs during the current financial year (2023-24).

Action

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

e) Mission Shakti Scooter Yojana

- I. Mobility is empowerment.
- II. State Government in its 62nd Cabinet meeting held on 21st July 2023, has approved Mission Shakti Scooter Yojana for providing “Interest Free Loan for purchase of Scooter by around 2 lakh Mission Shakti Federation Leaders and Community Support Staff of their own choice”.
The guiding principle and the scheme guideline for bankers are enclosed at Annexure – 35 & 36 for reference.
- III. **The bank wise status wrt participation and implementation of Mission Shakti Scooter Yojana is enclosed at Annexure -37.**

Action:

Banks are requested to communicate the details of the progress made so far with respect to “Mission Shakti Scooter Yojana” to the Department at the earliest.

f) Cash Handling Charges - Federations Account

- I. Mission Shakti promotes SHGs and their federations for strengthening of the entire women SHG network through several women empowerment initiatives. The Federation eco-system starting from village to district level is instrumental in acting as a support system for SHGs at the grassroots.
- II. There are around 6798 Gram Panchayat Level Federations, 338 Block Level Federations and 30 District Level Federations operational in the state under the aegis of Department of Mission Shakti. Sizeable amount of funds has been supported to each federation under “Revolving Fund” for the purpose of lending to their affiliated SHGs. For this, banking transaction, federations accounts were opened in saving bank account form in the nearby bank branches on recommendation from the block/project administration.



- III. During different meeting with federation leaders, it is observed that banks are charging good amount of money as “Cash handling charges” for the repayment made by SHGs in federation SB account. The federations are incurring losses for the charges made by banks on multiple deposits in the account in a financial year or such periodic manner.

Action:

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

7.2 National Urban Livelihood Mission (NULM)

As reported by SUDA,121 loan applications under SEP-I for FY 2023-24 (upto30.06.2023)and 42 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage 278 loans were disbursed.

Category	For FY 2022-23 (upto 30.06.2022)			For FY 2023-24 (upto 30.06.2023)		
	Target	No. of loan disbursed	% of Achv.	Target	No. of loan disbursed	% of Achv.
Sep-I (Individual)	3000	223	7.43	3000	121	5.90
SEP-G (Group)	540	71	13.15	540	42	11.21
SHG Bank Linkage	6000	453	7.55	6000	278	5.13

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

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

a) Preparation of prospective plan under Bankable Income Generating Scheme for the period 2023-24, 2024-25 and 2025-26

Govt. of India, Ministry of Social Justice and Empowerment has issued revised guideline under PM-AJAY scheme for welfare of SCh. Castes. In the guideline, Govt. of India has revised the financial assistance upto Rs.50,000/- of 50% of project cost, whichever is less can be provided to SC beneficiary/ house hold and for a Self-Help Group of 10 or more SC beneficiaries Govt. can provide Rs.5,00,000/- or 50% of the project cost whichever is less. In the same guideline Ministry has suggested submission of 3 years prospective plan under Income Generating Scheme as per the details given below.

Year	No of SHG	No. of beneficiary	Amount of subsidy in Rs. 'Lakhs'
2023-24	170	1700	850.00
2024-25	187	1870	935.00
2025-26	206	2060	1030.00



In this regard, OSFDC has given the district-wise target to all District Welfare Officers, and they are instructed that after selection of SHGs at district level consent of banks for financing the group may be taken for financing of the projects. The banks may co-operate to achieve the target fixed in the perspective plan.

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

Govt. has approved 79 no. of loan applications under Bankable IGS relating to the year 2022-23 to be completed in 2023-24 in 17 districts. Against the target of 79 applications have been sponsored to banks and 21 applications are disbursed. All financing banks are requested to complete the disbursement of all 79 applications by 30th September 2023.

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

During the financial year 2020 - 21 and 2021-22 target for financing 1712 (SC SHGs) were fixed by Govt. in collaboration with Mission Shakti Department. Till the end of March 31.03.2023, 1071 applications were disbursed by banks. Balance target of 646 nos. was given to districts during 2023-24 against which the DWOs have sponsored 259 applications to banks and banks have disbursed 155 applications. 104 applications are pending with banks. All service banks are requested to sanction and disburse all the sponsored applications urgently.

AGENDA NO.8

Other Issues

8.1 NPA position as on 30.06.2023

- ❖ Total NPA as on 30.06.2023 is Rs.16,849.97 Crore, increased from Rs. 12,940.20Crore as on 31.03.2023.
- ❖ The NPA % of the State as on 30.06.2023 is 5.88%. (Priority Sector 5.99%, Non-Priority Sector 4.42%)
- ❖ NPA % under MSME is 5.01% particularly NPAs under PMEGP & Mudra are very high.
- ❖ For PMEGP, the NPA % is too high @ 27.06%. The Banks are facing problem to recycle the funds owing to non-repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Sector wise comparison of NPA %			
Sector	30.06.2022	31.03.2023	30.06.2023
Short Term Crop Loan	9.81	9.59	8.39
Agriculture Term Loan	12.32	9.49	8.34



Agriculture Allied	7.45	5.21	5.57
Total Agriculture	10.00	7.98	7.92
MSME Sector	8.57	5.09	5.01
Education Loan	10.96	10.68	9.68
Housing Loan	3.32	2.63	2.44
Total Priority Sector	12.00	5.81	5.99
Total Advance	8.40	4.64	5.88

Scheme wise comparison of NPA %			
Scheme	30.06.2022	31.03.2023	30.06.2023
PMEGP	24.74	21.91	27.06
SHG	6.58	3.14	4.43
NULM	4.51	7.16	3.82
MUDRA	13.20	9.56	9.67

Banks in the State have to :

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

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

8.1.1 State Recovery Act (OPDR)

The mechanism of State Recovery Act (OPDR) may be strengthened to ensure effective recovery of bank's overdue, so that banks will not be forced to settle the account through its compromise/OTS scheme with sufficient sacrifice based on merits of each case.

There are 6,624 OPDR cases pending with different banks amounting to Rs.86.38 Crores.

Name of Bank	Total No. of cases as on March 31, 2023	No. of cases disposed off during (March-June) 2023 Qtr	No of New Cases Filled During (March-June) 2023 Qtr	No. of cases pending for disposal as on June 30, 2023	Amount involved. (in ₹ lakhs)
Odisha Gramya Bank	3,295	0	0	3,295	172.00
State Bank of India	3110	0	0	3,110	5,276.91
ICICI Bank	107	45	44	106	2,742.00



Utkal Grameen Bank	50	2	0	48	88.96
Bank of Baroda	40	0	0	40	95.00
Indian Overseas Bank	0	0	13	13	92.00
IDFC Bank	10	0	0	10	151.70
OSCB	2	0	0	2	19.86
TOTAL	6,614	47	57	6,624	8,638.43

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

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- It is reported that as of 30.06.2023, 794 numbers of applications involving Rs.553.34 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

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

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

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

8.2 RSETI

The overall number of candidates trained as on 30.06.2023 is 2,38,048 out of which 1,79,004 (**75.20%**) numbers are settled and 70,598 trained candidates have been credit linked.

As on 30.06.2023 (FY 2023-24), **4,704** Rural Poor/NRLM target group youth have been trained against annual target of **15,243** (% of achievement =**30.86 %**)

Bank wise performance under Rural Poor / NRLM training as on 30.06.2023 for FY 2023-24 is as follows:

BANK	Target for FY 2023-24	Achievement 30.06.2023	% of Achievement 30.06.23
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Bank of India	1106	356	32.19
Central Bank of India	539	54	10.02
Canara Bank(RUDSETI)	560	175	31.25
State Bank of India	8,211	2,929	35.67
UCO Bank	3,847	811	21.08
Union Bank of India	980	379	38.67
Total	15,243	4,704	30.86

The percentage of candidates settled with bank finance(credit linkage) as on 30.06.2023 (cumulative) is **43.59 %**.

The details are given in **Annexure – 41**.

Status of Infrastructure related issues in RSETI (as on 30.06.2023)

State Director RSETI is requested to apprise the status.

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

During 01.04.2023 to 30.06.2023, Banks have extended credit of **Rs. 626.68** crore to 82,893 beneficiaries of Minority Community. The outstanding balance as on 30.06.2023 was Rs. 7,164.13 Crore in 8,25,137 accounts.

Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
2022-23 June 22	76,615	497.54	9,28,571	3,437.67
2023-24 June 23	82,893	626.68	8,25,137	7,164.13

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

8.4 Digitization of land records

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

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

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



8.4.1 Property Cards Under SVAMITVA scheme- validity as instrumental for property mortgage.

SVAMITVA scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural area by the latest drone survey methods. The SVAMITVA scheme would provide the 'Records of Rights' to village household owners possessing houses in inhabited rural areas in villages, which in turn would enable them to use their property as financial asset for taking loans and other financial benefits from Banks.

As per Directorate, Land Records & Surveys, Board of Revenue, Odisha, Cuttack, in Odisha State, five districts viz. Rayagada, Jharsuguda, Gajapati, Nabarangpur and Dhenkanal have been notified by the Revenue & D.M. Deptt, Govt. Of Odisha for conducting SVAMITVA scheme in these five districts. Currently SVAMITVA property cards are being issued in Rayagada district only and Property cards are issued to 1751 beneficiaries in the district.

Banks are requested to formulate internal guidelines for issuance of loan against the issued property cards.

8.5 Miscellaneous

8.5.1 Registration Conveyance Deed

Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of “**registration of conveyance deed in Favor of the Association of allottees for the common area in a real estate project**” execution of registered agreement to sale, registration of sale deeds for purchase of flats is not being allowed for the time being at the registering offices. Banks are facing difficulty in sanction & disbursement of housing loans. Under this scenario, inflow of housing loan files from builder projects, branches for sale transaction of flats are being badly hampered. State Government is requested to intervene in the matter for its early resolution.

8.5.2 Registration of MOTD

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

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



8.5.3 NOC for transfer of land from financing banks

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

8.5.4 Functioning & Timely conduct of DCC/DLRC

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

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

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

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

8.5.5 Absenteeism in DCC/ DLRC Meetings

DCC and DLRC are important fora facilitating coordination among commercial banks, Government agencies and other stakeholders at the district level to review and find solutions to the problems hindering development activities. Hence, it is necessary that all the members participate and deliberate in these meetings.

However, it is observed that many banks are not attending the DCC and DLRC meetings of various districts. Also, the absenteeism of banks from the said meetings has been recurring for one or more than one quarters for more than one districts. Further, officials attending the meetings are lacking any prior preparation/ background for the said meetings.



All Banks are requested to give proper instruction to their nodal branches at the district level to attend the DCC/DLRC regularly and with adequate preparation for the said meetings.

Dist.-wise Bank-wise details is at **Annexure-43**

8.5.6 Sensitization about Depositor Education and Awareness Fund (DEAF)

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

Reserve Bank launches '100 Days 100 Pays' Campaign for Return of Unclaimed Deposits: Balances in savings / current accounts which are not operated for 10 years, or term deposits not claimed within 10 years from date of maturity are classified as "Unclaimed Deposits". These amounts are transferred by banks to "Depositor Education and Awareness" (DEA) Fund maintained by the Reserve Bank of India. The Reserve Bank, from time to time, through its public awareness initiatives, has been encouraging members of public to identify and approach the bank concerned for claiming such deposits. Recently, the Reserve Bank has also announced the setting up of a Centralised Web portal for public to search unclaimed deposits across multiple banks.

The Reserve Bank of India announced the '100 Days 100 Pays' campaign on 12.05.2023 for banks to trace and settle the top 100 unclaimed deposits of every bank in every district of the country within 100 days. This measure will complement the ongoing efforts and initiatives by the Reserve Bank to reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/ claimants. For the banks the campaign commenced on 01.06.2023.

All banks are requested to actively participate in the in the remaining days of the campaign.

8.5.7 Fintech Adoption

Fin tech as an industry uses technology to make financial systems and the delivery of financial services more efficient. Fin Techs are start-ups and other companies, that use technologies to conduct the fundamental functions



provided by financial services, impacting how consumers store, save, borrow, invest, move, pay, and protect money. Fin Tech help enhancing financial inclusion as more people are using digital mode for their financial services. Considering the potential of Fin Techs, banks may widely adopt Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development.

8.5.8 Timely submission of data by banks, adhering to the schedule of SLBC meeting with reference as per Master Circular on Lead Bank Scheme

As per the Master Circular on Lead Bank Scheme by Reserve Bank of India, to improve the effectiveness and streamline the functioning of SLBC/UTLBC meetings, SLBC Convenor Banks have been advised to prepare a yearly calendar of programmes (calendar year basis) at the beginning of the year itself, for conducting the meetings. One of the key aspects of SLBC meetings is the timely submission of data by banks which ensures smooth functioning, efficient decision-making and better financial inclusion.

However, despite several follow up for submission of SLBC statements for the quarter ended June 2023, Bank of Maharashtra, Canara Bank, Axis Bank, Bandhan Bank, DCB Bank, ICICI Bank, Indusind Bank, DBS Bank and Yes Bank did not upload the SLBC statements within the timeline i.e. 15.07.2023.

In this regard, all banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings.

In the Steering Committee meeting held on 01.09.2023, the Deputy Secretary, Finance Department suggested the banks to submit the branch-wise data. However, the representatives from NABARD and other member banks opined that as per LBS guidelines block-wise data is to be uploaded. Reporting bank branch wise data should be dealt separately.

8.5.9 Discussion Market Intelligence Issues

Market intelligence is a powerful tool not only for identifying business opportunities but also for safeguarding against financial fraud and schemes. The house may discuss regarding the different Market Intelligence Issues like:

- a. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public
- b. Banking Related Cyber Frauds, phishing, etc.
- c. Instances of usurious activities by lending entities in the area, cases of over indebtedness
- d. Credit related frauds by borrower groups, etc.



8.6 Discontinuation of Business Correspondent Services by Odisha Gramya Bank (OGB) in allotted SSA.

In the 66th EC-RRB Meeting for the State of Odisha held on 23.06.2023, discontinuation of BC services by OGB was discussed. Vide their Board approval dated 19.05.2021, OGB had decided to switch to Corporate BC in place of individual BC for which the bank floated an RFP on 01.11.2022. In this regard, the Odisha Gramya Bank Business Correspondents Association (OGBBCA) filed a court case. Though the final hearing was completed by Hon'ble High Court on 25.04.2023, the final judgement is still awaited, and the bank is not able to proceed with RFP. The Bank had a total of 642 BCs and the agreement with all the BCs expired on 31.03.2023. The termination of contract with the BCs without any alternate arrangement has resulted in disruption of banking services in many areas.

Odisha Gramya Bank was advised to make immediate interim arrangement till final judgment was pronounced and endorse a copy of the same to RBI. In this regard, OGB representative may apprise the forum in the matter.

8.7 Financing Decentralized Renewable Energy (DRE) based Sustainable Livelihoods”.

NABARD Odisha in collaboration with the SELCO Foundation organised the State Level Workshop on Financing Decentralized Renewable Energy (DRE) based Sustainable Livelihoods” on 22.06.2023. The meeting was attended by the Chief Secretary, Govt. Of Odisha, Principal Secretary-Finance Deptt., Govt. Of Odisha, CGM- NABARD, Convenor-SLBC, CGM- SBI, Director-SELCO Foundation, officials from all the leading commercial banks in the State, officials of DoR, NABARD along with entrepreneurs and representatives of Start-Ups in the field of DRE based activities.

Action points which emanated from the workshop is given below:

1. DRE Financing will be a regular agenda in SLBC.
2. NABARD to prepare revised PM KUSUM scheme and share with all banks including SLBC.
3. Banks to take DRE based livelihood financing.
4. To provide enabling ecosystem in terms of policy support (including dedicated subsidy support) for incubation and growth of DRE based enterprises.
5. Incentive based financing may be provided to the budding enterprises providing Green Energy Solutions
6. Training and Capacity Building of the People.



8.8 Recent policy changes by Central Government, RBI & NABARD

8.8.1 PM Vishwakarma Yojana 2023

For centuries, traditional artisans and craftspeople, who work with their hands using tools have brought renown for India. They are generally referred to as Vishwakarmas like blacksmiths, goldsmiths, potters, carpenters, sculptors, artisans, masons etc. To support the hard work of all these Vishwakarmas, on the occasion of 77th Independence Day, Prime Minister Shri Narendra Modi announced the launch of the 'PM Vishwakarma Yojana. The new scheme will enable them to improve the quality, scale and reach of their products, integrating them with the MSME value chain. The components of the scheme will include not only financial support but also access to advanced skill training, knowledge of modern digital techniques and efficient green technologies, brand promotion, linkage with local and global markets, digital payments, and social security. This will greatly benefit the Scheduled Castes, Scheduled Tribes, OBCs, women and people belonging to weaker sections.

Salient aspects of PM Vishwakarma

A. Coverage

- i. Families of traditional artisans and crafts people: Guru- Shishya Parampara
- ii. Initially 18 traditional trades covered
- iii. Planned for 30 lakh beneficiaries
- iv. Excluding those covered in similar Govt. of India or State schemes in the past 5 years.

B. Benefits

- i. PM Vishwakarma Certificate & ID card
- ii. Credit support
- iii. Skill upgradation
- iv. Toolkit incentive
- v. Incentive for digital transaction

vi. Marketing support

C. Process

- i. Application based registration
- ii. Verification by Gram Panchayat Head/ ULB Executive Head and by District Implementation Committee.
- iii. Screening Committee for oversight
- iv. Three-tier implementation framework

D. Roll Out

- i. Coverage- 1 person per family
- ii. Launch of scheme on 17.09.2023



- iii. GOI approved on 16.03.2023
- iv. Scheme outlay of Rs.13,000 Crore
- v. Co-jointly implemented by MSME, MSDE and DFS.

E. Eligibility

- i. Minimum age 18 years on date of registration under PM Vishwakarma
- ii. Beneficiaries should not have availed loans under similar credit-based self-employment/ business development schemes e.g., PMEGP, PM SVANidhi, MUDRA, etc. of any GOI or State schemes in the past 5 years (self-declaration, due-diligence banks)
- iii. The registration and benefits shall be restricted to one member of the family.
- iv. A person in govt. service and her/ his family member shall not be eligible.

8.8.2 Enhancing transaction limits for small value digital payments in offline mode

RBI vide circular no.CO.DPSS.POLC. No.S526/02-14-003/2023-24 dated August 24, 2023, has intimated that the upper limit of an offline payment transaction is increased to Rs.500/- and other instructions mentioned in the “Framework for facilitating small value digital payments in Offline mode” shall continue to remain applicable as before.

AGENDA NO.9

Any other matter with the permission of the Chair.