

**PROCEEDINGS OF THE 172nd
STATE LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
07.09.2023**



**UCO BANK
CONVENOR-SLBC
ODISHA**

गौतम पात्र
सहायक व संचालक
एच.एच.बी.सी. ओडिशा

Goutam Patra
Assistant Manager cum Conventor
SLBC, Odisha



यूको बैंक
एच.बी.एम. टूरिंग पथ, बी-2,
महिला नगर, पुणेरा

UCO BANK
UCO Bank Building, 2nd Floor, C-2,
Asterik Nagar, Bhubaneswar

सं.सं. सं/11 No-SLBC/ODI/2023-24/674

दिनांक / Date: 18-10-2023

राज्य स्तरीय बैंकर्स समिति, ओडिशा के सभी सदस्य
All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 172 वीं एस.एस.बी.सी. बैठक का कार्यपत्र
Subj: Proceedings of the 172nd SLBC Meeting of Odisha

हम दिनांक 07-10-2023 को आयोजित 172 वीं एस.एस.बी.सी. ओडिशा की बैठक का कार्यपत्र प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 172nd SLBC Meeting of Odisha held on 07-10-2023.

हम आपसे अनुरोध करते हैं कि आप अपने विभाग/कार्यालय/दफ्तर से संबंधित मामलों पर तत्काल कार्यवाई करें। आगे हम इस बात पर भी गौर करेंगे कि हमारे कार्यपत्र को अद्यतन किया गया। ताकि आपने एस.एस.बी.सी. बैठक में इसे शामिल किया जा सके।

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

शुभामनाओं सहित / with regards,

भवदीय / Yours faithfully

गौतम पात्र

गौतम पात्र / Goutam Patra
सहायक व संचालक, यूको बैंक, एच.एच.बी.सी., ओडिशा
General Manager, UCO Bank cum
Conventor, SLBC, Odisha

अनुसंधान: Enclos: वही जैसा ऊपर बताया गया



Proceedings of the 172nd SLBC meeting of Odisha held on 07.09.2023

The 172nd SLBC meeting of Odisha was held on 07.09.2023 under the Chairmanship of Shri Ashwani Kumar, MD & CEO UCO Bank cum Chairman, SLBCat, Mayfair Convention, Bhubaneswar in presence of:

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

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

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

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

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

Principal Secretary Panchayati Raj & Drinking Water Shri S K Lohani,

Principal Secretary, F & ARD Shri S K Vashishth,

Regional Director, RBI, Bhubaneswar, Dr. Sarada Prasan Mohanty,

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

Chief General Manager NABARD, Dr. Sudhansu K K Mishra,

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

Director of Institutional Finance, Finance Department, Govt. of Odisha, Dr. Pragyanmita Sahoo,

Chief General Manager, SBI, Shri Chander Shekhar Sharma ,

Special Secretaries, Additional Secretaries, Joint Secretaries, the Directors of different Departments of Government of Odisha, General Manager of RBI, General Manager of NABARD, MD-Odisha SCST Development Finance Cooperation Ltd., Asst. General Manager-BSNL, Director DoT, Registrar DRT, Secretary OKVIBand Senior Officials of State Government, Controlling Heads of different Banks, Representatives of UIDAI, Representatives of Insurance Companies, SUDA, Dept. of Post, Lead District Managers & other participants. The list of participants is annexed.



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

The Convenor of SLBC Odisha, started the 172nd SLBC meeting with a warm welcome and a greeting of "Good morning" to all.

He expressed his honour and pleasure in welcoming everyone to the 172nd session of SLBC. He highlighted that the active participation of esteemed members is crucial for turning discussions into effective pathways for achieving desired outcomes in the financial services sector.

The Convenor outlined the various Sub-Committees within SLBC, each dedicated to specific tasks related to sectors such as Agriculture, Fisheries & Animal Resources Development, MSME & Skill Development, Financial Inclusion & Financial Literacy, Digital Banking, and Branch Expansion. He acknowledged the valuable insights and recommendations provided by these Sub-Committees for implementation by stakeholders.

He expressed gratitude to the State Government, the Reserve Bank of India (RBI), and the National Bank for Agriculture and Rural Development (NABARD) for their consistent and timely support to SLBC at both the state and district levels.

Inaugural address by MD & CEO UCO Bank cum Chairman SLBC Shri Ashwani Kumar

The MD CEO of UCO Bank cum Chairman SLBC Odisha addressed the esteemed gathering and highlighted the state's commitment to inclusive growth and its proactive role in implementing development programs. He commended the collaboration between the state government and various stakeholders, including financial institutions, insurance companies, and development agencies, for setting an example of comprehensive development and socioeconomic transformation.

The Chairman congratulated all banks for maintaining an impressive CD ratio of 81.44% as of June 30, 2023, surpassing many other states. He acknowledged that in the previous fiscal year, banks successfully achieved 100.78% of their ACP target, and this positive momentum has continued in the current year. As of June 30, 2023, banks in Odisha have already accomplished 28.70% of their ACP target, with around 30% in the agriculture sector, 32% in MSME, and 38% in export finance. He urged all fellow bankers to sensitize their branches and make concerted efforts to exceed the ACP target for the current financial year 2023-24.

He praised the banking sector's commitment to financial inclusion, citing achievements of 19.73% under PMJDY, 25.65% under PMJJBY, 48.62% under PMSBY, and 14.10% under APY as of June 30, 2023. He also highlighted the Mo Ghara credit linked housing scheme for rural poor households launched by Hon'ble Chief Minister Shri Naveen Patnaik in May 2023.

Furthermore, the Chairman commended Mission Shakti department, Government of Odisha, for introducing the Mission Shakti scooter Yojana, which empowers women in



Odisha and provides a retail business opportunity for banks. He called on controlling heads to ensure the successful implementation of these two schemes to create impact on the lives of common people in Odisha.

The Chairman SLBC informed the house about the upcoming credit outreach programs proposed by DFS New Delhi in selected districts of Odisha, Kerala, and Tamil Nadu in September and October 2023. Sambalpur and Dhenkanal districts in Odisha have been selected for participation. He urged all banks in these districts to actively participate in these campaigns to improve the state's economic conditions.

Lastly, the Chairman SLBC addressed the NPA status, which stood at 5.88% as of June 30, 2023, emphasizing the need for collaboration between banks and government departments to enhance recovery performance. He reiterated the importance of sustained collaboration and coordination among all stakeholders to achieve inclusive growth and sustainable development for the state, calling for continued efforts to build a brighter future.

Address by Regional Director, RBI, Bhubaneswar, Dr. Sarada Prasan Mohanty

The Regional Director, RBI, Bhubaneswar extended a warm welcome to all the dignitaries on the dais and off the dais. He emphasized the significance of SLBC as an inter-institutional forum for coordinating the development of the state, established by the Government of India in 1977 and governed by RBI's master circular on the lead bank scheme.

The Regional Director outlined three key objectives of RBI i.e., ensuring price stability, financial stability and promoting sustainable growth. He pointed out that while other developed countries struggled with high and unsustainable inflation, India managed to maintain relative price stability, albeit slightly beyond the tolerable limit. Additionally, India exhibited financial stability as there were no reported bank failures among the commercial banks regulated by RBI, emphasizing the importance of protecting depositors' interests. He also highlighted India's remarkable growth in digital transactions, particularly in UPI transactions, where India led globally, even forming partnerships with countries like France and Singapore.

He discussed India's strategic role in providing structured financial messaging systems to neighboring countries during the Russia-Ukraine conflict, potentially serving as a global alternative in case of financial system weaponization.

The Regional Director expressed pride in RBI's initiatives, including the establishment of a state-of-the-art technology-based data center and a Cyber Security Training Institute in Bhubaneswar, with significant support from the state government.

He shared the success of a quiz conducted in all 314 blocks of the state, where a substantial number of participants were girls, indicating progress in education and participation.



While acknowledging the achievements of a CD ratio of more than 80% and ACP target exceeding 100%, he stressed the importance of evenly distributing efforts and keeping in mind the welfare of the less privileged.

The Regional Director encouraged timely and accurate data submission by banks to ensure that policy discussions and debates are based on authentic information. He also urged banks to implement the outcomes of the SLBC forum at the ground level.

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

The Development Commissioner cum Additional Chief Secretary of Government of Odisha, Smt. Anu Garg congratulated the bankers for the overall progress in relation to the annual credit plan & CD ratio and urged everyone to maintain the momentum. She focused five key points aligning with priorities of the State Govt.

Firstly, she emphasized the Government's commitment to "banking the unbanked." She mentioned the upcoming CSP Plus scheme and expressed satisfaction with the cooperation received from the banks, hoping it would serve as a model for other states.

The second priority focussed on mobility, citing developments in international and local flights and the Mission Shakti scooter Yojana, set to be launched shortly. She urged quick processing of the 40,000 applications received.

DC cum ACs also highlighted the scheme for reimbursing interest to MSMEs (CM-SRIM), urging all participants to pay attention to this important initiative. She expressed concern about the loan size in MSMEs not increasing as desired.

In the fourth point she emphasized "Mo Ghara" scheme to provide adequate financial support to the people in rural Odisha to construct pucca house.

Mrs. Garg also emphasized the need to enhance the education loan portfolio of banks by extending more and more education loan to the needy meritorious students in Odisha.

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

The Hon'ble Minister of Finance, Govt. of Odisha, Shri Bikram Keshari Arukha acknowledged the significant role of the banking sector in boosting economic activities, generating employment, and accelerating growth. The Finance minister was delighted to note that the banks have exceeded benchmark targets under key parameters, as highlighted in the "Banking at a Glance" report for Odisha as of June 30, 2023.

He highlighted the increased target set under the Annual Credit Plan (ACP) in response to growing credit demands across various sectors of the economy. For the current financial year 2023-24, the ACP target is set at Rs. 1.60 lakh crores, a 19.02% increase



over the previous year's target of Rs. 1.34 lakh crores. As of June 2023, banks have achieved 28.70% of the ACP target, and he urged controlling heads to maintain this momentum and achieve 100% of the current year ACP target, as done in previous year.

Hon'ble Minister, Finance expressed his disappointment with the poor progress in education and housing loan which is only at around 9% of the target as of June 2023. He urged all banks to focus more on credit flow to key social sectors.

He noted that the Credit Deposit Ratio (CD ratio) had increased to 81.44% as of June 30, 2023, from 80.77% as on March 31, 2023. He encouraged all banks to continue their efforts to ensure the well-being of the state's residents.

Emphasizing the importance of financial inclusion, he highlighted that around 65% of Gram Panchayats out of 6,798 did not have physical brick & mortar branches. To address this, the state government is going to launch CSP Plus project in collaboration with six public sector banks, with the aim of providing banking services in all unbanked Gram Panchayats through CSP Plus banking outlets. This initiative would significantly contribute to financial inclusion and boost economic activities in rural areas.

The Hon'ble Finance Minister stressed the need for timely and adequate credit to Self-Help Groups (SHGs) to meet their working capital requirements and facilitate their transformation from SHG to SME.

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

AGENDA NO.1

Confirmation of Proceedings of 171stSLBC Meeting held on 02.06.2023 at Bhubaneswar.

The proceedings of 171stSLBC 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. The action points of last meeting and their compliance status are also discussed. Since no comments have been received from any quarter, the same is confirmed.

AGENDA NO.2

Annual Credit Plan / CD Ratio

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

The total disbursement of Priority Sector loans for FY 2023-24 (up to 30.06.2023) is Rs.45,994.72 Crore, which represents an achievement of 28.70% against the annual target of Rs.1,60,280.22 Crore.



The Principal Secretary, Finance, commended the noteworthy progress made across various sectors, including Agriculture, MSME, and Export Credit during the June 2023 quarter in comparison to the corresponding period in the previous financial year 2022-23. He also emphasized that in the preceding financial year 2022-23, the Annual Credit Plan (ACP) achievement had exceeded 100%, indicating remarkable success. Encouraging all members to sustain this positive trajectory, he urged their continued dedication to achieving the set targets in the current Financial Year 2023-24. He further advised the Banks to provide credit facilities in a faster pace and in adequate quantum.

The Convenor, SLBC informed that 13 Banks are above the state average under ACP achievement, 5 Banks are above 25% but below state average and others have achieved less than 25% of the annual target. This comprehensive assessment highlights the diverse performance levels among banks and underscores the importance of collaborative efforts to enhance overall ACP performance. The Controlling Heads of the low performing Banks assured to achieve the gap in ACP during the September'2023 quarter.

The Principal Secretary, Finance also advised the LDMs of Rayagada, Nayagarh, Dhenkanal, Mayurbhanj, Jagatsinghpur, Puri, Jajpur, Keonjhar Gajapati, Bhadrak and Kendrapada where the ACP achievement is below 25% to take a note of the low performance and improve the performance in the ensuing days.

The MD &CEO UCO Bank cum Chairman, SLBC stated that sensitization is an ongoing process and it is equally essential to translate the plans into actionable strategies. He appealed to all the members to play an equal and active role in contributing to the collective effort to elevate the performance level and achieve the desired objective.

2.1. a. Education Loan

During the period of 01.04.2023 to 30.06.2023, a total education loan of Rs. 122.44 Crores has been disbursed by all banks in 4,840 accounts, including both Priority and Non-Priority sector accounts. The disbursement under Priority Sector is Rs.102.36 Crores against a target of Rs.1153.35 Crores and the achievement is 8.88%. As of 30.06.2023, the outstanding balance is Rs. 2,126.21 Crores in 55,160 accounts.

The Principal Secretary, Finance informed that achievement in Education Loan is not upto the expected level and advised all banks to improve the performance.

2.1. b. Housing Loan

From April 1st, 2023, to June 30th, 2023, a total of Rs.1,627.59 Crore has been disbursed by all banks in 27,283 accounts, including both priority and non-priority sector accounts. The disbursement under Priority Sector is Rs.592.42 Crores against a target of Rs.6,614.50 Crores and the achievement is 8.96%. As of 30th June, 2023, the balance outstanding in 2,51,720 accounts is Rs.27,036.99 Crores.



The Principal Secretary, Finance expressed dissatisfaction over the below par performance in housing loan. Banks informed that due to ongoing court case in the matter of registration of conveyance deed for the common area in real estate project execution of registered sale deed for purchase of flats is not allowed. All banks requested State Govt. to interfere in the matter for early resolution.

2.1. c. Export Credit

During the period 1st April, 2023, to 30th June, 2023, a total of Rs.2,876.01 Crore loan has been disbursed by all banks against the target of Rs.7,435.96 Crores which is 38.68% of the target.

The Principal Secretary, Finance congratulated State Bank of India for taking a major share of export credit. The Regional Director, RBI pointed out that the private sector banks' achievement is zero under export credit. The Principal Secretary, finance advised banks to improve performance under export credit.

2.2 CD Ratio (All Banks)

As of 30th June, 2023, the CD ratio of all banks, taking into account total utilization (which includes loans sanctioned outside the state but utilized in Odisha), is 81.44%, indicating an improvement from 80.77% as of 31st March, 2023.

The Principal Secretary, Finance congratulated banks for achieving 81.44% CD ratio and advised those banks with a low credit-deposit (CD) ratio to focus on improving their performance during the current financial year.

2.3 CD Ratio (District wise) as on 30.06.2023

As of June 30, 2023, all districts have CD ratio above 40%. However, there are four districts with a CD ratio below 60%, namely Puri (59.05%), Keonjhar (57.87%), Mayurbhanj (54.39%) and Jagatsinghpur (53.90%).

The Principal Secretary Finance advised the LDMs of those districts to increase the CD ratio by taking necessary corrective steps.

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

The total banking network in Odisha has expanded from 30,353 as on 30.06.2022 to 56,426 as on 30.06.2023. The total number of B&M branches also increased from 5,774 as on 31.03.2023 to 5,791 as on 30.06.2023.



The ATM network in Odisha reached to 7,676 as of June 30, 2023, with increase of 49 ATMs over March 2023.

3.2 Operations of Business Correspondents (BCs)

The number of BCs decreased by 5,964 in the June,2023 quarter over March,2023. The decrease in number of BCs 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 provided the granular details of their BCs.

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.

3.4 Opening of Brick & Mortar Branches in 270 identified GPs

Out of 270 identified GPs, as on 30.06.2023, 9 brick & mortar branches have already been opened by banks and 24 branches to be opened shortly.

9 brick & mortar branches are opened by UCO Bank(2), Canara Bank(2), Jana Small Finance Bank(2), Ujjivan Small Finance bank(1), IDFC First Bank(1) and Axis Bank(1).

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 out of which 7 brick & mortar branches are already opened by banks and at other 7 villages the branch opening process is under progress.

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

According to the Jan Dhan Darshak GIS web portal, there are 66 unbanked villages in the State of Odisha as of June 30, 2023. The State Level Bankers' Committee (SLBC), after consultation with the Lead District Managers (LDMs), has allocated these 66 unbanked villages to banks for providing banking facilities within 5 km radius of each village. The current status as reported by the banks indicates that BC points have been opened/ already available in 13 villages. The Convenor, SLBC requested the Banks to whom the villages are allotted to open banking touch points within 5 Km radius of the villages allotted immediately.

3.6 Connectivity by BSNL in the GPs

According to the report from Bharat Broadband Network Limited (BBNL), as of June 30, 2023, in the first phase of BharatNet, 3,990 Gram Panchayats (GPs) and Block



Headquarters (BHQs) in 18 districts of Odisha have been connected through underground Optical Fiber Cable (OFC). This represents 99.98% of the total 3,991 GPs and BHQs in these districts. Out of these connected GPs and BHQs, 55.29% have active connectivity.

In the second phase of BharatNet, all 3,065 identified GPs and BHQs in Odisha have been connected through aerial optical fiber cable. This accounts for 100% coverage in these GPs and BHQs, with 83.16% of them having active connectivity.

3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of June 30, 2023, a total of 2,02,70,628 accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Odisha. The cumulative deposit in these accounts amounts to Rs. 9,303.78 Crore. Out of these PMJDY accounts, Rupay Cards have been issued in 1,46,79,539 accounts.

In terms of the performance of opening PMJDY accounts in the financial year 2023-24, the target is set at 14,50,000 accounts. By June 30, 2023, a total of 2,86,078 accounts are opened, achieving 19.73% of the target. The Convenor, SLBC requested all banks to improve performance.

3.8 Performance under Social Security Schemes

Under PMJJBY, the enrollment achievement reached 25.65% with 4,10,402 enrollments against the target of 16,00,000. Similarly, under PMSBY enrollment achieved 48.62% with 14,58,534 enrollments compared to the target of 30,00,000. The APY scheme achieved an enrollment rate of 14.10%, enrolling 62,898 individuals against the target of 4,46,060. These achievements highlight the successful implementation of social security schemes, ensuring enhanced financial protection for the people of Odisha.

The Director, Institutional Finance commended all Public Sector banks for their outstanding performance in Social Security Schemes. However, she highlighted the poor performance of Private Banks in these schemes and informed the house that from next year onwards achievement under Social Security Schemes will also be one of the key parameters for deciding empanelment of Banks for handling Govt. Deposits.

The MD & CEO of UCO Bank cum Chairman SLBC advised all banks to improve the performance so that the target in all 3 schemes can be achieved well in time.

3.9 Conducting Financial Literacy Camps

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 Centers 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.



The Convenor, SLBC informed that RBI, vide letter dated 18.04.2023 advised all banks to conduct impact analysis of financial literacy camps conducted through rural branches on an ongoing basis to ascertain the effectiveness of such camps. Banks have to submit the filled in questionnaires to SLBC on quarterly basis. He requested all banks to submit the information for June-23 quarter immediately and to ensure submission of the same every quarter within timeline.

3.10 Financial Literacy Centers (FLC)

Out of 30 FLCs, currently, there are 15 vacant positions for Financial Literacy Counsellors in various districts. State Bank of India (SBI) has 13 vacancies in districts such as Bolangir, Deogarh, Nabarangpur, Nayagarh, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Sonepur, Koraput, and Sundargarh. SBI has 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. UCO Bank has two vacancies in Angul and Bhadrak district and despite multiple advertisements, only one ineligible application was received in Angul. The Lead District Manager (LDM) in Angul has been assigned to carry out the counsellor's responsibilities. FLC Counsellor Bhadrak was absent for a long time and his termination was approved by UCO bank Head Office on 08.08.2023. Recruitment for new FLC Counsellor post in Bhadrak is under process.

3.11 Centers for Financial Literacy (CFL) Project

The Centers for Financial Literacy (CFL) Project in Phase-I in Odisha involved the allocation of 52 CFLs to four banks done by RBI. In Phase-II of the project, the RBI Central Office in Mumbai decided to collaborate with Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDs as implementing partners. This resulted in the allotment of an additional 52 CFLs in 17 districts to DHAN Foundation (26 CFLs), MOTHER (19 CFLs), and VIDs (7 CFLs), bringing the total number of CFLs to 104, thereby covering all districts. In FY 2023-24 as of 30th June, 2023, the combined efforts of DHAN Foundation, MOTHER, and VIDs resulted in conducting 15,276 Financial Literacy Awareness Programmes (FLAPs) with a total participation of 3,67,162 individuals. The operationalization of CFLs by various banks as of June 30, 2023, is Bank of India (35 CFLs), State Bank of India (38 CFLs), UCO Bank (22 CFLs), and Union Bank of India (9 CFLs). These CFLs conducted FLAPs with varying numbers of participants, contributing to the overall financial literacy efforts in the state.

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

In Odisha, the Targeted Financial Inclusion Intervention Programme (TFIIP) is being implemented in 10 Aspirational Districts viz. Balangir, Dhenkanal, Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, and Rayagada. The



performance of these districts as of June 30, 2023, is compared to the benchmark/aspirational targets set by NITI Aayog. None of the districts have achieved 100% in the parameter of Operative CASA per lakh population. Kalahandi has not achieved 100% in PMJJBY (other 9 districts have achieved), and Kalahandi, Koraput, Malkangiri, Nabarangpur, and Rayagada have not achieved 100% in PMSBY. Kalahandi, Malkangiri and Nabarangpur have not achieved 100% of the allocated target in APY. The Convenor, SLBC also informed that as on 31.07.2023, Bolangir district has achieved 100% benchmark under operative CASA, all districts have achieved benchmark under PMJJBY, 5 districts (Bolangir, Dhenkanal, Gajapati, Kandhamal & Nuapada) have achieved benchmark under PMSBY, all districts except Kalahandi, Malkangiri & Nabarangpur have achieved benchmark under APY. He requested the LDMs who have not achieved the benchmark should take up with the banks in a more coordinated manner to improve the performance.

Mission Utkarsh

"Mission Utkarsh" is a special campaign aimed at improving the performance of 10 districts in the country, including Kalahandi in Odisha, to bring them in line with other well-performing districts based on key performance indicators (KPIs). As of June 30, 2023, the progress of the Mission Utkarsh campaign in Kalahandi district shows mixed results. While the district has achieved 89% of the national benchmark for Current Accounts and Savings Accounts (CASA) per lakh population, it has exceeded the targets for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) with 150% and 139% achievement respectively. However, it has fallen short in meeting the targets for Atal Pension Yojana (APY) and MUDRA loans with 92% and 93% achievement respectively. The Convenor, SLBC informed that though there is improvement in all parameters as on 31.07.2023 in CASA (90%), APY (95%), MUDRA (94%), further improvement is required to achieve the benchmark. Additionally, three villages in Kalahandi district have been identified as unbanked, out of which one village (Semikhal) is exempted from opening banking outlets due to connectivity issues, and two other villages (Durbalguda & Pidel) allocated to banks for providing business correspondent (BC) points within a 5 km radius after consultation with the Lead District Manager (LDM) of Kalahandi.

Special 6 Months campaign at GP level

The Department of Financial Services (DFS) has advised to conduct a special 6-month campaign at the Gram Panchayat (GP) level in the aspirational districts and Mission Utkarsh districts from February 15, 2023, to August 15, 2023. While analyzing the performance of the 10 aspirational districts as of March 31, 2023, under this campaign it is observed that the performance under GP coverage, sourcing of various financial services such as PMJDY, PMJJBY, PMSBY, APY, MUDRA, KCC, and inoperative PMJDY accounts is to be improved. Additionally, NITI Aayog has identified 33 unbanked villages in three aspirational districts, namely Kalahandi (3), Kandhamal (9), and Malkangiri (21), lacking any banking touchpoints within a 5 km radius. All unbanked



villages have been allocated to banks to ensure the provision of banking facilities within the specified radius after consultation with Lead District Managers (LDMs) of the respective districts.

3.13 Expanding and Deepening of Digital Payments Ecosystem

In the efforts to expand and deepen the digital payments ecosystem, four districts in Odisha, namely Cuttack, Bolangir, Sambalpur, and Ganjam, have achieved 100% digitization and have been declared as fully digitized districts. Further, in view of successful and timely implementation of the project, RBI proposed 11 new districts for making them 100% digitally enabled in a time bound manner. The coordinating banks assigned for the respective districts are Bank of India for Mayurbhanj and Keonjhar, State Bank of India for Bargarh, Koraput, Khordha, Kalahandi, and Sonepur, UCO Bank for Puri, Balasore, and Dhenkanal, and Union Bank of India for Gajapati. The cut-off date for banks to finalize the eligible accounts and achieve 100% digitization was set as March 31, 2023, and June 30, 2023, respectively. Since the deadline for achieving 100% digitization could not be met, the revised date of achieving 100% digitization has been fixed as 30.09.2023 keeping the cutoff date unchanged as 31.03.2023 for crystallization of total eligible accounts (Savings Bank and Current Accounts).

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. The coordinating banks assigned for the respective districts are UCO Bank for Angul, Bhadrak and Jagatsinghpur, State Bank of India for Jharsuguda, Kandhamal, Malkangiri and Nabarangpur, Central Bank of India for Deogarh, Indian Bank for Boudh, Union Bank of India for Jajpur, Punjab National Bank for Kendrapada and Sundargarh, Canara Bank for Nayagarh and Nuapada and Indian Overseas Bank for Rayagada district. The cut-off date for crystallization of total eligible accounts (savings and current) by banks is fixed as March 31, 2023, and the date of achieving 100 % digitization is fixed as March 31, 2024.

All banks are requested to complete the process of freezing the SB & Current accounts as on 31.03.2023 in all 26 districts immediately so that achieving 100% digitization can be expedited.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

In the SAFAL portal as of June 30, 2023, the total number of applications received across all banks is 1,698, with a total of 24 applications sanctioned, 529 applications pending, 390 applications reverted, and 755 applications rejected.



The Principal Secretary, Agriculture & FE advised all banks to ensure their participation and onboard onto the SAFAL Portal as some banks have not yet on-boarded in the portal.

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

As of 30th June 2023, in the financial year 2023-2024, all banks have collectively disbursed Rs. 17,540.25 Crore to the agriculture sector, achieving 29.84% of the total annual target of Rs. 58,776.16 Crore. Achievement under crop loans is 28.48% of the annual target, achievement under term loans is 23.40%, achievement under allied advances is 22.46%, achievement under farm credit is 26.83%, achievement under agriculture infrastructure is 16.22%, and achievement under ancillary activities is 85.91% of their respective annual targets.

The Convenor, SLBC informed that 23 banks have achieved more than 25% of target under agriculture and requested other banks to improve the performance.

The Principal Secretary, Agriculture & FE advised the banks to continue giving the crop loans in time to the farmers. He stated that the term loan disbursement in some of the banks is quite discouraging and advised the banks to improve the same. The Principal Secretary Agri & FE advised that while extending crop loan, the 'B' component should be financed in kind. He also advised the banks to improve the performance during the ensuing quarter and to achieve the target assigned to each bank.

The Principal Secretary, Finance informed that the average loan size under agriculture is Rs.0.35 lac which is very less. He advised all banks to increase the ticket size of loans under agriculture sector.

4.3 Kissan Credit Card (KCC)

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.

The Principal Secretary, Finance Department advised the nil performing banks to improve their performance immediately.

The Chief General Manager, NABARD, Bhubaneswar highlighted that while interest subvention for Kisan Credit Cards (KCC) is available up to Rs. 3.00 Lakhs, the average loan size provided by banks in the State is only Rs. 83,553.58 as on 30.06.2023. This indicates that farmers are not receiving the full benefit of interest subvention. Emphasizing the importance of increasing the average loan size, especially for Regional Rural Banks (RRBs) and Co-operative Banks, he recommended raising it to at least Rs. 1.00 Lakh during the Kharif season. Given that a majority of areas in Odisha rely on rain-fed agriculture, the Chief General Manager, NABARD stressed that the primary need for crop loans occurs during the Kharif season. Therefore, he urged for a



substantial increase in crop loan disbursement, particularly by the month of June each year, to better support the state's farming community.

The Principal Secretary, Agriculture & FE thanked the better performing banks and advised other banks to improve performance both in terms of amount and average ticket size.

4.4 Crop Insurance (Pradhan Mantri Fasal Bima Yojana – PMFBY)

During the period from April 1, 2023, to August 5, 2023, a total of 1,23,65,683 enrollments are there covering 20,55,576 farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY), which provides crop insurance. The area insured during this period is 1,412.40 thousand hectares, and the sum insured amounted to Rs. 10,627.19 Crores. The gross premium is Rs. 1,366.00 Crores.

The Principal Secretary, Agriculture & FE informed that as per the decision taken by State Government, farmers' share of premium for land up to 2.00 hectares is borne by the State Government during the Kharif 2023-24 Crop season with a token money of Rs. 1.00 per application collected from farmers for validating the enrollment. He further requested the Banks to extend the benefit of almost free crop insurance to the loanee & non-loanee farmers in all the notified blocks and notified crops. He also thanked to all banks for their support in such a high number of enrollments under crop insurance.

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

As of June 30, 2023, a total of 93,085 Joint Liability Groups (JLGs) were formed, and 82,615 loan applications were sponsored. Out of these applications, 15,933 applications were sanctioned & disbursed, with a total disbursed amount of Rs. 124.52 Crore. The Odisha State Cooperative Bank (OSCB) and Primary Agricultural Cooperative Societies (PACS) had the highest number of sanctioned applications. In the current Financial Year upto 31.07.2023 all banks have sanctioned/ disbursed credit to 3,802 JLGs against the annual target of 1,00,000. The major banks sanctioned credit facilities to JLGs are OSCB (3352), UCO Bank (101), SBI (72), Indian Bank (54).

The Principal Secretary, Agriculture & FE informed that as per decision taken in the last SLBC meeting, the credit facilities sanctioned by OSCB to JLGs are to be included in BALARAM scheme. The house also concurred with the decision. Accordingly, OSCB is advised to report the financing to JLGs under BALARAM.

The Chief General Manager, NABARD Bhubaneswar also advised Small Finance Banks to finance under BALARAM scheme.

4.6 Agriculture Infrastructure Fund:

As of June 30, 2023, a total of 620 projects are sanctioned under the scheme, with a project cost amounting to Rs. 361.23 Crores. A total of 976 applications are sponsored,



out of which 281 applications are rejected/denied. Additionally, there are 75 applications pending at the bank level for further processing. The number of sanctions further increased to 686 amounting to Rs.595.19 Crore as on 31.08.2023

The Principal Secretary Agriculture & FE informed that the performance of AIF is not satisfactory and advised Banks to improve their performance. The CGM NABARD informed that to improve the performance under AIF scheme they have already conducted two investors meet and they have invited applications under Food Processing fund which is a cheap cost fund for which the PMU is also working on.

4.7 Mission for Integrated Development of Horticulture (MIDH)

As of June 30, 2023, the Horticulture Department, Government of Odisha reported that there are 759 pending applications with various banks, totaling Rs. 15.85 Crore. On the other hand, banks have sanctioned 18 applications, amounting to Rs. 2.89 Crores.

The Director, Horticulture requested all banks to act upon the pending applications immediately so as to get the benefit of the state and central share of subsidy. He also informed that there has not been any improvement in the pending proposals in Nayagarh and Cuttack districts.

The Principal Secretary Agriculture & FE instructed the LDMs of Nayagarh and Cuttack for their immediate intervention for immediate disposal of the proposals to which both the LDMs assured to act upon immediately. He also advised Director, Horticulture to take up the matter with district Collectors of Cuttack & Nayagarh.

MD & CEO, UCO Bank cum Chairman SLBC also expressed concern over high pendency level and urged banks & LDMs to act on it on priority.

4.8 Agriculture Allied Sectors (Fishery & Dairy)

As of June 30, 2023, banks have disbursed Rs. 1,720.95 Crores in the agriculture allied sectors against annual target of Rs. 7,664.73 Crores achieving 22.45 % of the target. The performance of banks in Dairy is 21.76% of the target, in Fishery 11.05% of the target, in Poultry 18.79 % of the target, in AH Sheep/Goatery/Piggery 32.93 % of the target, and in Other Allied Sectors 58.94 % of the target is achieved.

The reporting in other allied sectors has significantly decreased to Rs.126.18 Crores due to banks rectifying their MIS and accurately reporting them under the appropriate Head. Still Banks like RBL (Rs.55.42 Crore), DCB (Rs.40.73 Crore), HDFC (Rs.15.01 Crore), IDFC First Bank(Rs.10.71 Crore) have reported high figures under other allied sector.

The Principal Secretary Finance informed that compared to previous period the reporting under other allied sector is reduced due to rectification of MIS by majority of



banks. He then advised all such banks to resolve the MIS related issue and report correct figure in appropriate head.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of June 30, 2023, under the Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme, a total of 3,748 applications have been sponsored to different banks. Out of these, 1,193 applications have been sanctioned, 1040 applications have been rejected, and 1,515 applications are pending under the scheme. The sanctioned cases further increased to 1321 as on 31.08.2023.

The Principal Secretary, Agriculture & FE informed that the MKUY scheme guidelines have been modified. The maximum subsidy amount increased to Rs. 1.00 Crore, mandatory bank finance removed, and the beneficiary can be eligible for subsidy again after 10 years for eligible projects etc.

Department of Agriculture & FE has introduced the front ended capital investment subsidy disbursement in favour of Agri entrepreneurs for the larger benefit of the farmers' community and to provide buffer to the banks while sanctioning loans under MKUY. The details SOP for release of front ended subsidy through mirror account has been circulated by SLBC to all banks after receipt of the same from the department.

The Principal Secretary Agriculture & FE thanked NABARD for enterprise creation under Agri entrepreneurship.

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

As of June 30, 2023, under Animal Husbandry, a total of 57,872 applications have been accepted, out of which 16,387 applications have been sanctioned, 40,447 applications have been rejected and 1,038 applications are still pending. Under Fisheries, a total of 10,643 applications have been accepted, out of which 2,222 have been sanctioned, 7,988 applications have been rejected and 433 applications are still pending. As on 31.08.2023, the sanctions under AHD increased to 16,528 & under fisheries increased to 2,260.

The Principal Secretary, F & ARD informed that the rejection level is very high. He advised that good and eligible proposals should be forwarded to banks and banks should not reject the proposals with no reason/ trivial reasons.

Banks are requested to take up the matter with the respective branches to ensure the prompt disposal of all pending applications. The Convenor SLBC informed that the drive has been extended upto 31.03.2024 and requested all LDMs, Banks and line departments to actively participate.

4.11 Financing to FPOs (Farmers Producer Organization)



392 FPOs have been promoted by NABARD till date, who are engaged in diverse agriculture and allied activities. 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.

In the current financial year, 26 FPOs have been sanctioned credit limits of Rs.81.51 lacs. The CGM NABARD informed that priority should be given to horticulture sector FPOs.

AGENDA NO.5

Financing to MSME Sector

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

Against total target of Rs.72,297.84 Crore, achievement as on 30.06.2023 is Rs.23,156.93 Crore which is 32.03% of annual ACP targets under MSME.

The sector-wise performance highlights that under Micro Enterprises achievement is 42.95% of the target, with Rs. 10,867.32 Crore disbursed against a target of Rs. 25,304.25 Crore. Under Small Enterprises achievement is 34.18 % of the target, with Rs. 7,660.61 Crore disbursed against the annual target of Rs. 22,412.36 Crore. Under Medium Enterprises achievement is 32.35 % of the target with disbursement of Rs. 4,209.70 Crore against a target of Rs. 13,013.60 Crore. However, the achievement in the Khadi & Village Industries category stood at 0.61%, with Rs. 22.22 Crore disbursed out of the target of Rs. 3,614.88 Crore. The Other MSME category achieved 4.99% of its target, with Rs. 397.08 Crore disbursed out of the target of Rs. 7,952.75 Crore. Overall, the MSME sector has shown promising progress in meeting its financing targets.

The Principal Secretary of the MSME Department informed that MSME is the largest component of ACP and sustained growth in MSME finance would be instrumental in transforming Odisha from an agricultural-based economy into a robust manufacturing economy. He informed that last year banks have achieved 104% of the target and this year also upto 30.06.2023 achievement is 32.03% of the annual target which is a good sign that this year also annual target can be achieved. However, he expressed his concern that in comparison to some of the major states the achievement in Odisha is low.

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

5.2 CM's scheme for Reimbursement of interest to MSMEs (CM-SRIM)

The Principal Secretary, MSME informed the house that the CM-SRIM scheme has been approved. He then highlighted the salient features of this scheme.

**Slabs of Reimbursement of Interest on working capital loan:**

- 100% for loan amount up to Rs 10 lakh.
- 75% for loan amount above Rs 10 lakh up to Rs 50 lakh.
- 50% for loan amount above Rs 50 lakh up to Rs 1 crore.
- 25% for loan amount above Rs 1 crore to up to 3 crores.

Eligibility:

- Manufacturing MSME's (FY 2022-23)
- Commercial Production on or before 31.03.2020
- Possess a valid UDYAM Registration Number / UAM
- Minimum 75% of its annual turnover for FY 2022-23 from manufacturing activities.
- NPA Loan Account – Not Eligible
- SHGs, FPOs and Co-operative – Not Eligible

Implementation

- First half – year (i.e 01.04.2023 to 30.09.2023)
- Claim application by 31.12.2023
- Reimbursement by 28.02.2024
- Second half – year (i.e 01.10. 2023 to 31.03.2024)
- Claim application by 30.06.2024
- Reimbursement by 31.08.2024

Process:

- Portal based application & processing
- Reimbursement through DBT

Role of Banks:

Working Capital loan availed, and interest paid thereon claimed by the applicant needs to be verified by the bank concerned in the PORTAL.

The Principal Secretary, Finance advised all banks & LDMs to take note of it and sensitize the beneficiaries. He also advised that banks should respond proactively to Govt's new initiatives. MD & CEO of UCO Bank also urged banks for their engagement in all the new initiatives of Govt.

5.3 Pradhan Mantri Employment Generation Programme(PMEGP)

As of June 30, 2023, against a physical target of 6000 units banks have sanctioned 750 accounts till 30.06.2023 which is 12.50% of target. There are still 2,952 applications pending at the bank level.

The Principal Secretary, MSME informed that in the current year though the physical target is fixed at 6000 the margin money target increased to Rs.340.00 Crore. He expressed his displeasure over 12.5% achievement of number of units sanctioned. The convenor, SLBC informed that the sanction has been increased to 1561 (26.02%) as on 31.08.2023.



The Principal Secretary of the MSME Department acknowledged the overall good performance but expressed disappointment in not achieving the target as planned. The Principal Secretary also advised the major private sector banks to improve their performance under PMEGP

As on 30.06.2023 total margin money claimed in 973 accounts amounting to Rs.31.11 Crore with an average of 3.20 lacs. The Principal Secretary advised all banks to sanction projects with higher ticket size so that the margin money component can be increased. As against a target of Rs.340 Crore only Rs.31.11 Crore margin money claims submitted, he advised all banks to claim margin money in all eligible accounts on priority basis.

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

As of 30th June 2023, in the current year 2023-24, the target has been fixed for 2,990 units instead of separate target for individual and group. Overall, for both categories combined against the total target of 2,990 only 53 proposals sanctioned between 01.04.2023 to 30.06.2023. The Convenor, SLBC informed that as on 31.08.2023, out of 659 proposals sponsored to banks, 132 cases are sanctioned, 334 cases are rejected, and 183 applications are pending with banks.

Expressing dissatisfaction with the performance in the PMFME scheme, the Principal Secretary, MSME Department informed that many bank branches are not logging into the PMFME portal regularly causing delays and inefficiencies.

Furthermore, it was noted that the majority of sanctions in the scheme are from public sector banks, while private sector banks have a dismal performance.

The Principal Secretary, MSME advised all banks to log into the portal and dispose all the applications both individual and group adhering to time norms. He further informed that though there are some structural issues, still more number of applications should also be forwarded to banks.

5.5 Progress under Pradhan Mantri MUDRA 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 Convenor, SLBC also informed that as on 31.08.2023 banks have sanctioned Rs.6,919.05 Crores in 11,90,517 accounts and disbursed Rs.6,919.05 Crores.

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

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



5.6 Assistance to Startups through Bank Linkage

For the financial year 2023-24, up to 30th June 2023 as reported by banks, only one account has been sanctioned with a total amount of Rs. 650 lakhs. The cumulative number of accounts sanctioned so far is 510, with a cumulative amount sanctioned of Rs. 19,877.55lakhs.

The Principal Secretary, Finance informed that out of 24 empaneled banks for handling Govt. deposits, only 11 banks have shown willingness to support startups. He strongly advised all other banks to extend financing opportunities to startups. State Bank of India has informed that they have identified branch for startup financing and will improve the financing to startups.

5.7 Stand Up India Scheme

As of June 30, 2023, under the Stand-Up India scheme, banks have sanctioned loans to 5,892 applicants, out of which 908 are from the SC/ST category, with a disbursal amount of Rs. 95.48 Crores. 4,984 are from women category with a disbursal amount of Rs. 641.07Crores. Though banks have achieved the target for financing women beneficiaries, the achievement under loan disbursal to SC/ST beneficiaries is not satisfactory.

The Convenor, SLBC requested all banks to improve their performance under the Stand-Up India scheme as it has now been extended up to 2025, with a particular focus on providing more credit to SC/ST beneficiaries.

5.8 Silpi Unnati Yojana (SUY)

As per the information provided by the Directorate of Handicrafts, the total number of applications sponsored (including backlog) under SUY upto 30.06.23 is 1,743, out of which 127 applications have been sanctioned, 1,610 applications are pending and 6 are rejected.

The Director of Handicrafts provided an update on the progress of sanctions and expressed concern over the large number of pending applications, particularly with banks such as OSCB, SBI, and RRBs. He strongly advised all banks to adhere to a time-bound approach in disposing proposals and to minimize rejections on frivolous grounds.

The Principal Secretary, Finance Department advised for exploring the possibility of incorporating the Silpi Unnati Yojana Scheme into the SAFAL portal.

The CGM, SBI informed that support is required from State Govt. sharing the details of applications pending to controlling offices. The MD & CEO of UCO bank requested the



department to share monthly reports to SLBC so that SLBC can take up with all banks for disposal of applications in a time bound manner.

The Joint Director, Textiles informed the house that under Bunkar Assistance for Livelihood and Income Augmentation (BALIA) scheme, the sanction is very less. He requested the nodal bank OSCB to look into it. He further requested SLBC to include the scheme in sub-committee meeting.

5.9 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.

The CGM, SBI requested support from ULBs by way of sponsoring more applications conducting camps every month.

The MD & CEO of UCO Bank informed that recently Hon'ble Minister of State, Finance, Govt. of India reviewed the progress at Bhubaneswar. The performance of Odisha is reasonably good, still needs improvement.

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

In pursuance to letter no. 1-34014/1/2021 dated 10.08.2021 from Ministry of Finance, Govt. of India for implementing electronic Bank Guarantees (e-BGs) through automated e-stamping in Odisha. 17 Banks in Odisha are issuing e-BGs as on date.

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

As per SIDBI, during the period of 01.04.2023 to 30.06.2023, banks have covered 7,889 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 894.59 Crores.

The Principal Secretary MSME informed that though there is continuous improvement in CGTMSE coverage still further improvement is required.

The Convenor SLBC informed that as per decision in the last sub-committee meeting held on 09.08.23, SLBC has taken up with SIDBI for one online workshop to sensitize bankers regarding the recent developments under the scheme and the same will be conducted within 15th September 2023.

5.12 Onboarding of MSME on Udyam Portal



The process of onboarding MSMEs onto the Udyam Portal is currently underway. As of 30.06.2023, a total of 1,76,50,217 MSMEs have registered on the platform across the country. In the state of Odisha, there are 3,69,027 registered MSMEs. The Convenor, SLBC informed that number of registrations in Odisha is increased to 4,04,483 as on 31.08.2023. There are still a significant number of MSMEs that have not yet joined the Udyam net, indicating the need for further outreach and awareness regarding the registration process.

5.13 On-boarding of corporate buyers on TReDS (Trade Receivables Discounting System)

The Government of India has mandated that companies with a turnover exceeding ₹500 crore and Central Public Sector Enterprises must register on the TReDS platform. In response, RBI Bhubaneswar sought the cooperation of the Finance Department, Director of Industries, and ROC-cum-Official Liquidator in Odisha to facilitate the onboarding of Government departments, enterprises, and eligible companies. RBI Bhubaneswar has also conducted a workshop and a town hall meeting to educate officials and MSME entrepreneurs about RBI and government initiatives, including priority sector lending, collateral-free loans, and the Trade Receivables Discounting System (TReDS) for invoice financing.

The Principal Secretary, MSME informed that the discounting rate is a standing block for which it is not picking up. The MD & CEO of UCO Bank informed that the rate depends on the external rating of the corporate buyer but still it is much lower than MSME lending. On boarding of PSUs is the major issue.

5.13 Appointment of Certificate Officers (COs)

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 Officer under Section 2(d) of the OPDR Act, 1962 to deal with PMRY, PMEGP and PMFME related cases.

The Principal Secretary, MSME informed that 15 GM DICs are already appointed by respective Collectors and the remaining will be appointed shortly.

AGENDA NO. 6

MO GHARA (Government Assistance for Rural Areas)

The State Government has launched "Mo Ghara" scheme to provide adequate financial support to construct/ complete/ upgrade pukka houses and is implemented by Panchayati Raj and Drinking Water Department, Govt. of Odisha.



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 Principal Secretary Panchayati Raj & DW informed that against a target of 2 lac houses as on 05.09.2023 more than 1 lac applications have been sponsored to 30 banks. Till now only 723 applications are sanctioned out of which 635 cases are sanctioned by OSCB including DCCBs. He further informed that more than 30% applications are sponsored to SBI but they have sanctioned only 32 cases. He advised all banks to process all applications immediately and before rejecting any application due diligence should be done and rejection should not be done with frivolous grounds. He further informed that maximum income ceiling is fixed at Rs.25,000/- per month and banks can consider applications where income is within the ceiling. He informed that private sector banks have not sanctioned any case though applications are sponsored to them.

The Convenor, SLBC informed that Regional Director, RBI has reviewed the performance of banks recently and since then the performance of banks has improved.

The Principal Secretary advised all banks to complete the document verification, field verification and legal consultation immediately so that the sanction level can be increased.

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. The Scheme is not yet launched by State Government.

AGENDA NO. 7

Financing to SHGs



7.1 WSHG Bank linkage in Odisha

(a) Credit Flow to WSHGs.

In the current year 2023-24 the target has been fixed for 4,00,000 SHGs amounting to Rs.15,000.00 Crore with average loan size of Rs.4.00 lac. 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, and the average loan size of Rs.3.78 Lakh.

The Commissioner cum Secretary Mission Shakti Department, Government of Odisha advised all banks & LDMS that the district-wise and bank-wise targets have been circulated on which action has to be taken from the beginning in order to achieve both physical and financial targets. She also advised banks to issue suitable advisory to field functionaries to adhere the decision taken in 167th SLBC meeting and the Finance Department letter no.22306 dated 09.09.2022 regarding minimum loan size to SHGs i.e. Rs. 2 lac for fresh/ 1st linkage, Rs.4 lac for 2nd linkage &Rs.6 lac for 3rd linkage onwards irrespective of corpus fund of the SHG. She informed that average loan size is low in UGB and HDFC Bank which is below Rs.3 lac and advised them to improve. She congratulated banks like Axis Bank, Bank of India, Canara Bank, IDBI bank, Indian Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank and Union bank of India who have crossed the average loan size of Rs.4 lac as on 30.06.23 and advised other banks to increase the average loan size to at least Rs. 4.00 Lac.

(b) Mission Shakti Loan – State Interest Subvention

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 lakhs 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. Accordingly, the annual target (FY 2023-24) for Mission Shakti Loan – State Interest Subvention has been fixed at Rs. 250 crores.

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. The Commissioner cum Secretary, Mission Shakti Department informed that banks like Union bank of India, Punjab National Bank, Punjab & Sind Bank, Bank of Maharashtra, Federal Bank and Axis Bank have not given their interest subvention requirement.

She also advised banks to educate their field functionaries about the interest subvention scheme and facilitate SHGs to avail benefits of the scheme.

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

Interest subvention claims amounting to **Rs. 126.37cr** have been settled under 'Mission Shakti Loan' -State Interest Subvention Scheme during 2023-24 upto 30.06.2023 against



the annual target **Rs. 250 crores**. The Commissioner cum Secretary, Mission Shakti Department advised Punjab & Sind bank to sign MoU for data sharing. She also advised all banks to ensure monthly data sharing for online reimbursement of interest subvention benefits to eligible SHGs.

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

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). However, OGB, UGB, SBI, UCO, ICICI and Yes Bank have engaged WSHG members as BC agents.

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 Commissioner cum Secretary, Mission Shakti Department informed that the number of BC agents is not increasing and advised other banks to come up for engaging WSHG members as BC agents so that all unbanked GPs can be covered during the current financial year.

(e) “Mission Shakti Scooter Yojana”

Mobility is empowerment. State Government 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 Commissioner cum Secretary, Mission Shakti Department informed that SBI has not started sanctioning of scooter loan due to the fact that the scheme is pending at their Head Office for approval. She advised SBI to take up with Head Office for early clearance because huge number of applications are sponsored to SBI. She also informed that major private banks and some PSBs have not started sanctioning the proposals so far and advised all such banks to dispose all applications in a time bound manner as the hon'ble Chief minister will launch the scheme shortly.

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

(f) Others: Cash Handling Charges - Federations Account



With numerous Gram Panchayat Level Federations, Block Level Federations, and District Level Federations operating under the Department of Mission Shakti, these federations receive significant funds through the "Revolving Fund" for lending to their affiliated SHGs. However, during interactions with federation leaders, it has been noted that banks charge substantial amounts as "Cash handling charges" in SB A/cs for SHG repayments made into federation savings bank accounts. This situation leads to financial losses for the federations due to the charges imposed by banks for multiple deposits made within a financial year or periodically.

The Commissioner Cum Secretary of Mission Shakti Department has requested banks to waive or relax the cash handling charges. In response, the Chief General Manager of SBI assured to look into the matter. The MD & CEO of UCO Bank informed that for SHGs banks can think of giving concession by taking up the matter with appropriate authorities.

7.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY2023-24, the target for individual loans is 3000, against which 121 loans are disbursed, accounting for 5.90 % achievement against the target. The target for group loans is 540, against which 42 loans are disbursed, accounting for 11.21% achievement. The target for credit linkage of SHGs is 6000, out of which 278 SHGs are credit linked, accounting for 5.13% achievement.

All banks are requested to improve the performance under all the three categories as the first quarter performance is not satisfactory.

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 Schedule Castes. In the guideline, Govt. of India has revised the financial assistance upto Rs.50,000/- or 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. The target for 2023-24 is to support 170 SHGs with subsidy amount of Rs.850 lacs. Similarly, the target for 2024-25 is 187 SHGs with subsidy amount of Rs.935 lacs and for 2025-26 the target is for 206 SHGs with subsidy amount of Rs.1030 lacs.



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 process for all 79 applications by 30th September 2023.

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

During the FY 20-21 & 21-22 target for financing 1712 SHGs was fixed by Govt. in collaboration with Mission Shakti Department. It is also informed that under the scheme of income generating schemes of OSFDC at the end of 31.03.2023, a total of 1071 applications were disbursed, and balance target is carried forward to 2023-24 against which DWOs have sponsored 259 applications to banks and 155 applications are disbursed. Banks are requested to dispose the remaining 104 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%. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

The Principal Secretary, Finance informed that letters are written to Collectors to support the banks for recovery.

8.1.1 State Recovery Act (OPDR)

The Convenor, SLBC informed that the mechanism of State Recovery Act (OPDR) to 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. It is observed that maximum number of cases are pending with SBI and OGB. The Principal Secretary Finance advised these banks to take up with appropriate authorities for disposal.



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.

Banks have 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. The Principal Secretary, Finance informed that letters have been issued to the Collectors. Banks to come forward so that recovery drive can be done within December 2023.

8.2 RSETI

As informed by State Director of RSETIs, 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. The percentage of candidates settled with bank finance (credit linkage) is 43.59%

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 is 30.86 %)

Status of Infrastructure related issues in RSETI

State Director RSETI raised the land issues of RSETIs specially in Ganjam, Gajapati, Puri, Angul and Cuttack. He also requested State Government to waive the rent, cess and other incidental charges for all the RSETIs. As this is pending since long, he requested State Govt. to expedite the matter . The Principal Secretary, Finance advised Director, Institutional Finance to write letters to concerned collectors.

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 is Rs. 7,164.13 Crore in 8,25,137 accounts.



The Convenor SLBC requested all banks to improve the performance.

8.4 Digitization of land records

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

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 'Record of Rights' to village household owners possessing houses in inhabited rural areas in villages, which in turn would enable them to use their property as 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

Banks are facing difficulty in sanction & disbursement of housing loans as the execution of registered agreement to sale, registration of sale deeds for purchase of flats is not being allowed for the time being at the registering Offices. Under this scenario, inflow of housing loan files from builder projects ,branches for sale transaction of flats are being badly hampered. State Government is requested to intervene in the matter for its early resolution.



8.5.2 Registration of MOTD

Many banks in the state are not registering Memorandum of Title Deeds (MOTD), increasing the risk of security dilution. All banks are advised to issue necessary guidelines to their branches for the registration of MOTD with the registering authority. The state government is also 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

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

8.5.4 Functioning & Timely conduct of DCC/DLRC

The RBI guidelines and Lead Bank Scheme require that the DCC and DLRC meetings should be conducted at quarterly intervals within stipulated time without being rescheduled a number of times. DCC meetings should be convened by the Lead District Managers at quarterly intervals. DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that adequate attention can be given at the State Level.

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.

State Government is also requested 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 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 issue suitable instructions to their nodal branches at district level to attend the DCC/DLRC meetings regularly with adequate preparation for the said meetings.

The Principal Secretary, Finance directed banks to take the matter seriously and ensure participation in DCC/ DLRC meetings without fail.

8.5.6 Sensitization about Depositor Education and Awareness Fund (DEAF)

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

Reserve Bank of India launched '100 Days 100 Pays' campaign for Return of Unclaimed Depositors : Balances in savings/ current accounts which are not operated for 10 years, or term deposits not claimed within 10 years from date of maturity are classified as "Unclaimed Deposits". These amounts are transferred by banks to " Depositor Education and Awareness" (DEA) Fund maintained by the Reserve Bank of India. The Reserve Bank of India 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 of India has also announced the setting up of a Centralized Web portal (UDGAM) for public to search unclaimed deposits across multiple Banks. This measure will complement the ongoing efforts and initiatives by RBI to reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/ claimants. For banks the campaign commenced on 01.06.2023.

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 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 could 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 Market Intelligence

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:

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

All stakeholders are requested to sensitize the staff members and customers regarding the above issues.

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



Odisha Gramya Bank after obtaining Board approval 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.

In the 66th EC-RRB Meeting for the State of Odisha held on 23.06.2023, discontinuation of BC services by OGB was discussed and OGB was advised to make immediate interim arrangement till final judgment was pronounced and endorse a copy of the same to RBI.

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.

8.8 Recent policy changes by Central Government, RBI & NABARD

8.8.1 PM Vishwakarma Yojana 2023

To support the hard work of all the Vishwakarmas, on the occasion of 77th Independence Day, Prime Minister 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.

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

8.8.3 Success Stories

1. Shri Bhighna Majhi, a qualified diploma engineer availed a credit facility of Rs. 9.4 Lacs under PMEGP through Narla branch of Bank of India for establishing one wooden furniture manufacturing unit with support from DIC, Kalahandi. His enterprise stands as a testament to success by achieving a remarkable sales turnover of Rs. 20 Lacs in FY 2022-23 and created employment opportunity for 7 individuals.
2. Shri Sanjeev Kumar, Proprietor, MsRidhiAahar Gram Udyog engaged in processing activities like grinding, packaging of spices in Ektali, Jharsuguda. He has availed a bank loan of Rs. 14.97 Lacs under PMFME from Bank of Baroda, Mangalbazar branch for establishing the unit. The unit is running successfully with daily production of 30 kg and daily profit of around Rs.3,000/-.
3. Shree Raja Sahu, Proprietor, Ms Om Bakery availed a loan of Rs. 16.50 Lacs under PMFME scheme from Bank of Baroda and established a bakery product unit at Barapali in Bargarh dist. The unit achieved a turnover of Rs. 30.00 Lacs in 2022-23 and is running successfully.
4. Mrs. Rina Mahanta after participating entrepreneurship awareness programme (EAP) at UCO RSETI, Dhenkanal established one goatery unit in her village at Bhatagaon in Dhenkanal district by availing Rs. 20,000/- loan from Mundideuli branch of SBI. She generates monthly income of Rs.15,000/-and created employment opportunity for one person.

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

During the discussion the following action points are emerged.

1. All banks have to process the applications under various schemes in a time bound manner to reduce pendency.
2. All banks have to increase financing under education and housing loan
3. All banks have to increase performance under social security schemes.
4. Banks to improve sanctions under 'Mo Ghara'.



5. Banks to actively participate in 'Mission Shakti Scooter Yojana'.
6. All banks to sign MoU with Department of Mission Shakti to engage WSHG members as BC Agents.

(Goutam Patra)

General Manager Cum Convenor SLBC, Odisha

172nd SLBC AGENDA

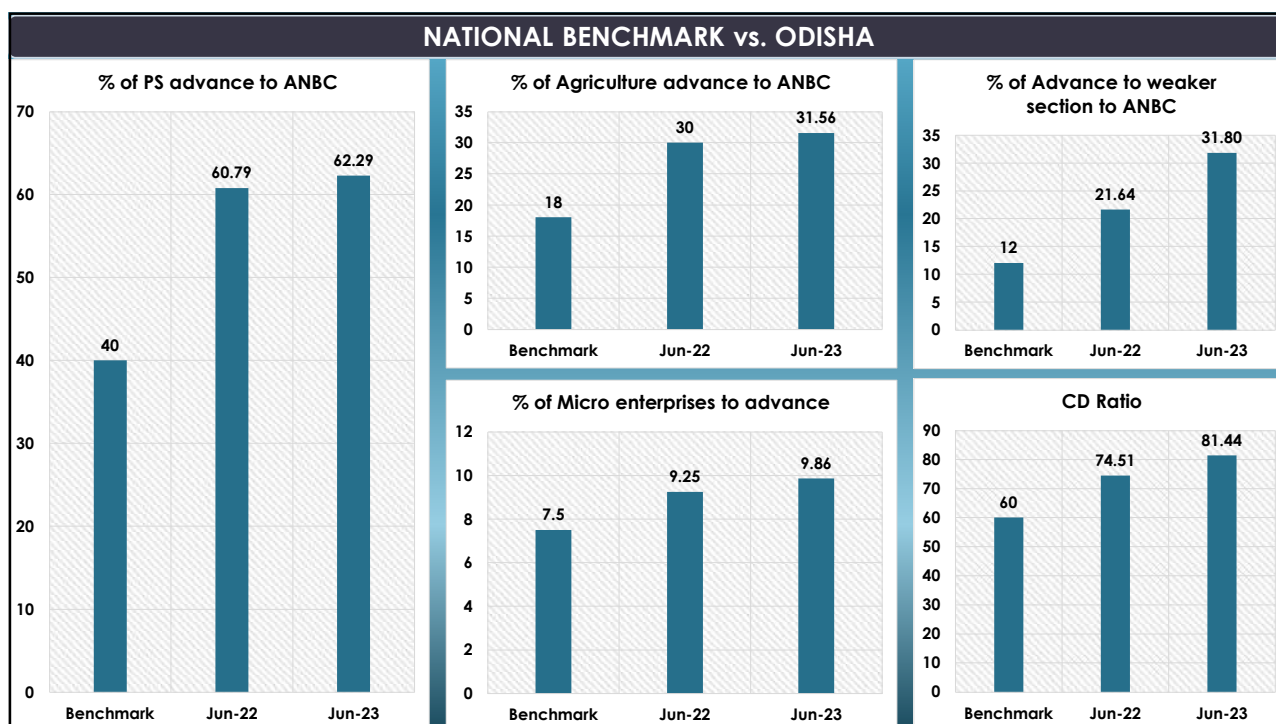
07.09.2023

1

ACP PERFORMANCE DURING LAST YEAR- JUNE QUARTER

Particulars	June 22			June 23		
	Target in Rs. Crore	Achv. in Rs. Crore	% Achievement	Target in Rs. Crore	Achv. in Rs. Crore	% Achievement
ACP Total	1,34,664.87	30,151.58	22.39%	1,60,280.22	45,994.72	28.70%
Agri Total	52,486.66	11,952.41	22.77%	58,776.16	17,540.25	29.84%
MSME Total	59,449.52	14815.38	24.92%	72,297.84	23,156.93	32.03%
Export Credit	4,706.82	1170.36	24.87%	7,435.96	2,876.01	38.68%
WSHG Linkage	8,750.00	2,952.72	33.75%	15,000.00	1,704.50	11.36%
CD Ratio	60.00%	74.51%		60.00%	81.44%	

2



3

COMPARISON OF BRANCHES & ATMS WITH OTHER STATES								
STATE	BRANCH NETWORK			% of Rural Branches	Total no. of ATMs	Populati on (In Lakhs)	Branches per lakh population (2011 Census)	ATMs per lakh population (2011 Census)
	RURAL	SEMI URBAN/ URBAN	TOTAL					
NATIONAL AVERAGE (2022)							12.49	21.00
ODISHA (June 23)	3,047	2,744	5,791	52.61	7,676	419.74	13.79	18.28
KARNATAKA (June 23)	4,296	7,707	12,003	35.79	17,500	610.95	19.64	28.64
UTTAR PRADESH (June 23)	8,883	10,762	19,645	45.21	18,433	1998.12	9.83	9.23
TELENGANA (June 23)	1,833	4,344	6,177	29.67	9,612	350.04	17.64	27.45
HARYANA (June 23)	1,713	3,347	5,060	33.85	7,047	253.51	19.95	27.79

4

COMPARISON OF PERFORMANCE WITH OTHER STATES

STATES	AGRI	MSME	TOTAL PS	CD RATIO	NPA %
	% OF ACHIEVEMENT	% OF ACHIEVEMENT	% OF ACHIEVEMENT		
ODISHA (June 23)	29.84	32.03	28.70	81.44	5.88
KARNATAKA (June 23)	26.66	43.38	29.72	73.01	4.98
UTTAR PRADESH (June 23)	25.00	66.58	35.35	55.07	10.19
TELENGANA (June 23)	35.07	81.00	48.11	117.46	6.04
HARYANA (June 23)	138.00	294.00	196.00	79.00	8.41

5

AGENDA NO. 1:

Confirmation of Proceedings of
171st SLBC Meeting held on
02.06.2023 & Compliance Status
of Action Points.

6

AGENDA NO. 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

Sl.	Action Points	Compliance Status
1.	All Banks to sign MoU with Department of Mission Shakti for engaging WSHG members as BC Agents	<p>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, 1 Rs. in Crores India, Axis Bank, ICICI Bank and HDFC Bank) have signed MoU with Mission Shakti.</p> <p>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.</p>

7

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

Sl.	Action Points	Compliance Status																		
2.	The average loan size in WSHG lending should be increased to Rs.4 lacs.	<p>As on 30.06.2023, the average loan size is Rs.3.78 Lakhs</p> <table><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><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></table> <p>Banks sanctioning average loan size more than Rs. 4.00 Lakhs are SBI, UCO Bank, BOI, Canara Bank, IDBI, Indian bank, P & S Bank, PNB and Union Bank.</p>	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.	<ul style="list-style-type: none">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.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.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.																		

8

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

Sl.	Action Points	Compliance Status
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
		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 SUY
		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 MKUY
		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

9

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

Sl.	Action Points	Compliance Status															
5	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.	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.															
		<table><tr><th colspan="5">TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA</th></tr><tr><th>Jun-22</th><th>Sep-22</th><th>Dec-22</th><th>Mar-23</th><th>Jun-23</th></tr><tr><td>968.46</td><td>4,264.35</td><td>920.13</td><td>647.6</td><td>126.18</td></tr></table>	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
		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													
RBL Bank and DCB Bank are still reporting high disbursement under other allied sectors i.e. 55.42 Crore and 40.73 Crore respectively.																	

10



AGENDA NO.2 Annual Credit Plan/ CD Ratio

11

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

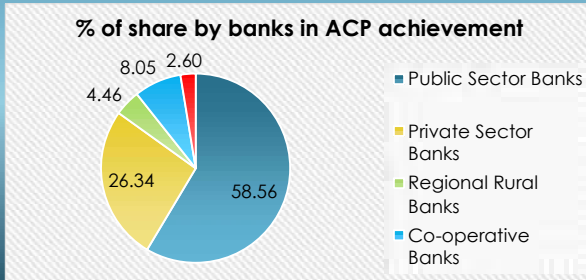
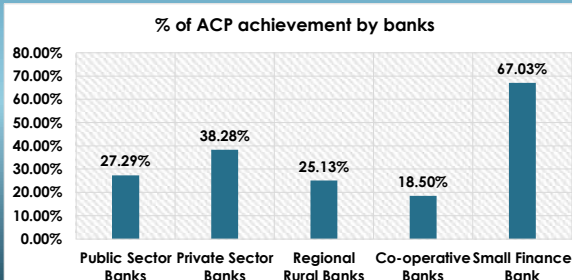
In the FY 2023-24 (upto30.06.2023.), total Priority Sector loan disbursement is Rs.45,994.72 Crore against the annual target of Rs.1,60,280.22 Crore. Thus, the achievement under ACP is 28.70%.

Comparative- Sectoral Target Vs Achievement under ACP (Amt in Rs. Crore)						
	FY 2022-2023 (upto30.06.22)			FY 2023-2024 (Upto 30.06.23)		
Particulars	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

12

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

Particulars	Bank group wise Achievement under ACP 2022-23 (Amount in Rs. Cr.)					
	FY 2022-2023 (30.06.22)			FY 2023-2024 (30.06.23)		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	81,601.61	15,325.21	18.78	98,688.20	26,934.96	27.29
Private Sector Banks	25,798.28	7,909.59	30.66	31,640.4	12,113.11	38.28
Regional Rural Banks	6,792.96	2,029.97	29.88	8,159.58	2,050.17	25.13
Co-operative Banks	19,447.46	4,389.79	22.57	20,010.71	3,702.40	18.50
Small Finance Bank	1,024.57	497.02	48.51	1,781.33	1,194.08	67.03
Total	1,34,664.87	30,151.58	22.39	1,60,280.22	45,994.72	28.70



13

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

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

PSB, RRB & OSCB		PVT BANKS & SFBs	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	38.80	Jana SFB	159.97
State Bank of India	31.03	ICICI Bank	51.34
Union Bank of India	29.79	Axis Bank Ltd.	48.31
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
Canara Bank	17.86	The South Indian Bank Ltd.	1.98
Odisha Gramya Bank	16.81	City Union Bank	0.00
Punjab & Sind Bank	1.38	Standard Chartered Bank	0.00

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

DISTRICT	ACHIEVEMENT %	DISTRICT	ACHIEVEMENT %
TOP 3		BOTTOM 3	
Kandhamal	54.15	Gajapati	20.17
Koraput	43.16	Bhadrak	18.50
Bolangir	42.36	Kendrapara	17.38

14

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

ACP ACHIVEMENT COMPARISON (Target > Rs. 1000 Cr)					Amount in Rs. Crores
SL. NO.	BANKS	% Achv. June-22	FY 2022-23		
			Target FY 22-23	Achievement up to June-23	% Achv. June-23
1	CICI Bank	42.24	5,949.63	3,054.60	51.34
2	Axis Bank Ltd	13.31	6,136.36	2,964.25	48.31
3	IDBI Bank	32.61	1,506.07	707.86	47.00
4	HDFC Bank	14.80	5,609.55	2,577.78	45.95
5	Federal Bank	243.95	1,356.09	571.95	42.18
6	Utkal Grameen Bank	32.48	3,085.62	1,197.11	38.80
7	State Bank of India	15.95	47,677.85	14,794.09	31.03
8	Union Bank of India	15.62	9,681.09	2,883.78	29.79
9	Central Bank of India	25.91	1,751.80	490.44	28.00
10	UCO Bank	32.33	6,542.96	1,703.50	26.04
11	Bank of India	21.27	6,272.97	1,626.62	25.93
12	Indus Ind Bank	30.22	5,267.00	1,200.89	22.80
13	Punjab National Bank	18.10	7,805.69	1,743.81	22.34
14	Indian Overseas Bank	27.56	3,069.50	658.17	21.44
15	Bank of Baroda	12.08	4,176.64	882.29	21.12
16	Indian Bank	20.89	5,664.67	1,131.66	19.98
17	Orissa State Co-Op. Bank	22.57	20,010.71	3,702.40	18.50
18	Canara Bank	24.49	5,216.08	931.35	17.86
19	Odisha Gramya Bank	28.30	5,073.96	853.06	16.81
20	Bandhan Bank	13.02	1,756.21	157.90	8.99
STATE TOTAL					28.70

15

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

ACP ACHIVEMENT COMPARISON (Target <= Rs. 1000 Cr)					Amount in Rs. Crores
SL. NO.	BANKS	% Achv. June-22	FY 2022-23		
			Target FY 22-23	Achievement up to June-23	% Achv. June-23
1	Jana Small Finance Bank	54.24	490.47	784.61	159.97
2	Utkarsh Small Finance Bank	38.89	321.13	124.89	38.89
3	Ujjivan Small Finance Bank	70.90	310.45	107.98	34.78
4	Kotak Mahindra Bank Ltd	54.15	942.13	307.64	32.65
5	ESAF Small Finance Bank	11.66	186.00	54.13	29.10
6	Suryoday Small Finance Bank	107.34	473.28	122.47	25.88
7	Laxmi Vilas Bank	7.70	33.00	8.35	25.30
8	IDFC Bank	42.97	583.18	144.39	24.76
9	Yes Bank	174.20	587.67	143.57	24.43
10	DCB Bank Ltd	21.21	859.66	184.54	21.47
11	Bank of Maharashtra	60.18	414.02	83.53	20.18
12	Karur Vysya Bank	10.10	74.66	10.67	14.29
13	RBL Bank	5.27	502.46	58.13	11.57
14	Tamilnadu Mercantile Bank Ltd.	1.52	44.96	4.06	9.03
15	Karnatak Bank Ltd.	5.81	131.77	10.72	8.14
16	The South Indian Bank Ltd.	1.65	292.91	5.81	1.98
17	Punjab & Sind Bank	8.72	414.93	5.72	1.38
18	City Union Bank	0.17	7.09	-	-
19	Standard Chartered Bank	-	-	-	-
STATE TOTAL					28.70

16

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

ACP ACHIVEMENT COMPARISON DISTRICTS					Amount in Rs. Crores
Sl. No.	Districts	% Achv. June-22	FY 2022-23		
			Target FY 22-23	Achievement up to June-23	% Achv. June-23
1	KANDHAMAL	12.12	1,312.41	710.72	54.15
2	KORAPUT	12.83	3,423.91	1,477.62	43.16
3	BOLANGIR	21.71	3,928.15	1,663.81	42.36
4	SUNDARGARH	18.71	11,333.21	4,499.19	39.70
5	KALAHANDI	17.14	3,173.81	1,171.63	36.92
6	NUAPADA	14.62	1,151.64	398.55	34.61
7	ANGUL	17.70	4,815.05	1,640.84	34.08
8	BARGARH	21.65	5,600.17	1,898.70	33.90
9	JHARSUGUDA	18.42	2,690.52	894.06	33.23
10	SONEPUR	20.20	1,785.20	557.63	31.24
11	MALKANGIRI	13.12	822.55	247.19	30.05
12	DEOGARH	20.35	722.26	210.81	29.19
13	BOUDH	18.41	1,212.33	352.41	29.07
14	SAMBALPUR	18.48	5,314.72	1,542.00	29.01
15	KHURDA	34.74	34,892.82	9,816.01	28.13
STATE TOTAL					28.70

17

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

ACP ACHIVEMENT COMPARISON DISTRICTS					Amount in Rs. Crores
Sl. No.	Districts	% Achv. June-22	FY 2022-23		
			Target FY 22-23	Achievement up to June-23	% Achv. June-23
16	GANJAM	15.80	11,098.55	3,114.84	28.07
17	CUTTACK	23.99	11,258.18	3,139.22	27.88
18	NABARANGPUR	12.37	1,712.96	459.68	26.84
19	BALASORE	20.42	9,188.54	2,396.62	26.08
20	RAYAGADA	13.53	2,154.49	536.06	24.88
21	NAYAGARH	24.36	2,834.59	705.10	24.87
22	DHENKANAL	15.18	3,257.79	804.14	24.68
23	MAYURBHANJ	18.93	5,149.35	1,262.29	24.51
24	JAGATSINGHPUR	17.70	3,045.08	719.16	23.62
25	PURI	14.57	4,853.00	1,135.39	23.40
26	JAJPUR	22.32	7,318.18	1,551.79	21.20
27	KEONJHAR	22.66	4,901.14	1,022.83	20.87
28	GAJAPATI	9.16	1,318.08	265.82	20.17
29	BHADRAK	17.88	5,354.08	990.77	18.50
30	KENDRAPARA	28.45	4,657.46	809.36	17.38
STATE TOTAL					28.70

18

2.2. CD Ratio (All Banks)

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state			
	31.03.2022	31.03.2023	30.06.2023	Trend
Public Sector Banks	62.15	67.45	68.70	↑
Private Sector Banks	74.56	77.88	79.27	↑
RRBs	44.73	49.39	49.35	↓
Cooperative Banks	137.32	170.84	130.22	↓
Small Finance Banks	238.63	133.09	151.06	↑
State Total	74.51	80.77	81.44	↑

19

2.2. CD Ratio (PSBs)

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
CD Ratio of State:					81.44

20

2.2. CD Ratio (Pvt. Banks)

BANKS	Jun-22	Mar-23	Jun-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
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

CD Ratio of State:

81.44

21

2.2. CD Ratio (RRBs, OSCB & SFBs)

BANKS	Jun-22	Mar-23	Jun-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
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
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

CD Ratio of State:

81.44

22

2.2. CD Ratio (District wise)

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

CD Ratio of State:

80.77

23

2.2. CD Ratio (Districtwise)

Districts	Jun-22	Mar-23	Jun-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
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

CD Ratio of State:

80.77

No district with CD ratio less than 40%. However, 4 districts Puri (59.05%), Keonjhar (57.87%), Jagatsinghpur (53.90 %) and Mayurbhanj (54.39 %) are having CD ratio less than 60%.

24



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

25

3.1 Banking Network in Odisha

(a) 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.

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.

26

3.1 Banking Network in Odisha

Brick and Mortar branches present in GPs of Odisha (Information received from Panchayati Raj Department)

Total No of GPs	GPs with B&M Branches	GPs without B&M Branches
6,798	2,425	4,373

Summary of IPPB Branches and Facility Access Points in the State

IPPB Branch	IPPB Facility Access Points	Out of which covering Unbanked GPs
33	8,275	391

27

3.1 Banking Network in Odisha

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.

[Details](#)

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

28

3.1 Banking Network in Odisha (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.
- As reported by Suryoday SFB, vide e-mail dated 03.07.23, branch is operational in Mathpada village, Boipariguda Sub district in Koraput district 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.

Branches yet to be opened as on date

District	Sub District	Village Name	Population	Allocated Banks	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	Union Bank of India has reported that they are unable to open a branch in Tohara, Nabarangpur district because no built-in space is available in the BNRGSK building. However, the BDO of Umerkote has informed the bank that the construction process for the infrastructure has started and the building will be handed over to the bank for opening a branch in Tohara soon after the construction is completed. SLBC vide letter dated 04.07.2023 has advised the bank to expedite the process.

29

3.1 Banking Network in Odisha (Villages Identified by DFS for opening B & M Branches)

District	Sub District	Village Name	Population	Allocated Banks	Current Status
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	Hatigan	3057	Central Bank of India	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. 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 mortarbranch in the village.
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.

30

3.2 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			
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](#)

31

3.3 Connectivity by BBNL in the GPs as on 31.03.2023

Phase	Total No. of GPs & BHQs	No of GPs/BHQs Service Ready	No of GPs/BHQs with Active Connectivity	% of Active Connectivity
I (Under Ground OFC)	3991	3990	2206	55.29%
II Aerial OFC	3065	3065	2549	83.16%

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

[Details](#)

32

3.4 Performance in Social Security Schemes as on 31.03.2023

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

Scheme	Target for enrolment – FY 2023-24	Up to 30.06.2022	No. of enrolments made in FY 2023-24		
			Up to 30.06.2023	Up to 31.08.2023	% Achievement
PMJJBY	16,00,000	1,83,606	4,10,402	7,21,086	45.06%
PMSBY	30,00,000	3,31,418	14,58,534	27,31,839	91.06%
APY	4,46,060	1,46,461	62,898	1,48,726	33.34%

[Details](#)

33

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 up to 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.

[Details](#)

34

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

Name of the Bank	No. of vacancy	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, Sonepur, Koraput & Sundargarh.	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. In case of vacancy in FLCs of Sambalpur, Sonepur and Sundargarh district, representative from State Bank of India is requested to appraise the house.
UCO Bank	2	Angul and Bhadrak	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. 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.

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

35

Centers for Financial Literacy (CFL) Project

As informed by Dhan Foundation, Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDs in FY 2023-24 as 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

36

3.5 Targeted Financial Inclusion Intervention Programme (TFIIP)

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			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				14,430			37,462			4,806		
	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

37

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	1,07,336	1,19,714	90%
PMJJBY	9,998	6,405	156%
PMSBY	27,895	19,003	147%
APY	2,629	2,770	95%
MUDRA	46,226	48,937	94%

38

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 31.08.2023 under the camp is given below.

District	No of GPs	No of GP Covered	PMJDY Sourced	PMJJBY Sourced	PMSBY Sourced	APY Sourced	MUDRA Sourced	KCC Sourced	PMJDY In-operative Sourced
Balangir	317	107	1634	5169	5171	516	0	4	0
Dhenkanal	212	212	3595	9196	32719	3505	425	328	4091
Gajapati	149	148	3589	2991	4398	1331	1304	1221	2724
Kalahandi	310	309	1008	4631	12998	641	27	305	318
Kandhamal	171	170	1051	4009	8659	331	277	344	694
Koraput	240	239	1098	3424	5704	48	0	192	503
Malkangiri	111	111	924	2306	2488	383	46	78	472
Nabarangpur	189	188	2694	27525	46164	739	368	1450	2076
Nuapada	131	130	1601	4150	7831	321	102	333	833
Rayagada	182	178	4917	11671	3601	725	57	1643	1217
TOTAL	2012	1792	22111	75072	129733	8540	2606	5898	12928

39

3.6 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

40

3.6 Expanding and Deepening of Digital Payments Ecosystem

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

41



42

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal as on 31.03.2023

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

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

43

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

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	Agriculture Sector under Annual Credit Plan					
	FY 2021-2022 (up to 30.06.2022)			FY 2023-2024 (up to 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 Infrastructure	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

44

4.2 Financing to Agriculture Sector - ACP AGRI

Bank Category Wise Target Vs Achievement under ACP (Agri.) (Amt in Rs. Cr.)							
Banks	FY 2021-2022 (up to 30.06.2022)			FY 2022-2023 (up to 30.06.2023)			
	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %	Average Loan Size in Rs. Lacs
PSBs	24,362.96	4,153.98	17.05	29,036.14	9,274.29	31.94	1.25
PVTs	7,055.03	2,286.92	32.42	8,217.62	3,016.73	36.71	0.79
RRBs	31,68.98	812.45	25.64	3,509.65	860.09	24.51	0.70
SFBs	229.11	357.12	155.87	444.78	724.59	162.91	0.02
OSCB	17,670.59	4,341.94	24.57	17,567.97	3,664.55	20.86	0.54
Total	52,486.66	11,952.41	22.77	58,776.16	17,540.25	29.84	0.35

45

4.2 Financing to Agriculture Sector - ACP AGRI

PROGRESS IN ACP AGRI (Target > Rs. 1000 Cr)					
(Amount in Rs. Crores)					
Sl. No.	BANKS	% June-22	FY 2022-23		
			Annual Target 2022-23	Achievement June-23	% June-23
1	Axis Bank Ltd	16.22	1,813.53	849.15	46.82
2	Utkal Grameen Bank	39.02	1,494.56	682.95	45.70
3	State Bank of India	13.08	14,090.58	5,421.05	38.47
4	Bank of India	23.50	1,838.84	592.38	32.21
5	Union Bank of India	17.06	2,859.74	872.67	30.52
6	Canara Bank	26.73	1,541.55	446.23	28.95
7	Punjab National Bank	22.95	2,311.44	558.62	24.17
8	Bank of Baroda	17.74	1,240.67	299.07	24.11
9	UCO Bank	24.60	1,918.14	419.88	21.89
10	Orissa State Co-Op. Bank	24.57	17,567.97	3,664.55	20.86
11	ICICI Bank	24.36	1,768.22	355.24	20.09
12	HDFC Bank	5.00	1,657.83	237.32	14.32
13	Indian Bank	13.15	1,660.89	230.14	13.86
14	Odisha Gramya Bank	13.82	2,015.09	177.14	8.79
STATE % OF ACHIEVEMENT					29.84

46

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

PROGRESS IN ACP AGRI (Achievement < 1000 Cr) (Amount in Rs. Crores)					
Sl. No.	BANKS	% June-22	FY 2022-23		
			Annual Target 2022-23	Achievement June-23	% June-23
1	Jana Small Finance Bank	780.32	144.26	461.59	319.97
2	ESAF Small Finance Bank	35.90	16.84	47.79	283.79
3	RBL Bank	9.29	38.09	55.42	145.50
4	Laxmi Vilas Bank	88.33	3.50	4.86	138.86
5	Indus Ind Bank	87.50	920.17	804.16	87.39
6	Ujjivan Small Finance Bank	167.00	63.32	54.65	86.31
7	Suryoday Small Finance Bank	329.69	125.08	105.79	84.58
8	Karur Vysya Bank	49.43	12.42	9.93	79.95
9	IDFC Bank	150.90	163.82	117.91	71.98
10	Yes Bank	383.40	83.60	56.53	67.62
11	Utkarsh Small Finance Bank	64.89	95.28	54.77	57.48
12	Kotak Mahindra Bank Ltd	114.63	176.07	94.56	53.71
13	DCB Bank Ltd	57.04	254.49	127.35	50.04
14	Federal Bank	107.17	274.86	136.20	49.55
15	Bank of Maharashtra	6.99	121.64	53.84	44.26
16	IDBI Bank	30.91	445.62	150.46	33.76
17	Indian Overseas Bank	26.42	882.76	261.14	29.58
18	Central Bank of India	15.98	517.74	118.86	22.96
19	Karnatak Bank Ltd.	16.82	20.17	1.64	8.13
20	The South Indian Bank Ltd.	7.14	68.88	4.96	7.20
21	Bandhan Bank	7.93	508.44	11.04	2.17
22	Punjab & Sind Bank	3.63	52.15	0.41	0.79
23	Tamilnadu Mercantile Bank Ltd.	-	7.42	-	-
24	City Union Bank	-	0.49	-	-
25	Standard Chartered Bank	-	-	-	-
STATE % OF ACHIEVEMENT					29.84

47

4.2 Financing to Agriculture Sector - Crop Loan

								(Amt in Rs. Cr.)
Banks	FY 2022-2023 (upto 30.06.2022)				FY 2023-2024 (upto 30.06.2023)			
	Annual Target	Achiev.	Achiev. %	Avg. Loan size in Rs.	Annual Target	Achiev.	Achiev. %	Avg. Loan size in Rs. Lacs
PSBs	12,498.95	2,163.91	17.31	36,794.07	14,256.96	5,552.12	38.94	1.02
PVTs	3,458.31	344.08	9.95	1,87,081.30	3,730.15	908.28	24.35	1.84
RRBs	2,177.12	722.28	33.18	57,801.36	2,341.31	698.25	29.82	0.63
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	0.53
Total	35,156.06	7,562.47	21.51	45,338.63	37,805.35	10,768.48	28.48	0.78
PSB,RRB& OSCB				PVT BANKS & SFB				
BANK		ACHIEVEMENT %		BANK		ACHIEVEMENT %		
TOP 3 PERFORMING BANKS				TOP 3 PERFORMING BANKS				
Indian Overseas Bank		56.60		Laxmi Vilas Bank		564.62		
State Bank of India		52.78		Karur Vysya Bank		354.64		
Utkal Grameen Bank		48.26		Federal Bank		100.10		
BOTTOM 3 BANKS				BOTTOM BANKS				
Odisha Gramya Bank		13.81		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				
Bank of Maharastra		3.42						
Punjab & Sind Bank		0.16						

Performance

48

4.2 Financing to Agriculture Sector - Agriculture Term Loan

Amt. in Rs. 'Crore'

Banks	FY 2022-2023 (up to 30.06.2022)			FY 2023-2024 (up to 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

PSB,RRB& OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Maharashtra	83.27	Jana Small Finance Bank	600.40
Union Bank of India	41.18	ESAF Small Finance Bank	321.39
Utkal Grameen Bank	38.83	Suryodaya Small Finance Bank	158.49
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Central Bank of India	2.97	City Union Bank	0
Punjab & Sind Bank	0.98	Standard Chartered Bank	0
Odisha Gramya Bank	0.54	Tamilnadu Mercantile Bank Ltd.	0

Performance

49

4.3 Kissan Credit Card (KCC)

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.

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

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	Disbursement (in Cr.)	Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	3,293.40	HDFC Bank	89.21
State Bank of India	2537.81	Axis Bank Ltd.	66.40
Utkal Grameen Bank	525.25	ICICI Bank	35.01
BOTTOM 3 BANKS		MAJOR BANK WITH NIL PERFORMANCE	
Indian Bank	0.45	Bandhan Bank	0
Punjab & Sind Bank	0.01	IndusInd Bank	0
Bank of Maharashtra	0.00	IDFC First Bank	0

Performance

50

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

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

Performance

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

Period	Target	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Total application Disbursed	Amount Disbursed (in Crore)
31.03.2022	99,195	22,979	19,436	6,962	65.14	6,160	52.79
30.06.2023	1,00,000	93,085	82,615	30,340	249.23	15,933	124.52

Performance

51

4.6 Agriculture Infrastructure Fund:

Date	Sponsored	Sanctioned		Pending	Rejected
	A/C	A/C	Amount in Rs. Cr.	A/C	A/C
31.03.2023	787	467	269.00	94	226
30.06.2023	976	620	361.25	75	281

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	69.9	4
Bank Of India	140	36	102	38.07	2
State Bank of India	182	71	96	46.48	15
HDFC Bank	84	17	45	58.01	22
Bank Of Baroda	61	18	40	21.98	3
Canara Bank	55	16	36	36.8	3
Indian Bank	42	7	29	20.73	6
Union Bank of India	63	31	27	19.35	5
NABKISAN Finance Ltd	28	6	22	0.9	0
UCO Bank	34	12	20	14.65	2

52

4.6 Agriculture Infrastructure Fund:

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
Indian Overseas Bank	23	5	18	2.88	0
IDBI Bank LTD	21	8	11	9.9	2
Central Bank of India	18	6	11	8.55	1
Kotak Mahindra Bank	8	4	3	5.58	1
The Federal Bank Ltd	3	0	3	4.35	0
Odisha Gramya Bank	6	2	2	0.54	2
Bank of Maharashtra	1	0	1	1.3	0
Karur Vysya Bank	2	1	1	1.28	0
Utkal Grameen Bank	4	0	0	0	4
Axis Bank	1	0	0	0	1
DCB Bank	1	1	0	0	0
ICICI Bank	6	5	0	0	1
Karnataka Bank	1	1	0	0	0
South Indian Bank	1	1	0	0	0
YES Bank LTD	1	1	0	0	0
Samunnati Private Limited	1	0	0	0	1
TOTAL	976	281	620	361.25	75

53

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.

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

54

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**.

Comparative – Disbursement 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

Performance

55

4.8 Agriculture Allied Sectors

PSB,RRB& OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Canara Bank	49.23	ESAF SFB	822.95
Union Bank of India	41.36	RBL Bank	599.78
Bank of Baroda	15.50	Ujjivan SFB	512.18
BOTTOM 3 PERFORMING BANKS		MAJOR BANKS WITH NIL PERFORMANCE	
Utkal Grameen Bank	0.77	Federal Bank	0.00
Odisha Gramya Bank	0.41	Karur Vysya Bank	0.00
Punjab & Sind Bank	0.08	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.

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

56

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

57

4.10 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

MKUY AS OF 31.03.2023

Bank Name	Sponsored	Sanctioned	Rejected	Pending
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.

58

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

Performance as of 31.08.2023 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	58,550	16,528	1,179	40,843
Fisheries	10,673	2,260	408	8,005
Total	69,223	18,788	1,587	48,848

COMPARISON		KCC AHD			KCC FISHERIES		
Date		31.03.23	30.06.23	31.08.23	31.03.23	30.06.23	31.08.23
No. of application accepted		51,503	57,872	58,500	6,091	10,643	10,673
No. of application sanctioned		15,827	16,387	16,528	940	2,222	2,260
No. of application Pending		1,548	1,038	1,179	2,003	433	408
No of Application Rejected		34,128	40,447	40,843	3,148	7,988	8,005

3 Banks having highest no. of pendency as of 31.08.23			
Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
IOB (including OGB)	521	Indian Overseas Bank	185
State Bank of India	222	State Bank of India	89
OSCB	106	Cooperative Bank	67

3 Districts under 2 categories in terms of highest no. of pendency as of 31.08.23			
Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Puri	282	Baleshwar	193
Baleshwar	128	Puri	82
Cuttack	121	Kendrapara	51

Performance

59

4.12 Financing to FPOs (Farmer Producer Organisations)

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

60



61

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

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.

ACP MSME COMPARISON JUNE 2022 & JUNE 2023						
Sector	2022-23			2023-24		
	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

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

62

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

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

PSB,RRB& OSCB		PVT& SFBs	
BANK	ACHIVEMENT %	BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Central Bank of India	41.01	ICICI Bank	89.77
Utkal Grameen Bank	39.91	HDFC Bank	79.44
Union Bank of India	33.72	IDBI Bank	73.24
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Odisha Gramya Bank	9.21	City Union Bank	0.00
Punjab & Sind Bank	2.01	RBL Bank	0.00
Orissa State Co-Op. Bank	0.01	Utkarsh SFB.	0.00

63

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

PROGRESS IN ACP MSME (Target > Rs. 1000 Cr)						(Amount in Rs. Crores)
Sl. No.	BANKS	FY 2022-23		FY 2023-24		
		% Achv. (Up to June-22)	TARGET	June-23		% Achv.
				Disb.		
1	ICICI Bank	66.12	2,993.31	2,687.20		89.77
2	HDFC Bank	25.37	2,829.57	2,247.79		79.44
3	Axis Bank Ltd	15.99	3,095.30	2,033.64		65.70
4	Utkal Grameen Bank	32.57	1,210.75	483.25		39.91
5	Union Bank of India	19.78	4,884.43	1,647.03		33.72
6	Indian Bank	32.05	2,867.83	885.89		30.89
7	State Bank of India	16.83	24,049.69	6,724.41		27.96
8	Punjab National Bank	18.55	3,933.74	1,074.62		27.32
9	Bank of Baroda	12.00	2,101.79	563.50		26.81
10	Indian Overseas Bank	24.97	1,569.47	385.61		24.57
11	Bank of India	22.49	3,176.12	776.36		24.44
12	UCO Bank	40.83	3,312.69	745.67		22.51
13	Canara Bank	25.67	2,631.09	457.09		17.37
14	Indus Ind Bank	16.56	3,022.25	396.73		13.13
15	Odisha Gramya Bank	12.92	2,073.06	190.98		9.21
16	Orissa State Co-Op. Bank	1.53	1,618.30	0.19		0.01
State % of Achievement					31.03	

64

5.1 ACP achievement Micro, Small and Medium Enterprises (MSMEs)					
PROGRESS IN ACP MSME (Target > Rs. 1000 Cr) (Amount in Rs. Crores)					
Sl. No.	BANKS	FY 2022-23	TARGET	FY 2023-24	
		% Achv. (Up to June-22)		Disb.	% Achv.
1	IDBI Bank	44.59	759.25	556.05	73.24
2	Federal Bank	381.63	724.36	399.06	55.09
3	Jana Small Finance Bank	-	247.25	130.74	52.88
4	Central Bank of India	38.14	883.63	362.37	41.01
5	Kotak Mahindra Bank Ltd	51.87	564.16	211.64	37.51
6	Yes Bank	174.87	342.36	86.80	25.35
7	Laxmi Vilas Bank	-	20.53	3.49	17.00
8	Tamilnadu Mercantile Bank Ltd.	2.41	30.48	4.06	13.32
9	Karnatak Bank Ltd.	4.20	79.58	8.89	11.17
10	Bank of Maharashtra	48.77	209.57	23.02	10.98
11	DCB Bank Ltd	7.41	434.58	24.07	5.54
12	ESAF Small Finance Bank	4.01	112.86	6.10	5.40
13	IDFC Bank	2.30	299.43	15.83	5.29
14	Punjab & Sind Bank	9.91	245.89	4.94	2.01
15	Bandhan Bank	1.24	892.83	17.53	1.96
16	Karur Vysya Bank	4.49	46.22	0.55	1.19
17	The South Indian Bank Ltd.	-	152.94	0.85	0.56
18	Ujjivan Small Finance Bank	0.37	173.19	0.63	0.36
19	Suryoday Small Finance Bank	-	244.92	0.35	0.14
20	RBL Bank	6.64	299.83	-	-
21	Utkarsh Small Finance Bank	0.01	160.34	-	-
22	City Union Bank	0.25	4.25	-	-
23	Standard Chartered Bank	-	-	-	-
State % of Achievement				32.03	

65

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.

66

5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		% Achievement		Pending at bank	
	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved	No of Prj.	MM Involved (In Lakh)
30.06.2022	6,000	21,000	4,340	11,562.89	605	1,554.39	10.08	7.40	1,367	3,813.46
30.06.2023	6,000	34,000	4,586	15,081.14	750	2,584.08	12.50	7.60	2,952	9,876.75
31.08.2023	6,000	34,000	7,565	24,829.50	1,561	5,310.18	26.02	15.62	4,029	13,814.66

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	402	IDBI	41
Union Bank of India	225	Axis Bank	13
Bank of India	158	HDFC Bank	3

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	1702	Axis Bank	98
Punjab National Bank	374	HDFC Bank	53
Union Bank of India	372	IDBI Bank	47

Performance

67

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

PMFME	Category	Target No. of proposals	Total No. of proposals sponsored	No. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
FY 2022-23						
INDIVIDUAL	31.08.2022	1,690	1,932	241	1,344	347
GROUP	31.08.2022	554	572	71	305	196
TOTAL	31.08.2022	2,244	2,504	312	1,649	543
FY 2023-24						
INDIVIDUAL	31.08.2023	2,990	2,790	794	1,494	502
GROUP	31.08.2023		442	111	323	8
TOTAL	31.08.2023		3,306	905	1,817	584

TOP 3 PERFORMING BANKS- PMFME

BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	366
Union Bank of India	106
UCO Bank	91

3 BANKS WITH HIGHEST NO. OF PENDENCY- PMFME

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	142
Union Bank of India	69
Indian bank	35

Performance

68

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.

69

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

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

70

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

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.

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.

71

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

All Banks and Financial Institutions have sanctioned 11,90,517 accounts with an amount of Rs. 6,919.05 Crore and disbursed Rs. 6,769.71 Crores as on 31.08.2023 in the financial year 2023-24. The disbursement position under Mudra Sector (categories wise) is given below.

Categories	FY 2023-24 (Up to 31.08.2023)			Average Credit (in lakhs)
	No. of Accounts	Sanctioned Amount	Disbursed Amount	
Shishu	94,7790	3,337.86	3,320.71	0.35
Kishore	22,8150	2,340.02	2,270.90	1.02
Tarun	14,577	1,241.17	1,178.11	8.51
Total	11,90,517	6,919.05	6,769.71	--

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

Financial Institutions	FY 2022-23		FY 2023-24			
	(Up to 31.08.2022)		(Up to 30.06.2023)		(Up to 31.08.2023)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	98,855	1,951.39	55,645	1,157.69	1,16,673	2,080.91
Private Sector Banks	6,53,449	2,307.66	3,50,268	1,494.45	6,23,230	2,757.66
Regional Rural Banks	646	3.33	594	6.48	870	9.42
Small Finance Bank	1,04,643	388.27	76,413	304.92	1,25,667	530.38
MFIs & NBFCs	2,81,162	1,026.54	1,47,222	631.65	3,24,077	1,391.30
Total	11,38,755	5,677.21	6,30,142	3,595.19	11,90,517	6,769.71

Performance

72

5.7 Assistance to Startups through Bank Linkage

Bank wise finance to Start Up for FY 2022-23 up to 30.06.2023 is furnished below.

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
Indian Bank	0	0.00	64	966.61
Tamilnadu Mercantile	0	0.00	26	294.00
TOTAL	1	650.00	510	19,877.55

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

73

5.8 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)-

AS on	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		No Of A/Cs	Disb. Amt (Rs. In Cr.)		No Of A/Cs	Disb. Amt (Rs. In Cr.)		No Of A/Cs	Disb. Amt (Rs. In Cr.)
31.03.2022	3,864	741	60.75	3,864	3,596	371.30	7,728	4,337	432.05
31.03.2023	4,389	872	92.21	4,389	4,827	605.95	8,778	5,699	698.18
30.06.2023	4,389	908	95.48	4,389	4,984	641.07	8,778	5,892	736.55

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

Performance

74

5.9 Silpi Unnati Yojana (SUY) – State Government Scheme

Date	Total No. of application sponsored	No. of application sanctioned	No. of application pending	No. of application rejected
31.08.2022	496	0	496	0
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

Performance

75

5.10 PM SVANidhi (Street Vendors):

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

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	No. of application sanctioned	Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	24,009	IDBI Bank	360
Union Bank of India	5,336	HDFC Bank	214
Bank of India	5,161	Utkarsh SFB	120
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Bank of Maharashtra	269	Yes Bank	0
Odisha Gramya Bank	190	DCB Bank	0
Utkal Grameen Bank	14	IndusInd Bank	0

5.11 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.

76

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

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

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2019-20 (30.06.20)	5,786	244.69
FY 2020-21 (30.06.21)	3,986	216.59
FY 2022-23 (30.06.22)	6,405	588.81
FY 2023-24 (30.06.23)	7,889	894.59

Performance

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

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

77

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 (M1Xchange, 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.

78

6. 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.

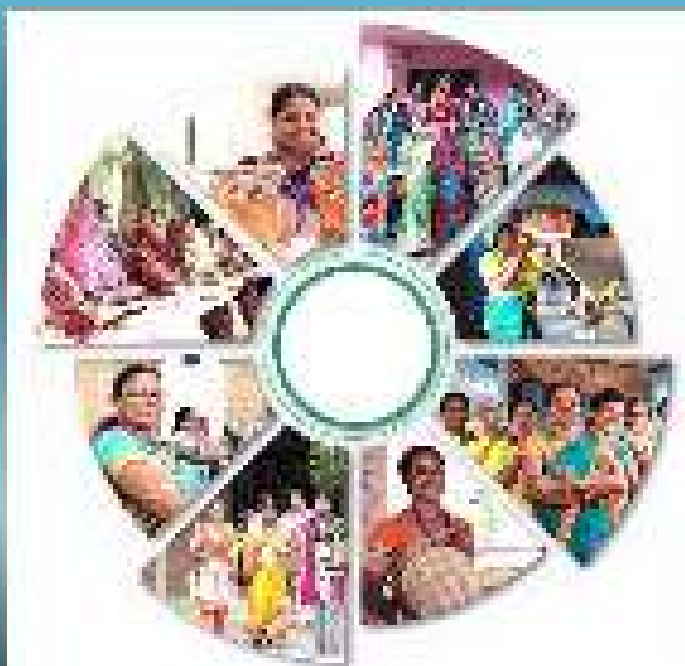
SLBC, vide letter dated 14.08.2023 has distributed the district-wise and bank-wise target under MO GHARA scheme. All the banks were also requested to distribute the target to the branches and to make all-out effort to achieve the allotted target under the scheme.

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.

79



AGENDA 7: Financing to SHGs

80

7.1 WSHG Bank Linkage

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.

81

7.1 WSHG Bank Linkage

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.

82

7.1 WSHG Bank Linkage

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.

83

7.1 WSHG Bank Linkage

c) Women SHG member as Business Correspondent Agent

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).

- I. 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

- I. 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.

84

7.1 WSHG Bank Linkage

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.

85

7.1 WSHG Bank Linkage

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.

86

7.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 121 loan applications under SEP-I for FY 2023-24 (upto 30.06.2023) 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

Representative from SUDA may apprise the House.

87

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 SCs. 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.

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.

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

88

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

a) 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.

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

During the financial year 2020 - 21 and 2021-22 target for financing 1712 (SC SHGs) were fixed by Govt. in collaboration with Mission Shakti Department. 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.

89

AGENDA NO. 8

Other Issues

90

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 must 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

91

8.1 NPA position as on 30.06.2023

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

92

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

93

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.

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.

94

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
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 %**.

95

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

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.

96

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.

8.5.1 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.

97

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.

98

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.

99

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**

100

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.

101

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.

102

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.

103

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:

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

104

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.

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.

105

ANY OTHER MATTER
WITH PERMISSION
OF THE CHAIR

106



THANK YOU

LIST OF PARTICIPANTS FOR 172nd SLBC MEETING HELD ON 07.09.23 FOR THE QUARTER ENDED JUNE 2023 AT AT MAYFAIR 10.30 AM THURSDAY			
SL	NAME	DESIGNATION	ORGANISATION
1	Shri Bikram Keshari Arukh	Hon'ble Finance Minister	Govt. Of Odisha
2	Shri Aswani Kumar	MD & CEO UCO Bank	Chairman, SLBC
3	Smt Anu Garg	Development Commissioner Cum ACS	Govt. Of Odisha
4	Shri Vishal Kumar Deb	Principal Secretary, Finance Department	Govt. Of Odisha
5	Dr. Arabinda K. Padhee	Principal Secretary, Agriculture & FE	Govt. of Odisha
6	Shri Saswat Mishra	Principal Secretary, MSME	Govt. Of Odisha
7	Shri S K Lohani	Principal Secretary, PR & DW	Govt. of Odisha
8	Shri S K Vashishth	Principal Secretary F & ARD	Govt. of Odisha
9	Dr. Sarada Prasan Mohanty	Regional Director	Reserve Bank Of India, Bhubaneswar
10	Smt Sujata R. Karthikeyan	Commissioner Cum Secretary, Mission Shakti Department	Govt. of Odisha
11	Dr. Sudhansu K K Mishra	Chief General Manager	NABARD
12	Dr. Uddhaba Chandra Majhi	Registrar Cooperative Societies	Govt. Of Odisha
13	Dr. Pragyasmita Sahoo	Director Institutional Finance	Govt. of Odisha
14	Shri Chander Shekhar Sharma	Chief General Manager	State Bank Of India
15	Smt Anita Patnaik	General Manager	Reserve Bank Of India, Bhubaneswar
16	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
17	Shri N. Thivurmale Naik	SMD, OLM, Mission Shakti	Govt. of Odisha
18	Dr BB Sahoo	General Manager	NABARD
19	Shri Laxmikant P Pradhan	MD, OSFDC, ST SC Dev, MB CW Dept.	Govt of Odisha
20	Shri Indramani Tripathy	Director ST	Govt of Odisha
21	Shri Kumud Ch. Padhy	Director Image	Govt. Of Odisha
22	Shri N R Pati	Registrar, DRT	Govt. Of Odisha
23	Shri T. Badrinarayan	Joint. Director Industries	Govt. Of Odisha
24	Shri Sudam Ch Mandal	Secy OKVIB	Govt. Of Odisha
25	Shri RK Lenka	Director Horticulture	Govt. Of Odisha
26	Ms. Pranati Chhotaray	Director Handicrafts	Govt. Of Odisha
27	Shri Sukant Ku Subudhi	Addl. Director Horticulture	Govt. of Odisha
28	Shri Sangram K. Rout	Joint Secretary Cooperation Dept	Govt. of Odisha
29	Shri Arindam Dakua	Director, PRDW Dept.	Govt Of Odisha
30	Shri Dilip Kumar Sahoo	Director, EP & M, MSME Deptt.	Govt. of Odisha
31	Shri Debjit Nandy	Joint Director Textiles	Govt. of Odisha
32	Shri Rajat Kumar Satapathy	Rudset	Govt. Of Odisha
33	Shri Abhimanyu Patra	Asst Director, KVIC	Govt. Of Odisha
34	Shri Patitapaban Prusty	Dy., Secretary, Home	Govt. of Odisha
35	Shri Mitranu Tripathy	Deputy Director, Dir of Industries	Govt. Of India
36	Shri Amiya Kumar Sahoo	Addl. Secretary, R & DM Deptt.	Govt. Of Odisha
37	Shri Deepak Routray	Addl. Secretary, SSEPD Deptt.	Govt. Of Odisha
38	Shri Tarakanta Bhakta	Dy Secretary, Finance Department	Govt. of Odisha
39	Dr. G C Kar	Dy Director, APICOL	Govt Of Odisha
40	Shri Bhaskar Chandra Khanda	State Director of RSETI	Govt Of Odisha
41	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
42	Shri Laxmikanta Sethi	ADC, BMC	Govt Of Odisha
43	Shri Subrato Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
44	Shri Anoj Kumar Pradhan	OLM, Dept. of Mission Shakti	Govt Of Odisha
45	Shri Prabin Chaudhury	SMM, SUDA H & U Dept.	Govt Of Odisha
46	Shri Santosh Kumar Mohapatra	SMM, SUDA H & U Dept.	Govt Of Odisha
47	Dr Prasanna Kumar Bal	Consultant, Finance Department	Govt Of Odisha
48	Shri Rajat Kumar Samal	SO, Finance Department	Govt Of Odisha
49	Shri Dinesh kumar Raul	SO, Finance Department	Govt Of Odisha
50	Ms. Diptimayee Mohapatra	Dy Director, PR & DW	Govt Of Odisha
51	Ms. Sasmita Singh	ASO, Finance Deptt.	Govt Of Odisha
52	Ms. Snehamayee Naik	ASO, Finance Deptt.	Govt Of Odisha
53	Shri L Mishra	Dy Secretary, PR & DW	Govt Of Odisha
54	Shri Subhasis Das	BM	NSIC (NSSHO), Bhubaneswar
55	Col. Prashant Kacker	Director	UIIDAI, Govt Of India
56	Shri Girija Shankar Sahoo	Project Manager	UIIDAI, Govt Of India
57	Shri Subrat Kumar Prusti	Director, DOT	Govt. Of India
58	Shri Surya Narayan Padhy	AGM, BSNL	Govt. Of India
59	Shri Niranjan Mohanty	AD	Deptt of Post, GOI

SL	NAME	DESIGNATION	ORGANISATION
60	Shri Jassed Khan	AD	Deptt of Post, GOI
61	Shri DD Mani	SBM	LIC Of India
62	Shri Siba Prasad Routray	State Coordinator	VIDS
63	Shri M Das	State Coordinator	Dhan Foundation
64	Shri Shantaram Das	Regional Manager	SBI General Insurance
65	Shri Tankeshwar Tiwari	State Operational SBI GIC	SBI General Insurance
66	Shri Kailash Chandra Nayak	Manager	National Insurance Co Ltd
67	Shri D P Patil	Regional Manager	AICL
68	Shri R K Mahunta	Dy Manager	AICL
69	Shri Rakesh Ranjan	AVP	Reliance GICL
70	Shri GC Bhadra	Asst Manager	National Insurance Co Ltd
71	Shri S Parida	State manager	Reliance GICL
72	Shri Subash Tripathy	State Manager	Future GICL
73	Shri Rishi Singh	Chairman	Utkal Grameen Bank
74	Shri A C Behura	Chairman	Odisha Gramya Bank
75	Shri Trupti Ranjan Swain	General Manager	Odisha Gramya Bank
76	Shri Sanjeeb Kumar Mishra	CGM	OSCB
77	Shri Sarvesh Ranjan	Field General Manager	Union Bank Of India
78	Shri Jagdish Chander	GM Circle Head	Canara Bank
79	Shri A.Udaya Bhaskar Reddy	General manager	Punjab National Bank
80	Shri V. Sankar Raju	Deputy General Manager	Indian Bank
81	Shri Ramesh Chandra Sahu	Dy General Manager	UCO Bank
82	Shri Rajesh Kumar	Zonal Manager, Sambalpur	UCO Bank
83	Shri Debabrat Mohanty	Zonal Manager, Balasore	UCO Bank
84	Shri Srikanta Tripathy	Deputy General Manager	State Bank Of India
85	Shri Shailesh Chandra Bhatt	Deputy General Manager	State Bank of India
86	Shri Ramesh Chandra Yadav	Deputy General Manager	State Bank Of India
87	Dr. Ramesh kumar Mohanty	Dy General Manager	Bank Of Baroda
88	Shri Malayadas	Zonal Manager	Bank Of India
89	Shri Anadi Biswas	Dy GM, Regional Head	Central Bank of India
90	Shri S K Bharati	Asst. General Manager	Indian Overseasbank
91	Shri Alok Kumar Mishra	AGM & Zonal Head	Bank of Maharashtra
92	Shri Rashmi Ranjan Mishra	Manager	Punjab & Sind Bank
93	Shri Sandeep Pattnaik	General manager	IDBI Bank
94	Shri Biplabi Patnaik	SVP & Circle Head Odisha	Axis Bank
95	Shri Aditya Sarangi	RH	Bandhan Bank
96	Shri Satyajit Parija	CM	DBS (e-Laxmi Vilash Bank)
97	Shri Anupam Das	Cluster Head	DCB Bank
98	Shri U Mohini	Agri Head	ESAF SFB
99	Shri Manoj Kumar Mahapatra	DVP & Regional Head	Federal bank
100	Shri Deepak Kumar Singh	Zonal Head	HDFC Bank
101	Shri Ananta Pattnaik	VP	HDFC Bank
102	Shri Biswajit Dash	Sr. Manager	ICICI Bank
103	Shri Prateek Mohanty	State Head	IDFC Bank
104	Shri Satyabrata Behera	AVP	Indusind Bank
105	Shri Prasanta Goud	RH GBG	Indusind Bank
106	Shri Shailesh Singh	Regional Head	IPPB
107	Shri Ullas Pradhan	CS	Jana SFB
108	Shri Sachidananda Sahoo	Manager	Karnataka Bank
109	Shri Suman Chakraborty	Asst Mgr	Karur Vyas Bank
110	Shri Amiya Ranjan Swain	AVP	Kotak Mahindra Bank
111	Shri Bulu Swain	Relationship Manager	Kotak Mahindra Bank
112	Shri Harish Shetty	Sr. manager	South Indian Bank
113	Shri Nirmal Biswal	Manager	Suryodya SFB
114	Shri Bholanath Khawas	State Head	Ujjivan SFB
115	Shri Sameer Ranjan Nayak	Regional Head	Utkarsh SFB
116	Shri Srikanta Kumar Stamba	Cluster Head	Yes Bank
117	Shri Annet S Topno	Manager	RBI
118	Shri Utkal Kumar Sahu	Manager	RBI
119	Shri Sampad Kumar Nayak	Senior Manager	Bank of Baroda
120	Shri Sujit Kumar Behera	Senior Manager	Bank Of India
121	Shri Jitendriya Pradhan	Manager	Bank of Maharashtra
122	Shri Ashok Kumar Meher	Asst. General Manager	Canara Bank
123	Shri Umesh Kumar Nayak	Manager	Central bank Of India
124	Shri Samir Pattajoshi	Senior Manager	Indian Bank
125	Ms. Archana Padhi	Manager	Indian Overseasbank

SL	NAME	DESIGNATION	ORGANISATION
126	Shri Sunil Kumar Satapathy	Chief Manager	Punjab National Bank
127	Shri BN Rath	Senior Manager	Punjab National Bank
128	Shri Raghunath Tudu	CM	SLBC, Odisha
129	Smt. Anima Pradhan	Senior Manager	SLBC, Odisha
130	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
131	Shri Sambit P Raul	Manager	SLBC, Odisha
132	Shri Ratnakant Singh	Manager	SLBC, Odisha
133	Shri Kishor Kaushal Hemrom	Manager	State Bank Of India
134	Shri Tapan Kumar Sahu	AGM	State Bank Of India
135	Shri Ranjit Singh	Dy zonal head	Union Bank Of India
136	Ms. Madhusmita Mohapatra	Manager	Union Bank Of India
137	Shri Jitendra Sethi	AGM	IDBI Bank
138	Shri Ashok Kumar Sahu	VP & Cluster Head	Bandhan Bank
139	Shri Manmohan Rout	Manager	DCB Bank
140	Shri Debasis Parida	Manager	Utkarsh SFB
141	Shri Sanjeeb Kumar Nayak	LDM, Angul	UCO Bank
142	Shri Biswajit Satpathy	LDM, Balasore	UCO Bank
143	Shri Maheswar Sahoo	LDM , Baragarh	State Bank of India
144	Shri N. Nageswara Rao	LDM, Bhadrak	UCO Bank
145	Shri Phattu Kisku	LDM, Bolangir	State Bank Of India
146	Shri Rajesh Kumar Behera	LDM, Cuttack	UCO Bank
147	Shri Kartikeswore Panda	LDM, Boudh	State Bank of India
148	Shri Rabindra Kumar Mohanty	LDM, Deogarh	State Bank Of India
149	Smt Debasish Kundu	LDM, Dhenkanal	UCO Bank
150	Shri Maheswar Mandal	LDM, Gajapati	Union Bank Of India
151	Shri Ch. Bapuji Subudhi	LDM, Jagatsinghpur	UCO Bank
152	Shri D K Bhuan	LDM, Jajpur	State Bank Of India
153	Shri Shirapani Naik	LDM, Jharsuguda	State Bank Of India
154	Shri Dhruva Pr. Singh	LDM, Kalahandi	State Bank Of India
155	Shri Harekrishna Jena	LDM, Kandhamal	State Bank Of India
156	Shri Manoj Kumar Pradhanee	LDM, Kendrapada	State Bank of India
157	Shri Rabinarayan Mahalik	LDM, Keonjhar	State Bank of India
158	Shri Lingaraj Sahu	LDM Koraput	State Bank of India
159	Shri Amar Agarwal	LDM, Khorda	State Bank of India
160	Shri Narasingh Padhi	LDM, Malkangiri	State Bank of India
161	Shri Siba Prasad Chaudhury	LDM, Mayurbhanja	Bank Of India
162	Shri Sunil Kumar Jamunda	LDM, Nabarangpur	State Bank Of India
163	Shri Sitaram Meher	LDM, Nuapada	State Bank Of India
164	Shri Shashi Sekhar Pattnaik	LDM, Nayagarh	State Bank Of India
165	Shri Kishore Kumar Acharya	LDM, Puri	UCO Bank
166	Shri Minketan Dash	LDM, Raygada	State Bank of India
167	Shri Sudhir Kumar Lakra	LDM, Sambalpur	State Bank Of India
168	Shri G. Kamraj Dora	LDM, Sonapur	State Bank Of India
169	Shri Gagan Bihari Dhal	LDM, Sundargarh	State Bank of India