

गौतम पात्र

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

Goutam Patra

General Manager Cum Convenor
SLBC, Odisha



यूको बैंक

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

UCO BANK

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

संदर्भ सं/Lt No-SLBC/ODI/2023-24/724

दिनांक / Date: 06-12-2023

राज्य स्तरीय बैंकर्स समिति, ओड़िशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : दिनांक 12-12-2023 को होनेवाली 173 वीं एस.एल.बी.सी. की बैठक हेतु कार्यसूची नोट

Sub: Agenda Note for 173rd SLBC Meeting to be held on 12th December, 2023

हम दिनांक 12-12-2023 को आयोजित होनेवाली 173 वीं एस.एल.बी.सी., ओड़िशा की बैठक में सहभागिता एवं आपके अवलोकनार्थ कार्यसूची नोट प्रेषित कर रहे हैं।

We are enclosing herewith the Agenda Notes for your kind perusal and participation in the 173rd SLBC Meeting of Odisha to be held on 12th December 2023 as per the details below.

दिनांक Date : 12-12-2023 (मंगलवार Tuesday)

समय Time : 3.30 P.M.

स्थान Venue : राज्य कन्वेंशन सेंटर, लोकसेवा भवन, भुवनेश्वर

State Convention Centre, Lok Seva Bhawan, Bhubaneswar

हम आपसे अनुरोध करेंगे कि कृपया बैठक में भाग लेना सुनिश्चित करें और राज्य की प्रगति और विकास के लिए अपने बहुमूल्य सुझाव दें।

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

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,

गौतम पात्र / Goutam Patra

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

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Encl: यथोक्त As stated above



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Table of Contents- 173rd SLBC Meeting

Agenda No.	Details	Page No.
AGENDA NO. 1		
1.1	Confirmation of Proceedings of 172 nd SLBC Meeting held on 07.09.2023 at Bhubaneswar	3
1.2	Action Taken Report on the Major issues raised in the meeting	3
AGENDA NO.2		
Annual Credit Plan / CD Ratio		
2.1	Target vs. Achievement of Annual Credit Plan (ACP) 2023-24 under Priority Sector	5
2.1.a	Education Loan	6
2.1.b	Housing Loan	7
	PMAY-Housing for all-Credit Linked Subsidy Scheme (CLSS)	8
2.1.c	Export Credit	8
2.2	CD Ratio (All Banks)	9
2.3	CD Ratio (District-wise)	11
AGENDA NO.3		
Financial Inclusion/Financial Literacy/Banking Infrastructure		
3.1	Banking Network in Odisha	12
3.2	Operations of Business Correspondents (BCs).	13
3.3	Opening of Brick & Mortar Branches in 270 identified GPs	14
3.4	Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App	18
3.5	Connectivity by BBNL/BSNL in the GPs	18
3.6	Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)	19
3.7	Performance by Commercial Banks under Social Security Schemes	19
3.8	Status of actual Financial Literacy Camps conducted (district-wise)	20
3.9	Financial Literacy Centers (FLC)	21
3.10	Centers for Financial Literacy (CFL) Project	22
3.11	Financial Inclusion Fund (FIF) of NABARD	23
3.12	Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of Niti Aayog.	23
3.13	Expanding and Deepening of Digital Payments Ecosystem	26
AGENDA NO. 4		
Financing to Agriculture Sector		
	Special SLBC Agenda- Ghar Ghar KCC Abhiyan	27
	KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers	28
4.1	SAFAL (Simplified Application for Agricultural Loans) Portal	30
4.2	ACP achievement on financing to Agriculture Sector - Crop Loan & Agriculture Term Loan	31
4.3	Kissan Credit Card (KCC)	33
4.4	Crop Insurance (Pradhan Mantri Fasal Bima Yojana –Implementation during Kharif 2023 Crop Season)	34
4.5	BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)	35
4.6	Agriculture Infrastructure Fund	36
4.7	Mission for Integrated Development of Horticulture (MIDH)	37

4.8	Agriculture Allied Sectors (Fishery & Dairy)	37
4.9	Mukhya Mantri KrushiUdyoga Yojana (MKUY)	39
4.10	Financing to FPOs (Farmers Producer Organization)	40
AGENDA NO.5		
Financing to MSME Sector		
5.1	ACP achievement Micro, Small and Medium Enterprises (MSMEs)	41
5.2	Govt. Sponsored Programmes PMEGP– Govt. of India	42
5.3	PMFME (Pradhan Mantri Formalization of Micro food processing Enterprise)	43
5.4	Disposal of Stressed MSME Cases during FY 2023-24.	43
5.5	Provision of banking facilities to MSME Clusters	44
5.6	Progress under Pradhan Mantra Yojana (PMMY) in Odisha	46
5.7	Assistance to Startups through Bank Linkage	47
5.8	Stand Up India Scheme	48
5.9	Silpi Unnati Yojana (SUY) – State Government Scheme	49
5.10	PMSVANidhi (Street Vendors)	50
5.11	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme –Govt. of India	51
5.12	On boarding of MSME on Udyam Registration Portal	51
5.13	Onboarding of Corporate buyers on TReDS (Trade Receivables Discounting System)	52
5.14	Implementation of Electronic Bank Guarantees (e-BGs) through automated e-stamping in Odisha	52
5.15	PM Vishwakarma Yojana	52
AGENDA NO. 6		
Mo Ghara		53
AGENDA NO. 7		
Financing to SHGs		
7.1	WSHG in Odisha through Mission Shakti	53
7.2	National Urban Livelihood Mission (NULM)	58
7.3	Progress on implementation of Income Generating Schemes of OSFDC in Collaboration with Mission Shakti.	58
AGENDA NO. 8		
Other Issues		
8.1	NPA position as on 30.09.2023	59
8.1.1	State Recovery Act (OPDR)	59
8.1.2	Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates	60
8.2	RSETI	60
8.3	Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities	61
8.4	Digitization of land records	62
8.4.1	Property Cards Under SVAMITVA scheme- validity as instrumental for property mortgage	62
8.5 Miscellaneous		
8.5.1	Registration Conveyance Deed	62
8.5.2	Registration of MOTD	63
8.5.3	NOC for transfer of land from financing banks	63

8.5.4	Functioning & Timely conduct of DCC/DLRC	63
8.5.5	Absenteeism in DCC/ DLRC Meetings	64
8.5.6	Fintech Adoption	64
8.5.7	Timely submission of data by banks, adhering to the schedule of SLBC meeting with reference as per Master Circular on Lead Bank Scheme	65
8.5.8	Recent policy changes by Central Government, RBI & NABARD	65
AGENDA NO. 9		
Any Other matter with the permission of the Chair.		65

LIST OF ANNEXURES - SEPTEMBER'23 QUARTER

Annexures	Particulars	Page No
1	Annual Credit Plan (A.C.P) 2023-24 upto 30.09.2023	66-75
2	Finance under Education loan	76-76
3	Finance under Housing Loan	77-77
4	PMAY Performance as of 30.09.2023	78-78
5	Key Indicators	79-80
6	Bankwise BC Status	81-81
7	Identification of 270 GPs for opening of B&M Branches	82-86
8	Utilizing BharatNet Boardband Infrastructure in Rural Areas	87-88
9	Bank wise performance under PMJDY	89-89
10	Enrollment status of PMSBY, PMJBY	90-90
11	APY	91-91
12	Report on FL Camps by rural branches Bank wise	92-92
12A	Report on FL Camps by rural branches District wise	93-93
13	CFL Progress Report	94-95
14	Sanctions under FIF	96-97
15	Banking infra TFIP districts	98-98
16	Standard Operating Procedure-EDDPE 3.0	99-102
17	Information on Digitisation of SB & CA-EDDPE-3.0	103-104
18	KCC Saturation Drive (AH & Fisheries)	105-108
19	Finance under Agriculture	109-109
20	Finance under KCC	110-110
21	Performance under BALARAM Scheme	111-111
21A	Modified guidelines BALARAM	112-113
22	Finance under Allied Agriculture	114-114
23	Credit Flow to MSME	115-118
24	Performance under PMEGP	119-119
25	Performance under PMFME	120-120
26	PMFME Not logged in Bank branch summary	121-121
27	Pradhan Mantri MUDRA Yojana (PMMY) Performance	122-125
28	Stand Up India Performance	126-126
29	Status on Silpi Unnati Yojana (SUY)	127-127
30	PMSVANidhi (Street Vendor) Report	128-128
31	Credit Facility under CGTMSE	129-129
32	Status under MO Ghara	130-132
33	Progress on SHG Bank Linkage for FY 2023-24 (upto September'23)	133-134
34	Special Drive-SHG Bank Linkage	135-141
35	Finance Deptt. Ltr-22306 WSHG	142-142
36	Status on "Mission Shakti Loan"- Interest Subvention Scheme(2023-24)	143-143
37	SHG Data sharing status	144-144
38	Engagement of WSHG member as BCA-MOU Signing Status & operation status	145-145
39	Engagement of WSHG member as BCA- operation status	146-146
40	Mission Shakti Scooter Yojana Bankwise Status	147-147
41	Performance under NULM	148-150
42	Scheme wise NPA Position	151-153
43	SARFAESI Cases pending with District Magistrate	154-154
44	Performance of RSETIs in Odisha	155-158
45	Credit facility to Minority Community	159-160
46	Absenteeism in DCC/DLRC Meetings	161-161
47	Potential MSME Clusters	162-162
Annexures for Information		
	Bank wise District wise Branch Network, BC & ATM	163-164

173rd
SLBC
AGENDA



BANKING AT A GLANCE IN ODISHA AS ON 30thSEPTEMBER 2023

Sl	Particulars	Sept'22 (Amt in Cr)	Sept'23 (Amt in Cr)
1	Total Deposit	4,29,242.43	4,84,534.22
2	Total Advance utilized in the state	3,29,855.48	3,96,109.68
	Total Advance Sanctioned and utilized in State	2,76,752.47	3,40,289.50
3	Total Business (Deposit + Advance)	7,59,097.91	8,80,643.90
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	76.85%	81.75%
5	Total PS Advance	1,69,084.42	2,13,843.70
	% of PS Advance to ANBC Benchmark - 40%	61.10%	62.84%
6	Agriculture Advance	79,819.73	1,06,543.58
	% of Agriculture Advance to ANBC Benchmark - 18%	28.84%	31.31%
7	MSME Advance	63,997.18	85,378.11
	% Of MSME Advance to ANBC	23.12%	25.08%
	Out of which, Micro Enterprises	28,061.94	35,358.52
	% Of Micro Enterprises Advance Benchmark- 7.5 % of ANBC	10.14%	10.39%
8	Advance to Weaker Section	69,810.09	1,10,335.27
	Advance to weaker section to % Of ANBC Benchmark – 12.00% for FY 2023-24	25.22%	32.42%
9	Education Loan B/o	1,878.10	2,232.51
10	Housing Loan B/o	22,544.60	28,140.86
11	Total DRI Advance	2,908.43	3,341.44
12	Total Advance to Minority community	5,864.06	8,668.58
	Advance to Minority community of % Of Total Priority Sector	3.47%	4.05%
13	Advance to Women	59,829.45	79,130.08
	% Of Advance to Women	21.62%	23.25%
14	NPA in % (Average in the state)	6.09	3.52
	Public Sector Banks	6.21	3.61
	Private Sector Banks	4.27	2.12
	RRBs	19.60	13.19
	Cooperative Banks	4.97	3.04
15	Small Finance Banks	6.66	1.04
	Total No. of Branches	5,625	5,812
	a) Rural Branches	2,978	3,060



	b) Semi Urban Branches	1,491	1,536
	c) Urban Branches	1,156	1,216
16	% Achievement under ACP	50.00%	56.07%
	Agriculture	55.40%	61.58%
	MSME including Khadi & Village Industries and Others under MSME	50.69%	60.73%
	Women SHG Finance	49.00%	38.43%
	Export Credit	59.50%	38.15%
	Education	37.12%	31.64%
	Housing	33.65%	38.11%
	Social Infrastructure	8.03%	1.67%
	Renewable Energy	36.61%	47.01%
	Others	27.18%	29.92%
	Priority Sector Disbursement (Rs. In Crores)	67,331.81	89,873.44
	Non-Priority Sector Disbursement (Rs. In Crores)	42,419.04	71,324.21
	17	Lead Districts :	30
State Bank of India		19	19
UCO Bank		7	7
Bank of India		2	2
Union Bank of India		2	2
18	RSETIs :	30	30
	State Bank of India	17	17
	UCO Bank	7	7
	Bank of India	2	2
	CBI	1	1
	Union Bank of India	2	2
	RUDSETI : Canara Bank	1	1
19	FLCs	39	30
	State Bank of India	19	19
	UCO Bank	7	7
	Union Bank of India	2	2
	Bank of India	2	2



173rd SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 172nd SLBC Meeting held on 07.09.2023 at Bhubaneswar.

The proceedings of 172nd SLBC Meeting held on 07.09.2023 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2023-24/614 dated 18.10.2023. 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	Issues	Action taken												
1	All Banks have to process the applications under various schemes in a time bound manner to reduce pendency.	Status of applications under PMEGP:												
		<table border="1"><thead><tr><th></th><th>As on 30.06.2023</th><th>As on 30.09.2023</th></tr></thead><tbody><tr><td>No. Of Applications forwarded to Banks</td><td>4,586</td><td>8,993</td></tr><tr><td>No. Of Applications sanctioned</td><td>750</td><td>2,184</td></tr><tr><td>No. Of Applications Pending</td><td>2,952</td><td>3,809</td></tr></tbody></table>		As on 30.06.2023	As on 30.09.2023	No. Of Applications forwarded to Banks	4,586	8,993	No. Of Applications sanctioned	750	2,184	No. Of Applications Pending	2,952	3,809
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		<table border="1"><thead><tr><th></th><th>As on 30.06.2023</th><th>As on 30.09.2023</th></tr></thead><tbody><tr><td>No. Of Applications sponsored</td><td>3,748</td><td>4,110</td></tr><tr><td>No. Of Applications sanctioned</td><td>1,193</td><td>1,358</td></tr><tr><td>No. Of Applications pending</td><td>1,515</td><td>1,685</td></tr></tbody></table>		As on 30.06.2023	As on 30.09.2023	No. Of Applications sponsored	3,748	4,110	No. Of Applications sanctioned	1,193	1,358	No. Of Applications pending	1,515	1,685
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		Status of applications under Silpi Unnati Yojna												
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	As on 30.06.2023	As on 30.09.2023												
No. Of Applications sponsored	1,743	2,996												
No. Of Applications sanctioned	127	199												
No. Of Applications pending	1,610	2,724												
All banks have been advised to take steps and follow up with the concerned branches for early disposal of the applications pending under different Govt. sponsored schemes.														



2	All banks have to increase financing under education and housing loan	<table border="1"> <tr> <th>Scheme Name</th> <th>Disbursement as on 30.06.2023</th> <th>Disbursement as on 30.09.2023</th> </tr> <tr> <td>Education</td> <td>Rs.122.44 Crore</td> <td>Rs.425.72 Crore</td> </tr> <tr> <td>Housing</td> <td>Rs.1,627.59 Crore</td> <td>Rs.4,883.16 Crore</td> </tr> </table>	Scheme Name	Disbursement as on 30.06.2023	Disbursement as on 30.09.2023	Education	Rs.122.44 Crore	Rs.425.72 Crore	Housing	Rs.1,627.59 Crore	Rs.4,883.16 Crore																			
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Housing	Rs.1,627.59 Crore	Rs.4,883.16 Crore																												
3	All banks have to increase performance under social security schemes	<table border="1"> <tr> <th rowspan="2">Scheme</th> <th rowspan="2">Target for enrolment – FY 2023-24</th> <th colspan="2">No. of enrolments made in FY 2023-24</th> <th colspan="2">% Achievement</th> </tr> <tr> <th>Up to 30.06.23</th> <th>Up to 30.09.23</th> <th>Up to 30.06.23</th> <th>Up to 30.09.23</th> </tr> <tr> <td>PMJJBY</td> <td>16,00,000</td> <td>4,10,402</td> <td>7,44,638</td> <td>25.65</td> <td>46.54</td> </tr> <tr> <td>PMSBY</td> <td>30,00,000</td> <td>14,58,534</td> <td>30,58,423</td> <td>48.62</td> <td>101.95</td> </tr> <tr> <td>APY</td> <td>4,46,060</td> <td>62,898</td> <td>1,93,540</td> <td>14.10</td> <td>43.39</td> </tr> </table> <p>Under the special 3month saturation campaign for Jansuraksha Schemes (PMJJBY, PMSBY) from 01.10.2023 to 31.12.2023, banks are regularly followed up to increase the enrolments and achieve the target allocated.</p>	Scheme	Target for enrolment – FY 2023-24	No. of enrolments made in FY 2023-24		% Achievement		Up to 30.06.23	Up to 30.09.23	Up to 30.06.23	Up to 30.09.23	PMJJBY	16,00,000	4,10,402	7,44,638	25.65	46.54	PMSBY	30,00,000	14,58,534	30,58,423	48.62	101.95	APY	4,46,060	62,898	1,93,540	14.10	43.39
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APY	4,46,060	62,898	1,93,540	14.10	43.39																									
4	Banks to improve sanctions under 'Mo Ghara'	<table border="1"> <tr> <th>Date</th> <th>Applications sponsored</th> <th>Document verification completed</th> <th>Field verification completed</th> <th>Legal opinion completed</th> <th>Sanction Completed</th> </tr> <tr> <td>26.10.23</td> <td>179416</td> <td>59281</td> <td>12390</td> <td>2299</td> <td>1409</td> </tr> </table>	Date	Applications sponsored	Document verification completed	Field verification completed	Legal opinion completed	Sanction Completed	26.10.23	179416	59281	12390	2299	1409																
		Date	Applications sponsored	Document verification completed	Field verification completed	Legal opinion completed	Sanction Completed																							
26.10.23	179416	59281	12390	2299	1409																									
5	Banks to actively participate in 'Mission Shakti Scooter Yojana'.	Axis Bank, Central Bank of India and ICICI Bank to confirm participations under the scheme as applications are already sponsored to the banks																												
6	All banks to sign MoU with Department of Mission Shakti to engage WSHG members as BC Agents	Bank of Maharashtra, Indian Overseas Bank, Central Bank of India, Bank of Baroda, OSCB, Punjab & Sind Bank and IDBI Bank are yet to sign the MoU.																												



AGENDA NO.2

Annual Credit Plan / CD Ratio

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

In the FY 2023-24 (upto30.09.2023.), total Priority Sector loan disbursement is Rs.89,873.44 Crore against the annual target of Rs.1,60,280.22 Crore. Thus, the achievement under ACP is 56.07%.

Comparative- Sectoral Target Vs Achievement under ACP.

(Amt in Rs. Cr.)

Particulars	FY 2022-2023 (upto30.09.22)			FY 2023-2024 (Upto 30.09.23)		
	Target	Achv	% Achv	Target	Achv	% Achv
Agri Total	52,486.66	29,079.06	55.40	58,776.16	36,192.55	61.58
MSME Total	59,449.52	30,132.87	50.69	72,297.84	43,908.13	60.73
Education	977.72	362.92	37.12	1,153.35	364.91	31.64
Housing	6,065.78	2,040.98	33.65	6,614.50	2,520.63	38.11
Export Credit	4,706.82	2,800.56	59.50	7,435.96	2,837.01	38.15
Other PS	10,978.37	2,915.42	26.56	13,255.64	4,050.21	30.55
Priority Sector Total	1,34,664.87	67,331.81	50.00	1,60,280.22	89,873.44	56.07

Bank group wise Achievement under ACP 2023-24 as on 30.09.2023

Bank Group	FY 2022-2023 (upto30.09.22)			FY 2023-2024 (Upto 30.09.23)		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	81,601.61	39,116.24	47.94	98,688.20	53,468.12	54.18
Private Sector Banks	25,798.28	14,446.74	56.00	31,640.4	19,650.69	62.11
Regional Rural Banks	6,792.96	3,791.38	55.81	8,159.58	5,462.66	66.95
Co-operative Banks	19,447.46	8,890.57	45.72	20,010.71	9,944.33	49.70
Small Finance Bank	1,024.57	1,086.88	106.08	1,781.33	1,347.54	75.65
Total	1,34,664.87	67,331.81	50.00	1,60,280.22	89,873.44	56.07

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

PSB,RRB&OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	72.52	Karnataka Bank Ltd.	181.26
Odisha Gramya Bank	63.56	Utkarsh Small Finance Bank	109.52
Punjab National Bank	62.56	Axis Bank Ltd.	75.36
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
Bank of Maharashtra	37.68	Tamilnadu Mercantile Bank Ltd.	7.52



Indian Overseas Bank	34.75	The South Indian Bank Ltd.	5.00
Punjab & Sind Bank	3.90	City Union Bank	0.00

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

DISTRICT	ACHIEVEMENT %
TOP 3	
Bargarh	78.11
Sundargarh	73.10
Cuttack	69.63

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Kendrapara	40.30
Jajpur	36.40
Balasore	36.07

District wise & Bank wise achievement as on 30.09.2023 is detailed in **Annexure-1**

2.1.a Education Loan

All commercial banks have disbursed Rs.425.72 Crore in 10,205accounts (both Priority & Non-Priority) during 01.04.2023 to 30.09.2023. The balance outstanding as on 30.09.2023 is Rs.2,232.50 Crore in 56,057 accounts. Performance under education loan is given below.

FY	(Amt in Rs. Cr.)		
	Disbursement (Priority) Amount	Disbursement (Non-Priority) Amount	Total Disbursement Amount
FY 2022-23 (upto 30.09.2022)	362.92	35.35	398.27
FY 2023-24 (Upto 30.09.2023)	364.91	60.81	425.72

Against a target of **Rs.1,153.35 Crore** under Priority Sector Education Loan, the achievement as of 30.09.2023is **Rs.364.91 Crore** which is **31.64%** of the target.

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

PSB,RRB& OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	217.46
Union Bank of India	51.59
UCO Bank	27.74
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	0.19
Odisha State Co-Op Bank	0.14
Utkal Grameen Bank	0.13

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	17.56
Axis Bank Ltd	3.80
IDBI Bank	2.43
BOTTOM PERFORMING BANKS	
**	

** 17 Banks namely Bandhan Bank, City Union Bank, IDFC First Bank, Indusind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, Kotak Mahindra Bank Ltd, DBS



Bank, RBL Bank, Standard Chartered Bank, The South Indian Bank Ltd, Tamilnadu Mercantile Bank Ltd, Yes Bank, ESAF SFB, Jana SFB, Suryoday SFB, Ujjivan SFB and Utkarsh SFB have not sanctioned any education loan during the FY 2023-24 upto 30.09.2023

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

2.1.b Housing Loan

All Commercial Banks have disbursed Rs.4,883.16Crore in 64,438 accounts (both Priority & Non-Priority) from 01.04.2023 to 30.09.2023. The balance outstanding as on 30.09.2023 is Rs.28,140.86 Crore in 2,59,246 accounts.

Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of A/cs	Amount	No. of A/cs	Balance outstanding
FY 2022-23 (Upto 30.09.2022)	2,040.98	3,680.98	62,428	5,721.96	2,10,658	22,544.60
FY 2023-24 (Upto 30.09.2023)	2,520.63	2,362.52	64,438	4,883.16	2,59,246	28,140.86

Against a target of **Rs.6,614.50 Crore** under Priority Sector Housing Loan, the achievement as of 30.09.23 is **Rs.4,883.16 Crore** which is **73.83%** of the target.

Bank wise performance as on 30.09.2023 is available at **Annexure –3**.

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

PSB,RRB& OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	2117.50
UCO Bank	445.01
Union Bank of India	431.13
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	32.46
Punjab & Sind Bank	3.60
Orissa State Co-Op. Bank	1.17

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	421.34
IDBI Bank	128.87
DCB Bank Ltd	60.91
BOTTOM 3 PERFORMING BANKS	
**	

** 9 Banks viz. City Union Bank, Indus Ind Bank, Kotak Mahindra Bank Ltd, DBS Bank Ltd., RBL bank, Standard Chartered Bank, The South Indian Bank Ltd.,



Tamilnadu Mercantile Bank and ESAF SFB have not sanctioned any Housing Loan during the FY 2023-24 upto 30.09.2023.

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

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

The CLSS data of Odisha as on 30.09.2023 as provide by NHB (National Housing Bank) is given below –

Category	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)
	(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)
EWS/LIG	5,062	486.70	106.50
MIG	3,607	646.70	71.03
Total	8,669	1,133.40	177.53

The PLI wise Performance- EWS/LIG & MIG as on 30.09.2023 (Odisha) is given in **Annexure-4**.

2.1.c Export Credit

All Commercial Banks have disbursed Rs.2,837.01 Crore against the target of Rs. 7,435.96 Crore under Export Credit from 01.04.2023 to 30.09.2023 which is 38.15% of the target.

Performance under Export Credit is given below.

Bank Group	Amt. In Rs. 'Crore'		
	ACP Target	Achievement	% Achievement
Public Sector Banks	4,724.84	2,831.34	59.92
Private Sector Banks	2,048.37	5.67	0.28
Regional Rural Banks	176.51	0.00	0.00
Co-operative Banks	366.54	0.00	0.00
Small Finance Bank	119.70	0.00	0.00
Total	7,435.96	2,837.01	38.15

Only the following banks have provided Finance under Export Credit:

Amt. In Rs. 'Crore'



Sl. No.	Name of Bank	ACP target for FY 2023-24 under Export Credit	Achievement as on 30.09.2023	% of achievement
1.	State Bank of India	2265.22	2641.51	116.60
2.	Union Bank of India	460.08	90.00	48.90
3.	Bank of Baroda	197.88	61.18	30.92
4.	Bank of India	299.35	38.65	12.91
5.	Axis Bank Ltd.	291.54	5.67	1.94

2.2 CD Ratio (All Banks)

CD Ratio comparison based on total utilization. (including loan sanctioned outside State) of credit in the state			
Banks	31.03.2023	30.06.2023	30.09.2023
Public Sector	67.45	68.70	68.12
Private Sector	77.88	79.27	80.61
RRBs	49.39	49.35	53.99
Cooperative	170.84	130.22	134.05
Small Finance Bank	133.09	151.06	158.55
State	80.77	81.44	81.75

The bank-wise CD ratio as of 31.03.2023, 30.06.2023 and 30.09.2023 is given below:

BANKS	Mar-23	Jun-23	Sept-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharashtra	190.28	146.51	858.29	1596.34	185.99
Punjab & Sind Bank	170.76	134.28	1107.51	1428.22	128.96
Punjab National Bank	78.14	92.25	22476.55	20681.13	92.01
Bank of India	80.83	76.76	18624.44	14677.77	78.81
Bank of Baroda	79.64	72.04	12381.25	9609.06	77.61
Canara Bank	77.35	79.64	17395.47	12612.17	72.60
Indian Bank	77.14	79.66	16503.09	11774.04	71.34
Union Bank of India	72.2	71.58	35862.02	24708.65	68.90
UCO Bank	61.74	62.41	22321.52	14289.07	64.01
State Bank of India	61.26	62.35	168273.48	104935.34	62.36
Indian Overseas Bank	61.69	61.33	8430.83	5248.28	62.25
Central Bank of India	47.07	51.10	4279.37	2236.58	52.26
Public Sector Banks	67.45	68.70	336373.48	223796.66	68.12
The South Indian Bank Ltd.	31.35	148.18	81.22	274.28	337.71



City Union Bank	213.28	257.13	23.10	43.80	189.65
Karnatak Bank Ltd.	139.19	178.58	509.13	672.62	132.11
Indus Ind Bank	126.23	122.15	5253.87	6800.19	129.43
IDFC First Bank	129.81	128.88	2204.26	2592.00	117.59
Federal Bank	116.47	122.82	1378.72	1616.26	117.23
Kotak Mahindra Bank Ltd	139.19	100.47	1980.86	2221.08	112.13
DCB Bank Ltd	109.41	105.98	1586.20	1579.45	99.57
Yes Bank	136.00	96.13	1818.09	1806.60	99.37
HDFC Bank	72.18	73.49	28636.44	22329.37	77.98
RBL Bank	44.61	58.00	819.99	630.41	76.88
Bandhan Bank	76.34	71.60	3233.03	2461.27	76.13
Axis Bank Ltd	72.56	72.81	26419.29	19517.31	73.88
ICICI Bank	70.51	74.66	25037.14	18080.04	72.21
IDBI Bank	65.34	70.02	5618.70	3937.21	70.07
Karur Vysya Bank	37.31	37.71	357.94	140.61	39.28
Laxmi Vilas Bank	26.45	32.60	89.97	33.39	37.12
Tamilnadu Mercantile Bank	227.87	24.46	108.29	26.74	24.70
Standard Chartered Bank	4.80	0.00	81.22	274.28	0.00
Private Sector Banks	77.88	79.27	105156.24	84762.64	80.61
Odisha Gramya Bank	50.80	50.04	15512.36	8412.31	54.23
Utkal Grameen Bank	46.70	48.05	8221.62	4401.03	53.53
Regional Rural Banks	49.39	49.35	23733.98	12813.34	53.99
RIDF NABARD			37948.71		
Ujjivan SFB	235.00	399.50	14.61	58.36	399.50
Suryoday SFB	322.29	292.20	313.43	871.11	277.93
ESAF SFB	192.16	205.76	69.30	159.56	230.23
Jana SFB	121.14	122.51	859.63	1075.77	125.14
Utkarsh SFB	115.40	95.94	453.92	547.78	120.68
Small Finance Bank	170.84	151.06	1710.89	2712.58	158.55
Orissa State Co-Op. Bank	137.32	133.09	25419.27	34075.74	134.05
TOTAL	80.77	81.44	484534.22	396109.68	81.75

The details of bank wise deposit, advances, and important banking key indicators as on 30.09.2023 are available at **Annexure – 5**.



CD ratio of RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural labourer, small artisans, etc. However, the lower CD ratio hinders the fulfilment of credit aspiration of the people. As on 30.09.2023, CD ratio of Odisha Gramya Bank is 54.23% and that of Utkal Grameen Bank is 53.53%.

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

2.3 CD Ratio (District-wise) as on 30.09.2023

District Wise CD ratio (%) as on 31.03.2023, 30.06.2023& 30.09.2023 for all Districts of Odisha

(Amt in Rs. Cr.)

Districts	Mar-23	Jun-23	Sept-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	303.89	299.96	8174.83	21885.83	267.72
BOUDH	144.65	145.34	1558.18	2448.05	157.11
KALAHANDI	120.93	119.17	5823.72	8364.52	143.63
RAYAGADA	130.62	133.26	4698.54	6214.36	132.26
SONEPUR	122.29	117.88	2691.15	3369.58	125.21
JAJPUR	119.20	116.09	13500.59	15766.19	116.78
BARGARH	108.66	104.86	7760.72	8496.87	109.49
NUAPADA	107.06	106.10	2344.53	2543.62	108.49
SAMBALPUR	101.41	100.47	28808.65	31023.26	107.69
NABARANGPUR	98.17	96.46	2896.93	2865.55	98.92
BOLANGIR	93.02	92.09	8959.38	8430.91	94.10
NAYAGARH	92.40	91.11	5120.64	4759.72	92.95
BHADRAK	89.11	91.19	8427.39	7660.58	90.90
DHENKANAL	80.99	80.75	8265.85	6754.50	81.72
KHURDA	75.51	79.39	162303.35	125845.00	77.54
KENDRAPARA	74.41	75.92	8383.06	6390.16	76.23
GANJAM	71.05	71.77	27622.93	20717.92	75.00
MALKANGIRI	71.05	71.27	2186.44	1638.75	74.95
KORAPUT	72.29	73.53	7849.49	5824.59	74.20
KANDHAMAL	73.94	72.76	3144.06	2290.35	72.85
BALASORE	69.05	69.25	17738.76	12519.32	70.58
DEOGARH	64.74	89.12	1912.00	1264.66	66.14
ANGUL	73.92	74.80	17770.91	11548.11	64.98



CUTTACK	62.96	61.09	38510.76	24646.84	64.00
GAJAPATI	61.41	61.99	3019.07	1913.79	63.39
SUNDARGARH	66.06	62.39	29044.93	18102.23	62.32
PURI	62.48	59.05	12976.85	7928.01	61.09
KEONJHAR	61.37	57.87	15103.71	9164.61	60.68
JAGATSINGHPUR	49.90	53.90	12831.25	7347.79	57.26
MAYURBHANJ	55.27	54.39	15105.57	8384.00	55.50
TOTAL	80.77	81.44	484534.22	396109.68	81.75

There is no district with CD ratio below 40% as on September 30, 2023. There are two districts that have CD ratio below 60% (Jagatsinghpur-57.26% and Mayurbhanj – 55.50%).

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha as on 30.09.2023 is 55,867.

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

Parameter	March- 23	June- 23	Sept-23	Increase over March 2023	Increase over June 2023
No. of B&M Branch	5,774	5,791	5,812	38	21
No. of BC	48,923	42,959	42,299	-6,624	-660
No. of ATM	7,627	7,676	7,756	129	80
Total Banking Network	62,324	56,426	55,867	-6,457	-559

The no. of B & M branches and ATM as on 30.09.2023 has increased in comparison to 30.06.2023.

However, the decrease in number of BCs from 30th June 2023 is due to decrease in number of BCs of IndusInd Bank (From 18,862 to 17,947) and RBL Bank(From 3,949 to 3,013).

Bank Branch, ATM & BC Network in ODISHA- Rural Area			
Description	31.03.2023	30.06.2023	30.09.2023
Branch	3,054	3,047	3,060
ATM	1,815	1,833	1,871
BC	33,571	29,940	29,738

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area			
Description	31.03.2023	30.06.2023	30.09.2023
Branch	1,526	1,543	1,536



ATM	3,138	3,155	3,200
BC	7,571	6,857	6,400

Bank Branch, ATM & BC Network in ODISHA- Urban Area			
Description	31.03.2023	30.06.2023	30.09.2023
Branch	1,193	1,201	1,216
ATM	2,674	2,688	2,685
BC	7,781	6,162	6,161

The summary regarding banking infrastructure in regard to 6,798 GPs of Odisha is given below :

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

* Within the boundary of the GP.

3 unbanked villages having no banking touchpoints within the GP as informed by LDMS-

DETAILS OF UNBANKED GPs							
SL NO	District	Name of the Block	Name of the Grama Panchayats	Popula tion of the G.P	NO. OF VILLA GES	Service Area of the Bank as provided by LDM	STATUS AS ON 30.09.2023
1	MALKANGIRI	CHITRAKO NDA	DHULIPUT	2349	20	HDFC, Chittrakonda	As reported by HDFC Bank, they have assigned a BC for the GP. But due to non-availability of suitable premise they have requested the Department of Women & Child Development to provide Anganwadi building for operation of BC vide letter dated 04.08.2023. Reply awaited.
2	MALKANGIRI	CHITRAKO NDA	JANTRI	2042	16	SBI, Chittrakonda	As reported by SBI, both the GPs will be covered under BC services which will be opened by 31/03/2024.
3	MALKANGIRI	CHITRAKO NDA	POPULUR	3308	14	SBI, Chittrakonda	

3.2 Operations of Business Correspondents (BCs).

As of 30.09.2023, there are 42,299 no. of Business Correspondents in the State of Odisha.

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

Bank Type	Total BC Outlet			Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	March 23	June 23	Sept 23		
Public Sector Banks	11,903	12,104	12,740	12,559	12,601



Private Sector Bank	35,131	28,938	27,628	23,754	26,854
RRBs	1,793	1,819	1,833	1,191	1,833
SFBs	96	98	98	49	98
Total	48,923	42,959	42,299	37,553	41,386

The decrease in number of BCs is due to decrease in number of BCs of IndusInd Bank (From 18,862 to 17,947) and RBL Bank (From 3,949 to 3,013)

The bank wise detail is given in **Annexure-6**.

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

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 judgment 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.

3.3 Opening of Brick & Mortar Branches in 270 identified GPs:

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 11 brick & mortar branches have 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.



10. Indian Bank in Samanga GP, Puri Dist.

11. ICICI Bank in Parchipara GP, Nabarangpur Dist.

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

STATUS AS ON 30.09.2023	SBI	OSCB	Others	Total
Branch Opened	-	-	11	11
Branch to be Opened shortly.	11	-	13	24
GP building not found suitable	10	-	4	14
Not Feasible	7	11	71	89
Survey Completed, Permission awaited from appropriate authority	-	31	30	61
Survey Not Yet Started	-	-	32	32
Survey Ongoing	-	-	39	39
Grand Total	28	42	200	270

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

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India has identified 14 villages belonging to Odisha for opening of brick-and-mortar branches. SLBC in consultation with respective LDMs has allocated all the villages to banks. Out of these 14 villages, brick and mortar branches are already opened in 7 villages.

A VC meeting to review the progress in this regard was held under the Chairmanship of Director (FI), DFS on 13.10.2023. In the said meeting it was directed to open and ensure functioning of brick-and-mortar branches in or within 5 km radius of the allocated villages latest by 31.12.2023.

SLBC vide letter dated 01.11.2023 has requested the allottee banks to take necessary action for opening of brick-and-mortar branches at the remaining 7 villages latest by 31.12.2023 by taking all possible measures to resolve any issues faced.

Status of opening of branch in these 7 villages is given below-

District	Sub District	Village	Allocated Bank	Status
Nabarangapur	Raighar	Hatigan	Central Bank of India	No suitable premises, three phase electricity and network connectivity is available for opening B&M branch.



				<p>Vide letter dated 04.07.2023 SLBC has advised LDM, Nabarangpur to take up the issue with district authority, line department and network provider to provide necessary infrastructure.</p> <p>LDM, Nabarangpur vide mail dated 11.10.2023 has requested Collector, Nabarangpur to provide necessary infrastructure for opening of branch in Hatigan village. SLBC vide mail dated 30.10.2023 has requested the bank to coordinate with the LDM, District Collector and Network Service provider in order to open a bank branch in the village.</p>
Koraput	Pottangi	Kandili	Indian Bank	<p>LDM, Koraput reported that in DCC meeting held on 18.08.2023, Indian Bank was selected to open branch at Petru which is the GP head quarter of Kandili village and is present within 5 km radius. BDO, Pottangi has offered to handover the BNRGSK building of Petru GP.</p> <p>SLBC vide letter dated 12.09.2023 has advised Indian Bank to take immediate steps for opening of branch at Petru at the earliest.</p> <p>Bank has reported that the survey is done and submitted to HO for Final Proceedings.</p>
Mayurbhanj	Sharata	Katuria	Indian Overseas Bank	<p>No suitable premises is available for opening B&M branch.</p> <p>IOB has informed non-availability of suitable premises in Katuria village. In this regard, newspaper publication on 01.08.2023 was also made by the bank and no application was received. Bank vide letter dated 31.08.2023 has requested Finance Department, Govt. of Odisha for their support.</p>



Nabarangapur	Raighar	Haldi	Punjab National Bank	<p>PNB vide letter dated 12.09.2023 has requested District Collector to take up the matter with block and panchayat authorities to provide suitable premises for opening branch at Haldi village. The matter has also been taken up with Finance Department, Govt. of Odisha by the bank.</p> <p>SLBC vide mail dated 22.09.2023 has advised LDM, Nabarangpur to take the issues with the District Collector and Block/ Panchayat authorities in order to open a branch in the village.</p>
Koraput	Boipariguda	Mathpada	Suryoday SFB	<p>Earlier Suryoday SFB has reported that, they have opened a brick & mortar branch in Mathpada village. SLBC vide letter dated 13.07.2023 requested the bank to update the same in JDD app.</p> <p>Suryoday SFB vide mail dated 12.10.2023 has reported that they have updated the same as Business Correspondence in JDD app.</p> <p>DFS, New Delhi vide mail dated 30.10.2023 also informed that Suryoday SFB has opened a BC point in the village. Further, DFS has also advised to open a B & M branch only in that location.</p> <p>SLBC vide mail dated 30.10.2023 advised LDM, Koraput to identify a nationalized bank to open a B & M branch in the village.</p> <p>LDM, Koraput vide mail dated 31.10.2023 informed that, the issue will be taken up in upcoming DCC meeting.</p>
Mayurbhanj	Sharata	Dewanbahali	UCO Bank	<p>As per the survey report, there is no availability of suitable premises in the village for Brick-and-Mortar branch.</p> <p>UCO bank has taken up the matter with District authority and local BDO to provide suitable premises at</p>



				Dewanbahali village.
Nabarangapur	Umarkote	Tohara	Union Bank of India	No suitable premises is available for opening B&M branch. Union Bank has taken up the matter with BDO, Umerkote regarding no built-in space available in BNRGSK building. BDO, Umerkote has informed that the construction process for the infrastructure has started and the same will be handed over to bank on completion.

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

As per Jan Dhan Darshak GIS web portal, there are 60 unbanked villages in the State as on 30.09.2023. After consultation with LDMs, SLBC has allocated all 60 unbanked villages to the banks for providing banking facility within 5 km radius of the village progress of which is given below:

Alloftee Banks	BC allotted and updated in JDD app	BC allotted but not updated in JDD app	BC not allotted	Grand Total
Bank of India		4	3	7
HDFC Bank Ltd			6	6
Indian Overseas Bank	8			8
Odisha Gramya Bank			1	1
Punjab National Bank			3	3
State Bank of India	2		24	26
Union Bank Of India	1		2	3
Utkal Grameen Bank			6	6
Grand Total	11	4	45	60

Details of the progress of providing banking services to 60 unbanked villages is given.

3.5 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 30.09.2023 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of a total of 3,991 GPs & BHQs. Number of GPs and BHQs having active connectivity is 2057 i.e., 51.55 % (reduced from 2206 GPs as on 30.06.2023).



Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fibre cable out of which 2527 GPs and BHQs having active connectivity i.e., 82.45% (reduced from 2549 GPs as on 30.06.2023).

As reported by BBNL all connected GPs/ BHQs are service ready as of 30.09.2023.

The district wise details are given at **Annexure –8**.

3.6 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 30.09.2023, cumulative number of accounts opened under PMJDY is 2,06,39,643 and total deposit in these accounts is Rs. 9,276.56 Crore. Out of total PMJDY accounts as on 30.09.2023, Rupay Card issued in 1,48,93,427 accounts.

The performance regarding opening of PMJDY accounts as of 30.09.2023 (FY 2023-24) is given below:

Target 2023-24	No. of PMJDY accounts opened in FY 2023-24		
	Up to 30.06.2023	Up to 30.09.2023	% Achievement
14,50,000	2,86,078	6,55,178	45.18 %

Bank wise and District wise performance on PMJDY as on 30.09.2023 is available in **Annexure –9**.

3.7 Performance by Commercial Banks under Social Security Schemes

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

Scheme	Target for enrolment – FY 2023-24	No. of enrolments made in FY 2023-24		% Achievement
		Up to 30.06.2023	Up to 30.09.2023	
PMJJBY	16,00,000	4,10,402	7,44,638	46.54 %
PMSBY	30,00,000	14,58,534	30,58,423	101.95 %
APY	4,46,060	62,898	1,93,540	43.39 %

The targets for current year for APY have been provided by PFRDA. The target for PMJDY, PMJJBY and PMSBY is allocated by SLBC, after acceptance of the same in the last subcommittee meeting on FI, FL & Digital banking held on 11.08.2023.

Bank wise performance in the 3 Social Security Schemes is available at **Annexure– 10 and 11**.

3month saturation campaign for Jansuraksha Schemes (PMJJBY, PMSBY) from 01.10.2023 to 31.12.2023



With an aim to provide the benefit of the two social security schemes to all eligible citizens Govt. of India has started the Jansuraksha Saturation campaign from 01.10.2023 to 31.12.2023 to ensure every eligible citizen should get the benefit of the two social security schemes i.e., PMJJBY & PMSBY.

In this connection, a VC meeting with all Banks and LDMs was held on 09.10.2023 where the district-wise target was shared with LDMs by SLBC, and the following action points emerged-

1. All LDMs to fix GP-wise camp dates so that at least one camp should be conducted in every GP. However, all the banks have to provide the details of enrollments GP wise to LDMs for uploading in the portal.
2. All banks for wide publicity and awareness among public of each camp. The branch managers conducting the camp have to make arrangements for drinking water, tents, chairs, tables, and electricity connection at camp venue. For this, controlling offices have to provide sufficient budget to branches. Banks have to devise strategy for maximum coverage through SHG members, PM KISAN beneficiaries etc. under these micro insurance schemes. Factory/ industry personnel are also to be covered.
3. All banks have to identify nodal officers for the campaign and submit the names to SLBC & LDMs.
4. The camp data should be given to LDMs on the same day along with photos, short videos & success stories. Efforts should be made to reach 100% opening of accounts in CBS platform.

Jansuraksha Campaign Progress Report as on 03.11.2023			
Opened	Total No of GPs	No of GPs Covered	% of GPs Covered
Odisha	6,798	653	9.61

PMJJBY Target allocated	PMJJBY Sourced	PMJJBY Opened	% Achievement in PMJJBY
11,60,632	14,794	13,287	1.27

PMSBY Target allocated	PMSBY Sourced	PMSBY Opened	% Achievement in PMSBY
16,78,866	29,943	27,208	1.78

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

As per the information submitted by LDMs and Banks during the quarter ended 30th September 2023 a total number of 5,260 financial literacy camps are



conducted through 3,060 rural branches and 4,360 camps are conducted through 30 Financial Literacy Centres operating in the State.

The district-wise and district-wise break up of Financial Literacy Camps conducted by rural branches & FL centres are given in **Annexure-12 Annexure-12A**.

3.9 Financial Literacy Centers (FLC)

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

Details of 10 FLCs lying vacant is given below:

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
State Bank of India	7	Deogarh, Nabarangpur, Sambalpur, Rayagada, Malkangiri, Nuapada & Sundargarh.	SBI informed that in 4 districts (Deogarh, Malkangiri, Nuapada & Rayagada) appointment letter to FL counsellor has joined on 03.11.2023. In case of vacancy in FLCs of Sambalpur and Nabarangpur district FL counsellor refused to join. SBI will issue appointment letter from waiting list. Regarding Sundargarh district, FL counsellor is on sick leave.
UCO Bank	2	Angul & Bhadrak	UCO Bank has advertised inviting applications from candidates several times, but no application was received. In the meanwhile, LDM, Angul is given charge to function as the counsellor. In case of Bhadrak district, FLC counsellor post is vacant from 08.08.2023. Recruitment of the same is under process.
Bank of India	1	Mayurbhanj	As reported by the bank, process have been initiated for appointment FL Counsellor.



3.10 Centers for Financial Literacy (CFL) Project

The Centre for Financial Literacy (CFL) project in phase-I in Odisha involved the allocation of 52 CFLs to four banks done by RBI. In the phase-II, RBI central office, Mumbai decided to collaborate with Modern Organization for Truth, Harmony & Economic Reality (MOTHER) & VIDs as implementing partners. This resulted in the allotment of 52 CFLs in 17 districts to DHAN Foundation (26 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) increasing the total to 104, thereby covering all districts of Odisha. NGO wise summary of CFL allotted is given below-

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

As informed by Dhan Foundation, Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDs in quarter ending 30.09.2023 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 14,649 and number of individuals participated in these Financial Literacy Awareness Programs is 3,49,003.

Name of the Bank	No. of CFL Operationalized as of 30.09.2023	FLAPs Conducted		No. of participants	
		Quarter ending 30.06.2023	Quarter ending 30.09.2023	Quarter ending 30.06.2023	Quarter ending 30.09.2023
Bank of India	35	5,873	5,493	1,41,926	1,31,174
State Bank of India	38	5,336	5,631	1,22,208	1,23,062
UCO Bank	22	3,379	2,861	77,795	68,963
Union Bank of India	9	688	664	25,233	25,804
TOTAL	104	15,276	14,649	3,67,162	3,49,003

Name of the NGO	No. of FLAP conducted		No. of Members Attended	
	Quarter ending 30.06.2023	Quarter ending 30.09.2023	Quarter ending 30.06.2023	Quarter ending 30.09.2023
DHAN Foundation	11,822	12,524	2,90,744	2,98,595
MOTHER	3,122	1,823	60,385	33,925
VIDS	332	302	16,033	16,483
Grand Total	15,276	14,649	3,67,162	3,49,003

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



3.11 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2023-24 up to 30.09.2023 NABARD has sanctioned Rs. 71.48 Lac to 3 banks (SBI, UCO Bank and Canara Bank) and Rs. 14.96 Lac to other agencies under FIF.

NABARD has disbursed Rs. 199.24 Lac to 8 banks and Rs. 100.13 Lac to other agencies during FY 2023-24 up to 30.09.2023.

(Amount in Rs. Lac)	Budget	Banks		Other Agencies		Total
		30.06.2023	30.09.2023	30.06.2023	30.09.2023	30.09.2023
Sanctioned	589.00	NIL	71.48	NIL	14.96	86.44
Disbursed including previous sanctions	1202.70	NIL	199.24	NIL	100.13	299.37

Details are given at **Annexure-14**.

Payments Infrastructure Development (PIDF) Scheme

Over the years, payments ecosystem in the country has evolved with a wide range of options such as bank accounts, mobile phones, cards, etc. To provide further boost to digitization of payment systems, it is necessary to give impetus to acceptance infrastructure across the country, more so in underserved areas.

On June 5, 2020, the Reserve Bank announced creation of a Payments Infrastructure Development Fund (PIDF) to encourage acquirers to deploy Points of Sale (PoS) infrastructure (both physical and digital modes) in tier-3 to tier-6 centers and north eastern states and includes eligible street vendors covered under PMSVANidhi Scheme in Tier-1 and Tier-2 Centers. The PIDF is governed through an Advisory Council and managed and administered by Reserve Bank. PIDF will be operational for a period of three years from January 01, 2021, and may be extended for two more years depending upon the progress.

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

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

Performance of the 10 Aspirational districts as of 30.09.2023 in the KPIs in comparison to the Benchmark/Aspirational Target as reported by NITI Aayog is given below.



Name of the District	Operative CASA Per lakh population			PMJJBY number of enrolments per 1 lakh population			PMSBY number of enrolments per 1 lakh population			APY number of beneficiaries per 1 lakh population		
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				14,478			38,236			4,912		
	Jan'20	Sep'23	% Ach	Jan'20	Sep'23	% Ach	Jan' 20	Sep'23	% Ach	Jan' 20	Sep'23	%Ach
Bolangir	91,640	1,31,829	102	3,581	14,000	143	12,005	38,953	129	1,609	3,891	135
Dhenkanal	94,898	1,28,780	99	6,308	19,860	203	21,854	47,362	156	1,964	5,693	197
Gajapati	90,970	1,20,069	93	2,738	14,204	145	8,092	35,944	119	1,706	4,313	149
Kalahandi	72,899	1,08,934	84	2,046	10,866	111	7,306	29,689	98	937	2,776	96
Kandhamal	77,817	1,06,040	82	2,898	14,855	152	11,818	38,482	127	1,193	3,991	138
Koraput	72,387	1,09,703	85	3,228	13,296	136	8,555	29,012	96	1,069	3,902	135
Malkangiri	63,248	1,00,326	77	2,035	15,904	163	5,213	29,657	98	716	2,967	103
Nabarangpur	64,668	1,04,994	81	2,482	11,618	119	7,609	24,592	81	910	2,509	87
Nuapada	87,177	1,24,406	96	3,215	17,626	180	10,941	41,534	137	1,143	3,362	116
Rayagada	72,970	1,03,725	80	4,045	14,824	152	9,767	31,957	105	1,445	4,215	146

From the above table, it is observed that only Bolangir district has achieved 100% benchmark under the parameter Operative CASA Per lakh population. In PMJJBY all districts have achieved 100% benchmark. Kalahandi, Koraput, Nabarangpur and Malkangiri have not achieved 100% benchmark under PMSBY. In regard to APY, Kalahandi and Nabarangpur districts have not achieved 100% of the allocated benchmark level. There are 33 unbanked villages in these districts identified by DFS status of which is given in **Annexure- 15**.

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 "**Mission Utkarsh**".

The progress of special campaign for Mission Utkarsh in Kalahandi dist. as on 30.09.2023 is given below-

KPIs (Per lakh Population)	Ach. (Sept'23)	National Target (Feb'24)	% Ach to national benchmark
CASA	1,08,934	1,19,714	91%
PMJJBY	10,866	6,405	170%



PMSBY	29,689	19,003	156%
APY	2,776	2,770	100%
MUDRA	47,122	48,937	96%

As of 30.09.2023 three villages (Semikhal & Durbalguda in Thuamul Rampur sub district and Pidel in Madanpur Rampur sub district) of Kalahandi district are identified as unbanked in JDD GIS APP. In 170th SLBC meeting Semikhal village was exempted from the opening of banking outlets due to unavailability of connectivity and very low population (122). SLBC vide letter dated 03.05.2023 has communicated the same to DFS, New Delhi for removal of Semikhal village from the unbanked village list in the JDD, GIS app. SLBC vide letter dated 29.03.2023 has allocated Durbalguda village to UGB and Pidel village to SBI for providing BC points within 5 km radius of the villages after consultation with LDM, Kalahandi. Latest status of providing BC points at those villages is given below.

DIST. NAME	SDT. NAME	VIL. NAME	TOT_POP	ALLOTED_BANK	LATEST STATUS AS ON 25.10.2023
Kalahandi	Madanpur Rampur	Pidel	64	State Bank of India	As reported by SBI, they have allotted the village to their corporate BC for opening of CSP.
Kalahandi	Thuamul Rampur	Semikhal	122	State Bank of India	Exempted in 170 th SLBC meeting due to less population. SLBC vide letter dated 03.05.2023 has requested DFS to remove the same from unbanked list.
Kalahandi	Thuamul Rampur	Durbalguda	120	Utkal Grameen Bank	As reported by bank there is no Electricity & Internet Connectivity at the village. SLBC has requested the LDM to coordinate with the bank, network service providers and district administration to provide network connectivity/required infrastructure at the above-mentioned village.



3.13 Expanding and Deepening of Digital Payments Ecosystem

In the effort to expand and deepen digital payment eco system, four districts in Odisha namely Cuttack, Bolangir, Sambalpur and Ganjam have achieved 100% digitization and have been declared as fully digitalized districts.

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 cut-off date for crystallization of total eligible accounts (savings and current) by banks was fixed as of March 31, 2023, and the date of achieving 100% digitization was fixed as 30.06.2023 which was extended to 30.09.2023 and further extended to 31.03.2024 as decided in the Sub-Committee Meeting of SLBC on FI, FL and Digital payment held on 09.11.2023.

Further, RBI Central Office vide letter no. FIDD.CO.LBS.NO.S704/02.01.014/2023-24 dated 09.08.2023 has advised all SLBCs/ UTLBs to leverage the experience gained in the implementation of the programme and to prepare a schedule to cover all the districts in respective States/ UTs and to make them 100% digitally enabled. SLBC proposed the names of nodal banks in the 172nd SLBC meeting held on 07.09.2023 to undertake the responsibility as nodal bank for expanding and deepening of digital payment ecosystem in the remaining 15 districts and the same was accepted in the forum. The cutoff date for crystallization of total eligible accounts (SB & Current) by banks is fixed as 31.03.2023 and the date of achieving 100% digitization is fixed as 31.03.2024. Nodal bank will be responsible for successful implementation of the project. The guiding documents provided by RBI on expanding and deepening the digital payments ecosystem, along with the reporting formats which need to be collected from all local bank branches by the concerned nodal bank of the district on quarterly basis is also shared with banks.

The Standard Operating Procedure (SOP) is also enclosed at **Annexure 16**.

In this regard, RBI has conducted a meeting through VC with LDMs of these districts and Controlling heads of banks on 27.10.2023 to review the latest status and submission of progress reports.

Concerning LDMs of the districts, Nodal Banks and all the Banks operating in the respective districts are requested to ensure achievement of 100% digitization by 31.03.2024.

District-wise and Bank-wise Freezing of eligible number of Savings & Current Accounts as on 31.03.2023 and achievement as on 30.09.2023 is enclosed **Annexure-17**.



AGENDA NO. 4

Financing to Agriculture Sector

Special SLBC Agenda: Ghar Ghar KCC Abhiyan:

Ghar Ghar KCC Abhiyan has been launched on 19.09.2023 jointly by Ministry of Finance and Corporate Affairs and Ministry of Agriculture Government of India to saturate all leftover PM-Kisan beneficiaries with short term agriculture loans through KCC, including crop , fisheries & animal husbandry.

The campaign period is from 01.10.2023 to 31.12.2023 under the campaign all PM-Kisan beneficiaries as well as other willing and eligible farmers in the state will be provided with KCC which will enable farmers in getting benefit of concessional institutional credit, interest subvention and prompt repayment incentives.

NABARD has conducted state level Bankers' meet on 06.10.23 to coordinate the matter & to chalk out plan for making the campaign a grand success. SLBC has conducted one virtual meeting on 09.10.2023 with all banks and LDMs and informed that bank branches with their existing login ID of PMFBY Portal can get the details of PM-Kisan beneficiary which are to be saturated. SLBC has also provided user IDs to all the LDMs for effective monitoring the ongoing KCC saturation drive for AHD & Fisheries will also form a part of the current saturation drive. The current progress is given below.

BANK WISE PROGRESS AS ON 31.10.23					
Bank Name	Total no. of Beneficiaries	Saturated Beneficiaries	Pending Beneficiaries	Required Saturation Rate per day	Current Saturation Rate per day
State Bank Of India	15,56,750	1,98,214	13,58,536	23,424	6,608
Bank Of India	2,80,812	21,882	2,58,930	4,465	730
UCO Bank	1,97,620	25,414	1,72,206	2,970	848
Punjab National Bank	1,61,436	16,435	1,45,001	2,501	548
Union Bank Of India	1,38,715	19,817	1,18,898	2,050	661
Indian Bank	1,12,197	13,168	99,029	1,708	439
Canara Bank	1,02,373	11,405	90,968	1,569	381
Bank Of Baroda	86,596	10,631	75,965	1,310	355
Indian Overseas Bank	78,380	10,461	67,919	1,172	349
Central Bank Of India	54,129	7,904	46,225	797	264
Axis Bank Limited	5,229	407	4,822	84	14
IDBI Bank Limited	5,179	5	5,174	90	1
HDFC Bank Ltd.	3,492	1	3,491	61	1



ICICI Bank Limited	1,914	246	1,668	29	9
Federal Bank Ltd	1,409	146	1,263	22	5
Punjab And Sind Bank	663	0	663	12	0
Karnataka Bank Ltd	423	1	422	8	1
DCB Bank Limited	380	0	380	7	0
Bandhan Bank Limited	304	0	304	6	0
Bank Of Maharashtra	189	18	171	3	1
Indusind Bank Ltd	152	0	152	3	0
Karur Vysya Bank Ltd	14	0	14	1	0
South Indian Bank Ltd	5	0	5	1	0
Kotak Mahindra Bank Ltd.	3	0	3	1	0
Tamilnad Mercantile Bank Ltd	3	0	3	1	0
Total	27,88,367	3,36,155	24,52,212	42,295	11,215

SLBC has also shared the status on 20.10.2023 to all banks vide letter no SLBC/ODI/2023-24/616 dated 20.10.2023.

Banks are requested to map the PM-Kisan beneficiaries with existing KCC issued to them on priority basis and saturate the remaining by issuing KCC Crop, Fishery and Animal Husbandry.

KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers

Performance as of 30.09.2023 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	59,637	16,640	1,971	41,026
Fisheries	10,729	2,281	353	8,095
Total	70,366	18,921	2,324	49,121

COMPARISON	KCC AHD			KCC FISHERIES			
	Date	31.03.23	30.06.23	30.09.23	31.03.23	30.06.23	30.09.23
No. of appl accepted		51,503	57,872	59,637	6,142	10,643	10,729
No. of appl sanctioned		15,827	16,387	16,640	967	2,222	2,281
No. of appl Pending		1,548	1,038	1,971	1,929	433	353
No of Appl Rejected		34,128	40,447	41,026	3,246	7,988	8,095

KCC SATURATION DRIVE AHD 30.09.2023				
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
State Bank of India	20,484	7,891	279	12,314
Cooperative Bank	16,368	3,038	630	12,700
Bank of India	2,766	1,248	5	1,513



UCO Bank	3,336	1,091	83	2,162
Union Bank of India	2,425	648	63	1,714
Punjab National Bank	2,513	642	102	1,769
Canara Bank	1,884	556	44	1,284
Bank of Baroda	1,862	509	74	1,279
Indian Bank	1,494	444	4	1,046
Indian Overseas Bank	5,490	405	671	4,414
Central Bank of India	841	140	2	699
Punjab & Sind Bank	111	18	0	93
IDBI Bank Ltd.	61	10	14	37
Bank of Maharashtra	2	0	0	2
Grand Total	59,637	16,640	1,971	41,026

KCC SATURATION DRIVE FISHERIES 30.09.2023				
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
Cooperative Bank	6,709	1,402	83	5,224
State Bank of India	1,989	493	21	1,475
Bank of India	227	108	0	119
UCO Bank	283	82	0	201
Union Bank of India	216	37	23	156
Canara Bank	142	35	3	104
Indian Bank	222	35	0	187
Central Bank of India	225	30	0	195
Punjab National Bank	188	29	19	140
Bank of Baroda	131	23	17	91
Indian Overseas Bank	379	7	185	187
Punjab & Sind Bank	2	0	0	2
Bank of Maharashtra	0	0	0	0
IDBI Bank Ltd.	16	0	2	14
Grand Total	10,729	2,281	353	8,095

3 Banks having highest no. of pendency as of 30.09.23 are given below.

Animal Husbandry	
Bank	No. of pending applications
Indian Overseas Bank (including OGB)	671
OSCB	630
State Bank of India	279

Fisheries	
Bank	No. of pending applications
Indian Overseas Bank (including OGB)	185
Odisha State Cooperative Bank	83
Union Bank of India	23

Districts under 2 categories in terms of pendency as of 30.09.23 are given below.



Animal Husbandry	
Bank	No. of pending applications
Balasore	770
Puri	363
Dhenkanal	116

Fisheries	
Bank	No. of pending applications
Balasore	102
Puri	82
Kendrapara	51

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

Progress upto 30.09.2023 is given at **Annexure -18**.

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

Bank Wise Status of applications in SAFAL portal as of 30.09.2023 is given below:

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

Bank Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn Reverted	Total Pending
State Bank of India	1,041	10	604	267	160
Bank of India	157	5	70	12	70
Central Bank of India	27	4	12	3	8
Punjab National Bank	88	2	6	13	67
Bank of Maharashtra	4	1	1	2	0
Canara Bank	36	1	10	7	18
Indian Bank	42	1	4	30	7
Punjab & Sind Bank	1	1	0	0	0
UCO Bank	99	1	41	33	24
Union Bank of India	76	1	28	10	37
Axis Bank	3	0	0	0	3
Bandhan Bank	6	0	0	1	5
Bank of Baroda	8	0	0	1	7
Federal Bank	1	0	1	0	0
HDFC Bank	1	0	0	0	1
ICICI Bank	4	0	2	2	0
IDBI Bank	4	0	2	0	2
Odisha Gramya Bank	31	0	0	1	30
Utkal Gramin Bank	166	0	49	23	94
OSCB	30	0	22	4	4
TOTAL	1,825	27	852	409	537

In the review meeting taken by Hon'ble Agriculture Minister, Govt. of Odisha on 31.10.2023, the Minister has instructed Agriculture Department to form a small



committee consisting of RBI, NABARD, SLBC, FARD Department and Agriculture Department for analysing the ambiguity on document submission, collaterals, timelines etc. and formulate one SOP for circulation among stakeholders.

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

All the Banks have disbursed **Rs. 36,192.55 Crore** to Agriculture Sector under Annual Credit Plan for FY 2023-24 which is **61.58 %** of the total Annual target of **Rs. 58,776.16 Crore** allotted to different Banks.

(Amt in Rs. Cr.)

Particulars	FY 2022-2023 (upto 30.09.2022)			FY 2023-2024 (upto 30.09.2023)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Crop Loan	35,156.06	16,195.44	46.07	37,805.35	21,286.75	56.31
Term Loan	6,918.76	2,243.42	32.43	7,852.98	3,707.65	47.21
Allied Advance	6,485.61	7,663.36	118.16	7,664.73	4,817.36	58.11
Farm Credit	48,560.43	26,102.22	53.75	53,323.06	29,811.76	55.91
Agriculture Infra	1,882.27	632.46	33.60	2,112.46	582.11	27.56
Ancillary Activities	2,043.97	2,344.38	114.70	3,340.64	5,798.69	173.58
Agri Total	52,486.66	29,079.06	55.40	58,776.16	36,192.55	61.58

Bank Category Wise Target Vs Achievement under ACP as on 30.09.2023 Amt. in Rs. 'Crore'

Banks	FY 2022-2023 (upto 30.09.2022)			FY 2023-2024 (upto 30.09.2023)		
	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %
PSBs	24,362.96	11,099.74	45.56	29,036.14	17,536.53	60.40
PVTs	7,055.03	6,909.38	97.94	8,217.62	5,901.38	71.81
RRBs	31,68.98	1,618.07	51.06	3,509.65	2,078.55	59.22
SFBs	229.11	713.08	311.24	444.78	840.54	188.98
OSCB	17,670.59	8,738.79	49.45	17,567.97	9,835.55	55.99
Total	52,486.66	29,079.06	55.40	58,776.16	36,192.55	61.58

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

PSB,RRB& OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Punjab National Bank	112.81	ESAF Small Finance Bank	538.80
Utkal Grameen Bank	84.64	RBL Bank	301.83
Bank of Maharashtra	79.49	Suryoday Small Finance Bank	204.90
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Central Bank of India	41.32	Yes Bank	0.00
Odisha Gramya Bank	40.38	Tamilnadu Mercantile Bank Ltd.	0.00
Punjab & Sind Bank	6.90	City Union Bank	0.00



Bank wise performance of Agriculture from 01.04.2023 to 30.09.2023 is available at **Annexure-19**

Agriculture (Crop Loan):

All Banks have disbursed **Rs. 21,286.75 Crores** under Crop Loan against annual target of **Rs.37,805.35 Crores** achieving **56.31 %** of the annual target.

Banks	FY 2022-2023 (upto 30.09.2022)				FY 2023-2024 (upto 30.09.2023)			
	Annual Target	Achiev.	Achiev . %	Avg. Loan size in Rs.	Annual Target	Achiev.	Achiev. %	Avg. Loan size in Rs.
PSBs	12,498.95	5,378.41	43.03	66,745.30	14,256.96	8,268.33	58.00	1,12,843.89
PVTs	3,458.31	713.59	20.63	2,07,843.77	3,730.15	1,754.54	47.04	1,85,218.25
RRBs	2,177.12	1,394.17	64.04	59,081.76	2,341.31	1,559.22	66.60	64,894.30
SFBs	104.35	0.00	0.00	0.00	204.20	0.00	0.00	0.00
Co-op Banks	16,917.33	8,709.27	51.48	48,763.81	17,272.73	9,704.67	56.18	51,291.04
Total	35,156.06	16,195.44	46.07	56,585.31	37,805.35	21,286.75	56.31	71,919.57

Kharif 23 Target	Rs. 20,792.94 Cr	Achievement %
Achievement as on 30.09.23	Rs. 21,286.75 Cr	102.37%

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Canara Bank	90.84
UCO Bank	83.71
Indian Overseas Bank	82.37
BOTTOM 3 BANKS	
Indian Bank	49.53
Punjab & Sind Bank	20.70
Bank of Maharashtra	5.22

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Laxmi Vilas Bank	564.62
Karur Vysya Bank	362.08
Federal Bank	225.66
BOTTOM 3 BANKS	
**	

**13 Banks namely Bandhan Bank, City Union 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 30.09.2023



Agriculture (Term Loan):

All Banks have disbursed **Rs. 14,905.81 Crores** under Agriculture Term Loan against target of **Rs.20,970.81 Crores** achieving **71.08 %** of the target.

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

Banks	FY 2022-2023 (upto 30.09.2022)			FY 2023-2024 (upto 30.09.2023)		
	Target	Achiev.	%	Target	Achiev.	%
PSBs	14,779.18	3,722.17	25.19	14,779.18	9,268.20	62.71
PVTs	4,487.47	2,108.45	46.99	4,487.47	4,146.85	92.41
RRBs	1,168.34	161.84	13.85	1,168.34	519.33	44.45
SFBs	240.58	724.59	301.18	240.58	840.54	349.38
Co-op Banks	295.24	54.72	18.53	295.24	130.89	44.33
Total	20,970.81	6,771.77	32.29	20,970.81	14,905.81	71.08

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Punjab National Bank	172.90
Bank of Maharashtra	150.42
Union Bank of India	95.44
BOTTOM 3 BANKS	
Indian Overseas Bank	12.65
Punjab & Sind Bank	2.65
Central Bank of India	2.64

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
ESAF Small Finance Bank	610.18
Suryoday Small Finance Bank	383.96
Utkarsh Small Finance Bank	338.76
BOTTOM 3 BANKS	
Karur Vysya Bank	0
Yes Bank	0
Tamilnadu Mercantile Bank Ltd.	0

4.3 Kissan Credit Card (KCC)

Banks have disbursed **12,38,334** numbers of KCC accounts amounting to **Rs.16,062.53 Crore** from 01.04.2023 to 30.09.2023. Total outstanding balance as on 30.09.2023 is **Rs.31,069.43 crore** in **49,50,309** KCC accounts.

FY	No. of KCCs issued		Balance O/S	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
September'22	21,52,052	10,406.56	49,07,938	27,875.28
September'23	12,38,334	16,062.53	49,50,309	31,069.43



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

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	Disbursement (in Cr.)	Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	9,582.36	Axis Bank Ltd	510.89
State Bank of India	3,345.46	HDFC Bank	117.32
Utkal Grameen Bank	887.55	DCB Bank Ltd	28.20
BOTTOM 3 BANKS		MJOR BANK WITH NIL PERFORMANCE	
Central Bank of India	7.14	Bandhan Bank	0
Punjab & Sind Bank	2.54	IndusInd Bank	0
Bank of Maharashtra	0.00	IDFC First Bank	0

The Bank wise achievement made under KCC as on 30.09.2023 is available at **Annexure –20.**

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

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

The Farmers' share of premium up to 2.00 hectares per farmer was borne by State Govt. However, a token money of Rs.1.00 per application was collected from farmers for validating the enrollment.

Comparison of Farmers covered under PMFBY is given below:

Comparison of Farmers Covered under PMFBY is given below:		
Parameters	KHARIF 2022-23 (01.04.2022 to 30.09.2022)	KHARIF 2023-24 (01.04.2023 to 30.09.2023)
No of Farmers	11,49,200	22,48,249
No of Enrolments (Both loanee & non loanee)	82,53,879	1,36,06,471
Area Insured (000'ha)	958.46	1,513.07
Sum Insured (Rs. In Crores)	6,890.81	11,386.73
Farmers Premium (Rs. In Crores)	137.74	12.60
State Premium (Rs. In Crores)	618.36	838.03



GOI Premium (Rs. In Crores)	618.36	592.61
Gross Premium (Rs. In Crores)	1,374.46	1,443.25

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme is given below :

Year wise data	2020-21 & 2021-22	2022-23	2023-24 (Upto 30.09.2023)	Total
Target (No of JLG)	100000	100000	100000	---
No of JLGs formed	22979	57438	22357	102774
No of JLGs sent to Bank	19436	52659	21112	93207
No of JLGs sanctioned	6962	21991	7214	33099
Amount sanctioned in Rs. Lakhs	6514.66	17224.03	6621.76	27212.31
No of JLGs disbursed	6160	8242	6514	20916
Amount disbursed in Rs. Lakhs	5279.63	5811.42	6153.04	17244.10

Bank-wise performance under BALARAM scheme is given in **Annexure-21**.

In the Sub-Committee meeting of SLBC on Agriculture Credit held on 07.11.2023, the AGM, NABARD pointed out that:

- Farmers under JLG are not getting incentives from NABARD as very limited number of JLGs are availing 2nd dose loan.
- Ticket size of loans given to JLGs by OSCB is very small, which needs to be improved.

Special enabling provision for forming/ nurturing/ financing JLGs under BALARAM by the three tier Short Term Credit Cooperative Structure (STCCS).

Department of Agriculture vide their notification no. DAFE-AB-MISC-0020-2020-24665/A&FE dated 07.11.2023 that the guidelines of BALARAM have been modified with inserting the special provisions in the operational guidelines of BALARAM. Copy of the notification is enclosed in **Annexure-21A**.

4.6 Agriculture Infrastructure Fund:

As of 30.09.2023 out of 1214 applications sponsored to various banks, 737 cases have been sanctioned amounting to Rs. 623.49 Crores. Banks have rejected 321 cases, and 156 cases are pending with various banks. Performance as on 30.09.2023 is given below:

(Amount in Rs. Crores)

AIF PROGRESS REPORT AS ON 30.09.2023							
Institution Category	Sponsored	Sanctioned	Sanction Amount	Disbursed	Disbursed Amount	Pending at Banks	Rejected/ Denied



Punjab National Bank	227	167	127.49	142	77.23	24	36
Bank Of India	169	127	85.91	122	41.56	3	39
State Bank Of India	272	120	68.18	67	22.69	74	78
HDFC Bank	115	66	90.63	49	67.55	21	28
Bank Of Baroda	71	42	28.03	32	21.75	8	21
Canara Bank	61	42	86.79	40	56.52	0	19
Indian Bank	44	34	30.97	28	22.36	1	9
Union Bank Of India	72	34	27.23	17	10.56	5	33
UCO Bank	46	26	21.58	17	9.55	5	15
Nabkisan Finance Ltd	32	24	0.95	24	0.88	2	6
Indian Overseas Bank	25	19	5.94	18	5.93	1	5
Central Bank Of India	20	14	12.69	11	10.05	0	6
IDBI Bank Ltd	22	12	20.06	11	15.54	2	8
Kotak Mahindra Bank	8	3	9.58	0	0.00	0	5
The Federal Bank Ltd	3	3	4.35	2	2.15	0	0
Odisha Gramya Bank	6	2	0.54	0	0.00	1	3
Bank Of Maharashtra	2	1	1.30	1	0.62	1	0
Karur Vysya Bank	2	1	1.28	1	1.28	0	1
Samunnati Fi & Services Pvt Ltd	1	0	0.00	0	0.00	1	0
Utkal Grameen Bank	4	0	0.00	0	0.00	4	0
Axis Bank	1	0	0.00	0	0.00	1	0
DCB Bank	1	0	0.00	0	0.00	0	1
ICICI Bank	6	0	0.00	0	0.00	1	5
Karnataka Bank	1	0	0.00	0	0.00	0	1
South Indian Bank	2	0	0.00	0	0.00	1	1
Yes, Bank Ltd	1	0	0.00	0	0.00	0	1
TOTAL	1214	737	623.49	582	366.21	156	321

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that as of 30.09.2023, 188 applications are pending with different banks amounting to Rs. 889.52 Lakhs & banks have sanctioned 27 applications amounting to Rs.227.52 Lakhs.

(Rs. in Lakh.)

Bank wise status under MIDH relating to Horticulture Sector as on 30.09.2023						
Name of the bank	Pending Proposals		Sanctioned Projects		Rejected Projects by Bank	
	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost
Punjab National Bank	23	61.67	8	24.45	2	17.22



OSCB	20	60.76	5	19.72	0	0
Odisha Gramya Bank	29	64.91	4	4	1	2.22
State Bank of India	49	132.51	3	5.33	0	0
Bank of India	16	66.01	3	5	0	0
Canara Bank	12	249.82	3	168.02	0	0
Indian Bank	9	14.78	1	1	0	0
UCO Bank	6	10.36	0	0	1	2.38
Union Bank	5	107.5	0	0	0	0
Bank of Baroda	5	28.8	0	0	1	15
Indian Overseas Bank	4	18	0	0	0	0
UGB	4	9.6	0	0	0	0
ICICI	2	30	0	0	0	0
Bank of Maharashtra	2	17	0	0	0	0
Central Bank of India	1	2.8	0	0	0	0
HDFC	1	15	0	0	0	0
TOTAL:	188	889.52	27	227.52	5	36.82

4.8 Agriculture Allied Sectors

Banks have disbursed **Rs. 4,817.36 Crores** against annual target of **Rs.7,664.73 Crores** achieving **62.85 %** of the target as of 30.09.2023.

Performance of Banks under Allied Sectors

(Amt in Rs. Cr.)

Sector	Agriculture Allied Sectors (FY 2022-23) As of September 2022			Agriculture Allied Sectors (FY 2023-24) As of September 2023		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Dairy	2,117.00	859.19	40.59	2,551.83	1,077.90	42.24
Fishery	1,557.61	491.40	31.55	1,609.54	698.20	43.38
Poultry	1,228.36	599.18	48.78	1,566.43	877.88	56.04
AH Sheep /Goatery/ Piggery	1,350.23	1,449.24	107.33	1,722.84	1,675.85	97.27
Other Allied Sector	232.42	4,264.35	1,834.77	214.09	487.54	227.72
TOTAL	6,485.62	7,663.36	118.16	7,664.73	4,817.36	62.85

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Canara Bank	54.59
Union Bank of India	47.97
Bank of Baroda	46.62
BOTTOM 3 PERFORMING BANKS	
Odisha State Co-operative Bank	5.08
Bank of Maharashtra	3.42
Utkal Grameen bank	0.29

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
ESAF SFB	2175.11
RBL Bank	1244.24
Ujjivan SFB	1000.69
MAJOR BANKS WITH NIL PERFORMANCE	
Federal Bank	0.00
Karur Vysya Bank	0.00
Laxmi Vilas Bank	0.00



Reporting in “Others” under Allied Sector

The reporting in other allied sectors had significantly decreased to Rs.126.18 Crores as on 30.06.23 however it is again increased to Rs. 487.54 Crores as on 30.09.23 . The main contributors are Jana Small Finance Bank (Rs.219.38 crore), RBL Bank (Rs.114.97 crore) and DCB Bank (Rs.40.38 crore).

Amount in Rs. Crores

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA					
Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23
968.46	4264.35	920.13	647.6	126.18	487.54

REPORTING IN "OTHERS" UNDER ALLIED SECTOR			
(Amount in Rs. Crores)			
BANK	Jun-23	Sep-23	INCREASE/DECREASE
Jana Small Finance Bank	0.00	219.38	
RBL Bank	55.42	114.97	
DCB Bank Ltd	40.73	40.38	
HDFC Bank	15.01	28.05	
ESAF Small Finance Bank	0.00	26.97	
IDFC Bank	10.71	25.03	
Indus Ind Bank	0.15	18.21	
Kotak Mahindra Bank Ltd	0.30	6.28	

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.09.2023 is given in **Annexure – 22**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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



MKUY SECTORAL PROGRESS 30.09.2023				
Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
Agriculture	649	263	77	309
ARD	2,959	945	894	1,120
Fishery	60	14	13	33
Horticulture	214	78	40	96
Inter Sectoral	228	58	43	127
TOTAL	4,110	1,358	1,067	1,685

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2023	3,410	1,101	990	1,319
30.06.2023	3,748	1,193	1,040	1,515
30.09.2023	4,110	1,358	1,067	1,685

BANKWISE PROGRESS UNDER MKUY AS OF 30.09.2023				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
State Bank of India	902	303	269	330
Punjab National Bank	587	208	113	266
The Odisha State Co-Operative Bank	360	144	150	66
Canara Bank	258	108	118	32
Union Bank of India	325	94	85	146
Bank Of Baroda	228	86	48	94
Odisha Gramya Bank	187	83	68	36
Bank Of India	258	71	41	146
UCO Bank	198	69	29	100
Indian Bank	161	52	23	86
Central Bank of India	88	37	13	38
IDBI Bank Ltd	149	33	53	63
Indian Overseas Bank	92	22	26	44
Utkal Grameen Bank	74	22	14	38
ICICI Bank Ltd	47	9	5	33
Axis Bank	62	6	8	48
Kotak Mahindra Bank	7	4	0	3
HDFC Bank Ltd	64	2	2	60
Punjab And Sind Bank	16	2	1	13
Bank Of Maharashtra	12	1	0	11
DCB Bank Limited	12	1	0	11
Karnataka Bank	8	1	0	7
Bandhan Bank	2	0	0	2



IDFC First Bank Limited	2	0	0	2
South Indian Bank	1	0	1	0
The Federal Bank Ltd	10	0	0	10
TOTAL	4,110	1,358	1,067	1,685

4.10 Financing to FPOs (Farmers Producer Organization)

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

Fund release details as on 30 September 2023		
Name of the district	No of FPOS sanctioned	Amount released in Rs. Lakhs
Balangir	13	58.44
Bargarh	15	50.04
Cuttack	3	21.42
Dhenkanal	4	10.43
Kalahandi	8	13.54
Kandhamal	4	8.15
Subarnapur	6	18.47
Total	53	180.49

In the Sub-Committee meeting of SLBC on Agriculture Credit held on 07.11.2023, the AGM NABARD informed that though NABKISAN is financing FPOs, commercial banks are not financing to them. The Director Horticulture informed that Govt. has deposited Rs 5 crore with NABKISAN who are financing FPOs.

All Banks in the State are requested to consider financing FPOs.

AGENDA NO. 5

Financing to MSME Sector

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

Target & Achievement as on 30.09.2023:

Against total target of **Rs.72,297.84 Crore**, total achievement as on **30.09.2023** is **Rs.43,908.13 Crore** which is **60.73%** of total target.

'Amt. in Rs. Crore'

Sector	FY 2022-2023 (upto 30.09.2022)			FY 2023-2024 (upto 30.09.2023)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Micro Enterprises	20807.33	11639.53	55.94	25304.25	19155.73	75.70
Small Enterprises	18429.35	8383.8	45.49	22412.36	15410.74	68.76
Medium Enterprises	10700.92	9267.66	86.61	13013.6	8375.16	64.35



Khadi & village	2972.48	29.76	1.00	3614.88	129.44	3.58
Others under MSME	6539.45	812.12	12.42	7952.75	837.06	10.53
TOTAL	59449.53	30132.87	50.69	72297.84	43908.13	60.73

Banks	FY 2022-2023 (up to 30.09.2022)			FY 2023-2024 (up to 30.09.2023)		
	Annual Target	Achv.	Achv %	Annual Target	Achv.	Achv %
PSBs	42370.45	22194.97	52.38	49865.94	29371.72	58.90
PVTs	14011.79	7160.33	51.10	16591.23	13041.75	78.61
RRBs	2383.19	730.85	30.67	3283.81	1382.57	42.10
SFBs	595.88	43.86	7.36	938.56	110.94	11.82
Co-op Banks	88.22	2.86	3.24	1618.3	1.15	0.07
Total	59449.53	30132.87	50.69	72297.84	43908.13	60.73

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

PSB,RRB& OSCB	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	71.61
Indian Bank	66.06
State Bank of India	65.74
BOTTOM 3 BANKS	
Bank of Maharashtra	14.61
Punjab & Sind Bank	4.7
Orissa State Co-Op. Bank	0.07

PVT& SFBs	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Karnataka Bank Ltd.	255.18
ICICI Bank	124.65
HDFC Bank	103.20
BOTTOM 3 BANKS	
Karur Vysya Bank	0.87
RBL Bank	0.68
City Union Bank	0.00

The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.09.2022		Balance outstanding as on 31.03.2023		Balance outstanding as on 30.09.2023	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	18,86,788	28,061.94	16,90,299	34,995.74	14,92,711	35,358.52
Small Enterprises	1,79,335	17,956.12	2,15,279	22,002.63	1,52,279	24,754.14
Medium Enterprise	35,545	16,893.13	35,977	20,299.41	39,622	21,683.83
Total MSME	21,01,668	62,911.19	19,41,555	77,297.78	16,84,612	81,796.49

Detailed report of Bank wise position under MSME is given at **Annexure – 23**.



5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 30.09.2023 is given below.

(Margin Money Involved in Rs. Lakhs)

Date	Target for FY 23-24		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM
30.09.23	6,000	34,000.00	8,993	29,818.22	2184	7,266.87	36.40	21.37	3,433	12,252.78

Against a physical target of 6000 units banks have sanctioned 2,184 accounts till 30.09.2023 which is 36.40% of target.

Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications sanctioned	Name of the Bank	No. of applications sanctioned
SBI	711	IDBI	46
Union Bank of India	275	Axis Bank	17
Bank of India	219	HDFC Bank	5

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	1003	Axis Bank	110
Punjab National Bank	452	IDBI Bank	50
Union Bank of India	444	HDFC Bank	74

The Bank wise achievement under PMEGP of Odisha for the year 2023-24 (up to 30.09.2023) is given in the **Annexure–24**.

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

The performance of this scheme as of 30.09.2023 category wise is given below :

Target No. of proposals for FY 2023-24	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals sanctioned from 01.04.23 to 30.09.23	No. of proposals rejected by Banks	No. of proposals pending at Banks
2,990	3,543	974	189	1,867	714

Top 3 banks with highest sanctions under PMFME:

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	380



Union Bank of India	117
UCO Bank	96

Banks with NIL sanction are Bandhan Bank, Axis Bank, ICICI Bank, DCB Bank, Indus Ind Bank, IDFC First Bank, Federal Bank and Kotak Mahindra Bank.

3 banks with highest number of pendency under PMFME :

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	237
Union Bank of India	46
Indian Overseas Bank	44

The bank wise performance under PMFME is given in **Annexure -25**.

It is reported that as on 08.11.2023, 205 individual and group applications under PMFME were under not logged in status. Concerned banks are requested to follow up with their respective branches to ensure log-in and disposal of applications immediately.

Bank-wise not-logged in application details is at **Annexure-26**.

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

As reported by banks, there are 27no. of Stress Committee Meeting conducted during the September 2023 quarter from 01.07.2023 to 30.09.2023 and through the Stress Committee, 51 no. of accounts/cases rectified, and 1,538 no. of cases decided for recovery.

The detail in this matter is given below :

Name of Bank	No. of Stress Committee Meeting Conducted during the quarter- 01.07.2023 to 30.09.2023	Accounts Disposed at Stress Committees		
		Accounts/ Cases Rectified	Accounts/ Cases Restructured	Cases decided for Recovery
Bank of Baroda	2	0	0	875
Union Bank of India	12	44	0	2
HDFC Bank	8	6	0	34
Federal Bank	2	1	0	1
Indusind Bank	0	0	0	609
Yes Bank	3	0	0	17
TOTAL	27	51	0	1538

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



5.5 Provision of banking facilities to MSME Clusters.

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

Sl.	Name of the Cluster (functional/active)	Sector (Textiles, Engineering works, etc)	District	Allocation to banks for cluster adoption
1	Engineering Cluster	Engineering	Anugul	PNB
2	Fly Ash cluster	Cement	Anugul	UCO Bank
3	Rice Milling Cluster	Agro/Food Processing	Balasore	UCO Bank
4	Sea Food Cluster	Fish Process/Canning	Balasore	PNB
5	Rice Mill Cluster	Agro/Food Processing	Baragarh	SBI
6	Rice Mill Cluster	Agro/Food Processing	Bolangir	SBI
7	Engineering Cluster	Engineering	Cuttack	UCO Bank
8	Pharmaceutical Cluster		Cuttack - Bhubaneswar	BOB
9	Engineering Cluster	Engineering	Dhenkanal	Canara Bank
10	Cashew Cluster	Agro/Food Processing	Dhenkanal	UCO Bank
11	Cashew Cluster	Agro/Food Processing	Ganjam	Union Bank
12	Dry Fish Cluster		Jagatsinghpur	UCO Bank
13	Engineering Cluster	Engineering	Jharsuguda	SBI
14	Automobile cluster	Engineering	Khurda	SBI
15	Pahal Rasagola Cluster		Khurda	BOI
16	Cashew Cluster	Agro/Food Processing	Koraput	SBI
17	Cashew Cluster	Agro/Food Processing	Puri	Canara Bank
18	Coir Cluster	Coir Industry	Puri	PNB
19	Tourism Cluster		Puri	UCO Bank
20	Rice Mill Cluster	Rice Mill	Sambalpur	SBI

Sl. No.	Name of the Cluster (functional/active)	Sector (Textiles, Engineering works, etc)	District	Allocation to banks for cluster adoption	Status of disbursement to the Sector with amount in RS. 'Crores' as on 30.09.2023
1	Engineering Cluster	Engineering	Anugul	PNB	6.30
2	Fly Ash cluster	Cement	Anugul	UCO Bank	2.40
3	Rice Milling Cluster	Agro/Food	Balasore	UCO Bank	0.00



		Processing			
4	Sea Food Cluster	Fish Process/Canning	Balasore	PNB	8.40
5	Rice Mill Cluster	Agro/Food Processing	Baragarh	SBI	3.14
6	Rice Mill Cluster	Agro/Food Processing	Bolangir	SBI	24.00
7	Engineering Cluster	Engineering	Cuttack	UCO Bank	0.00
8	Pharmaceutical Cluster		Cuttack - Bhubaneswar	BOB	
9	Engineering Cluster	Engineering	Dhenkanal	Canara Bank	
10	Cashew Cluster	Agro/Food Processing	Dhenkanal	UCO Bank	1.27
11	Cashew Cluster	Agro/Food Processing	Ganjam	Union Bank of India	9.85
12	Dry Fish Cluster		Jagatsinghpur	UCO Bank	0.00
13	Engineering Cluster	Engineering	Jharsuguda	SBI	0.00
14	Automobile cluster	Engineering	Khurda	SBI	1.00
15	Pahal Rasagola Cluster		Khurda	BOI	0.00
16	Cashew Cluster	Agro/Food Processing	Koraput	SBI	1.60
17	Cashew Cluster	Agro/Food Processing	Puri	Canara Bank	
18	Coir Cluster	Coir Industry	Puri	PNB	0.35
19	Tourism Cluster		Puri	UCO Bank	4.50
20	Rice Mill Cluster	Rice Mill	Sambalpur	SBI	0.00

Director of Industries vide their letter no. 02-RR-10/2023/8610/Ind dated 07.11.2023 informed on status of infrastructural ecosystems in respect of the 56 numbers of identified potential MSME clusters of the State given below.

Potential Clusters- Status of Infrastructure Ecosystem.

The updated information as provided by Director of Industries regarding operationalization of CFCs in respect of completed projects, ongoing projects and projects accorded in- principal approval by Govt. of India is given below.

Amount in Rs. Crores.

Sl. No.	Name of the cluster	Contribution			Total Project cost	Current Status
		GoI	GoO	SPV		
1	Rice Milling, Bargarh	185.45	41.08	316.46	552.99	Completed



2	Cashew, Ganjam	500.00	145.52	82.08	727.60	Completed
3	Pharmaceutical, Cuttack & BBSR	197.70	60.00	35.00	292.70	Completed
4	Rice Milling, Balasore	1048.62	299.61	149.80	1498.03	Ongoing
5	Engineering, Cuttack	1800.00	719.00	531.24	3050.24	Ongoing
6	Dry Fish, Paradeep	615.02	219.18	113.12	947.32	In principle approval by Gol

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

Studies conducted on issues specific to the MSME sector in the State:

As decided in the 57th EC-MSME meeting held on 16.08.2023, a meeting was held on November 7, 2023, in RBI Bhubaneswar under the Chairmanship of Regional Director with Controlling Heads of 10 Major banks (SBI, Union Bank of India, Bank of India, Indian Bank, PNB, UCO Bank, OGB, ICICI Bank, Axis Bank and HDFC Bank) regarding the modalities of conducting the study. As decided in the meeting, 6 industrial areas having presence of MSMEs were assigned to the banks for conducting the studies. The studies will be done with the help of academicians under the guidance of banks.

Sl. No.	Industrial Area	Allotted to Bank
1.	Manvheswar, Bhubaneswar	Bank of India
2.	Jagatpur, Cuttack	Punjab National Bank
3.	Autonagar, Ganjam	HDFC Bank
4.	Kalunga, Rourkela	SBI & ICICI
5.	Balasore	UCO Bank & Indian Bank
6.	Somnathpur, Balasore	Union Bank of India & Axis Bank

5.6 Progress under Pradhan Mantri Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned 14,37,844 accounts with an amount of Rs. 8,397.33 Crore and disbursed Rs.8,235.12Crores as on 30.09.2023 in the financial year 2023-24.

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

Categories	Amt. In Rs. Crore							
	FY 2023-24 (Upto 30.06.2023)				FY 2023-24 (Upto 30.09.2023)			
	No. of	Sanctioned	Disbursed	Average	No. of	Sanctioned	Disbursed	Average



	Accounts	Amount	Amount	Credit (in lakhs)	Accounts	Amount	Amount	Credit (in lakhs)
Shishu	5,09,966	1,791.16	1,780.52	0.35	11,29,081	3,989.64	3,968.20	0.35
Kishore	1,10,773	1,232.72	1,151.89	1.11	2,91,111	2,915.30	2,840.82	1
Tarun	9,403	722.18	662.79	7.68	17,652	1,492.39	1,426.10	8.45
Total	6,30,142	3,746.07	3,595.19	--	14,37,844	8,397.33	8,235.12	--

The disbursement position under Mudra Sector (categories wise) for FY 2023-24 upto 30.09.2023 is given below.

Financial Institutions	FY 2023-24 (Up to 30.09.2023)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	139103	2532.93
Private Sector Banks	741692	3297.50
Regional Rural Banks	979	10.55
Small Finance Banks	157833	674.12
MFIs & NBFCs	398237	1720.02
Total	1437844	8235.12

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

PSB & RRBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
State Bank of India	597.58
Bank of Baroda	381.71
Bank of India	340.21
BOTTOM 3 PERFORMING BANKS	
Utkal Grameen Bank	7.64
Odisha Gramya Bank	2.91
Odisha State Co-operative Bank	0.00

PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
IndusInd Bank	1,979.86
IDFC First Bank	348.89
Axis Bank	318.26
BOTTOM 3 PERFORMING BANKS	
Karnataka Bank	1.08
Karur Vysya Bank	0.05
Jana Small Finance Bank	0.43

Bank wise, district wise & category wise report on PMMY is available in **Annexure-27**.

5.7 Assistance to Startups through Bank Linkage

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



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

We furnish below the bank wise finance to Start Up for FY 2023-24 up to 30.09.2023.

BANKS	No of A/C sanctioned from 01.04.2023 to 30.09.2023	Amount sanctioned from 01.04.2023 to 30.09.2023 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	0	0.00
IDBI Bank	0	0.00	181	842.00
Canara Bank	0	0.00	0	0.00
Indian Bank	0	0.00	64	966.61
Tamilnadu Mercantile Bank	0	0.00	26	294.00
TOTAL	1	650.00	510	19,877.55

As per the Odisha Start Up Policy 2016(with amendments dated 31stMarch 2017 & 16th March 2018) & Operational guidelines (dated 6th November 2018), Start Ups are eligible for incentives viz. monthly allowance, need based assistance, Product development and marketing/ publicity assistance, patent reimbursement and Government Procurement.

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 September 2023, **6,276** loan applications have been sanctioned & disbursed as per report by Stand-Up India.

Performance under Stand-Up India as of 30.09.2023 (As informed by SUI Cell of SIDBI)-

(Amount in Rs, Crores)

Date	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		A/Cs	Disb		A/Cs	Disb		A/Cs	Disb
31.03.2023	4,389	872	92.21	4,389	4,827	605.95	8,778	5,699	698.18
% Achievement		19.87%			109.98%			64.92%	
30.06.2023	4,433	908	95.48	4,433	4,984	641.07	8,866	5,892	736.55
% Achievement		20.48%			112.43%			66.46%	
30.09.2023	4,433	1034	97.19	4,433	5,242	656.14	8,866	6,276	753.33
% Achievement		23.27%			118.25%			70.78%	

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

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 30.09.2023

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	1908
Union Bank of India	874
Punjab National Bank	522
BOTTOM 3 BANKS	
IDBI	25
Federal Bank & Utkal Grameen Bank	2
Yes Bank Ltd.	1

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

5.9 Silpi Unnati Yojana (SUY) – State Government Scheme

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

In the current Financial Year 2023-24 upto 30.09.2023, total 199 loan applications are sanctioned.

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

FY-2023-24	Total No. of application	No. of application sanctioned	No. of application pending	No. of application
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	sponsored			rejected
30.06.2023	1,743	127	1,610	6
30.09.2023	2,996	199	2,724	73

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	958
BBCCB/DCCB/OSCB	549
Bank of India	310

All banks are advised to dispose the pending applications at the earliest.

The bank-wise details as on 30.09.2023 are given in **Annexure -29**.

5.10 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 30.09.2023, out of 1,06,898 applications sponsored, 83,189 applications are sanctioned & disbursement made in 78,739 accounts. 7,989 applications are pending in different bank branches.

As on date	No. Of applications entered in the portal	No. Of applications sanctioned	Out of sanctioned, no. Of applications disbursed.	No. Of applications Pending
31.03.2023	84,981	60,932	45,015	3,134
30.06.2023	86,198	56,781	53,502	7,244
30.09.2023	1,06,898	83,189	78,739	7,989

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

PSB,RRB& OSCB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
State Bank of India	35,826
Union Bank of India	7,345
Canara Bank	7,226
BOTTOM 3 BANKS	
Bank of Maharashtra	629
Punjab & Sind Bank	553
Utkal Grameen Bank	13

PVT BANKS & SFB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
IDBI Bank	419
HDFC Bank	254
Utkarsh SFB	121
BOTTOM 3 BANKS	
Yes Bank	0
DCB Bank, DBS Bank	0
South Indian Bank	0

The bank wise achievement as on 30.09.2023 is given in **Annexure-30**.



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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23	34,081	3,044.90
FY 2023-24 (30.09.23)	20,883	2,254.26

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2023 to 30.09.2023 is available in **Annexure – 31**.

As advised by the Principal Secretary, MSME Department, Govt. of Odisha in the Sub-Committee Meeting of SLBC on MSME & Skill Development held on 09.08.2023 for the quarter ended June 2023, a virtual workshop for awareness among bankers on CGTMSE was arranged on 15.09.2023 by SLBC, Odisha. In the workshop, the scheme guidelines of CGTMSE, status of CGTMSE coverage & its importance was discussed and at the end a doubt clearing session was there where a lot of doubts were also clarified.

5.12 Onboarding of MSME on Udyam Registration Portal

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

The onboarding of MSMEs on the portal is in progress and currently 2,05,19,215 MSMEs are registered on the platform in whole country and 4,41,150 MSMEs are registered in Odisha.

UDYAM Portal Registration					
31.03.2023		30.06.2023		30.09.2023	
All India	Odisha	All India	Odisha	All India	Odisha
1,73,53,860	3,34,658	1,76,50,217	3,69,027	2,05,19,215	4,41,150



5.13 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 department is working on the operational guidelines (OG) to be issued in this regard. Regional Director requested the Department of Public Enterprises to advise the State PSUs regarding on-boarding of their vendor MSMEs on TReDS platform. He also requested Department of Public Enterprises to arrange a session for all the State PSUs to familiarize them with the operational aspects of TReDS with the help of three TReDS agencies (MIXchange, Invoice Mart& RXIL)

One workshop was also arranged on 17.10.2023 for the eastern zone comprising Odisha, Andhra Pradesh, Bihar and Jharkhand. Where SLBC, Corporates & MSMEs, entrepreneurs participated and clarified their doubts.

5.14 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.

5.15 PM Vishwakarma Yojana

To support the hard work of all these Vishwakarma, on the occasion of 77th Independence Day, the 'PM Vishwakarma Yojana was announced. PM Vishwakarma will be implemented as a Central Sector Scheme, fully funded by the Government of India, with an initial outlay of Rs 13,000 crore. The Scheme will



be conjointly implemented by the Ministry of Micro, Small and Medium Enterprises, the Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India.

MoMSME will be the Nodal Ministry for the Scheme and Additional Secretary & Development Commissioner (MSME) in Ministry of MSME will be the focal point for all aspects of implementation and coordination. PM Vishwakarma will be initially implemented for five years up to 2027-28.

Reserve Bank of India vide circular no. RBI/2023-24/61 FIDD.CO.MSME.BC.No.10/06.02.031/2023-24 September 13, 2023, has notified the PM Viswakarma scheme guidelines issued by Govt. of India for appropriate action by the lending institutions.

In Odisha 15 districts are identified for implementing the PM Viswakarma Yojana which are Angul, Balasore, Bargarh, Bolangir, Deogarh, Dhenkanal, Jharsuguda, Kalahandi, Khorda, Mayurbhanj, Nayagarh, Nuapada, Puri, Sambalpur & Sonepur district.

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

Housing is a basic requirement for human survival. With an aim to provide Pucca House for All, The State Government launched "Mo Ghara" scheme to provide adequate financial support to construct pukka houses to be implemented by Panchayati Raj 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.

As per the information provided by Panchayati Raj & Drinking Water Department, Govt. of Odisha out of 1,79,416 proposals sponsored to different banks, document verification completed for 59,281 cases, field verification completed for 12,390 cases, legal opinion obtained for 2,299 cases and 1,409 proposals are sanctioned as of 26.10.2023.

Bank-wise and district-wise status details is available in **Annexure-32**

AGENDA NO. 7 Financing to SHGs:

7.1 WSHG in Odisha through Mission Shakti

a) Credit Flow to WSHGs

- i. Over recent years, the collaborative efforts between the Department of Mission Shakti and the Banking institutions in Odisha have significantly amplified the momentum of credit flow to WSHGs. This synergy has



resulted in a notable growth in credit utilization by SHGs, thereby enabling the transition of Self-Help Groups (SHGs) into Small and Medium Enterprises (SMEs).

- ii. Considering the annual growth, utilization and timely repayment of loans, the target for the current financial year is set to support 4,00,000 SHGs with an amount of Rs. 15,000.00 crores.
- iii. As of 30th September 2023, 1,50,942 SHGs have been credit linked with an amount of Rs. 5763.86 crores, with average loan size of Rs. 3.82 lakh.

The Bank and District wise progress is detailed at **Annexure – 33**.

- iv. Further, the months of November and December 2023 have been earmarked as special drive months for Collection, Documentation, and Sponsoring of loan applications to bank branches for ensuring timely, adequate, and hassle-free credit support to SHGs during the Rabi crop season.

The advisory on special drive for SHG credit linkage is enclosed at **Annexure – 34**.

Action:

- **Minimum Loan Size to SHGs:** Banks are urged to issue appropriate advisories to their field offices, ensuring adherence to the decision made in the 167th SLBC meeting regarding the 'minimum loan size to SHGs'—specifically, Rs. 2 lakhs for fresh/1st linkage, Rs. 4 lakhs for 2nd linkage and Rs. 6 lakhs for 3rd linkage onwards, irrespective of the SHG corpus. This was communicated vide the Finance Department letter no. 22306 dated 09.09.2022 and available at **Annexure-35**.
- **Special Drive Program (November – December 2023):** Banks to issue suitable advisory to their field functionaries on the Special Drive and share the list of eligible SHGs for fresh, repeat, renewal linkages along with NPA details to Department of Mission Shakti during the period of special campaign.

b) Mission Shakti Loan - State Interest Subvention

- i. Acknowledging the increasing demand for credit and entrepreneurship among Self-Help Groups (SHGs), State Government has elevated the interest subvention benefits from Rs. 3 lakhs to Rs. 5 lakhs. This



enhancement allows for loans at 0% effective annual rate of interest to SHGs, both in rural and urban areas, effective from April 1, 2022. This benefit is correlated with prompt and regular repayment of loans by the SHGs. This has manifold results, like increase in credit linkage & timely repayment of loans.

- ii. Interest subvention claims amounting to **Rs.150.83 crore** have been settled under the 'Mission Shakti Loan' - State Interest Subvention Scheme during the current financial year against the annual target of Rs. 250 crore 2023-24 period. This has benefited 2.59 lakh eligible SHGs.

The bank wise settlement status is detailed at **Annexure – 36**.

Action:

Banks are urged to actively educate their field functionaries about the intricacies of the Interest Subvention Scheme so that SHGs are well-informed and can seamlessly access the advantages offered under the State's interest subvention initiative.

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

- i. In order to facilitate and monitor both online and offline processes related to the sponsoring, sanctioning, and repayment of loans, as well as tracking the Non-Performing Asset (NPA) position concerning SHG loans in the state, a dedicated Bank Linkage, and Interest Subvention (BLIS) Management Information System (MIS) portal has been established and is currently operational.
- ii. Mission Shakti has initiated collaboration with all banks that have a Self-Help Group (SHG) portfolio, ensuring periodic data sharing on the SHG Bank Linkage and Interest Subvention portal. The Department of Mission Shakti has executed Memorandums of Understanding (MoUs) with all banks, except Punjab & Sind, to facilitate sharing of SHG data & settlement of interest subvention.
- iii. Data sharing by banks is integral to the functioning of the BLIS MIS portal. In the current financial year (2023-24), interest subvention amounting to Rs. 150.83 crore has been calculated for direct settlement or transfer to eligible SHGs through this portal.

The progress of data sharing by banks is detailed at **Annexure – 37**.



Action:

- i. Banks, specifically Punjab & Sind Bank, is requested to promptly sign the MoU for data sharing. SHGs availing loans under this bank is presently debarred from availing interest subvention.
- ii. All banks are urged to ensure monthly data sharing to facilitate timely settlement and reimbursement of interest subvention benefits to eligible SHGs.

d) Women SHG member as Business Correspondent Agent

- i. To ensure the last-mile delivery of banking services in unbanked and under-banked Gram Panchayats, the Department of Mission Shakti has partnered with various banks, including OGB, SBI, UGB, YES, ICICI, UCO, Union, PNB, Canara, Axis, Indian Bank, Bank of India, and HDFC Bank. These partnerships involve engaging Women Self-Help Groups and Federation Members as Business Correspondent Agents (BCAs).
- ii. Currently, a total of 2318 BCAs are operational across the state, facilitating transactions amounting to Rs. 254.57 crore during the current fiscal year (2023-24).

Details of progress are outlined in **Annexure – 38&39**.

Action:

Banks to share the new location for engaging the Women Self-Help Groups as BCAs on priority basis. More banks may be encouraged to participate under this model.

e) Mission Shakti Scooter Yojana- Interest Subvention.

- i. Mobility is empowerment.
- ii. In its 62nd Cabinet meeting held on July 21, 2023; the State Government approved the Mission Shakti Scooter Yojana. This initiative provides "Interest-Free Loans for the purchase of Scooters by around 2 lakh Mission Shakti Federation Leaders and Community Support Staff of their own choice."

The status of bank-wise participation and implementation of the Mission Shakti Scooter Yojana is enclosed at **Annexure –40**



- iii. The Department of Mission Shakti is set to execute real-time settlement of interest claims for the Mission Shakti Loan through the advance settlement account with implementing banks. The operational modalities have been shared with banks.

Action:

- Banks to follow the guidelines issued time to time by the Department of Mission Shakti for successful implementation of the new initiative.
- Banks to issue advisory to Bank branches to update CIBIL score of the beneficiaries enabling them to avail this facility.

f) Cash Handling Charges - Federations Account

- i. Mission Shakti actively promotes Self-Help Groups (SHGs) and their federations to strengthen the entire women SHG network through various women empowerment initiatives. The Federation ecosystem, extending from the village to the district level, plays a crucial role in providing support to SHGs at the grassroots level.
- ii. Currently, there are approximately 6798 Gram Panchayat Level Federations, 338 Block Level Federation and 30 District Level Federations operational in the state under the Department of Mission Shakti. Substantial funds have been allocated to each federation under the "Revolving Fund" for lending purposes to their affiliated SHGs. To facilitate banking transactions, federation accounts were opened in the form of savings bank accounts in nearby bank branches, recommended by block/project administration.
- iii. Through various meetings with federation leaders, it has been observed that banks are imposing significant "Cash handling charges" for repayments made by SHGs into federation savings accounts. These charges result in financial losses for the federations due to multiple deposits made in the account within a financial year or in a periodic manner.

Action:

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



7.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 346 loan applications under SEP-I, 149 loan applications under SEP-G and 898 applications under SHG-Bank linkage are disbursed as on 30.09.2023.

Category	For FY 2022-23 (upto 30.09.2022)			For FY 2023-24 (upto 30.09.2023)		
	Target	No. of loan disbursed	% of Achv.	Target	No. of loan disbursed	% of Achv.
Sep-I (Individual)	3000	568	18.93	3000	346	11.53
SEP-G (Group)	540	224	41.48	540	149	27.59
SHG Bank Linkage	6000	1365	22.75	6000	898	14.97

Achievement figure upto September'23 is furnished at **Annexure-41**.

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 45 applications have been sponsored to banks and 39 applications are disbursed. All financing banks are requested to complete the disbursement of all 79 applications by 30th November 2023.

b) Sanction of loan to the Women Self Help Groups under Bankable IGS of OSFDC.

The loan applications under Bankable IGS are sponsored to banks by OSFDC after duly selected by block level selection committee along with the required documents like project report, passbook details, loan application, caste certificate etc. as prescribed in the loan application form. During the time of sanction of loan, in some cases banks are asking for submission of more documents like income certificate, BPL Card etc. as a result of which SHGs are facing difficulties to arrange the documents. Since the groups are selected and sanctioned by Govt. departments banks may sanction loan to the groups only verifying the eligibility and loan outstanding position against the group.

AGENDA NO.8

Other Issues

8.1 NPA position as on 30.09.2023

- ❖ Total NPA as on 30.09.2023 is Rs.12,618.64 Crore, decreased from Rs. 16,849.97Crore as on 30.06.2023.



- ❖ The NPA % of the State as on 30.09.2023 is 3.52%. (Priority Sector 5.67%, Non-Priority Sector 2.20%)
- ❖ NPA % under MSME is 6.35% particularly NPAs under PMEGP & Mudra are very high.
- ❖ NPA % under SHG is 5.68%.

Sector wise comparison of NPA %			
Sector	31.03.2023	30.06.2023	30.09.2023
Short Term Crop Loan	9.59	8.39	8.50
Agriculture Term Loan	9.49	8.34	7.42
Agriculture Allied	5.21	5.57	5.03
Total Agriculture	7.98	7.92	7.67
MSME Sector	5.09	5.01	6.35
Education Loan	10.68	9.68	9.74
Housing Loan	2.63	2.44	2.45
Total Priority Sector	5.81	5.99	5.67
Total Advance	4.64	5.88	3.52

Banks in the State have to :

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

The Bank wise and Sector wise NPA position is given in **Annexure – 42**.

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 6,645 OPDR cases pending with different banks amounting to Rs.87.78 Crores.

Name of Bank	Total No. of cases as on March 31, 2023	No. of cases disposed of during (March-Sept) 2023 Qtr	No of New Cases Filled During (March-Sept) 2023 Qtr	No. of cases pending for disposal as on Sept 30, 2023	Amount involved. (in ₹ lakhs)
Odisha Gramya Bank	3,295	0	0	3,295	172.00



State Bank of India	3,110	8	9	3,111	5,254.87
ICICI Bank	107	45	44	106	2,742.00
Utkal Grameen Bank	50	2	0	48	88.96
Bank of Baroda	60	0	0	60	257.00
Indian Overseas Bank	0	0	13	13	92.15
IDFC Bank	10	0	0	10	151.70
OSCB	2	0	0	2	19.86
TOTAL	6,634	55	66	6,645	8,778.54

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 30.09.2023, 782 numbers of applications involving Rs.627.46 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

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

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

8.2 RSETI

The overall number of candidates trained as on 30.09.2023 is 2,44,118 out of which 1,82,655 (**74.82%**) numbers are settled and 99,926(**60.38%**) trained candidates have been credit linked.

As on 30.09.2023 (FY 2023-24), **10,580**Rural Poor/NRLM target group youth have been trained against annual target of **15,243**(% of achievement =**69.41 %**)

Bank wise performance under Rural Poor / NRLM training as on 30.09.2023 for FY 2023-24 is as follows:

BANK	Target for FY 2023-24	Achievement 30.09.2023	% of Achievement 30.09.2023
Bank of India	1,106	803	72.60
Central Bank of India	539	209	38.78
Canara Bank(RUDSETI)	560	464	82.86



State Bank of India	8,211	5,861	71.38
UCO Bank	3,847	2,420	62.91
Union Bank of India	980	823	83.98
Total	15,243	10,580	69.41

The percentage of candidates settled with bank finance(credit linkage) as on 30.09.2023 (cumulative) is **60.38 %**.

The details are given in **Annexure – 44**.

Status of Infrastructure related status in RSETIs (as on 30.09.2023)

Sl. No.	Name of RSETI	Land Allotment status	Possession Status	Construction status
1.	Ganjam	Land Allotted	Not given	Not started
2.	Gajapati	Allotted Land Cancelled	Not given	Not started
3.	Puri	Land not allotted	Not given	Not started
4.	Angul	Allotted	Taken	Not started
5.	Dhenkanal	Allotted	Taken	Started
6.	Cuttack	Land not allotted	Not given	Not started
7.	Rayagada	Allotted	Taken	As objected by NIRD, extension work to be done.

State Director RSETI is requested to apprise the detailed issues.

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

During 01.04.2023 to 30.09.2023, Banks have extended credit of **Rs. 1,325.40** crore to 1,75,318 beneficiaries of Minority Community. The outstanding balance as on 30.09.2023 is Rs. 8,668.58 Crore in 9,98,414 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
2023-24 June 23	82,893	626.68	8,25,137	7,164.13
2023-24 September 23	1,75,318	1,325.40	9,98,414	8,668.58

Bank wise performance is available at **Annexure – 45**.

8.4 Digitization of land records

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



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

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

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

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

As per Directorate, Land Records & Surveys, Board of Revenue, Odisha, Cuttack, in Odisha State, five districts viz. Rayagada, Jharsuguda, Gajapati, Nabarangpur and Dhenkanal have been notified by the Revenue & D.M. Deptt, Govt. Of Odisha for conducting SVAMITVA scheme in these five districts. As on 30.09.2023, SVAMITVA property cards are being issued in Rayagada district only and Property cards are issued to 1751 beneficiaries in the district.

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

8.5 Miscellaneous

8.5.1 Registration Conveyance Deed

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



8.5.2 Registration of MOTD

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

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

8.5.3 NOC for transfer of land from financing banks

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

8.5.4 Functioning & Timely conduct of DCC/DLRC

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

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

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

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

Strengthening of LDMs

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated April 3, 2023, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with



supportive role of the Regional/ Zonal Office, the office of LDMs should be sufficiently strengthened with appropriate infrastructural support.

Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity etc. which are the basic necessities for LDMs to discharge their core responsibilities. The absence of a specialist officer/ assistant for data entry/ analysis is a common and major issue faced by LDMs. Liberty to hire the services of skilled computer operator/s may be given to the LDMs to overcome the shortage of staff in case appropriate staff is not posted at LDM's office.

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

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.

District-wise Bank-wise details is at **Annexure-46**

8.5.6 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.

FinTech has the potential to fundamentally transform the financial landscape, provide consumers with a greater variety of financial products at competitive prices, and help financial institutions become more efficient. The rapid and transformational changes brought on by FinTech need to be monitored and evaluated so that regulators and society can keep up with the underlying technological and entrepreneurial flux. For a sustainable business ecosystem, FinTechs need to bridge the digital divide and promote equitable and broad-based customer participation. FinTechs have played an important role in unbundling banking into core functions of settling payments, performing maturity transformation, sharing risk, and allocating capital.

8.5.7 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 September 2023, Union Bank of India, Bandhan Bank, DCB Bank, Indusind Bank, Federal Bank and HDFC bank did not upload the SLBC statements within the timeline i.e., 15.10.2023.

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

8.5.8 Recent Policy Changes by (Central Govt. RBI & NABARD)

AGENDA NO.9

Any other matter with the permission of the Chair.