



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

Sl	Particulars	Dec'22 (Amt in Cr)	Dec'23 (Amt in Cr)
1	Total Deposit	4,33,336.17	5,02,029.14
2	Total Advance utilized in the state	3,41,526.35	4,14,191.54
	Total Advance Sanctioned and utilized in State	2,85,330.28	3,59,984.56
3	Total Business (Deposit + Advance)	7,74,862.52	9,16,220.68
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	78.81%	82.50%
5	Total PS Advance	1,81,691.51	2,28,147.23
	% of PS Advance to ANBC Benchmark - 40%	63.68%	63.38%
6	Agriculture Advance	85,071.26	1,16,792.36
	% of Agriculture Advance to ANBC Benchmark - 18%	29.82%	32.44%
7	MSME Advance	74,706.87	90,494.56
	% Of MSME Advance to ANBC	26.18%	25.14%
	Out of which, Micro Enterprises	33,969.20	38,497.23
	% Of Micro Enterprises Advance (Benchmark- 7.5 % of ANBC)	11.90%	10.69%
8	Advance to Weaker Section	86,774.17	1,10,789.68
	Advance to weaker section to % Of ANBC Benchmark – 12.00% for FY 2023-24	30.41%	30.78%
9	Education Loan B/o	1,795.04	2,247.44
10	Housing Loan B/o	23,768.14	29,896.64
11	Total DRI Advance	3,086.93	3,415.77
12	Total Advance to Minority community	6779.53	9,201.74
	Advance to Minority community of % Of Total Priority Sector	3.73%	4.03%
13	Advance to Women	61,076.64	81,360.78
	% Of Advance to Women	21.41%	22.60%
14	NPA in % (Average in the state)	5.35	4.80
	Public Sector Banks	5.78	5.32
	Private Sector Banks	2.88	3.14
	RRBs	17.44	12.51
	Cooperative Banks	4.58	3.54
	Small Finance Banks	3.83	2.44
15	Total No. of Branches	5,695	5,845



	a) Rural Branches	3,013	3,062
	b) Semi Urban Branches	1,504	1,525
	c) Urban Branches	1,178	1,258
16	% Achievement under ACP	72.33%	80.03%
	Agriculture	78.24%	90.68%
	MSME including Khadi & Village Industries and Others under MSME	77.28%	83.04%
	Women SHG Finance	49.00%	89.00%
	Export Credit	60.80%	51.66%
	Education	57.77%	49.12%
	Housing	50.62%	52.38%
	Social Infrastructure	3.02%	33.73%
	Renewable Energy	79.37%	0.58%
	Others	36.23%	51.76%
	Priority Sector Disbursement (Rs. In Crores)	97,407.84	1,28,268.86
	Non Priority Sector Disbursement (Rs. In Crores)	71,132.86	1,31,837.32
17	Lead Districts :	30	30
	State Bank of India	19	19
	UCO Bank	7	7
	Bank of India	2	2
	Union Bank of India	2	2
18	RSETIs :	30	30
	State Bank of India	17	17
	UCO Bank	7	7
	Bank of India	2	2
	CBI	1	1
	Union Bank of India	2	2
	RUDSETI : Canara Bank	1	1
19	FLCs	39	39
	State Bank of India	19	19
	UCO Bank	7	7
	Union Bank of India	2	2
	Bank of India	2	2



174th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 173rd SLBC Meeting held on 12.12.2023 at Bhubaneswar.

The proceedings of the 173rd SLBC Meeting held on 12.12.2023 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2023-24/867 dated 29.01.2024. 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 to continue the momentum to achieve the ACP of the current year	<p>During the current FY 2023-24 (upto31.12.2023.), Banks have disbursed Rs.1,28,268.86 Crore against the annual target of Rs.1,60,280.22 Crore under Annual Credit Plan which is 80.03% of the target.</p> <table border="1"> <thead> <tr> <th colspan="3">FY 2022-2023 (upto31.12.22)</th> <th colspan="3">FY 2023-2024 (Upto 31.12.23)</th> </tr> <tr> <th>Target</th> <th>Achv</th> <th>% Achv</th> <th>Target</th> <th>Achv</th> <th>% Achv</th> </tr> </thead> <tbody> <tr> <td>1,34,664.87</td> <td>97,407.85</td> <td>72.33</td> <td>1,60,280.22</td> <td>1,28,268.86</td> <td>80.03</td> </tr> </tbody> </table>	FY 2022-2023 (upto31.12.22)			FY 2023-2024 (Upto 31.12.23)			Target	Achv	% Achv	Target	Achv	% Achv	1,34,664.87	97,407.85	72.33	1,60,280.22	1,28,268.86	80.03									
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2	Banks to continue efforts for achieving the targets under social security schemes	<table border="1"> <thead> <tr> <th rowspan="2">Scheme</th> <th rowspan="2">Target for enrolment – FY 2023-24</th> <th colspan="3">No. of enrolments made in FY 2023-24</th> <th rowspan="2">% Achievement</th> </tr> <tr> <th>Up to 30.06.2023</th> <th>Up to 30.09.2023</th> <th>Up to 31.12.2023</th> </tr> </thead> <tbody> <tr> <td>PMJJBY</td> <td>16,00,000</td> <td>4,10,402</td> <td>7,44,638</td> <td>13,30,146</td> <td>83.13%</td> </tr> <tr> <td>PMSBY</td> <td>30,00,000</td> <td>14,58,534</td> <td>30,58,423</td> <td>42,85,737</td> <td>142.86%</td> </tr> <tr> <td>APY</td> <td>4,46,060</td> <td>62,898</td> <td>1,93,540</td> <td>3,31,508</td> <td>74.32%</td> </tr> </tbody> </table>	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	Up to 31.12.2023	PMJJBY	16,00,000	4,10,402	7,44,638	13,30,146	83.13%	PMSBY	30,00,000	14,58,534	30,58,423	42,85,737	142.86%	APY	4,46,060	62,898	1,93,540	3,31,508	74.32%
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3	Banks to improve sanctions under 'Mo Ghara'	<table border="1"> <thead> <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> </thead> <tbody> <tr> <td>31.12.23</td> <td>2,35,982</td> <td>70,126</td> <td>16,676</td> <td>3,517</td> <td>2,575</td> </tr> </tbody> </table>	Date	Applications sponsored	Document verification completed	Field verification completed	Legal opinion completed	Sanction Completed	31.12.23	2,35,982	70,126	16,676	3,517	2,575															
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4	All Banks to actively participate in 'Mission Shakti Scooter Yojana'	<table border="1"> <thead> <tr> <th>Date</th> <th>Applications sponsored</th> <th>Applications sanctioned</th> <th>Applications Disbursed/ Delivery</th> <th>Applications pending</th> </tr> </thead> <tbody> <tr> <td>18.01.24</td> <td>58,757</td> <td>33,104</td> <td>28,957</td> <td>25,653</td> </tr> </tbody> </table>	Date	Applications sponsored	Applications sanctioned	Applications Disbursed/ Delivery	Applications pending	18.01.24	58,757	33,104	28,957	25,653																																																											
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5	All the partnering banks to put the requisition with Department of Mission Shakti to engage WSHG members as BC Agents	Bank of India and Punjab National bank have shared 272 and 48 locations respectively for engagement of BCA members.																																																																					
6	All banks have to process the applications under various schemes in a time bound manner to reduce pendency	<table border="1"> <thead> <tr> <th rowspan="2">Name of Scheme</th> <th colspan="3">No. Of Applications forwarded to Banks as on</th> <th colspan="3">No. Of Applications sanctioned as on</th> <th colspan="3">No. Of Applications Pending as on</th> </tr> <tr> <th>Jun 23</th> <th>Sep 23</th> <th>Dec 23</th> <th>Jun 23</th> <th>Sep 23</th> <th>Dec 23</th> <th>Jun 23</th> <th>Sep 23</th> <th>Dec 23</th> </tr> </thead> <tbody> <tr> <td>PMEGP</td> <td>4586</td> <td>8993</td> <td>13097</td> <td>750</td> <td>2184</td> <td>3683</td> <td>2952</td> <td>3809</td> <td>4204</td> </tr> <tr> <td>PMFME</td> <td>3011</td> <td>3543</td> <td>4254</td> <td>826</td> <td>962</td> <td>1060</td> <td>524</td> <td>714</td> <td>1238</td> </tr> <tr> <td>MKUY</td> <td>3748</td> <td>4110</td> <td>4959</td> <td>1193</td> <td>1358</td> <td>1718</td> <td>1515</td> <td>1685</td> <td>2023</td> </tr> <tr> <td>SUY</td> <td>1743</td> <td>2996</td> <td>3383</td> <td>127</td> <td>199</td> <td>517</td> <td>1610</td> <td>2724</td> <td>2721</td> </tr> <tr> <td>AIF</td> <td>976</td> <td>1214</td> <td>1577</td> <td>620</td> <td>737</td> <td>1056</td> <td>768</td> <td>156</td> <td>123</td> </tr> </tbody> </table>	Name of Scheme	No. Of Applications forwarded to Banks as on			No. Of Applications sanctioned as on			No. Of Applications Pending as on			Jun 23	Sep 23	Dec 23	Jun 23	Sep 23	Dec 23	Jun 23	Sep 23	Dec 23	PMEGP	4586	8993	13097	750	2184	3683	2952	3809	4204	PMFME	3011	3543	4254	826	962	1060	524	714	1238	MKUY	3748	4110	4959	1193	1358	1718	1515	1685	2023	SUY	1743	2996	3383	127	199	517	1610	2724	2721	AIF	976	1214	1577	620	737	1056	768	156	123
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All banks have been advised to take steps and follow up with the concerned branches for early disposal of the pending applications.																																																																							

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 (upto31.12.2023.), total Priority Sector loan disbursement is Rs.1,28,268.86 Crore against the annual target of Rs.1,60,280.22 Crore. Thus, the achievement under ACP is 80.03%.

Comparative- Sectoral Target Vs Achievement under ACP.

(Amt in Rs. Cr.)

Particulars	FY 2022-2023 (upto31.12.22)			FY 2023-2024 (Upto 31.12.23)		
	Target	Achv	% Achv	Target	Achv	% Achv
Agri Total	52,486.66	41,066.48	78.24	58,776.16	53,298.40	90.68



MSME Total	59,449.52	45,940.57	77.28	72,297.84	60,037.16	83.04
Education	977.72	564.82	57.77	1,153.35	566.53	49.12
Housing	6,065.78	3,070.65	50.62	6,614.50	3,464.57	52.38
Export Credit	4,706.82	2,861.83	60.80	7,435.96	3,841.25	51.66
Other PS	10,978.37	3,903.50	35.56	14,002.41	7,060.95	50.43
Priority Sector Total	1,34,664.87	97,407.85	72.33	1,60,280.22	1,28,268.86	80.03

Bank group wise Achievement under ACP 2023-24 as on 31.12.2023

Bank Group	FY 2022-2023 (upto31.12.22)			FY 2023-2024 (Upto 31.12.23)		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	81,601.61	59,118.43	72.45	98,688.20	76,741.83	77.76
Private Sector Banks	25,798.28	18,187.65	70.50	31,640.40	27,347.28	86.43
Regional Rural Banks	6,792.96	5,434.51	80.00	8,159.58	7,863.93	96.38
Co-operative Banks	19,447.46	12,856.86	66.11	20,010.71	14,189.72	70.91
Small Finance Bank	1,024.57	1,810.40	176.70	1,781.33	2,126.09	119.35
Total	1,34,664.87	97,407.85	72.33	1,60,280.22	1,28,268.86	80.03

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

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Odisha Gramya Bank	96.77
Utkal Gramin Bank	95.74
Indian Bank	85.36
BOTTOM 3 PERFORMING BANKS	
Canara Bank	69.04
Bank of Maharashtra	66.36
Punjab & Sind Bank	10.37

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkarsh Small Finance Bank	193.67
Jana Small Finance Bank	117.25
Yes Bank	112.25
BOTTOM 3 PERFORMING BANKS	
Tamilnadu Mercantile Bank Ltd.	8.35
The South Indian Bank Ltd.	3.48
Karur Vysya Bank	3.04

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

DISTRICT	ACHIEVEMENT %
TOP 3	
Bolangir	112.65
Sundargarh	103.23
Kalahandi	97.70

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Kendrapara	63.16
Gajapati	59.92
Bhadrak	56.18

District wise & Bank wise achievement as on 31.12.2023 is detailed in **Annexure-1**



2.1.a Education Loan

All commercial banks have disbursed Rs.693.98 Crore in 18,934 accounts (both Priority & Non-Priority) during 01.04.2023 to 31.12.2023. The balance outstanding as on 31.12.2023 is Rs.2,247.44 Crore in 54,323 accounts. Performance under education loan is given below.

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2022-23 (upto 31.12.2022)	564.82	55.79	620.61
FY 2023-24 (Upto 31.12.2023)	566.53	127.45	693.98

Against a target of **Rs.1,153.35 Crore** under Priority Sector Education Loan, the achievement as of 31.12.2023 is **Rs.566.53 Crore** which is **49.12%** 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	355.79
Union Bank of India	80.54
Punjab National Bank	41.04
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	0.48
Utkal Grameen Bank	0.30
Odisha State Co-Op Bank	0.18

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	24.75
Axis Bank Ltd	6.05
IDBI Bank	3.37
BOTTOM PERFORMING BANKS	
**	

** 15 Banks namely Bandhan Bank, City Union Bank, IDFC First Bank, Indusind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, DBS Bank, RBL Bank, The South Indian 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 31.12.2023

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

2.1.b Housing Loan

All Commercial Banks have disbursed Rs.7,596.96 Crore in 75,887 accounts (both Priority & Non-Priority) from 01.04.2023 to 31.12.2023. The balance outstanding as on 31.12.2023 is Rs.29,896.64 Crore in 2,74,976 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 31.12.2022)	3,070.65	4,410.94	88,006	7,481.59	2,31,176	23,768.14
FY 2023-24 (Upto 31.12.2023)	3,464.57	4132.39	75,887	7,596.96	2,74,976	29,896.64

Against a target of **Rs.6,614.50 Crore** under Priority Sector Housing Loan, the achievement as of 31.12.2023 is **Rs.3,464.57 Crore** which is **52.38%** of the target.

Bank wise performance as on 31.12.2023 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	2,887.04
UCO Bank	594.65
Union Bank of India	593.70
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	60.31
Punjab & Sind Bank	26.89
Orissa State Co-Op. Bank	2.86

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	597.05
HDFC Bank	324.49
IDBI Bank	202.44
BOTTOM 3 PERFORMING BANKS	
**	

** 6 Banks viz. Indus Ind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, RBL Bank, Tamilnadu Mercantile Bank and Yes Bank have not sanctioned any Housing Loan during the FY 2023-24 upto 31.12.2023.

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 31.12.2023 as provided by NHB (National Housing Bank) is given below –



PMAY-CLSS Status as on 31-12-2023 for Odisha			
S.No.	Scheme Name	Net Households (units in thousands)	Net Subsidy Amount (in ₹ crore)
1	EWS/LIG-Old	0.9	13.9
2	EWS/LIG-New	4.2	92.7
Sub-Total (A)		5.1	106.6
3	MIG-I	2.9	57.7
4	MIG-II	0.7	13.3
Sub-Total (B)		3.6	71.0
Grand Total (A)+(B)		8.7	177.6

The PLI wise Performance- EWS/LIG & MIG as on 31.12.2023 (Odisha) is given in **Annexure-4**.

2.1.c Export Credit

All Commercial Banks have disbursed Rs.3,841.25 Crore against the target of Rs. 7,435.96 Crore under Export Credit from 01.04.2023 to 31.12.2023 which is 51.66% 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	3,835.58	81.18
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	3,841.25	51.66

2.1.d Target under Advance to Weaker Section

As per the Master Direction of RBI on Priority Sector Lending- Targets and Classification updated as on July 27, 2023 the target under advance to weaker section for FY 2023-24 is 12% of ANBC. The achievement under advance to weaker section as of 31st December 2023 is Rs.1,10,789.68 Crore which is 30.78% of the target.



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	31.12.2023
Public Sector	67.45	68.70	68.12	68.99
Private Sector	77.88	79.27	80.61	79.94
RRBs	49.39	49.35	53.99	56.25
Cooperative	170.84	130.22	134.05	130.72
Small Finance Bank	133.09	151.06	158.55	166.89
State	80.77	81.44	81.75	82.50

The bank-wise CD ratio as of 31.03.2023, 30.09.2023 and 31.12.2023 is given below:

BANKS	Mar-23	Sept-23	Dec-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Punjab & Sind Bank	170.76	128.96	1,145.74	1,653.35	144.30
Bank of Maharashtra	190.28	185.99	1,451.31	1,707.83	117.68
Punjab National Bank	78.14	92.01	22,870.64	21,592.13	94.41
Bank of Baroda	79.64	77.61	11,873.14	9,266.99	78.05
Bank of India	80.83	78.81	19,509.47	1,5126.30	77.53
Canara Bank	77.35	72.60	19,651.26	14,298.61	72.76
UCO Bank	61.74	64.01	21,632.93	15,603.67	72.13
Indian Bank	77.14	71.34	16,987.37	12,096.12	71.21
Union Bank of India	72.20	68.90	37,307.46	25,699.90	68.89
State Bank of India	61.26	62.36	1,73,104.33	1,08,692.21	62.79
Indian Overseas Bank	61.69	62.25	8,553.74	5,331.00	62.32
Central Bank of India	47.07	52.26	4,197.25	2,311.80	55.08
Public Sector Banks	67.45	68.12	3,38,284.64	2,33,379.91	68.99
The South Indian Bank Ltd.	31.35	337.71	79.23	216.70	273.51
City Union Bank	213.28	189.65	22.79	41.91	183.91
Karnatak Bank Ltd.	139.19	132.11	518.66	648.34	125.00
Indus Ind Bank	126.23	129.43	5,860.13	7,033.61	120.02
Federal Bank	116.47	117.23	1,432.39	1,640.94	114.56
IDFC Bank	129.81	117.59	2,589.65	2,899.79	111.98



DCB Bank Ltd	109.41	99.57	1,627.34	1,634.18	100.42
Kotak Mahindra Bank Ltd	139.19	112.13	2,202.50	2,161.61	98.14
Yes Bank	136.00	99.37	1,721.17	1,622.50	94.27
RBL Bank	44.61	76.88	872.73	697.04	79.87
HDFC Bank	72.18	77.98	30,573.32	23,668.14	77.41
Axis Bank Ltd	72.56	73.88	27,700.12	20,576.49	74.28
ICICI Bank	70.51	72.21	26,211.38	19,312.24	73.68
Bandhan Bank	76.34	76.13	3,544.53	2,570.41	72.52
IDBI Bank	65.34	70.07	5,720.57	4,012.05	70.13
Karur Vysya Bank	37.31	39.28	367.88	138.87	37.75
Laxmi Vilas Bank	26.45	37.12	99.28	31.95	32.18
Tamilnadu Mercantile Bank Ltd.	227.87	24.70	107.02	25.36	23.70
Standard Chartered Bank	4.80	0.00	0.00	0.00	0.00
Private Sector Banks	77.88	80.61	1,11,250.68	88,932.13	79.94
Odisha Gramya Bank	50.80	54.23	15,787.04	8,898.45	56.37
Utkal Grameen Bank	46.70	53.53	8,381.35	4,695.68	56.03
Regional Rural Banks	49.39	53.99	24,168.39	13,594.13	56.25
RIDF NABARD			40,489.71		
Suryoday Small Finance	322.29	277.93	332.75	906.61	272.46
ESAF Small Finance Bank	192.16	230.23	75.00	161.73	215.64
Ujjivan Small Finance Bank	235.00	399.50	371.62	660.12	177.63
Utkarsh Small Finance	115.40	120.68	467.77	691.41	147.81
Jana Small Finance Bank	121.14	125.14	876.74	1124.72	128.28
Small Finance Bank	170.84	158.55	2,123.89	3,544.59	166.89
Orissa State Co-Op. Bank	137.32	134.05	26,201.55	34,251.06	130.72
TOTAL	80.77	81.75	5,02,029.14	4,14,191.54	82.50

The details of bank wise deposit, advances, and important banking key indicators as on 31.12.2023 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 31.12.2023, CD ratio of Odisha Gramya Bank is 56.37% and that of Utkal Grameen Bank is 56.03%.



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 31.12.2023

District Wise CD ratio (%) as on 31.03.2023, 30.09.2023 & 31.12.2023 for all Districts of Odisha

(Amt in Rs. Cr.)

Districts	Mar-23	Sept-23	Dec-23		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	303.89	267.72	7,817.28	21,464.88	274.58
BOUDH	144.65	157.11	1,636.36	2,422.25	148.03
KALAHANDI	120.93	143.63	6,215.38	8,699.04	139.96
RAYAGADA	130.62	132.26	4,850.87	6,353.17	130.97
SONEPUR	122.29	125.21	2,908.27	3,578.28	123.04
BARGARH	108.66	109.49	8,267.31	9,148.74	110.66
JAJPUR	119.20	116.78	13,813.76	15,225.50	110.22
SAMBALPUR	101.41	107.69	28,769.10	30,960.40	107.62
NUAPADA	107.06	108.49	2,535.86	2,695.21	106.28
NABARANGPUR	98.17	98.92	2,998.84	3,128.39	104.32
BOLANGIR	93.02	94.10	9,190.10	9,056.94	98.55
NAYAGARH	92.4	92.95	5,237.67	5,036.49	96.16
BHADRAK	89.11	90.90	8,631.25	7,816.15	90.56
DHENKANAL	80.99	81.72	8,464.90	6,917.02	81.71
KENDRAPARA	74.41	76.23	8,519.99	6,722.78	78.91
KHURDA	75.51	77.54	1,70,844.43	1,33,441.15	78.11
MALKANGIRI	71.05	74.95	2,260.54	1,759.12	77.82
KORAPUT	72.29	74.20	8,002.95	6,195.15	77.41
KANDHAMAL	73.94	72.85	3,216.67	2,474.64	76.93
GANJAM	71.05	75.00	28,502.33	21,893.57	76.81
BALASORE	69.05	70.58	18,113.25	13,693.04	75.60
DEOGARH	64.74	66.14	1,941.84	1,330.77	68.53
GAJAPATI	61.41	63.39	3,121.46	2,088.57	66.91
ANGUL	73.92	64.98	18,241.95	11,868.89	65.06
CUTTACK	62.96	64.00	39,378.76	25,475.59	64.69
PURI	62.48	61.09	13,422.13	8,599.96	64.07
JAGATSINGHPUR	49.90	57.26	13,845.93	8,840.63	63.85
MAYURBHANJ	55.27	55.50	15,433.93	9,432.37	61.11
SUNDARGARH	66.06	62.32	29,975.63	18,236.51	60.84



KEONJHAR	61.37	60.68	15,870.39	9,636.35	60.72
TOTAL	80.77	81.75	5,02,029.14	4,14,191.54	82.50

There is no district with CD ratio below 60% as on December 31, 2023.

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Expanding and Deepening of Digital Payments Ecosystem

(a) 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.

Further, In view of successful and timely implementation of the project, RBI had proposed rest 26 districts for making them 100% digitally enabled in a time bound manner. 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 on 31.03.2024.

So far, the coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) of freezed savings accounts is 95.56% and freezed current accounts is 92.16% as of 31.12.2023.

Bank wise and district wise progress as on 31.12.2023 is given in **Annexure- 6**.

In order to digitize all merchants in the 26 districts a VC meeting by RBI was conducted on 18.01.2024 wherein, it was decided that the identification of merchants will be done by the bank branches as per service area approach in rural areas. In case of urban areas LDMs will allocate wards to banks having major presence in the ward to identify merchants.

SLBC vide letter dated 09.02.2024 had shared the list of district wise GPs (in case of rural area) and Wards (in case of urban area) and the allottee banks identified by respective LDMs and requested all allottee banks to conduct the survey as per prescribed Survey Form. After collecting the survey forms from the branches, the State controlling office of each bank will have to consolidate the branch wise data and submit one consolidated sheet to SLBC latest by 16.02.2024. As no bank has submitted the same, SLBC vide letter dated



26.02.2024 requested the banks to submit it by 29.02.2024. All banks are requested to complete the survey and submit the consolidated report on digitization status of merchants by 15.03.2024.

3.2 Banking Network in Odisha

Total banking network in Odisha as on 31.12.2023 is 55,228.

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

Parameter	March- 23	June- 23	Sept-23	Dec-23	Increase over March 2023	Increase over Sept 2023
No. of B&M Branch	5,774	5,791	5,812	5,845	71	33
No. of BC	48,923	42,959	42,299	41,698	-7225	-601
No. of ATM	7,627	7,676	7,756	7,685	58	19
Total Banking Network	62,324	56,426	55,867	55,228	-7096	-549

The no. of B & M branches and ATM as on 31.12.2023 has increased in comparison to 30.09.2023.

However, the decrease in number of BCs from 30th September 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 1,836).

Bank Branch, ATM & BC Network in ODISHA- Rural Area				
Description	31.03.2023	30.06.2023	30.09.2023	31.12.2023
Branch	3,054	3,047	3,060	3,062
ATM	1,815	1,833	1,871	1,850
BC	33,571	29,940	29,738	29,683

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area				
Description	31.03.2023	30.06.2023	30.09.2023	31.12.2023
Branch	1,526	1,543	1,536	1,525
ATM	3,138	3,155	3,139	3,131
BC	7,571	6,857	6,400	6,102

Bank Branch, ATM & BC Network in ODISHA- Urban Area				
Description	31.03.2023	30.06.2023	30.09.2023	31.12.2023
Branch	1,193	1,201	1,216	1,258
ATM	2,674	2,688	2,685	2,704
BC	7,781	6,162	6,161	5,913

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	2,632*	3,824
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* Within the boundary of the GP.

Adding to the banking infrastructure in Odisha State, 8,828 numbers of facility

IPPB Branch	IPPB Access Points			
	As on 31.03.2023	As on 30.06.2023	As on 30.09.2023	As on 31.12.2023
33	8,069	8,275	8,828	8,828

access points of IPPB are available as on 31.12.2023 through its 33 branches.

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	Population of the G.P	NO. OF VILLAGES	Service Area of the Bank as provided by LDM	STATUS AS ON 31.12.2023
1	MALKANGIRI	CHITRAKONDA	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	CHITRAKONDA	JANTRI	2042	16	SBI, Chittrakonda	As reported by SBI, both the GPs will be covered under BC services which by 31/03/2024.
3	MALKANGIRI	CHITRAKONDA	POPULUR	3308	14	SBI, Chittrakonda	

3.3 Operations of Business Correspondents (BCs).

As of 31.12.2023, there are 41,698 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of 31st December 2023 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	Dec-23		
Public Sector Banks	11,903	12,104	12,740	13,111	12,874	12,546
Private Sector Bank	35,131	28,938	27,628	26,639	20,613	22,460
RRBs	1,793	1,819	1,833	1,840	1,198	1,840
SFBs	96	98	98	108	108	108
Total	48,923	42,959	42,299	41,698	34,793	36,954



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 1,836)

The bank wise detail is given in **Annexure-7**.

3.4 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 19 brick & mortar branches have are opened by banks.

Sl. No.	Name of Bank	No. of B & M branches opened as of 31.01.2024	Location
1	Suryoday SFB	4	Badjode GP, Mayurbhanj Dist., Naktisimoda GP, Nabarangpur Dist., Patasundarpur GP, Puri Dist. and Kodipari GP, Rayagada Dist.
2	Punjab & Sind Bank	3	Paramahansa GP, Cuttack Dist., Bankati GP, Mayurbhanj Dist. and Kinabaga GP, Sambalpur Dist.
3	UCO Bank	2	Raniola GP, Cuttack Dist. and Hajipur GP, Jagatsinghpur Dist.
4	Canara Bank	2	Boirgaon GP, Nuapada Dist. and Dandabadi GP, Koraput Dist.
5	Jana SFB	2	Baunslaga GP, Sambalpur Dist. and Gadabandhogoda GP, Keonjhar Dist.
6	Indian Bank	1	Samanga GP, Puri Dist.
7	Punjab Nation Bank	1	Ballam GP, Sambalpur Dist.
8	IDFC First Bank	1	Singeswar GP, Khurda Dist.
9	AXIS Bank	1	Dhaneswar GP, Jajpur Dist
10	ICICI Bank	1	Parchipara GP, Nabarangpur Dist.
11	Ujjivan SFB	1	Dhelua GP, Sundargarh Dist.
	Total	19	

Updated status as of 31.01.2024 is given below-

STATUS AS ON 31.12.2023	SBI	OSCB	Others	Total
Branch Opened			19	19
Branch to be Opened shortly.	2		7	9



GP building not found suitable	14		0	14
Not Feasible	12	11	81	104
Survey Completed, Permission awaited from appropriate authority		31	30	61
Survey Not Yet Started			21	21
Survey Ongoing			42	42
Grand Total	28	42	200	270

The GP wise detailed status is given in **Annexure-8**

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India has identified 14 villages in Odisha for opening brick and mortar branches. SLBC in consultation with respective LDMS has allocated all the villages to different banks. Out of these 14 villages, brick and mortar branches are already opened in 10 villages.

No. of Villages Identified	No. of Branches Opened	No. of Branches yet to be Opened
14	10	4

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 4 villages latest by 31.12.2023 by taking all possible measures to resolve any issues faced.

Status of opening of B & M branch in these 4 villages is given below-

District	Sub District	Village	Allocated Bank	Status
Nabarangapur	Raighar	Hatigan	Central Bank of India	As informed by the bank there is no suitable premises present in Hatigan village for opening of a Brick & Mortar branch. They have taken up the matter with District Administration for providing premises at panchayat office, Hatigaon which is under



				<p>construction.</p> <p>SLBC vide letter dated 30.11.2023, 30.01.2024 and 26.02.2024 has requested the Finance Dept. to provide necessary infrastructure in the village for opening of the branch.</p>
Nabarangapur	Raighar	Haldi	Punjab National Bank	As reported by bank, sol ID has been allotted by their HO and branch will be operational by 31.03.2024.
Koraput	Pottangi	Kandili	Indian Bank	<p>District administration has handed over the BNRGSK building Petru which is within 5 km of Kandili to the Bank and they have started civil work for opening of the branch.</p> <p>Tentative date for opening the branch at Petru is 31.03.2024.</p>
Koraput	Boipariguda	Mathpada	Bank of Baroda	<p>As reported by Bank of Baroda there is no suitable premises present in Mathpada village for opening of a Brick & Mortar branch. Internet Connectivity through leased line is also not available.</p> <p>SLBC vide letter dated 30.11.2023, 30.01.2024 and 26.02.2024 has requested the Finance Dept. to provide necessary infrastructure in the village for opening of the branch.</p>

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

As per Jan Dhan Darshak GIS web portal, there were 60 unbanked villages in the State as of 30.09.2023. After consultation with LDMs, SLBC had allocated all 60 unbanked villages to the banks for providing banking facility within 5 km radius of the village.

As on 31.01.2024 only 10 villages are remaining unbanked details of which is given in **Annexure- 9**.



3.6 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 31.12.2023 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. The number of GPs and BHQs having active connectivity is 2,013 i.e. 50.45 % (reduced from 2,057 GPs as on 30.09.2023).

Regarding Phase-II, all 3,065 GPs/ BHQs are connected through aerial optical fiber cable out of which 2434 GPs and BHQs having active connectivity i.e. 79.41% (reduced from 2,527 GPs as on 30.09.2023).

As reported by BBNL all connected GPs/ BHQs are service ready as of 31.12.2023.

The district wise details are given at **Annexure –10**.

3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 31.12.2023, cumulative number of accounts opened under PMJDY is 2,10,32,802 and total deposit in these accounts is Rs. 9,362.21 Crore. Out of total PMJDY accounts as on 31.12.2023, Rupay Card issued in 1,50,74,286 accounts.

The performance regarding opening of PMJDY accounts as of 31.12.2023 (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	Up to 31.12.2023	% Achievement
14,50,000	2,86,078	6,55,178	10,48,337	72.30 %

Bank wise and District wise performance on PMJDY as on 31.12.2023 is available in **Annexure – 11**.

3.8 Performance by Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes for the FY 2023-24 upto December 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	Up to 31.12.2023	
PMJJBY	16,00,000	4,10,402	7,44,638	13,30,146	83.13 %
PMSBY	30,00,000	14,58,534	30,58,423	42,85,737	142.86 %
APY	4,46,060	62,898	1,93,540	3,31,508	74.32 %



Bank wise performance in the 3 Social Security Schemes is available at **Annexure- 12,13 & 14.**

Viksit Bharat Sankalp Yatra (VBSY).

Government of India launched the “Viksit Bharat Sankalp Yatra” in rural and urban areas of all the districts on 15.11.2023 upto 26.01.2024. One of the main objectives of this campaign is to raise awareness through outreach activities to achieve saturation of schemes. Under this campaign, IEC vans are scheduled to reach each Gram Panchayat for outreach programme under the supervision of district administration and Gram Panchayat. The objectives of the VBSY are as follows:

1. Reaching the unreached- reach out to the vulnerable who are eligible under various schemes but have not availed benefit so far.
2. Dissemination of information and generating awareness about schemes.
3. Learning from the citizens- Interaction with beneficiaries of government schemes through personal stories/ experience sharing.
4. Enrolment of potential beneficiaries through details ascertained during the Yatra.

VBSY progress status as of 19.02.2024 for Odisha State is given below:

State Name	Total No of GPs	No of GPs Covered	PMJDY Sourced	PMJJBY Sourced	PMSBY Opened	MUDRA Sourced	SUPI Opened	APY Sourced
Odisha	6,798	5,553	72,606	1,24,860	2,02,777	13,893	1,021	34,937

District-wise status as of 19.02.2024 is given at **Annexure-15.**

Further, DFS, Govt. of India vide their communication dated 05.02.2024 informed that Ministry of Housing and Urban Affairs (MoHUA) has decided to continue the VBSY urban campaigns in the States /UTs including Odisha from 05.02.2024 to 25.02.2024 which is further extended upto 29.02.2024. In Odisha VBSY continued in five Municipal Corporations viz. Bhubaneswar, Cuttack, Berhampur, Sambalpur and Rourkela.

3.9 Status of actual Financial Literacy Camps conducted

As per the information submitted by LDMs and Banks during the quarter ended 31st December 2023 a total number of 11,333 financial literacy camps are



conducted through 6,527 rural branches and 4,806 camps are conducted through 30 Financial Literacy Centres operating in the State.

The district wise Financial Literacy Camps conducted by rural branches & FL Centres are given in **Annexure- 16**.

3.10 Financial Literacy Centers (FLC)

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

Details of 4 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
UCO Bank	3	Angul, Bhadrak and Jagatsinghpur.	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 and Jagatsinghpur districts the matter has been taken up with HO. Respective LDMs are given additional charge to conduct Financial Literacy Camps.
Bank of India	1	Mayurbhanj.	As reported by the bank, process have been initiated for appointment FL Counsellor.

3.11 Centers for Financial Literacy (CFL) Project

In phase-I of the Centre for Financial Literacy (CFL) project in Odisha, the Reserve Bank of India allocated 52 CFLs to four banks. In phase-II, RBI Central Office, Mumbai collaborated with Modern Organization for Truth, Harmony & Economic Reality (MOTHER) and VIDs as implementing partners, resulting in the allocation of 52 CFLs in 17 districts to DHAN Foundation (26 CFLs), MOTHER (19 CFLs), and VIDS (7 CFLs), effectively doubling the total to 104 CFLs and ensuring coverage across 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 31.12.2023 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 17,705 and number of individuals participated in these Financial Literacy Awareness Programs is 4,74,999.

Name of the Bank	No. of CFL Operationalized as of 31.12.2023	FLAPs Conducted			No. of participants		
		Quarter ending 30.06.2023	Quarter ending 30.09.2023	Quarter ending 31.12.2023	Quarter ending 30.06.2023	Quarter ending 30.09.2023	Quarter ending 31.12.2023
Bank of India	35	5,873	5,493	6,329	1,41,926	1,31,174	1,65,833
State Bank of India	38	5,336	5,631	6,838	1,22,208	1,23,062	1,79,086
UCO Bank	22	3,379	2,861	3,788	77,795	68,963	98,697
Union Bank of India	9	688	664	750	25,233	25,804	31,383
TOTAL	104	15,276	14,649	17,705	3,67,162	3,49,003	4,74,999

Name of the NGO	No. of FLAP conducted			No. of Members Attended		
	Quarter ending 30.06.2023	Quarter ending 30.09.2023	Quarter ending 31.12.2023	Quarter ending 30.06.2023	Quarter ending 30.09.2023	Quarter ending 31.12.2023
DHAN Foundation	11,822	12,524	14,980	2,90,744	2,98,595	4,06,477
MOTHER	3,122	1,823	2,440	60,385	33,925	50,585
VIDS	332	302	285	16,033	16,483	17,937
Grand Total	15,276	14,649	17,705	3,67,162	3,49,003	4,74,999

The performance report of the 104 CFL locations is given in **Annexure – 17**.

3.12 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, Bhubaneswar, during the FY 2023-24 up to December 31, 2023, NABARD has sanctioned a total of Rs. 70.39 Lac under the Financial Inclusion Fund (FIF), with Rs.155.43 Lac allocated to eight banks including SBI,



UCO Bank, Canara Bank, PNB, Union Bank of India, OGB, UGB, and ESAF SFB, and Rs. 14.96 Lac sanctioned to other agencies.

NABARD has disbursed Rs.373.62 Lac to 15 banks and Rs. 101.51 Lac to other agencies during FY 2023-24 up to 31.12.2023.

(Amount in Rs. Lac)	Budget	Banks			Other Agencies			Total
		30.06.23	30.09.23	31.12.23	30.06.23	30.09.23	31.12.23	31.12.23
Sanctioned	589.00	NIL	71.48	155.43	NIL	14.96	14.96	170.39
Disbursed including previous sanctions	1202.70	NIL	199.24	373.62	NIL	100.13	101.51	475.13

Details are given at **Annexure- 18**.

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

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

Performance of the 10 Aspirational districts as of 31.12.2023 in the KPIs in comparison to the Benchmark/Aspirational Target as reported by NITI Aayog is given below.

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
	Jan'20	Dec'23	% Ach	Jan'20	Dec'23	% Ach	Jan' 20	Dec'23	% Ach	Jan' 20	Dec'23	%Ach
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				15,882			41,168			5,241		
Bolangir	91,640	1,32,383	102	3,581	16,123	165	12,005	43,782	144	1,609	4,181	145
Dhenkanal	94,898	1,29,430	100	6,308	21,026	215	21,854	49,525	163	1,964	6,086	211
Gajapati	90,970	1,20,268	93	2,738	15,577	159	8,092	38,847	128	1,706	4,591	159
Kalahandi	72,899	1,09,113	84	2,046	11,945	122	7,306	32,332	107	937	3,086	107
Kandhamal	77,817	1,07,155	83	2,898	16,244	166	11,818	41,969	138	1,193	4,269	148
Koraput	72,387	1,09,892	85	3,228	14,335	147	8,555	31,972	106	1,069	4,183	145
Malkangiri	63,248	1,00,683	78	2,035	17,831	182	5,213	34,972	115	716	3,323	115
Nabarangpur	64,668	1,05,157	81	2,482	12,686	130	7,609	27,901	92	910	2,705	94
Nuapada	87,177	1,24,940	96	3,215	20,688	212	10,941	47,976	158	1,143	3,696	128
Rayagada	72,970	1,03,984	80	4,045	16,132	165	9,767	34,361	113	1,445	4,549	158



From the above table, it is observed that Bolangir and Dhenkanal districts have achieved 100% benchmark under the parameter Operative CASA Per lakh population. In PMJJBY all districts have achieved 100% benchmark. Only Nabarangpur district has not achieved 100% benchmark under PMSBY and APY.

As of September 30, 2023, there were 33 unbanked villages in these 10 aspirational districts. However as of December 31, 2023, only 6 villages remained as unbanked, all located in Malkangiri district.

Sr. No.	Name of Village	Sub Dist.	Allotted Bank	Reason/s for non-achievement as on 31.12.2023
1	Adarladi	Chittrakonda	HDFC Bank Ltd	As reported by bank the village is having a very low population (90 only).
2	Panaspadar	Jodamba	State Bank of India	Internet connectivity not available. SLBC has taken up the matter with Finance Dept. Govt. of Odisha.
3	Anguraguda	Mudulipada	State Bank of India	Sourcing of CSP under process, due to unavailability of interested candidate
4	Bengapani	Mudulipada	State Bank of India	Sourcing of CSP under process, due to unavailability of interested candidate
5	Ghisingibeda	Mudulipada	State Bank of India	Sourcing of CSP under process, due to unavailability of interested candidate
6	Koprakut	Chittrakonda	State Bank of India	Sourcing of CSP under process, due to unavailability of interested candidate

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 31.12.2023 is given below:

KPIs (Per lakh Population)	Ach. (Dec' 23)	National (Feb' 24)	Target	% Ach to national benchmark
CASA	1,09,113		1,19,714	91.14%
PMJJBY	11,945		6,405	186.49%
PMSBY	32,332		19,003	170.14%



APY	3,086	2,770	111.41%
MUDRA	48,746	48,937	99.61%

As of 30.09.2023 there were three villages in the district identified as unbanked in JDD GIS APP. As of 31.01.2024 there is no unbanked village in Kalahandi district as per JDD app.

3.14 FI Index- List of Identified Geographies (District) for Adequate Focus.

The Financial Inclusion (FI) Index has been constructed to measure the extent of financial inclusion across the country in a holistic manner and three iterations of the FI Index have been published for the years 2021, 2022 and 2023.

With reference to FI Index 2023, under usage parameters, it is observed that two districts in Odisha namely Nabarangpur and Malkangiri fall in the bottom 10 percentile of per capita distribution of Number of Deposit Accounts and Number of Credit Accounts.

In this connection, the issues related to improvement in usage parameters (number of deposit and credit accounts) in the identified districts, are to be taken up and given special focus during the discussions in the DCC meetings of the said two districts.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

Bank Wise Status of applications in SAFAL portal as of 31.12.2023 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	1328	11	784	314	219
Bank of India	218	5	76	18	119
Central Bank of India	32	5	16	3	8
Punjab National Bank	137	4	34	21	78
Union Bank of India	102	2	33	10	57
Bank of Maharashtra	5	1	1	3	0



Canara Bank	62	1	39	10	12
Odisha Gramya Bank	99	1	12	7	79
Punjab & Sind Bank	3	1	0	1	1
UCO BANK	147	1	65	45	36
Indian Bank	72	1	0	0	5
Axis Bank	5	0	0	3	5
Bandhan Bank Ltd	8	0	0	3	10
Bank of Baroda	13	0	1	0	0
Federal Bank	1	0	0	0	1
HDFC Bank	1	0	2	2	2
ICICI Bank Ltd.	6	0	2	0	3
IDBI Bank	5	0	8	58	5
OSCB	40	0	33	6	1
Utkal Grameen Bank	197	0	51	35	111
TOTAL	2481	33	1157	539	752

REJECTION REASON ANALYSIS		
REASON FOR REJECTION	NO OF APPLICATIONS	PERCENTAGE
IMPROPER DPR	471	40.71
WRONG APPLICATION	193	16.68
UNSATISFACTORY DUE DILLIGENCE	190	16.42
COULDN'T REACH CUSTOMER	87	7.52
APPLCIANT NOT INTERESTED	76	6.57
INSUFFICIENT COLLATERALS	49	4.24
OTHERS	39	3.37
INSUFFICIENT DOCUMENTS	38	3.28
LOANS AVAILED OUTSIDE SAFAL	14	1.21

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

All the Banks have disbursed **Rs. 53,298.40 Crore** to Agriculture Sector under Annual Credit Plan for FY 2023-24 which is **90.68 %** of the total Annual target of **Rs. 58,776.16 Crore** allotted to different Banks.

(Amt in Rs. Cr.)

Particulars	FY 2022-2023 (upto 31.12.2022)			FY 2023-2024 (upto 31.12.2023)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Crop Loan	35,156.06	25,469.09	72.45	37,805.35	30,849.91	81.60
Term Loan	6,918.76	4,032.74	58.29	7,852.98	5,881.62	74.90
Allied Advance	6,485.61	6,190.64	95.45	7,664.73	7,505.75	97.93
Farm Credit	48,560.43	35,692.47	73.50	53,323.06	44,237.28	83.18



Agriculture Infra	1,882.27	1,519.73	80.74	2,112.46	1,844.67	87.32
Ancillary Activities	2,043.97	3,854.28	188.57	3,340.64	7,216.45	216.02
Agri Total	52,486.66	41,066.48	78.24	58,776.16	53,298.40	90.68

Bank Category Wise Target Vs Achievement under ACP as on 31.12.2023 Amt. in Rs. 'Crore'

Banks	FY 2022-2023 (upto 31.12.2022)			FY 2023-2024 (upto 31.12.2023)		
	Annual Target	Achievement	Achievement %	Annual Target	Achievement	Achievement %
PSBs	24,362.96	18,030.61	74.00	29,036.14	25,295.14	87.12
PVTs	7,055.03	7,078.52	100.33	8,217.62	9,774.68	118.95
RRBs	31,68.98	2,100.37	66.27	3,509.65	2,921.90	83.25
SFBs	229.11	1211.36	528.72	444.78	1,275.10	286.68
OSCB	17,670.59	12,645.62	71.56	17,567.97	14,031.59	79.87
Total	52,486.66	41,066.48	78.24	58,776.16	53,298.40	90.68

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	
Utkal Grameen Bank	110.09	ESAF Small Finance Bank	826.18
Canara Bank	108.67	Yes Bank	789.07
Bank of Maharashtra	106.32	RBL Bank	502.68
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Central Bank of India	71.95	The South Indian Bank Ltd.	9.83
Odisha Gramya Bank	63.35	City Union Bank.	0.00
Punjab & Sind Bank	11.15	Tamilnadu Mercantile Bank Ltd.	0.00

Bank wise performance of Agriculture from 01.04.2023 to 31.12.2023 is available at **Annexure- 19**

Agriculture (Crop Loan):

All Banks have disbursed **Rs. 30,849.91 Crores** under Crop Loan against annual target of **Rs.37,805.35 Crores** achieving **81.60 %** of the annual target.

Amt. in Rs. 'Crore'

Banks	FY 2022-2023 (upto 31.12.2022)				FY 2023-2024 (upto 31.12.2023)			
	Annual Target	Achiev	Achiev %	Avg. Loan size in Rs.	Annual Target	Achiev	Achiev %	Avg. Loan size in Rs.
PSBs	12,498.95	9,428.81	75.44	98,246.86	14,256.96	12,402.83	86.99	1,41,409.35
PVTs	3,458.31	1,542.16	44.59	1,47,627.4	3,730.15	2,541.04	68.12	1,96,207.18
RRBs	2,177.12	1,736.49	79.76	56,353.02	2,341.31	2,085.44	89.07	67,830.66



SFBs	104.35	153.38	146.98	55,929.11	204.20	0.00	0.00	0.00
Co-op Banks	16,917.33	12,608.25	74.53	49,045.48	17,272.73	13,820.59	80.01	52,011.62
Total	35,156.06	25,469.09	72.45	64,146.38	37,805.35	30,849.91	81.60	77,683.02

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

Rabi 23-24 Target	Rs. 17,012.41 Cr.	Achievement %
Achievement as on 31.12.2023	Rs. 9,563.16 Cr.	56.21

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	163.64
Central Bank of India	132.24
Indian Overseas Bank	107.71
BOTTOM 3 BANKS	
Indian Bank	67.23
Punjab & Sind Bank	13.27
Bank of Maharashtra	6.54

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Laxmi Vilas Bank	1403.78
Federal Bank	340.93
Axis Bank	130.53
BOTTOM 3 BANKS	
**	

**12 Banks namely Bandhan Bank, City Union Bank, Indusind Bank, Kotak Mahindra Bank, RBL 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 31.12.2023.

Agriculture (Term Loan):

All Banks have disbursed **Rs. 22,448.49 Crores** under Agriculture Term Loan against target of **Rs.20,970.81 Crores** achieving **107.05 %** of the target.

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

Banks	Amt. in Rs. 'Crore'					
	FY 2022-2023 (upto 31.12.2022)			FY 2023-2024 (upto 31.12.2023)		
	Target	Achiev.	%	Target	Achiev.	%
PSBs	11,864.01	8,601.80	72.50	14,779.18	12,892.30	87.23



PVTs	3,596.72	5,536.36	153.93	4,487.47	7,233.64	161.20
RRBs	991.86	363.88	36.69	1,168.34	836.46	71.59
SFBs	124.76	1,057.98	848.03	240.58	1,275.10	530.01
Co-op Banks	753.26	37.37	4.96	295.24	211.00	71.47
Total	17,330.61	15,597.39	90.00	20,970.81	22,448.49	107.05

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	201.61
Utkal Grameen Bank	140.15
Punjab National Bank	131.55
BOTTOM 3 BANKS	
Odisha Gramya Bank	35.06
Central Bank of India	13.50
Punjab & Sind Bank	13.50

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Yes Bank	1008.20
ESAF Small Finance Bank	935.6331
Suryoday Small Finance Bank	607.263
BOTTOM 3 BANKS	
Karur Vysya Bank	0
City Union, South Indian Bank	0
Tamilnadu Mercantile Bank Ltd.	0

4.3 Kissan Credit Card (KCC)

Banks have disbursed **33,45,917** numbers of KCC accounts amounting to **Rs.21,818.85 Crore** from 01.04.2023 to 31.12.2023. Total outstanding balance as on 31.12.2023 is **Rs.36,058.52 crore** in **52,19,023** KCC accounts

Rs. In Crores

Banks	FY 2022-2023 (upto 31.12.2022)					FY 2023-2024 (upto 31.12.2023)				
	No. of KCC Issued			Balance O/S		No. of KCC Issued			Balance O/S	
	No. (in actuals)	Amt (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amt (in Cr.)
PSBs	6,46,092	3,820.62	59,134.30	10,89,844	7823.46	2,46,472	6,752.56	2,73,968.83	10,64,959	7,523.03
PVTs	31,095	616.79	1,98,356.65	1,59,537	2096.75	43,074	800.24	1,85,782.58	2,05,487	2,864.32
RRBs	2,56,256	1,413.66	55,165.93	4,38,063	2627.98	2,41,499	1,501.06	62,155.95	4,46,396	2,798.90
SFBs	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00
Co-op Banks	23,92,928	11,884.46	49,664.93	34,07,179	17349.55	28,14,072	12,764.99	45,361.28	35,02,181	22,872.28
Total	33,26,371	17,735.53	53,317.96	50,94,623	29897.74	33,45,917	21,818.85	65,210.37	52,19,023	36,058.52

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	12,764.99	Axis Bank Ltd	533.90
State Bank of India	4,978.36	HDFC Bank	167.26
Utkal Grameen Bank	1,076.18	ICICI Bank	41.98
BOTTOM 3 BANKS		MJOR BANK WITH NIL PERFORMANCE	
Central Bank of India	7.14	Bandhan Bank	0
Punjab & Sind Bank	0.00	IndusInd Bank	0
Bank of Maharashtra	0.00	IDFC First Bank	0

The Bank wise achievement made under KCC as on 31.12.2023 is available at **Annexure -20**.

4.4 Crop Insurance (Pradhan Mantri Fasal Bima Yojana –Implementation during Rabi 2023-24 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 during Rabi 2023-24 Crop Season in Odisha State vide their resolution no.13136/Coop dated 20.11.2023.

The Farmers' share of premium up to 2.00 hectares per farmer is borne by State Govt. However, a token money of Rs.1.00 per application is 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	RABI 2022-23	RABI 2023-24
	(01.10.2022 to 31.12.2022)	(01.10.2023 to 31.12.2023)
No of Farmers	28,774	1,33,609
No of Enrolments (Both loanee & non loanee)	1,88,688	6,51,722
Area Insured (000'ha)	33.17	105.45
Sum Insured (Rs. In Crores)	242.09	729.57
Farmers Premium (Rs. In Crores)	3.44	0.45
State Premium (Rs. In Crores)	3.44	30.13
GOI Premium (Rs. In Crores)	3.44	18.38
Gross Premium (Rs. In Crores)	10.32	48.96



4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

As per the letter no.DAFE-AB-MISC-0020-2020- 144/A&FE, dated 02.01.2024 , received from the Department of Agriculture & FE, Government of Odisha, regarding approved revised district-wise targets under BALARAM scheme for FY 2023-24, SLBC vide letter no. SLBC/ODI/2023-24/837 dated 10.01.2024 has circulated the revised Bank-wise target under BALARAM scheme for the FY 2023-24.

The performance under the scheme as on 31.12.2023 is given below :

Banks	Target (No of JLG)	No of JLGs sent to Bank	No of JLGs disbursed	Pending applications as on 31.12.2023
PSBs	23,767	6,457	850	5,607
PVTs	6,234	282	39	243
RRBs	10,175	2,115	103	2,012
SFBs	2,403	0	0	0
Co-op Banks	22,421	11,073	6,678	4,395
Total	65,000	19,927	7,670	12,257

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

Department of Agriculture & farmers' Empowerment, Govt. of Odisha vide notification no DAFE-AB-MISC-0020-2020-24665/A&FE dated 07.11.2023 has issued special directives enabling provision for forming/nurturing/financing JLGs under BALARAM by three tier short term credit cooperative societies. The JLGs eligible as per the eligibility criteria mentioned in operational guidelines which are formed, nurtured, and financed by PACs/LAMPs are covered under BALARAM Scheme.

4.6 Agriculture Infrastructure Fund:

As of 31.12.2023 out of 1577 applications sponsored to various banks, 1056 cases have been sanctioned amounting to Rs. 756.51 Crores. Banks have rejected 398cases, and 123 cases are pending with various banks. Details are given below:

Quarter	Sponsored	Sanctioned	Sanction Amnt In Rs. Crores	Rejected/Denied	Pending
31.03.2023	787	467	269.00	226	94
30.06.2023	976	620	361.23	281	75
30.09.2023	1214	737	623.49	321	156



31.12.2023	1577	1056	756.51	398	123
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Bank-wise performance under AIF scheme is given in **Annexure-22**.

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that out of 141 forwarded applications 80 applications are pending with different banks amounting to Rs. 3.43 Crore & banks have sanctioned 60 applications amounting to Rs.1.99 Crores from 01.04.2023 to 31.12.2023.

(Rs. in Lakh.)

BANKS	FORWARDED TO BANKS 01.04.2023 TO 31.12.2023		SANCTIONED BY BANK FROM 01.04.2023 TO 31.12.2023		PENDING AS ON 31.12.2023		REJECTED AS ON 31.12.2023	
	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
Odisha Gramya Bank	11	14.90	9	13.00	2	1.90	0	0.00
Bank of India	13	127.00	8	107.30	5	19.00	0	0.00
Punjab National Bank	15	63.70	8	8.00	8	54.90	0	0.00
State Bank of India	42	114.25	7	8.35	31	102.40	2	2.00
Orissa State Co-Op. Bank	18	56.24	6	12.00	13	41.44	0	0.00
Canara Bank	6	21.80	5	5.00	3	18.00	0	0.00
UCO Bank	7	12.40	4	7.56	2	2.00	1	1.00
Central Bank of India	4	18.00	3	3.00	1	15.00	0	0.00
Indian Bank	4	5.80	3	3.00	1	1.00	0	0.00
Union Bank of India	6	34.00	3	3.00	3	31.00	0	0.00
Axis Bank Ltd	1	14.00	1	14.00	0	0.00	0	0.00
Bank of Maharashtra	1	15.00	1	13.50	0	0.00	0	0.00
Bank of Baroda	3	3.00	1	1.00	2	2.00	0	0.00
Indian Overseas Bank	3	16.40	1	1.00	2	15.40	0	0.00
HDFC Bank	3	3.00	0	0.00	3	3.00	0	0.00
IDBI Bank	1	33.51	0	0.00	1	33.51	0	0.00
Utkal Grameen Bank	3	3.00	0	0.00	3	3.00	0	0.00
TOTAL	141	556.00	60	199.71	80	343.55	3	3.00

4.8 Agriculture Allied Sectors

Banks have disbursed **Rs. 7505.75 Crores** against annual target of **Rs. 7,664.73 Crores** achieving **97.93 %** of the target as of 31.12.2023.

Performance of Banks under Allied Sectors

(Amt in Rs. Cr.)

Sector	Agriculture Allied Sectors (FY 2022-23) As of	Agriculture Allied Sectors (FY 2023-24) As of December 2023
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	December 2022							
	Target	Achv.	% Achv.	Annual Target	% Achv	% Achv	Achv	% Achv
					30.06.23	30.09.23	31.12.23	31.12.23
Dairy	2,117.00	1,683.82	79.54	2,551.83	21.76	42.24	2,286.98	89.62
Fishery	1,557.61	695.62	44.66	1,609.54	11.05	43.38	962.83	59.82
Poultry	1,228.36	876.57	71.36	1,566.43	18.79	56.04	1,257.07	80.25
AHSheep/Goatery/ Piggery	1,350.23	2,014.50	149.20	1,722.84	32.93	97.27	2,542.53	147.58
Other Allied Sector	232.42	920.13	395.89	214.09	58.94	227.72	456.34	213.15
TOTAL	6,485.61	6,190.64	95.45	7,664.73	22.45	62.85	7,505.75	97.93

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

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
State Bank of India	80.00
Odisha Gramya Bank	77.66
Bank of India	72.64
BOTTOM 3 PERFORMING BANKS	
Odisha State Co-operative Bank	7.56
Utkal Grameen Bank	1.21
Bank of Maharashtra	0.00

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
ESAF SFB	3322.87
RBL Bank	2072.20
Utkarsh SFB	1629.12
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 as compared to March 2023. However it is again increased to Rs. 487.54 Crores as on 30.09.23 and as on 31.12.2023 finance to other allied sector stood at Rs. 456.34 Crore. The main contributors are RBL Bank (Rs.191.47 crore), Yes Bank (Rs.82.20 Crore) and DCB Bank (Rs.47.17 crore).

Amount in Rs. Crores

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA						
Amt. In 'Rs. Crore'						
Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
968.46	4264.35	920.13	647.6	126.18	487.54	456.34

REPORTING IN "OTHERS" UNDER ALLIED SECTOR			
(Amount in Rs. Crores)			
BANK	Sep-23	Dec-23	INCREASE/DECREASE



RBL Bank	114.97	191.47	
Jana Small Finance Bank	219.38	0.00	
Yes Bank	0.00	82.20	
DCB Bank Ltd	40.38	47.17	
HDFC Bank	28.05	31.48	
ESAF Small Finance Bank	26.97	43.75	
IDFC Bank	25.03	25.37	
Indus Ind Bank	18.21	0.00	
Kotak Mahindra Bank Ltd	6.28	23.72	

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 31.12.2023 is given in **Annexure – 23**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

The performance of banks under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme as on 31.12.2023 is given below –

The Quarter wise comparison of performance under MKUY is given below.

Quarter	APPL. SPONSORED	APPL. SANCTIONED	APPL. REJECTED	APPL. PENDING
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
31.12.2023	4,959	1,718	1,218	2,023

The Sectoral performance under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme as on 31.12.2023 given below –

MKUY SECTORAL PROGRESS 31.12.2023				
Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending



Agriculture	1066	425	116	525
ARD	3312	1100	990	1222
Fishery	57	18	15	24
Horticulture	239	95	44	100
Inter Sectoral	285	80	53	152
TOTAL	4,959	1,718	1,218	2,023

In the Sub-Committee Meeting of SLBC on F&ARD held on 26.02.2024, the Deputy Director of APICOL requested all banks to adhere to the project evaluation guidelines, ensuring completion within the stipulated 21 days. Furthermore, he informed that all bank branches have to log in to the GO Sugam Portal and give input on Mirror account details using the branch-specific credentials provided by APICOL. He also emphasized that banks must ensure that evaluation reports, submitted for the release of subsidies, bear the valid signature of an empanelled valuer.

Bank wise progress made under Mukhyamantri Krushi Udyoga Yojana (MKUY) as on 31.12.2023 is given in **Annexure – 24**

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

Performance as of 31.12.2023 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	61,516	16,857	2,974	41,685
Fisheries	11,029	2,311	579	8,139
Total	72,545	19,168	3,553	49,824

COMPARISON	KCC AHD				KCC FISHERIES			
	31.03.23	30.06.23	30.09.23	31.12.23	31.03.23	30.06.23	30.09.23	31.12.23
No. of appl accepted	51,503	57,872	59,637	61,516	6,142	10,643	10,729	11,029
No. of appl sanctioned	15,827	16,387	16,640	16,857	967	2,222	2,281	2,311
No. of appl Pending	1,548	1,038	1,971	2,974	1,929	433	353	579
No of Appl Rejected	34,128	40,447	41,026	41,685	3,246	7,988	8,095	8,139

3 Banks having highest no. of pendency as of 31.12.2023 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications



Odisha State Cooperative Bank	883	Indian Overseas Bank (including OGB)	220
Indian Overseas Bank (including OGB)	748	State Bank of India	119
State Bank of India	580	Odisha State Cooperative Bank	101

Districts under 2 categories in terms of pendency as of 31.12.2023 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Balasore	1,027	Balasore	168
Jagatsinghpur	511	Puri	158
Puri	446	Bhadrak	74

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

Progress upto 31.12.2023 is given at **Annexure - 25**.

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 was from 01.10.2023 to 31.12.2023 and though the campaign period is over all banks are requested to complete the saturation of all PM-Kisan beneficiaries.

Detailed Bank-wise progress under Ghar Ghar KCC Abhiyan as on 31.12.2023 is given in **Annexure-26**.

4.11 Financing to FPOs (Farmers Producer Organization)

As per the data provided by NABARD, In the current FY as of December 31, 2023, NABKISAN has approved credit facilities totaling Rs 823.56 lakh for the benefit of 64 Farmer Producer Organizations (FPOs) in the current year covering 24 districts.

District Wise Progress as of 31.12.2023 regarding Finance to FPOs through NABAKISAN given is in **Annexure-27**.



In the Sub-Committee meeting of SLBC on Agriculture Credit held on 20.02.2024, the Director of Horticulture highlighted the need to extend the Credit Guarantee Fund Scheme to all banks involved in financing FPOs. The AGM of NABARD clarified that all banks supporting FPOs are eligible for coverage under the Credit Guarantee Fund Scheme, urging them to approve loans for FPOs. He also informed that the list of FPOs has been shared to all banks through SLBC.

All Banks in the State are requested to actively participate in financing to FPOs.

AGENDA NO. 5

Financing to MSME Sector

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

Target & Achievement as on 31.12.2023:

Against total target of **Rs.72,297.84 Crore**, total achievement as on **31.12.2023** is **Rs.60,037.16 Crore** which is **83.04%** of total target.

‘Amt. in Rs. Crore’

Sector	FY 2022-2023 (upto 31.12.2022)			FY 2023-2024 (upto 31.12.2023)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Micro Enterprises	20,807.33	19,533.04	93.88	25304.25	25,412.44	100.43
Small Enterprises	18,429.35	12,536.76	68.03	22412.36	21,148.85	94.37
Medium Enterprises	10,700.92	12,497.13	116.79	13013.6	12,006.29	92.26
Khadi & village	2,972.48	135.70	4.57	3614.88	241.69	6.69
Others under MSME	6,539.45	1,237.94	19.49	7952.75	1,227.89	15.44
TOTAL	59,449.53	45,940.57	77.28	72297.84	60,037.16	83.04

Banks	FY 2022-2023 (up to 31.12.2022)			FY 2023-2024 (up to 31.12.2023)		
	Annual Target	Achv.	Achv %	Annual Target	Achv.	Achv %
PSBs	42370.45	34006.34	80.26	49865.94	41456.26	83.14
PVTs	14011.79	10524.69	75.11	16591.23	16456.59	99.19
RRBs	2383.19	1316.74	55.25	3283.81	1950.09	59.39
SFBs	595.88	88.18	14.80	938.56	170.15	18.13
Co-op Banks	88.22	4.62	5.24	1618.3	4.07	0.25
Total	59449.53	45940.57	77.28	72297.84	60037.16	83.04



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

PSB,RRB& OSCB		PVT& SFBs	
BANK	ACHIVEMENT %	BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Indian Bank	96.83	ICICI Bank	156.13
Central Bank of India	92.01	HDFC Bank	125.31
Utkal Grameen Bank	91.85	Axis Bank Ltd	122.28
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Odisha Gramya Bank	40.42	RBL Bank	0.87
Punjab & Sind Bank	13.30	Suryoday SFB	0.29
Orissa State Co-Op. Bank	0.25	Yes Bank	0.00

The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 31.12.2022		Balance outstanding as on 31.03.2023		Balance outstanding as on 30.09.2023		Balance outstanding as on 31.12.2023	
	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	20,31,891	36,149.11	16,90,299	34,995.74	14,92,711	35,358.52	15,50,468	38,497.23
Small Enterprises	20,646	19,333.55	2,15,279	22,002.63	1,52,279	24,754.14	1,10,355	26,104.67
Medium Enterprise	48,219	19,224.21	35,977	20,299.41	39,622	21,683.83	38,958	22,388.51
Total MSME	22,82,756	74,706.87	19,41,555	77,297.78	16,84,612	81,796.49	16,99,781	86,990.41

Detailed report of Bank wise position under MSME is given at **Annexure – 28**.

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 31.12.2023 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
31.12.23	6,000	34,000.00	13,097	43,066.16	3,683	11,889.11	61.38	34.97	4,204	15,122.79

Against a physical target of 6000 units banks have sanctioned 3,683 accounts till 31.12.2023 which is 61.38% of target.

Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs	Private Sector Banks
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Name of the Bank	No. of applications sanctioned	Name of the Bank	No. of applications sanctioned
SBI	1,399	IDBI	71
Union Bank of India	415	Axis Bank	35
Bank of India	345	HDFC Bank	10

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	1,178	Axis Bank	159
Union Bank of India	480	HDFC Bank	115
Punjab National Bank	431	IDBI Bank	62

Banks like Bandhan Bank, City Union Bank, DCB Bank limited, ICICI Bank limited, IDFC First Bank limited, Indusind Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, DBS (LVB), RBL Ltd., South Indian Bank, Tamilnadu Mercantile Bank and Yes Bank have not sanctioned any loan under this scheme in spite of PMEGP loan applications have been sponsored to them.

The Bank wise achievement under PMEGP of Odisha for the year 2023-24 (up to 31.12.2023) is given in the **Annexure-29**.

Claim of Margin Money

As on 31.12.2023, total loan under PMEGP sanctioned by banks in 3,683 accounts involving Margin Money of RS.118.89 Crore. During the same period, banks have claimed Margin Money in 2,531 accounts involving Margin Money of Rs. 83.02 Crore and Margin Money disbursed in 1,575 accounts involving Rs.49.64 Crore. The Bank-wise Margin Money Claim status is given in Annexure-29.

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

The performance of this scheme as of 31.12.2023 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 31.12.23	No. of proposals rejected by Banks	No. of proposals pending at Banks
2,990	4,254	1,060	292	1,956	1,238

Top 3 banks with highest sanctions under PMFME:

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	417



Union Bank of India	127
UCO Bank	104

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

3 banks with highest number of pendency under PMFME :

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	470
Union Bank of India	159
Canara Bank	83

The bank wise performance under PMFME is given in **Annexure -30**.

It is reported that as on 31.12.2023, 150 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-31**.

5.4 Progress under Pradhan Mantri Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned 25,73,032 accounts with an amount of Rs. 15,711.19 Crore and disbursed Rs. 15,549.05 Crores as on 31.12.2023 during the financial year 2023-24.

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

Categories	FY 2023-24 (Upto 31.12.2022)				FY 2023-24 (Upto 31.12.2023)			
	No. of Accounts	Sanctioned Amount	Disbursed Amount	Average Credit (in lakhs)	No. of Accounts	Sanctioned Amount	Disbursed Amount	Average Credit (in lakhs)
Shishu	16,89,179	5,077.37	5,044.99	0.30	19,31,552	6,896.26	6,864.79	0.36
Kishore	2,90,176	3,493.36	3,390.60	1.17	6,10,514	5,998.83	5,923.66	0.98
Tarun	31,892	2,554.27	2,482.22	7.78	30,966	2,816.06	2,760.57	9.09
Total	20,11,247	11,125.00	10,917.81	--	25,73,032	15,711.15	15,549.02	--

The disbursement position under Mudra Sector (categories wise) for FY 2023-24 upto 31.12.2023 is given below.

Financial Institutions	FY 2023-24 (Up to 31.12.2023)
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	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	2,12,109	4,433.34
Private Sector Banks	14,29,449	6,907.67
Regional Rural Banks	9,010	140.08
Small Finance Banks	2,54,427	1,131.53
MFIs & NBFCs	6,68,037	2,936.40
Total	25,73,032	15,549.02

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

PSB & RRBs		PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores	Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	1122.12	IndusInd Bank	3410.29
Punjab National Bank	713.57	Bandhan Bank	1146.90
Canara Bank	667.38	IDFC First Bank	560.19
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
UCO Bank	80.30	Jana Small Finance Bank	1.02
Utkal Grameen Bank	22.77	South Indian Bank	0.20
Punjab & Sind Bank	11.35	Karur Vysya Bank	0.05

Bank wise, district wise & category wise report on PMMY is available in **Annexure-32**.

MUDRA Weaver Scheme

182 loan applications amounting to Rs.309.00 Lakhs have been sponsored to Banks from 01.04.2023 to 31.12.2023 out of which only 3 applications are sanctioned amounting to Rs.1.50 Lakhs and 179 applications are pending amounting to Rs. 307.50 Lakhs under MUDRA Weaver Scheme

Bank-wise details is given below:

Name of Bank	Forwarded to banks from 01.04.23 to 31.12.23		Sanctioned by Banks from 01.04.23 to 31.12.23		Pending as on 31.12.23	
	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs
SBI	182	309.00	3	1.50	179	307.50
Total	182	309.00	3	1.50	179	307.50

District-wise details is given below:

Name of	Forwarded to banks from	Sanctioned by Banks from	Pending as on
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District	01.04.23 to 31.12.23		01.04.23 to 31.12.23		31.12.23	
	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs
Boudh	174	293.00	3	1.50	171	291.50
Ganjam	8	16.00	0	0.00	8	16.00
Total	182	309.00	3	1.50	179	307.50

5.5 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.

The bank wise finance to Start Up for FY 2023-24 up to 31.12.2023 is given below.

BANKS	No of A/C sanctioned from 01.04.2023 to 31.12.2023	Amount sanctioned from 01.04.2023 to 31.12.2023 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	3	99.00	13	146.96
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	4	749.00	510	19,529.07
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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.

5.6 Stand Up India Scheme

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

As of 31st December 2023, **6,536** loan applications have been sanctioned & disbursed as per report by Stand-Up India.

Performance under Stand-Up India as of 31.12.2023 (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%	
31.12.2023	4,636	1,117	101.54	4,636	5,419	670.83	9,272	6,536	772.37
% Achievement		24.10%			116.89			70.50%	

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

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 31.12.2023

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	2,067
Union Bank of India	884
Punjab National Bank	522



BOTTOM 3 BANKS	
Utkal Grameen Bank	6
Federal Bank	2
Yes Bank Ltd.	1

The Bank-wise & District-wise performance is given in **Annexure- 33**.

5.7 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).

At the end of the period	(Amt in Rs. Cr.)	
	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 (31.12.2023)	39,050	4,209.25

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2023 to 31.12.2023 is available in **Annexure – 34**.

5.8 On boarding 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 2,20,35,259 MSMEs are registered on the platform in whole country and 4,78,159 MSMEs are registered in Odisha.

UDYAM Portal Registration							
31.03.2023		30.06.2023		30.09.2023		31.12.2023	
All India	Odisha	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	2,20,35,259	4,78,159

5.9 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.

5.10 PM Vishwakarma Yojana

To support the hard work of all the Vishwakarmas, on the occasion of 77th Independence Day, the 'PM Vishwakarma Yojana was announced. PM Vishwakarma is implemented as a Central Sector Scheme, fully funded by the Government of India, with an initial outlay of Rs 13,000 crore. The Scheme is conjointly implemented by the Ministry of Micro, Small and Medium Enterprises (MoMSME), the Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India.

MoMSME is the Nodal Ministry for the Scheme and Additional Secretary & Development Commissioner (MSME) in Ministry of MSME is the focal point for all aspects of implementation and coordination. PM Vishwakarma is 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 Vishwakarma scheme guidelines issued by Govt. of India for appropriate action by the lending institutions.

The scheme was initially rolled out in 254 districts of the country along with 15 districts of Odisha State. Now the scheme is rolled out in all districts of the country.

Process of Account verification through Bank Branches/ SLBC under PM Vishwakarma Scheme.

Bank details of the beneficiary will flow to Bank Branch for verification of Saving Account. The verification is to be done by login at PM Vishwakarma portal (<https://pmvishwakarma.gov.in>) in lending institution section > lending institution login by using their existing user credentials being used for Udyam Mitra Portal.

Bank Branch will verify the Saving Account details in PM Vishwakarma portal and submit. The submitted account details will be forwarded to SLBC.

SLBC will forward the saving bank account details of the beneficiary in the PM Vishwakarma portal by login at PM Vishwakarma portal (<https://pmvishwakarma.gov.in>) in lending institution section > SLBC login by using their existing user credentials being used for Udyam Mitra Portal and to monitor the follow of applications.

Information will flow to DFO.

DFO will approve the 3rd level of verification and banks details.

As on 26.02.2024 out of the 4,08,845 applications received, 3,01,307 applications are forwarded. 26,060 applications are not recommended and 81,478 applications are pending. District-wise details is given below:

DISTRICT WSIE PM VISWAKARMA 26.02.2024					
SL NO	DISTRICT	SPONSERED	APPROVED	REJECTED	PENDING
1	ANUGUL	6197	4440	726	1031
2	BALANGIR	19685	16223	964	2498
3	Baleshwar	30081	24301	2040	3740
4	BARGARH	6655	4626	1611	418
5	BHADRAK	24815	19273	2079	3463
6	BOUDH	1861	594	254	1013
7	CUTTACK	51173	42877	2129	6167



8	DEOGARH	2011	1544	244	223
9	DHENKANAL	15692	12150	2082	1460
10	GAJAPATI	1796	1152	167	477
11	GANJAM	35975	27786	1708	6481
12	JAGATSINGHAPUR	7802	5384	397	2021
13	JAJAPUR	42725	35888	2510	4327
14	JHARSUGUDA	4009	3359	164	486
15	KALAHANDI	10635	7907	195	2533
16	KANDHAMAL	2196	631	81	1484
17	KENDRAPARA	4141	2257	139	1745
18	KENDUJHAR	10667	9026	517	1124
19	KHORDHA	38802	13823	1164	23815
20	KORAPUT	7654	4068	413	3173
21	MALKANGIRI	2917	1763	173	981
22	MAYURBHANJ	11046	8775	898	1373
23	NABARANGPUR	1530	876	242	412
24	NAYAGARH	10233	8289	663	1281
25	NUAPADA	3237	2382	394	461
26	PURI	24943	19736	1682	3525
27	RAYAGADA	5665	4155	634	876
28	SAMBALPUR	5634	4017	451	1166
29	SONEPUR	3195	2045	810	340
30	SUNDARGARH	15873	11960	529	3384
Grand Total		408845	301307	26060	81478

5.11 CM-SRIM “Chief Minister’s Scheme for Reimbursement of Interest to MSEs”:

Finance poses a significant challenge for manufacturing MSMEs, underscoring the imperative for assistance. Hence, with the objective to alleviate the financial burden by reimbursing the interest they pay to banks on Working Capital Loans obtained, the State Govt. has launched the Chief Minister's Scheme For Reimbursement of Interest to MSMEs (CM-SRIM). Scheduled for implementation for the year 2023-24, this initiative aims to provide vital financial relief and support to manufacturing MSMEs, thus fostering their growth and sustainability.

Operational guidelines of the CM-SRIM Scheme is available in **Annexure-35**

Salient features of the CM-SRIM scheme:

Slabs of Reimbursement of Interest on working capital loan:



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

Eligibility:

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

Implementation

- First half – year (i.e. 01.04.2023 to 30.09.2023)
- Claim application extended up to 29.02.2024.
- Second half – year (i.e. 01.10. 2023 to 31.03.2024)
- Claim application by 30.06.2024.
- Reimbursement by 31.08.2024

Process:

- Portal based application & processing.
- Reimbursement through DBT

Role of Banks:

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

District-wise Status of CM SRIM scheme as on 07.02.2024 is available at **Annexure-36**.

5.12 Issues raised in the Town Hall Meeting on 29.12.2023 at Berhampur Ganjam.

RBI Bhubaneswar conducted a Town Hall meeting on MSME related issues at Berhampur, Ganjam district on December 29, 2023. More than 220 MSME entrepreneurs and bankers from Ganjam district participated in the event. During the interactive session, entrepreneurs raised their queries/issues faced by them w.r.t bank linkage, operational issues, etc. Some MSME customers complained that they don't get adequate time to discuss their issues with



concerned Branch Managers. They also requested banks to consider extension of banking business hours for MSME customers.

AGENDA NO. 6 Other Schemes

6.1 Introduction of new schemes "SWAYAM" and SWAYAM(U) by Government of Odisha.

Department of Panchayati Raj & Drinking Water, Govt. of Odisha vide notification no. 2743-PTI-PR-RH-Scheme-0002-2024 dated 15.02.2024 has circulated the guidelines for Interest Free Credit Guarantee Self Employment Scheme for Rural Youth namely "SWAYAM".

Department of Housing & Urban Development, Govt., of Odisha vide notification no.3784-HUD-HU-SCH-0004-2024 dated 15.02.2024 circulated the guidelines for Interest Free Credit Guarantee Self Employment Scheme for Urban Youth namely "SWAYAM(U)".

MoU in this regard has been signed by Govt. of Odisha with CGTMSE on 22.02.2024.

SLBC vide letter no. SLBC/ODI/2023-24/952 dated 16.02.2024 has circulated both the notifications to all banks to take necessary steps for implementation of the schemes in Odisha.

Detailed notifications regarding both the schemes is enclosed at **Annexure -37 & 38.**

6.2 MO GHARA (Government Assistance for Rural Areas)

The State Government of Odisha recognizes housing as a fundamental necessity for human survival and has taken a significant step towards fulfilling this need with the launch of the "Mo Ghara" scheme. Designed to ensure "Pucca House for All," this initiative aims to provide substantial financial assistance for the construction of durable houses. Spearheaded by the Panchayati Raj and Drinking Water Department, the scheme reflects a commitment to improve living conditions and nurturing community development across Odisha.

As per the information provided by Panchayati Raj & Drinking Water Department, Govt. of Odisha out of 2,35,982 proposals sponsored to different banks, document verification completed for 70,126 cases, field verification



completed for 16,676 cases, legal opinion obtained for 3,517, cases and 2,575 proposals are sanctioned as of 31.12.2023.

Bank-wise status details is available in **Annexure-39**.

6.3 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 31.12.2023, total 517 loan applications are sanctioned.

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

FY-2023-24	Total No. of application sponsored	No. of application sanctioned	No. of application pending	No. of application rejected
30.06.2023	1,743	127	1,610	6
30.09.2023	2,996	199	2,724	73
31.12.2023`	3,383	517	2,721	145

3 banks having highest no. of pendency is given below.

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	884
BCCB/DCCB/OSCB	802
Bank of India	275

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

The bank-wise details as on 31.12.2023 are given in **Annexure -40**.

6.4 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.12.2023, out of 1,10,191 applications sponsored, 86,879 applications are sanctioned & disbursement made in 82,257 accounts. 7,578 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
31.12.2023	1,10,191	86,879	82,257	7,578

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

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	No. of application sanctioned	Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	37,846	IDBI Bank	433
Union Bank of India	7,499	HDFC Bank	313
Canara Bank	7,440	Utkarsh SFB	122
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Punjab & Sind Bank	563	**	
Utkal Grameen Bank	13		
OSCB	0		

DCB Bank, DBS Bank, South Indian Bank, South Indian Bank, IDFC First Bank, RBL Bank, Standard Chartered Bank, Yes Bank and Jana SFB have not sanctioned a single application under PM SVANidhi scheme.

The bank wise achievement as on 31.12.2023 is given in **Annexure-41**.

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

During 01.04.2023 to 31.12.2023, Banks have extended credit of **Rs. 1,666.51** crore to 1,82,439 beneficiaries of Minority Community. The outstanding balance as on 31.12.2023 is Rs. 9,201.74 Crore in 10,63,835 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
2023-24 December 23	1,82,439	1,666.51	10,68,835	9,201.74

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

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. As of 31.01.2024, 3,73,307 SHGs have been credit linked with an amount of Rs. 14,946.60 crores, with average loan size of Rs. 4.00 lakh.

The Bank wise progress is detailed at **Annexure – 43**.

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.

Finance Department, vide letter no. 22306/F/FIN-PUIF-SLBC-0007-2021 dated 09.09.2022 has also advised all the Banks to adhere to the minimum loan size of SHGs as mentioned above.

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.

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. The progress of data sharing by banks as on 18.01.2024 is detailed at **Annexure – 44.**

Action:

- i. 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). Currently, a total of 2,318 BCAs are operational across the state.

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 as on 18.01.2024 is enclosed at **Annexure –45**

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.

7.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 563 loan applications under SEP-I, 232 loan applications under SEP-G and 1,559 applications under SHG-Bank linkage are disbursed as on 31.12.2023.

Category	For FY 2022-23 (upto 31.12.2022)			For FY 2023-24 (upto 31.12.2023)		
	Target	No. of loan disbursed	% of Achv.	Target	No. of loan disbursed	% of Achv.
Sep-I (Individual)	3000	794	26.47	3000	563	18.77
SEP-G (Group)	540	299	55.37	540	232	42.96
SHG Bank Linkage	6000	2,127	35.45	6000	1,559	25.98

Achievement figure upto December'23 is furnished at **Annexure-46**.

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 47 applications have been sponsored to banks and 42 applications are disbursed. All financing banks are requested to complete the disbursement of all 79 applications immediately.

The District-wise target and achievement is given in **Annexure-47**.

b) Prospective Plan under Bankable Income Generating Scheme for the Year 2023-24, 2024-25 and 2025-26

386 nos. of proposals have been received from 28 districts for financing 386 number of SC Women Self Help Groups under Bankable IGS during the period 2023-24,2024-25 and 2025-26. The year-wise proposals received from the districts along with the subsidy amount to be disbursed is given below:

Year	No. of SHG Groups	No. of beneficiaries to be assisted	Amount of Subsidy in Rs. 'Lakhs'
2023-24	207	2,089	858.24
2024-25	100	1,032	430.24
2025-26	79	822	356.49
Total	386	3,943	1,644.99

The district-wise proposals received under prospective plan is given in **Annexure- 48**.

A meeting was held on 29.02.2024 under the Chairmanship of Managing Director, OSFDC where the centrally sponsored scheme- PM AJAY, its objectives, and its components particularly Income Generating scheme were discussed. Banking Institutions play a key role in the process of implementation of Income Generating Scheme under Grant-In-Aid component. In this regard the MD, OSFDC informed that on receipt of funds from Govt. loan applications relating to the 2023-24 will be sponsored to banks for finance. Banks and LDMS are advised to give priority on disbursement of loan applications under OSFDC scheme.

AGENDA NO.8 NPA, Recovery & Security Creation.

8.1 NPA position as on 31.12.2023

- ❖ Total NPA as on 31.12.2023 is Rs.15,349.88 Crore, increased from Rs. 12,618.64 Crore as on 30.09.2023.
- ❖ The NPA % of the State as on 31.12.2023 is 4.80%.(Priority Sector 4.97%, Non-Priority Sector 0.21%)
- ❖ NPA % under MSME is 4.88% particularly NPAs under PMEGP & Mudra are very high.



Sector wise comparison of NPA %				
Sector	31.03.2023	30.06.2023	30.09.2023	31.12.2023
Short Term Crop Loan	9.59	8.39	8.50	8.18
Agriculture Term Loan	9.49	8.34	7.42	5.94
Agriculture Allied	5.21	5.57	5.03	5.24
Total Agriculture	7.98	7.92	7.67	7.17
MSME Sector	5.09	5.01	6.35	4.88
Education Loan	10.68	9.68	9.74	9.61
Housing Loan	2.63	2.44	2.45	2.51
Total Priority Sector	5.81	5.99	5.67	4.97
Total Advance	4.64	5.88	3.52	4.80

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 – 49**.

8.2 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 6,687 OPDR cases pending with different banks amounting to Rs.112.07 Crores.

Name of Bank	Total No. of cases as on March 31, 2023	No. of cases disposed off during (March-Dec) 2023	No of New Cases Filled During (March-Sept) 2023	No. of cases pending for disposal as on Dec 31, 2023	Amount involved. (in ₹ Lakhs)
Odisha Gramya Bank	3,295	0	0	3,295	172.00
State Bank of India	3,110	32	8	3,086	5,254.87
ICICI Bank	107	35	101	173	5,170.81
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	69	122	6,687	11,207.35

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

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- It is reported that as of 31.12.2023, 805 numbers of applications involving Rs.581.01 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates. Out of the 805 total cases, 546 cases amounting to Rs. 419.52 Crore are pending for more than 60 days.

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 – 50**.

8.4 Mortgage of Khasmahal, Nazul, Abadi and Gramakantha Paramboke category of lands against loans.

Revenue and Disaster Management Department, Govt. of Odisha vide letter no.RDM-LRGEC-ANG-0003-2023-28591/R & DM dated 8th August 2023 addressed to MSME Department and All Collectors has advised OSFC and other financial institutions not to accept the Khasmahal, Nazul, Abadi and Gramakantha Paramboke category of lands as security assets for mortgage against loans, unless such lands are finally settled in favour of the occupants of the lands as per the provisions of OGLS Act and Rules.

Details of the letter is enclosed in **Annexure-51**.

8.5 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.

8.6 Registration Conveyance Deed

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

8.7 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.

8.8 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.

8.9 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.

AGENDA NO.9

Other Issues

9.1 RSETI

The overall number of candidates trained as on 31.12.2023 is 2,49,412 out of which 1,90,340 (**71.05%**) numbers are settled and 76,727(**44.37%**) trained candidates have been credit linked.

As on 31.12.2023 (FY 2023-24), **15,736** Rural Poor/NRLM target group youth have been trained against annual target of **15,243**(% of achievement =103.23 %)

Bank wise performance under Rural Poor / NRLM training as on 31.12.2023 for FY 2023-24 is as follows:

BANK	Target for FY 2023-24	Achievement 31.12.2023	% of Achievement 31.12.2023
Bank of India	1,106	1,179	106.60
Central Bank of India	539	294	54.55
Canara Bank(RUDSETI)	560	800	142.86
State Bank of India	8,211	8,722	106.22
UCO Bank	3,847	3,745	97.35
Union Bank of India	980	996	101.63
Total	15,243	15,736	103.23



The percentage of candidates settled with bank finance(credit linkage) as on 31.12.2023 (cumulative) is **103.23 %**.

The details are given in **Annexure –52**.

Status of Infrastructure related status in RSETIs (as on 31.12.2023)

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 NIRDP, extension work to be done.

State Director RSETI is requested to apprise the detailed issues.

9.2 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.



9.3 Calendar of SLBC Meetings for the year 2024.

As per RBI Master Circular no. RBI/2023-24/11 FIDD.CO.LBS.BC.No.04/02.01.001/2023-24 dated 03.04.2023 on Lead Bank Scheme(LBS), SLBC should prepare a yearly calendar of programmes (calendar year basis) in the beginning of the year itself, for conducting the meetings and should be circulated to all the concerned for necessary action at their end.

In view of the above, the yearly calendar of SLBC Meeting for the year 2024 in Odisha is circulated vide SLBC letter no. SLBC/ODI/2023-24/819 dated 04.01.2024.

The calendar of meetings is also given below:

Sl	Particular of Meeting	Quarter ended March-2024	Quarter ended June-2024	Quarter ended Sept-2024	Quarter ended Dec-2024
1	Reminder regarding submission of data by Banks/LDMs/ Govt. Deptt. to SLBC	15.03.2024	14.06.2024	13.09.2024	13.12.2024
2	Deadline for receipt of information/ data by SLBC Convenor Bank	15.04.2024	15.07.2024	15.10.2024	15.01.2025
3	Distribution of SLBC Agenda	20.04.2024	20.07.2024	19.10.2024	20.01.2025
4	Holding of SLBC Meeting	15.05.2024 (Wednesday)	14.08.2024 (Wednesday)	14.11.2024 (Thursday)	14.02.2025 (Friday)
5	Forwarding the Minutes of the meeting to all stakeholders	24.05.2024	23.08.2024	22.11.2024	24.02.2025
6	Follow up the action points emerged from the SLBC Meeting from SLBC Members	To be Completed (24.06.2024)	To be Completed (23.09.2024)	To be Completed (21.12.2024)	To be Completed (24.03.2025)

9.4 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.

9.5 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-53**.

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

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

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

9.7 Consideration of the proposal for reduction of frequency of the DLRC meetings.

As per the Lead Bank Policy of RBI, The DLRC (District Level Review Committee) is a forum to review the pace and quality of implementation of various programmes under the LBS in the district. DLRC meetings are chaired by the District Collector and attended by members of the DCC. Public Representatives, i.e., Local MPs/MLAs/ Zilla Parishad Chiefs are also invited to these meetings. The DLRC meetings should be convened by the Lead Banks at least once in a quarter. Lead Banks must fix dates of DLRC meetings, taking into account the convenience of the MPs.

The frequency of DLRC meetings, often hindered by the unavailability of public representatives, poses a challenge for lead banks in ensuring regularity. Thus the house may discuss on the proposal for reducing the frequency of DLRC meetings, aiming to facilitate consistent conduct of these meetings.

9.8 Recent Policy Changes (Government, RBI & NABARD)

The Reserve Bank of India, Central Office, Mumbai has issued the revised guidelines for Inoperative Accounts/ Unclaimed Deposits vide notification no.



DOR.SOG (LEG).REC/64/09.08.024/2023-24 dated January 1, 2024. The revised instructions shall come into effect from April 1, 2024.

Detailed notification of RBI in this regard is enclosed in **Annexure-54**

AGENDA NO.10

Any other matter with the permission of the Chair.