



BANKING AT A GLANCE IN ODISHA AS ON 30th SEPTEMBER 2024

Sl	Particulars	Sept'23 (Amt in Cr)	March'24 (Amt in Cr)	June'24 (Amt in Cr)	Sept'24 (Amt in Cr)
1	Total Deposit	4,84,534.22	5,27,479.10	5,34,284.86	5,50,609.74
2	Total Advance utilized in the state	3,96,109.68	4,03,616.89	4,06,373.59	4,20,376.37
	Total Advance Sanctioned and utilized in State	3,40,289.50	3,48,963.33	3,39,619.94	3,50,823.48
3	Total Business (Deposit + Advance)	8,80,643.90	9,31,095.99	9,40,658.45	9,70,986.11
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	81.75%	76.52%	76.06%	76.35%
5	Total PS Advance	2,13,843.70	2,05,772.61	2,05,648.50	2,05,478.36
	% of PS Advance to ANBC Benchmark - 40%	62.84%	58.97%	60.55%	58.57%
6	Agriculture Advance	1,06,543.58	94,200.41	93,947.12	95,885.63
	% of Agriculture Advance to ANBC Benchmark - 18%	31.31%	26.99%	27.66%	27.33%
7	MSME Advance	85,378.11	90,608.34	91,342.17	91,779.75
	% Of MSME Advance to ANBC	25.08%	22.48%	22.50%	21.83%
	Out of which, Micro Enterprises	35,358.52	41,624.18	42,637.91	43,119.88
	% Of Micro Enterprises Advance (Benchmark- 7.5 % of ANBC)	10.39%	10.31%	10.51%	10.26%
8	Advance to Weaker Section	1,10,335.27	1,27,408.13	1,29,479.48	1,30,893.43
	Advance to weaker section to % Of ANBC (Benchmark - 12.00%)	32.42%	36.51%	38.12%	31.14%
9	Education Loan B/o	2,232.51	2,269.31	2,246.87	2,687.73
10	Housing Loan B/o	28,140.86	31,033.76	31,096.33	32,700.06
11	Total DRI Advance	3,341.44	3,529.78	3,617.37	3,759.57
12	Total Advance to Minority community	8,668.58	8,875.51	9,851.81	10,638.47
	Advance to Minority community of % Of Total Priority Sector	4.05%	4.31%	4.79%	5.18%
13	Advance to Women	79,130.08	84,667.58	85,967.88	89,469.67
	% Of Advance to Women to ANBC	23.25%	24.26%	25.31%	21.28%
14	NPA in % (Average in the state)	3.52	4.19	4.19	4.30
	Public Sector Banks	3.61	4.73	4.66	5.08
	Private Sector Banks	2.12	2.36	2.38	2.30
	RRBs	13.19	11.63	10.90	10.12
	Cooperative Banks	3.04	3.38	3.80	4.19
	Small Finance Banks	1.04	3.18	3.21	3.53



SI	Particulars	Sept'23 (Amt in Cr)	March'24 (Amt in Cr)	June'24 (Amt in Cr)	Sept'24 (Amt in Cr)
15	Total No. of Branches	5,812	5,927	5,948	6,015
	a) Rural Branches	3,060	3,095	3,100	3,145
	b) Semi Urban Branches	1,536	1,552	1,564	1,572
	c) Urban Branches	1,216	1,280	1,284	1,298
16	% Achievement under ACP	56.07%	103.33%	26.72%	49.34%
	Agriculture	61.58%	118.14%	25.22%	53.00%
	MSME	60.73%	106.43%	33.50%	56.89%
	Women SHG Finance	38.43%	111.00%	10.00%	26.00%
	Export Credit	38.15%	56.86%	9.36%	16.07%
	Education	31.64%	63.15%	8.09%	16.74%
	Housing	38.11%	69.62%	8.73%	15.04%
	Social Infrastructure	1.67%	97.04%	6.67%	58.10%
	Renewable Energy	47.01%	93.84%	14.74%	19.60%
	Others	29.92%	68.08%	11.04%	25.88%
	Priority Sector Disbursement (Rs. In Crores)	89,873.44	1,65,621.13	56,257.86	1,03,889.09
Non Priority Sector Disbursement (Rs. In Crores)	71,324.21	1,20,625.65	45,796.46	1,45,345.12	
17	Lead Districts :	30	30	30	30
	State Bank of India	19	19	19	19
	UCO Bank	7	7	7	7
	Bank of India	2	2	2	2
	Union Bank of India	2	2	2	2
18	RSETIs :	30	30	30	30
	State Bank of India	17	17	17	17
	UCO Bank	7	7	7	7
	Bank of India	2	2	2	2
	CBI	1	1	1	1
	Union Bank of India	2	2	2	2
	RUDSETI : Canara Bank	1	1	1	1
19	FLCs	30	30	30	30
	State Bank of India	19	19	19	19
	UCO Bank	7	7	7	7
	Union Bank of India	2	2	2	2
	Bank of India	2	2	2	2



177th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 175th & 176th SLBC Meeting held on 06.09.2024 at Bhubaneswar.

The proceedings of the 175th SLBC meeting for March-24 along with Special SLBC meeting on Financial Inclusion, Financial Literacy and Digital Payment for the FY 2023-24 and 176th SLBC meeting for June-24 of Odisha held on 06.09.2024 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2024-25/610 dated 21.10.2024. 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 FY 2024-25, as of 30.09.2024, the total Priority Sector loan disbursement amounts to Rs. 1,03,889.11 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 49.34% under the Annual Credit Plan (ACP).</p> <p style="text-align: right;">'Amt. in Rs. Crore'</p> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th colspan="5" style="text-align: center;">Target vs Achievement under ACP-FY 2024-25</th> </tr> <tr> <th style="width: 20%;">Total Target</th> <th style="width: 15%;">Achv. As on 30.06.2024</th> <th style="width: 15%;">% of Achv</th> <th style="width: 15%;">Achv. As on 30.09.2024</th> <th style="width: 15%;">% of Achv.</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">2,10,546.35</td> <td style="text-align: right;">56,257.86</td> <td style="text-align: center;">26.72</td> <td style="text-align: right;">1,03,889.11</td> <td style="text-align: center;">49.34</td> </tr> </tbody> </table>	Target vs Achievement under ACP-FY 2024-25					Total Target	Achv. As on 30.06.2024	% of Achv	Achv. As on 30.09.2024	% of Achv.	2,10,546.35	56,257.86	26.72	1,03,889.11	49.34														
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2,10,546.35	56,257.86	26.72	1,03,889.11	49.34																											
2	Banks to increase lending to education and housing sector	<p style="text-align: right;">'Amt. in Rs. Crore'</p> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 30%;">Scheme Name</th> <th style="width: 35%;">Disbursement as on 30.06.2024</th> <th style="width: 35%;">Disbursement as on 30.09.2024</th> </tr> </thead> <tbody> <tr> <td>Education</td> <td style="text-align: right;">177.91</td> <td style="text-align: right;">366.38</td> </tr> <tr> <td>Housing</td> <td style="text-align: right;">1,960.58</td> <td style="text-align: right;">4,279.08</td> </tr> </tbody> </table>	Scheme Name	Disbursement as on 30.06.2024	Disbursement as on 30.09.2024	Education	177.91	366.38	Housing	1,960.58	4,279.08																				
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Education	177.91	366.38																													
Housing	1,960.58	4,279.08																													
3	The ticket size of crop loan is to be increased specially by RRBs & Cooperative Bank.	<p>The average ticket size for crop loan of RRBs and Co-operative Banks given below:</p> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 5%;">Banks</th> <th colspan="3" style="width: 33%;">FY 2023-24</th> <th colspan="3" style="width: 33%;">FY 2024-25 (30.06.2024)</th> <th colspan="3" style="width: 33%;">FY 2024-25 (30.09.2024)</th> </tr> <tr> <th style="width: 10%;">No. of A/c</th> <th style="width: 10%;">Amt. in Rs. Crore</th> <th style="width: 13%;">Avg. ticket size in Rs.</th> <th style="width: 10%;">No. of A/c</th> <th style="width: 10%;">Amt. in Rs. Crore</th> <th style="width: 13%;">Avg. ticket size in Rs.</th> <th style="width: 10%;">No. of A/c</th> <th style="width: 10%;">Amt. in Rs. Crore</th> <th style="width: 13%;">Avg. ticket size in Rs.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Banks	FY 2023-24			FY 2024-25 (30.06.2024)			FY 2024-25 (30.09.2024)			No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.										
Banks	FY 2023-24			FY 2024-25 (30.06.2024)			FY 2024-25 (30.09.2024)																								
	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.																						



		RRBs	360151	2318.31	64370.42	140712	1019.77	72472.34	241429	1482.48	61404.25
		OSCB	3658426	19184.81	52440.07	761894	3773.08	49522.34	1804468	9522.95	52774.30
4	All banks have to process the applications under various schemes in a time bound manner to reduce pendency	Name of Scheme	No. Of Applications forwarded to Banks as on			No. Of Applications sanctioned as on			No. Of Applications Pending as on		
			Mar-24	June-24	Sept-24	Mar-24	June-24	Sept-24	Mar-24	June-24	Sept-24
		PMEGP	17146	2848	7806	5341	409	1693	3495	2306	3952
		PMFME	5323	253	706	1399	102	224	1649	113	268
		MKUY	6368	6440	6856	2071	2523	2998	2957	2428	2283
		SUY	3488	2209	2209	1128	208	224	2209	1922	1427
		AIF	2221	2500	2938	1389	1756	768	341	109	324
5	All banks to ensure 100% digitization in 26 districts by 30.09.2024	14 districts have achieved 100% digitalization in both SB & CA. Remaining 12 districts have achieved 100% digitalization in CA but achieved more than 99.90% in SB A/cs (Due to one bank OGB).									
			Freezed as on 31.03.2023			% of coverage as on 30.03.2024			% of coverage as on 01.11.2024		
		Savings Account	3,46,28,578			96.88%			99.90%		
		Current Account	4,71,565			91.36%			100.00%		

AGENDA NO.2

Annual Credit Plan / CD Ratio

2.1 Target vs. Achievement of Annual Credit Plan (ACP) 2024-25 under Priority Sector

As of September 30, 2024, in the current financial year 2024-25, the total Priority Sector loan disbursement amounts to Rs. 1,03,889.11 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 49.34% under the Annual Credit Plan (ACP).

Comparative- Sectoral Target Vs Achievement under ACP 2024-25 as on 30.09.2024.

(Amt in Rs. Cr.)

Particulars	FY 2023-2024 (up to 30.09.23)			FY 2024-2025				
	Target	Achv	% Achv	Target	Upto 30.06.24		Upto 30.09.24	
					Achv	% Achv	Achv	% Achv
Agri Total	58,776.16	36192.55	61.58	74,381.60	18,761.61	25.22	39,419.41	53.00
MSME Total	72,297.84	43,908.13	60.73	1,02,083.66	34,199.45	33.50	58,075.44	56.89



Education	1,153.35	364.91	31.64	1,356.87	109.71	8.09	227.09	16.74
Housing	6,614.50	2,520.63	38.11	7,221.85	630.65	8.73	1,086.24	15.04
Export Credit	7,435.96	2837.01	38.15	8,443.26	790.16	9.36	1356.82	16.07
Other PS	13,255.64	4,050.21	30.55	17,059.11	1,766.28	10.35	3,724.11	21.83
Priority Sector Total	1,60,280.22	89,873.44	56.07	2,10,546.35	56,257.86	26.72	1,03,889.11	49.34

Bank group wise Achievement under ACP 2024-25 as on 30.09.2024

(Amt in Rs. Cr.)

Bank Group	FY 2023-2024 (up to 30.06.23)			FY 2024-2025				
	Target	Achv	% Achv	Target	Upto 30.06.24		Upto 30.09.24	
					Achv	% Achv	Achv	% Achv
Public Sector Banks	98,688.20	53,468.20	54.18	1,27,287.18	33,890.79	26.73	63,574.61	49.95
Private Sector Banks	31,640.40	19,650.69	62.11	45,436.54	15,114.48	33.27	23,567.60	51.65
Regional Rural Banks	8,159.58	5,462.66	66.95	11,204.25	2,695.52	24.06	5,317.73	47.46
Co-operative Banks	20,010.71	9,944.33	49.70	22,186.80	3,887.23	17.52	10,397.64	46.86
Small Finance Bank	1,781.33	1,347.54	75.65	4,431.58	669.84	15.12	1,131.54	25.53
Total	1,60,280.22	89,873.44	56.07	2,10,546.35	56,257.86	26.72	1,03,889.11	49.34

The top 3 and bottom 3 performing banks (ACP-Priority Sector) as on 30.09.2024 are given below:

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
State Bank of India	55.73
Indian Overseas Bank	52.63
Central Bank of India	51.85
BOTTOM 3 PERFORMING BANKS	
Punjab National Bank	41.78
Indian Bank	40.24
Punjab & Sind Bank	2.55

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
RBL Bank	97.67
DBS Bank(e-LVB)	96.68
Federal Bank	91.41
BOTTOM 3 PERFORMING BANKS	
Ujjivan SFB	13.03
City Union Bank	0.00
Tamilnadu Mercantile Bank Ltd	0.00

The top 3 and bottom 3 performing Districts under ACP-Priority Sector as on 30.09.2024 are given below :

DISTRICT	ACHIEVEMENT %
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DISTRICT	ACHIEVEMENT %
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TOP 3	
Jharsuguda	71.49
Sundargarh	63.76
Bolangir	62.66

BOTTOM 3	
Koraput	37.57
Gajapati	36.47
Kandhamal	33.96

District wise & Bank wise achievement as on 30.06.2024 is detailed in **Annexure-1.**

2.1.a Education Loan

During the current FY 2024-25, as on 30.09.2024 the total disbursement under Education loan is Rs. 366.38 Crores in 13,741 accounts and the Balance outstanding as on 30.09.2024 is Rs. 2687.73 Crores in 49,867 accounts.

Performance under education loan is given below.

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2023-24, September 2024	364.91	60.81	425.72
FY 2024-25, June 2024	109.71	68.20	177.91
FY 2024-25, September 2024	227.09	139.29	366.38

(Amt in Rs. Cr.)

Against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 30.09.2024 is **Rs.227.09 Crore** which is **16.79%** of the target.

The top 5 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	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Central Bank of India	44.41
Bank of Maharashtra	43.59
Canara Bank	36.75
UCO Bank	27.77
Union Bank of India	27.44
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	0.59
OSCB	0.30
Utkal Grameen Bank	0.13

PVT BANKS & SFB	
Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
IDBI Bank	12.72
ICICI Bank	5.42
Axis Bank Ltd.	4.38
Karnataka Bank Ltd.	3.86
HDFC Bank	1.21
BOTTOM PERFORMING BANKS	
**	

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



Mercantile Bank, Yes Bank, ESAF SFB, Jana SFB, Suryoday SFB, Ujjivan SFB and Utkarsh SFB have not sanctioned any education loan from 01.04.2024 to 30.09.2024

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

2.1.b Housing Loan

During the current FY 2024-25, all banks have disbursed Rs.4,279.08 Crore (both priority and non-priority) from 01.04.2024 to 30.09.2024. The balance outstanding as on 30.09.2024 is Rs.32,700.06 Crore in 2,71,556 accounts.

Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of A/cs	Amount	No. of A/cs	Balance outstanding
FY 2023-24, September 2023	2,520.63	2,362.52	64,438	4,883.16	2,59,246	28,140.86
FY 2024-25, June 2024	630.65	1,329.93	32,552	1,960.58	2,61,635	31,096.33
FY 2024-25, September 2024	1,086.24	3,192.84	52,923	4,279.08	2,71,556	32,700.06

Against a target of **Rs.7,221.85 Crore** under Priority Sector Housing Loan, the achievement as of 30.09.2024 is **Rs.1,086.24 Crore** which is **15.04%** of the target.

Bank wise performance as on 30.09.2024 is available at **Annexure –3**.

The top 5 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		PVT BANKS & SFB	
Bank	ACHIEVEMENT %	Bank	ACHIEVEMENT %
TOP 5 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	50.46	DCB Bank	110.58
UCO Bank	43.86	IDFC Bank	30.24
Union Bank of India	38.71	HDFC Bank	12.93
Indian Bank	31.80	Bandhan Bank	9.77
Bank of India	28.54	Karnataka Bank	8.51
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
Punjab & Sind Bank	3.05	**	



Orissa State Co-Op. Bank	2.98		
Bank of Baroda	2.43		

** 7 Banks viz. Indus Ind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, RBL Bank and DBS(e-Laxmi Vilas) Bank, South Indian Bank and Tamilnad Mercantile Bank have not sanctioned any Housing Loan during the current FY 2024-25 till 30.09.2024.

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

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

The CLSS data of Odisha as on 30.09.2024 as provided by NHB (National Housing Bank) is given below –

PMAY-CLSS Status as on 30-09-2024 for Odisha			
SI No.	Scheme Name	Net Households (units in thousands)	Net Subsidy Amount (in ₹ crore)
1	EWS/LIG-Old	0.9	13.90
2	EWS/LIG-New	4.2	92.70
Sub-Total (A)		5.1	106.60
3	MIG-I	2.9	57.70
4	MIG-II	0.7	13.30
Sub-Total (B)		3.6	71.00
Grand Total (A)+(B)		8.7	177.60

The PLI wise Performance- EWS/LIG & MIG as on 30.09.2024 (Odisha) is given in **Annexure-3A**.

2.1.c Export Credit

During the current FY 2024-25 up to 30.09.2024, all banks have disbursed Rs.1,356.82 Crore against the annual target of Rs. 8,443.26 Crore achieving 16.07% of the target.

Performance under Export Credit is given below.



Export Credit			
FY	Target	Achv.	%Achv.
September'23	4,706.82	5,044.71	107.18
June'24	8,443.26	790.16	9.36
September'24	8,443.26	1,356.82	16.07

Bank Group	FY 2023-24 (30.09.2023)			FY 2024-25(up to 30.06.2024)		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Public Sector Banks	4,724.84	2,831.34	59.92	6,880.22	1,356.82	19.47
Private Sector Banks	2,048.37	5.67	0.28	1,442.17	0.00	0.00
Regional Rural Banks	176.51	0.00	0.00	23.53	0.00	0.00
Co-operative Banks	366.54	0.00	0.00	0.00	0.00	0.00
Small Finance Bank	119.70	0.00	0.00	97.34	0.00	0.00
Total	7,435.96	2,837.01	38.15	8,443.26	1,356.82	16.07

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 30th September 2024 is Rs.1,30,547.24 Crore which is 31.14% of ANBC.

2.2 CD Ratio (All Banks)

The CD ratio as of September'2024 increased to 76.35% from 76.06% as of June'2024.

CD Ratio comparison based on total utilization (Including loan sanctioned outside State) of credit in the State			
Banks	31.03.2024	30.06.2024	30.09.2024
Public Sector	68.69	67.83	66.89
Private Sector	78.48	79.1	81.22
RRBs	54.02	56.89	58.36
Cooperative	124.26	125.27	135.16
Small Finance Bank	166.54	161.02	154.47
State	76.52	76.06	76.35

The bank-wise CD ratio as of 31.03.2024, 30.06.2024 and 30.09.2024 is given below:

BANKS	March-2024	June-2024	September-2024
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	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharashtra	131.62	124.62	2108.89	2308.42	109.46
Bank of Baroda	79.66	72.05	12860.17	10857.56	84.43
Punjab National Bank	94.24	92.90	23992.31	19579.44	81.61
Bank of India	76.61	76.52	20358.77	15456.28	75.92
Canara Bank	74.08	70.05	22464.64	16090.74	71.63
Indian Bank	71.52	70.10	17923.23	12691.33	70.81
Union Bank of India	67.49	66.93	41985.11	28372.55	67.58
State Bank of India	62.86	62.91	188565.56	118663.98	62.93
Central Bank of India	61.08	62.94	4203.31	2644.43	62.91
Indian Overseas Bank	62.33	62.36	8726.78	5323.77	61.00
UCO Bank	65.69	66.91	24342.80	14736.98	60.54
Punjab & Sind Bank	133.81	33.69	1992.52	466.87	23.43
Public Sector Banks	68.69	67.83	369524.10	247192.35	66.89
Indus Ind Bank	110.19	117.35	6280.34	11398.45	181.49
Karnatak Bank	121.52	127.93	537.44	844.85	157.20
City Union Bank	162.88	162.07	29.13	44.25	151.91
DBS (e-Laxmi Vilas Bank)	19.13	24.85	116.86	175.72	150.37
Federal Bank	111.91	108.28	1406.64	1693.16	120.37
Kotak Mahindra Bank	99.65	114.67	2208.01	2545.20	115.27
IDFC Bank	98.08	98.00	3817.98	3585.03	93.90
DCB Bank Ltd	100.38	98.08	1962.11	1812.59	92.38
Yes Bank	105.24	96.66	2384.10	1987.36	83.36
ICICI Bank	72.11	74.13	28202.21	21853.67	77.49
IDBI Bank	72.04	74.26	6765.87	5118.46	75.65
Axis Bank	74.38	75.13	30269.97	22555.35	74.51
The South Indian Bank	152.33	79.97	202.94	146.75	72.31
Bandhan Bank	74.00	71.67	4177.22	3000.86	71.84
HDFC Bank	75.52	74.23	34134.09	23147.05	67.81
RBL Bank	72.18	59.94	1332.28	861.90	64.69
Karur Vysya Bank	36.58	36.73	319.20	128.45	40.24
Tamilnadu Mercantile	20.27	25.04	111.20	23.15	20.82
Standard Chartered	0.00	0.00	0.00	0.00	0.00
Private Sector Banks	78.48	79.10	124257.59	100922.24	81.22
Utkal Grameen Bank	52.15	55.49	8922.93	5281.77	59.19
Odisha Gramya Bank	55.08	57.65	16916.51	9797.49	57.92



Regional Rural Banks	54.02	56.89	25839.44	15079.26	58.36
Utkarsh SFB	320.14	508.80	192.47	932.47	484.48
ESAF SFB	846.09	574.85	68.38	322.21	471.20
Suryoday SFB	252.17	266.00	344.24	923.87	268.38
Ujjivan SFB	172.19	163.44	379.08	582.51	153.67
Jana SFB	79.73	80.82	1575.46	1192.78	75.71
Small Finance Bank	166.54	161.02	2559.62	3953.84	154.47
Orissa State Co-Op. Bank	124.26	125.27	28428.99	38423.21	135.16
RIDF NABARD				14805.45	
TOTAL	76.52	76.06	550609.74	420376.37	76.35

The details of bank wise deposit, advances, and important banking key indicators as on 30.09.2024 are available at **Annexure – 4**.

CD ratio of RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural labourer, small artisans, etc. However, the lower CD ratio hinders the fulfilment of credit aspiration of the people. As on 30.09.2024, CD ratio of Odisha Gramya Bank is 57.92% and that of Utkal Gramya Bank is 59.19%. In both the RRBs i.e., Odisha Gramya Bank & Utkal Gramya Bank to take all necessary steps for increasing the CD ratio.

2.3 CD Ratio (District-wise).

District Wise CD ratio (%) as on 31.03.2024, 30.06.2024 and 30.09.2024:

(Amt in Rs. Cr.)

DISTRICTS	Mar-24	Jun-24	Sep-24		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	246.77	228.32	8598.29	19098.03	222.11
KALAHANDI	106.34	105.17	6499.71	6871.46	105.72
JAJPUR	90.77	90.53	15342.09	15145.86	98.72
BOUDH	86.81	89.48	1825.57	1739.68	95.29
SAMBALPUR	106.06	94.79	30627.20	29181.21	95.28
BARGARH	87.75	85.98	8869.05	7997.52	90.17



SONEPUR	80.67	78.53	3098.16	2619.04	84.54
NAYAGARH	78.30	78.06	5627.34	4466.07	79.36
BOLANGIR	75.54	74.60	9854.12	7810.28	79.26
BHADRAK	74.73	74.97	9454.90	7486.97	79.19
NABARANGPUR	77.17	78.66	3311.45	2592.44	78.29
DHENKANAL	66.44	77.05	9243.83	7047.09	76.24
KHURDA	75.42	76.72	194750.13	144247.62	74.07
NUAPADA	66.72	69.75	2628.91	1860.81	70.78
GANJAM	63.95	65.70	30162.50	20174.32	66.89
KORAPUT	64.91	64.49	8723.38	5717.13	65.54
SUNDARGARH	55.30	54.28	32244.40	21082.09	65.38
BALASORE	63.96	64.26	19353.43	12527.77	64.73
CUTTACK	59.34	61.10	42032.36	26941.10	64.10
RAYAGADA	108.87	63.80	5333.76	3393.85	63.63
MALKANGIRI	57.96	58.50	2386.54	1478.10	61.94
KEONJHAR	55.86	65.07	16460.77	9773.27	59.37
ANGUL	63.57	61.50	20054.36	11797.41	58.83
JAGATSINGHPUR	57.52	54.74	14550.15	8453.45	58.10
KENDRAPARA	56.38	56.78	9381.24	5357.05	57.10
KANDHAMAL	55.57	56.42	3482.50	1964.23	56.40
DEOGARH	51.90	51.17	2120.80	1140.93	53.80
PURI	53.22	52.23	14662.10	7753.16	52.88
GAJAPATI	49.99	50.76	3373.98	1748.52	51.82
MAYURBHANJ	48.87	49.17	16556.73	8104.45	48.95
RIDF NABARD				14805.45	
TOTAL	76.52	76.06	550609.74	420376.37	76.35

AGENDA NO. 3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha as on 30.09.2024 stands at 59,191 with 6,015 Brick & Mortar branches, 45,565 BC Points and 7,611 ATMs.

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



Parameter	Sept-23	Mar-24	June-24	Sept-24	Increase over Sept-2023	Increase over June-2024
No. of B&M Branch	5,812	5,927	5,948	6,015	203	67
No. of BC	42,299	43,115	42,486	45,565	3,266	3,079
No. of ATM	7,666	7,690	7,653	7,611	-55	-42
Total Banking Network	55,777	56,732	56,087	59,191	3,414	3,104

Bank-wise and District-wise branch network is given in **Annexure-5**.

District-wise branch network per lakh population is at **Annexure-5A**.

Bank Branch, ATM & BC Network in ODISHA- Rural Area				
Description	30.09.2023	31.03.2024	30.06.2024	30.09.2024
Branch	3,060	3,095	3,100	3,145
BC	29,738	34,084	31,144	32,730
ATM	1,842	1,872	1,837	1,824

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area				
Description	30.09.2023	31.03.2024	30.06.2024	30.09.2024
Branch	1,536	1,552	1,564	1,572
BC	6,400	6,582	4,705	5,616
ATM	3,139	3,106	3,104	3,097

Bank Branch, ATM & BC Network in ODISHA- Urban Area				
Description	30.09.2023	31.03.2024	30.06.2024	30.09.2024
Branch	1,201	1,258	1,280	1,298
BC	6,162	5,913	2,449	7,219
ATM	2,688	2,704	2,712	2,690

As informed by IPPB, Bhubaneswar, 8,929 numbers of facility access points of IPPB are available as on 30.09.2024 through its 33 branches.

IPPB Branch	IPPB Facility Access Points				
	As on 30.09.2023	As on 31.12.2023	As on 31.03.2024	As on 30.06.2024	As on 30.09.2024
33	8,828	8,828	8,929	8,929	8,929



3.2 Operations of Business Correspondents (BCs).

As of 30.09.2024 there are 45,565 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of 30th September 2024 is given below.

Bank Type	Total BC Outlet				Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	Sept 23	March 24	June 24	Sept 24		
Public Sector Banks	12,740	15,015	15,054	15,281	14,564	14,566
Private Sector Bank	27,628	26,283	25,472	28,325	22,176	27,779
RRBs	1,833	1,856	1,857	1,858	1,216	1,216
SFBs	98	108	103	101	101	90
Total	42,299	43,262	42,486	45,565	38,057	43,651

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

It is reported that the information on BCs provided by Banks to RBI Central office is different from that reported to SLBC. SLBC has taken up with the banks for reconciliation and submission of actual data to SLBC.

3.3 Status of Financial Literacy Camps conducted

As per the information submitted by LDMs and Banks, in FY 2024-25 during the quarter ended 30th Sept 2024 a number of 9,315 financial literacy camps are conducted through 3,145 rural branches and 1,386 camps are conducted through 30 Financial Literacy Centers operating in the State.

The district wise Financial Literacy Camps conducted by rural branches & FL centers are given in **Annexure- 7**.

3.4 Financial Literacy Centers (FLC)

Financial Literacy Centers 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 5 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 & Jagatsinghpur.	<p>For FLC in Angul district, UCO Bank has advertised inviting applications from candidates on 10.08.2023 but no application has been received. ZO has taken up the matter with the Head Office.</p> <p>In case of Bhadrak & Jagatsinghpur district, the advertisement inviting application for appointment of FL counsellor was published in paper in Sept 23 & May 24. No application has been received. ZO has taken up the matter with the Head Office.</p> <p>In the meanwhile, LDMS of respective districts are given charge to function as FL counsellor.</p>
Bank of India	2	Mayurbhanj & Keonjhar	<p>As reported by BOI, the FL counsellor in Mayurbhanj dist. was appointed on 05.10.2024.</p> <p>In case of Keonjhar dist. the process for appointment FL Counsellor was completed in May 2024. However, the selected candidate did not join. The have restarted the selection process and assured that the post will be filled up by the end of November 2024.</p>

3.5 Centers for Financial Literacy (CFL) Project

The Centre for Financial Literacy (CFL) project in Odisha involves the allocation of 104 CFLs to 3 NGOs viz. DHAN Foundation (78 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) covering all blocks 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, MOTHER and VIDs in quarter ending 30.09.2024 total number of FLAPs (Financial Literacy Awareness Programme) conducted is



17,474 and number of individuals participated in these Financial Literacy Awareness Programs is 4,61,670.

Name of the Bank	No. of CFL Operationalized as of 30.09.2024	FY 2023-24 Quarter ending 30.09.2023		FY 2024-25 Quarter ending 30.09.2024	
		FLAPS conducted	No. of Participants	FLAPS conducted	No. of Participants
Bank of India	35	5,493	1,31,174	5,923	1,48,571
State Bank of India	38	5,631	1,23,062	6,747	1,78,446
UCO Bank	22	2,861	68,963	4,126	1,09,806
Union Bank of India	9	664	25,804	678	24,847
TOTAL	104	14,649	3,49,003	17,474	4,61,670

Name of the NGO	FY 2023-24 Quarter ending 30.06.2023		FY 2024-25 Quarter ending 30.09.2024	
	No. of FLAP conducted	No. of Members Attended	No. of FLAP conducted	No. of Members Attended
DHAN Foundation	12,524	2,98,595	13,430	3,38,146
MOTHER	1,823	33,925	3,740	1,08,558
VIDS	302	16,483	304	14,966
Grand Total	14,649	3,49,003	17,474	4,61,670

The performance report of the 104 CFL locations is given in **Annexure – 8**.

3.6 Opening of Brick & Mortar Branches in Unbanked/ Identified GPs:

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India had 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, as of 30.09.2024 brick and mortar branches were opened in 11 villages.



As reported by Indian bank, branch is functional on 12.08.2024 in Petru village which is within 5 km of Kandili village and updated the same in JDD app.

Status of opening of B & M branch in remaining 2 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. SLBC has taken up the matter with Finance Dept. and Home Department, Govt. of Odisha. However, no premises has been allotted to the bank for opening of B & M branch in the village yet.
Koraput	Boipariguda	Mathpada	Bank of Baroda	As reported by Bank of Baroda there is no suitable premises present in Mathpada village for opening of a Brick & Mortar branch. SLBC has taken up the matter with Finance Dept. and Home Department, Govt. of Odisha. However, no premises has been allotted to the bank for opening of B & M branch in the village yet.

Opening of Brick & Mortar branches in 65 identified Gram Panchayats:

As per the decision of Special SLBC and 156th SLBC Meeting held on 30.09.2019, a Committee was constituted under the Chairmanship of Special Secretary Cum Director, Institutional Finance, Finance Department, Government of Odisha to examine the issue of opening of Brick & Mortar Bank Branches in Unbanked Gram Panchayats. The committee recommended for opening brick & mortar branches in 65 GPs. The committee also authorized SLBC to circulate the list to all banks and allocate GPs to different banks for opening of brick & mortar branches within 30th June 2020.



Till date, out of 65 identified GPs, B & M branches already opened in 22 GPs. The updated status of remaining 43 GPs for opening of Brick & mortar branches is enclosed in **Annexure-9**.

Since all the allottee banks have reported that branch opening in the remaining 43 locations is not feasible, the Committee is requested to take an appropriate decision in this regard.

Opening of Brick & Mortar Branches in Unbanked GPs:

As reported by LDMs 3 GPs in the State do not have banking touchpoints within the GP boundary.

DETAILS OF UNBANKED GPs						
SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the GP	NO. OF VILLAGES	Allottee Bank
1	MALKANGIRI	CHITRAKONDA	DHULIPUT	2349	20	SBI
2	MALKANGIRI	CHITRAKONDA	JANTRI	2042	16	SBI
3	MALKANGIRI	CHITRAKONDA	POPULUR	3308	14	SBI

All the 3 GPs are allotted to State Bank of India for opening of CSP+.

3.7 Status of opening of banking outlet in Unbanked Rural Centers/ Unbanked villages.

As mentioned in Para 5.3 of the Master Circular on Lead Bank Scheme dated April 1, 2024, in Odisha State, there are 24 Unbanked Villages/ Unbanked Rural Centers having population more than 5,000(Tier-5 centers) pertaining to 14 districts in the State. SLBC has taken up with the concerned LDMs to verify the presence of CBS-enabled banking outlet in the said locations and submit the status to SLBC on priority basis. Regarding villages having population less than 5000(Tier-6 centers), there are 2 unbanked villages as on 30.09.2024 namely Siuli and Satyarajpur as identified by Jan Dhan Darshak GIS App.

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

As on 31.03.2024 there were 14 unbanked villages out of which 9 villages were provided with banking touch points and 1 village was newly identified resulting in 6 villages remaining unbanked as on 30.06.2024.



As on 30.09.2024, out of these 6 identified unbanked villages 3 villages were provided with BC points and 1 village (Panaspadar of Malkangiri dist.) was recommended for exemption after approval in 176th SLBC meeting.

The status of remaining 2 unbanked villages is given below.

Sl. No.	District	Sub district	Village name	Allottee bank	Population	Reason/s for non-achievement as on 30.04.2024
1	Ganjam	Tarasingi	Siuli	UGB	110	As reported by bank, network connectivity and electricity is not available in the village. Bank has recommended for exemption of the village. LDM, Ganjam is requested to take up the matter of exempting the village in DCC.
2	Cuttack	Narasinghpur	Satyajaypur	SBI	491	As reported by bank, network connectivity is not available in the village.

3.8 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 30.09.2024 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 2,125 i.e. 53.26 %.

Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fiber cable out of which 2,164 GPs and BHQs having active connectivity i.e. 70.60%.

Phase	As on	No. of Service Ready (BHQs/ GPs)	No. of Active Connectivity (BHQs/ GPs)	% of Active Connectivity
I	31.03.2024	3990	2082	52.18 %
	30.06.2024	3990	2158	54.09 %
	30.09.2024	3990	2125	53.26 %
II	31.03.2024	3065	2876	93.83 %
	30.06.2024	3065	2427	79.18 %
	30.09.2024	3065	2164	70.60 %

As reported by BBNL all connected GPs/ BHQs are service ready as of 30.09.2024.

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



3.9 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2024-25 up to 30.09.2024 NABARD has sanctioned Rs. 94.56 Lac (Rs. 79.80 Lac to banks and Rs. 14.76 Lac to other agencies) under FIF out of sanction budget allocation of Rs. 2583.85 Lac.

NABARD has disbursed Rs. 460.49 Lac (Rs. 458.49 Lac to banks and Rs. 2.00 Lac to other agencies) during the FY 2023-24 up to 30.09.2024 out of disbursement budget allocation of Rs. 1,934.17 Lac.

(Amount in Rs. Lac)

Budget FY 2024-25	Components	Banks			Other Agencies			Total		
		30.09.23	30.06.24	30.09.24	30.09.23	30.06.24	30.09.24	30.09.23	30.06.24	30.09.24
2583.85	Sanctioned	71.48	0.00	79.80	14.96	14.54	14.76	86.44	14.54	94.56
1934.17	Disbursed including previous sanctions	199.24	9.00	458.49	100.13	0.00	2.00	299.37	9.00	460.49

(Amount in Rs. Lac)

Disbursement details during FY 2024-25 (Year wise Sanction) under FIF up to 30 th Sept.			
Sanction Year	Banks	Other Agencies	Total
FY 2021-22	129.21	-	129.21
FY 2023-24	174.41	-	174.41
FY 2024-25	133.98	22.89	156.87
Total	458.49	2.00	460.49

Details are given at **Annexure- 11**.

3.10 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 30.09.2024, cumulative number of accounts opened under PMJDY is 2,20,35,437 and total deposit in these accounts is Rs. 9,666.76 Crore. Out of total PMJDY accounts as on 30.09.2024, Rupay Card issued in 1,55,59,637 accounts and 1,79,24,924 accounts are aadhaar seeded.

The performance regarding opening of PMJDY accounts as of 30.09.2024 (FY 2024-25) is given below:

FY	Date	Target	No. of PMJDY accounts opened	% Achievement	Cumulative No. of Accounts	Zero Balance Accounts	Rupay Card issued	Aadhaar Seeded
2023-24	30.09.23	14,50,000	6,55,178	45.18 %	2,06,39,643	13,30,048	1,48,93,427	1,64,42,049
	31.03.24		13,57,879	93.63 %	2,13,42,429	14,25,027	1,52,33,430	1,71,61,875
	30.06.24	14,55,000	4,18,103	28.74 %	2,17,60,532	14,91,627	1,53,61,583	1,76,10,215



2024-25	30.09.24		6,93,024	47.63 %	2,20,35,437	15,18,390	1,55,59,637	1,79,24,924
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Bank wise and District wise performance on PMJDY as on 30.09.2024 is given in **Annexure – 12**

3.11 Performance by Commercial Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes for the FY 2024-25 up to Sept 2024 is given below:

Scheme	FY 2023-24			FY 2024-25				
	Target	Up to 30.09.2023	% Achievement	Target	Up to 30.06.2024	% Achievement	Up to 30.09.2024	% Achievement
APY	4,46,060	1,93,540	43.39 %	4,23,760	89,500	21.12 %	2,17,944	51.43 %
PMJJBY	16,00,000	7,44,638	46.54 %	18,40,000	2,31,805	12.60 %	13,22,434	71.87 %
PMSBY	30,00,000	30,58,423	101.95 %	34,50,000	4,92,806	14.28 %	22,27,388	64.56 %

Bank wise performance in the 3 Social Security Schemes is available at **Annexure– 13,14,15.**

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

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

Performance of the 10 Aspirational districts as of 30.09.2024 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	Sept'24	% Ach	Jan'20	Sept'24	% Ach	Jan'20	Sept'24	% Ach	Jan'20	Sept'24	%Ach
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				18,767			46,743			6,091		
Bolangir	91,640	1,43,872	111	3,581	25,825	264	12,005	49,666	164	1,609	4,854	168
Dhenkanal	94,898	1,53,142	118	6,308	25,764	264	21,854	57,350	189	1,964	6,982	242
Gajapati	90,970	1,59,151	123	2,738	20,685	212	8,092	46,507	153	1,706	5,316	184



Kalahandi	72,899	1,20,480	93	2,046	17,386	178	7,306	39,405	130	937	3,716	129
Kandhamal	77,817	1,20,243	93	2,898	25,678	263	11,818	48,776	161	1,193	5,089	176
Koraput	72,387	1,16,369	90	3,228	18,720	192	8,555	39,006	129	1,069	5,011	174
Malkangiri	63,248	1,14,327	88	2,035	25,530	261	5,213	45,935	152	716	3,909	135
Nabarangpur	64,668	1,15,017	89	2,482	17,973	184	7,609	32,477	107	910	3,270	113
Nuapada	87,177	1,39,803	108	3,215	28,213	289	10,941	53,541	177	1,143	4,527	157
Rayagada	72,970	1,17,124	90	4,045	21,037	215	9,767	40,175	133	1,445	5,354	186

From the above table, it is observed that Nuapada, Gajapati, Bolangir and Dhenkanal districts have achieved 100% benchmark under the parameter Operative CASA Per lakh population. In case of PMSBY, PMJJBY & APY all districts have achieved 100% benchmark.

As on 31.03.2024 there were 6 unbanked villages out of which 5 villages were provided with banking touch points and 1 village i.e. Panaspadar in Jodamba Sub dist. remained unbanked. In the DCC meeting of Malkangiri district held on 01.03.2024, the village was exempted from providing banking touchpoint due to unavailability of connectivity and very low population (72). The matter was discussed in 175th & 176th SLBC meeting of Odisha State held on 06.09.2024 and the committee accepted the decision. SLBC vide letter dated 25.10.2024 has taken up the matter with DFS, New Delhi for exemption.

3.13 Expanding and Deepening of Digital Payments Ecosystem

In an 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 which was subsequently extended up to 30.09.2024.

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 99.90% and freezed current accounts is 100.00%. In savings accounts 100% digitalization could not be achieved since Odisha Gramya Bank has digitalized 99.07% of their savings accounts and could not achieve 100% target.

	Savings Accounts	Current Accounts
No. of Districts in the State with 100% digitalization	14	26



Remaining Districts	12	00
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The following districts have not achieved 100% digitalization in Current accounts.

Sl. No.	District	% of Digitalization in SB accounts
1	KENDRAPARA	99.99
2	KEONJHAR	99.95
3	KHURDA	99.93
4	MAYURBHANJ	99.89
5	NAYAGARH	99.88
6	PURI	99.83
7	JAJPUR	99.82
8	BHADRAK	99.80
9	ANGUL	99.79
10	BALASORE	99.77
11	JAGATSINGHPUR	99.70
12	DHENKANAL	99.68

Bank wise and district wise progress is given in **Annexure- 16**.

The reasons for non-achievement of 100% digitization of savings accounts by Odisha Gramya Bank as reported by bank is given below.

- a) Maximum of OGB customer base belongs to rural areas where the rate of literacy is also low which causes a barrier for the customers to avail digital products.
- b) As OGB does not have Mobile Banking, Internet Banking or UPI facility; maximum customers are reluctant to avail any other digital means of like issuing of debit card.

Out of 26 districts in 14 districts namely Bargarh, Boudh, Deogarh, Gajapati, Jharsuguda, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, Rayagada, Sonapur and Sundargarh all the savings and current accounts are digitalized. These districts can be declared as 100% digitalized.

House may consider declaring remaining 12 districts as fully digitalized as all Public Sector Banks, Private Sector Banks and Small Finance Banks have digitalized all their savings and current accounts except OGB having rural accounts.



In order to digitize all merchants in the 26 districts as per the direction of RBI, the list of district wise GPs (in case of rural area) and Wards (in case of urban area) was allotted to banks to conduct a merchant survey for identification of merchants who are not digitally enabled. The allottee banks had conducted the survey and it was found that there were 4,786 number of merchants who were to be digitalized in our State. SLBC had requested all banks to digitalize the merchants who are having account in respective banks. In the case of those merchants who don't have bank accounts or have not provided their bank account details the surveyee banks were advised to digitalize them.

After digitalization of all accounts, all banks have submitted certificate confirming the same.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 L (Simplified Application for Agricultural Loans) Portal.

As on 30.09.2024, out of 45,526 applications received, 16,096 applications are sanctioned, 4,397 applications are rejected and 13,628 applications are pending.

Scheme	Applications received	Applications Sanctioned	Applications Rejected	Applications Withdrawn/ Reverted	Applications pending
Term Loan All Banks	2,766	49	1,342	596	779
Crop Loan DCCBs	42,760	16,047	3,055	1,164	12,489
Total	45,526	16,096	4,397	1,760	13,268

The bank-wise details for Term Loan and DCCB-wise details for Crop loan in SAFAL Portal is given in **Annexure- 17**.

Pilot Project with PNB:

As per the direction of Director of Agriculture & Food Processing all applications under MKUY for Punjab national Bank will be routed through the SAFAL Portal on a pilot basis.

REJECTION REASON ANALYSIS		
REASON FOR REJECTION	NO OF APPLICATIONS	PERCENTAGE



IMPROPER DPR	537	40.01
WRONG APPLICATION	261	19.45
UNSATISFACTORY DUE DILLIGENCE	194	14.46
COULDN'T REACH CUSTOMER	88	6.56
APPLCIANT NOT INTERESTED	91	6.78
INSUFFICIENT COLLATERALS	55	4.10
OTHERS	52	3.87
INSUFFICIENT DOCUMENTS	37	2.76
LOANS AVAILED OUTSIDE SAFAL	27	2.01

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

All the Banks have disbursed **Rs. 39,419.41 Crore** to Agriculture Sector under Annual Credit Plan for FY 2024-25 as of 30.09.2024 which is **53.00%** of the total Annual target of **Rs. 74,381.60 Crore** allotted to different Banks.

Sector-wise Target vs Achievement as on 30.09.2024 is given below:

(Amt in Rs. Cr.)

Particulars	FY 2023-2024 (up to 30.09.2023)			FY 2024-2025 (up to 30.06.2024)			FY 2024-2025 (up to 30.09.2024)	
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	Achv.	% Achv
Crop Loan	37,805.35	21,286.75	56.31	47,913.73	10,879.51	22.71	24,764.80	51.69
Term Loan	7,852.98	3,707.65	47.21	8,599.31	2,299.20	26.74	4,218.08	49.05
Allied Advance	7,664.73	4,817.36	58.11	9,826.71	2,330.09	23.71	4,537.35	46.17
Farm Credit	53,323.06	29,811.76	55.91	66,339.75	15,508.81	23.38	33,520.23	50.53
Agriculture Infra	2,112.46	582.11	27.56	2,501.64	840.56	33.60	1,380.40	55.18
Ancillary Activities	3,340.64	5,798.69	173.58	5,540.21	2,412.25	43.54	4,518.78	81.56
Agri Total	58,776.16	36,192.55	61.58	74,381.60	18,761.61	25.22	39,419.41	53.00

Bank Category Wise Target Vs Achievement under ACP as on 30.09.2024 given below:

Amt. in Rs. 'Crore'

Particulars	FY 2023-2024 (up to 30.06.2023)			FY 2024-2025 (up to 30.06.2024)			FY 2024-2025 (up to 30.09.2024)	
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	Achv.	% Achv
PSBs	29,036.14	17,536.53	60.40	34,807.52	9,379.57	26.95	19,042.39	54.71
PVTs	8,217.62	5,901.38	71.81	12,977.23	3,789.18	29.20	6,806.16	52.45



RRBs	3,509.65	2,078.55	59.22	4,135.86	1,354.18	32.78	2,569.88	62.14
SFBs	444.78	840.54	188.98	2,189.06	422.58	19.30	697.95	31.88
Co-op Banks	17,567.97	9,835.55	55.99	20,271.93	3,816.11	18.82	10,303.02	50.82
Total	58,776.16	36,192.55	61.58	74,381.60	18,761.61	25.22	39,419.41	53.00

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	
Indian Overseas Bank	112.34	Karur Vysya Bank	314.76
Bank of Maharashtra	86.87	RBL	274.53
Utkal Grameen Bank	68.22	DBS Bank(e-LVB)	172.56
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
UCO Bank	46.39	Karnatak Bank Ltd.	5.01
Union Bank of India	45.40	City Union Bank	0.00
Punjab & Sind Bank	12.78	Tamilnadu Mercantile Bank Ltd.	0.00

Bank wise performance of Agriculture from 01.04.2024 to 30.09.2024 is available at **Annexure- 18**.

Agriculture (Crop Loan):

In the current FY 2024-25 as of 30.09.2024, all Banks have disbursed **Rs. 24,764.80 Crores** under Crop Loan against annual target of **Rs. 47,913.73 Crores** achieving **51.69 %** of the annual target.

Bank category-wise target vs achievement as of 30.09.2024 is given below:

Amt. in Rs. 'Crore'

Banks	FY 2023-2024 (up to 30.09.2023)				FY 2024-2025 (up to 30.09.2024)			
	Annual Target	Achv.	% Achv	Avg. Loan Size in Rs	Annual Target	Achv.	% Achv	Avg. Loan Size in Rs
PSBs	14,256.96	8,268.33	58.00	1,12,843.89	19,721.23	10,656.36	54.03	1,29,673.02
PVTs	3,730.15	1,754.54	47.04	1,85,218.25	4,696.10	1,644.16	41.40	2,42,295.97
RRBs	2,341.31	1,559.22	66.60	64,894.30	3,551.82	1,940.42	54.62	60,038.79
SFBs	204.20	0.00	0.00	0.00	352.07	38.54	10.95	59,460.20
Co-op	17,272.73	9,704.67	56.18	51,291.04	19,592.51	10,185.63	51.99	53,985.09
Total	37,805.35	21,286.75	56.31	71,919.57	47,913.73	24,764.80	51.69	79,415.10



Kharif 23 Target	Rs.20,792.94 Cr.	Achievement %
Achievement as on 30.09.2023	Rs.21,286.75 Cr.	102.37
Rabi 23-24 Target	Rs.17,012.41 Cr.	Achievement %
Achievement as on 31.03.2024	Rs.18,183.46 Cr.	106.88
Kharif 24 Target	Rs.26,328.35 Cr.	Achievement %
Achievement as on 30.06.2024	Rs.10,879.51Cr.	22.71
Achievement as on 30.09.2024	Rs.24,764.80 Cr.	51.69

The top 3 and bottom 3 performing banks in ACP Crop Loan as on 30.09.2024 are given below –

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	90.11
Central Bank of India	65.99
Canara Bank	65.60
BOTTOM 3 BANKS	
Indian Bank	41.53
Punjab & Sind Bank	7.67
Bank of Maharashtra	2.43

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Karur Vysya Bank	542.56
DBS Bank(e-LVB)	209.27
DCB Bank Ltd	118.84
BOTTOM 3 BANKS	
**	

**9 Banks namely City Union Bank, Kotak Mahindra Bank, RBL Bank, Tamilnadu Mercantile Bank, Yes Bank, Jana SFB, ESAF SFB, Suryoday SFB, and Utkarsh SFB have reported nil crop loan data as on 30.06.2024.

Agriculture (Term Loan):

All Banks have disbursed **Rs. 14,654.61 Crores** under Agriculture Term Loan against target of **Rs. 26,467.87 Crores** achieving **55.37 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan as of 30.09.2024 are given below:

Amt. in Rs. 'Crore'

Banks	FY 2023-2024 (up to 30.09.2023)			FY 2024-2025 (up to 30.09.2024)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
<hr/>						



PSBs	14,779.18	9,268.20	62.71	15,086.29	8,386.03	55.59
PVTs	4,487.47	4,146.85	92.41	8,281.12	4,862.01	58.71
RRBs	1,168.34	519.33	44.45	584.05	629.76	107.83
SFBs	240.58	840.54	349.38	1,836.99	659.40	35.90
Co-op	295.24	130.89	44.33	679.42	117.40	17.28
Total	20,970.81	14,905.81	71.08	26,467.87	14,654.61	55.37

The top 3 and bottom 3 performing banks in ACP Term Loans on 30.09.2024 are given below :

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	245.79
Indian Overseas Bank	147.84
Bank of Maharashtra	128.14
BOTTOM 3 BANKS	
Central Bank of India	25.13
Orissa State Co-Op. Bank	17.28
Punjab & Sind Bank	15.85

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
RBL Bank	248.99
Yes Bank	246.71
IDBI Bank	235.98
BOTTOM 3 BANKS	
Karnataka Bank	1.65
Karur Vysya Bank	0
Tamilnadu Mercantile Bank Ltd	0

4.3 Kisan Credit Card (KCC)

In the current FY 2024-25, Banks have disbursed **22,79,514** numbers of KCC accounts amounting to **Rs.14,148.26 Crore** from **01.04.2024** to **30.09.2024**. Total outstanding balance as on **30.09.2024** is **Rs.33,563.25** crore in **51,01,120** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 62,067.00**.

Banks	FY 2023-2024 (30.09.2023)					FY 2024-2025 (30.09.2024)				
	No. of KCC Issued			Balance O/S		No. of KCC Issued			Balance O/S	
	No. (in actuals)	Amṫ (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amṫ (in Cr.)	No. (in actuals)	Amṫ (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amṫ (in Cr.)
PSBs	1,95,139	4,572.77	2,34,333.99	10,27,231	6,642.38	1,95,394	2,293.98	1,17,402.95	9,34,035	6,552.16
PVTs	34,491	709.13	2,05,598.56	1,65,041	2,488.44	38,216	848.81	2,22,108.72	2,30,963	3,503.56
RRBs	1,97,587	1,198.26	60,644.68	4,43,440	2,719.07	2,41,429	1,482.48	61,404.25	4,52,218	2,883.34
SFBs	0	0.00	0.00	0	0.00	7	0.04	50000.00	17	0.07
Co-op Banks	8,11,117	9,582.36	1,18,137.83	33,14,597	19,219.54	18,04,468	9,522.95	52,774.30	34,83,887	20,624.13
Total	12,38,334	16,062.52	1,29,710.72	49,50,309	31,069.43	22,79,514	14,148.26	62,067.00	51,01,120	33,563.25



The top 3 and bottom 3 performing banks as of 30.09.2024 are given below –

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	Disbursement (in Cr.)	Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	9,522.95	Axis Bank	643.18
Utkal Grameen Bank	991.72	HDFC Bank	302.33
State Bank Of India	914.50	ICICI Bank	37.14
BOTTOM 3 BANKS		MAJOR BANK WITH NIL PERFORMANCE	
Indian Bank	0.56	**	
Bank of Maharashtra	0.02		
Punjab & Sind Bank	0.00		

** City Union Bank, Indus Ind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, DBS (e-Laxmi Vilas Bank), RBL Bank, Tamilnadu Mercantile Bank, ESAF SFB, Jana SFB, Suryoday SFB, and Utkarsh SFB have not sanctioned any KCC during the current FY 2024-25 as of 30.09.2024.

The Bank wise achievement made under KCC as on 30.09.2024 is available at **Annexure –19**.

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

Comparison of Farmers Covered under PMFBY is given below:		
Parameters	KHARIF 2023	KHARIF 2024
	(01.04.2023 to 30.09.2023)	(01.04.2024 to 30.09.2024)
No of Farmers	22,48,249	22,48,761
No of Enrolments (Both loanee & non loanee)	1,36,06,471	1,38,62,483
Area Insured (000'ha)	1,513.07	1,512.73
Sum Insured (Rs. In Crores)	11,386.73	12,081.67
Farmers Premium (Rs. In Crores)	12.60	11.66
State Premium (Rs. In Crores)	838.03	882.04
GOI Premium (Rs. In Crores)	592.61	617.20
Gross Premium (Rs. In Crores)	1,443.25	1,510.91

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme are given below :



Year wise data	30.06.2023	31.03.2024	30.06.2024
Target (No of JLG)	65,000	65,000	65,000
Sponsored	10,581	20,722	20,723
No of JLGs disbursed	1,704	9,286	9,429
Pending	12,761	11,436	11,294

Bank-wise performance under BALARAM scheme is given in **Annexure-20**.

JLG financed by OSCB:

Dept. Of Agriculture & Farmers' Empowerment has issued the special directive No. DAFE-AB-MISC-0020-2020-24665/A & FE dated 07.11.2023 enabling provision for forming/ nurturing/ financing JLGs under BALARAM by three tier short term credit co-operative societies. Eligible JLGs, as outlined in the operational guidelines of BALARAM scheme which are formed, nurtured and financed by PACs/ LAMPs are to be covered under BALARAM scheme.

In an email dated April 30, 2024, OSCB reported that they've approved 14,008 applications for BLARAM and 42,434 applications for JLG. Subsequently, SLBC sent a letter on 30.04.2024 & 22.07.2024 requesting clarification on the eligible JLGs under BALARAM.

4.6 Agriculture Infrastructure Fund:

As of **30.09.2024** out of **2,938** applications sponsored to various banks, **2,157** cases have been sanctioned amounting to **Rs. 1,343.42** Crores with **Rs.804.33** Crores disbursement made in **1,687** accounts. Banks have rejected **692** cases, and **324** cases are pending with various banks. Details are given below:

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

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that out of 215 forwarded applications 71 applications are pending with different banks amounting to Rs. 1.76 Crore & banks have sanctioned 139 applications amounting to Rs.6.22 Crores.

(Rs. in Lakh.)

PROGRESS UNDER MIDH as on 13.11.2024				
Name of the bank	Received proposals	Sanctioned Projects	Rejected Projects by Bank	Pending Proposals



	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost
Punjab National Bank	27	57.47	19	24.45	2	17.22	6	15.80
State Bank of India	56	142.51	33	82.40	0	0.00	23	60.11
Bank of India	22	72.01	20	70.01	0	0.00	2	2.00
OSCB	20	60.76	17	57.76	0	0.00	3	3.00
Odisha Gramya Bank	29	64.91	23	56.72	1	2.22	5	5.97
Canara Bank	12	249.82	9	230.83	1	15.00	2	3.99
UGB	4	9.60	4	9.60	0	0.00	0	0.00
Indian Bank	9	14.78	4	8.44	0	0.00	5	6.34
ICICI	2	30.00	2	30.00	0	0.00	0	0.00
Indian Overseas Bank	2	16.00	2	16.00	0	0.00	0	0.00
Bank of Maharashtra	2	17.00	2	17.00	0	0.00	0	0.00
Bank of Baroda	7	35.50	1	14.65			6	20.85
UCO Bank	7	11.36	2	2.03	1	2.38	4	6.95
Central Bank of India	2	4.15	1	2.80	0	0.00	1	1.35
CCB	13	49.27	0	0.00	0	0.00	13	49.27
UBI	1	1.00	0	0.00	0	0.00	1	1.00
TOTAL	215	836.14	139	622.69	5	36.82	71	176.63

4.8 Agriculture Allied Sectors

Banks have disbursed **Rs. 4,537.35 Crores** against annual target of **Rs. 9,464.94 Crores** achieving **46.17 %** of the target as of 30.09.2024.

Sector-wise Performance under Allied Sectors as of 30.09.2024 is given hereunder:

(Amt in Rs. Cr.)

Sector	FY 2023-2024			FY 2024-2025			
	(up to 30.09.2023)			(up to 30.09.2024)			
	Target	Achv.	% Achv.	Target	Achv June 2024	Achv.	% Achv.
Dairy	2,551.83	1,077.90	42.24	2,907.89	895.27	1,557.97	53.58
Poultry	1,566.43	877.88	56.04	2,164.62	560.42	1,063.83	49.15
AH Sheep/Goatery/ Piggery	1,722.84	1675.85	97.27	2,187.68	392.85	770.25	35.21
Fishery	1,609.54	698.2	43.38	2,305.87	366.56	892.05	38.69



Other Allied Sector	214.09	487.54	227.73	260.65	115	253.25	97.16
TOTAL	7,664.73	4,817.37	62.85	9,826.71	2,330.10	4,537.35	46.17

The top 3 and bottom 3 performing banks under 2 categories as on 30.09.2024 are given below –

PSB,RRB& OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Indian Overseas Bank	130.54	ICICI Bank	77.68
Odisha Gramya Bank	56.38	DCB Bank Ltd	76.97
Indian Bank	54.13	HDFC Bank	70.27
BOTTOM 3 PERFORMING BANKS		MAJOR BANKS WITH NIL PERFORMANCE	
Bank of Maharastra	4.46	**	
Orissa State Co-Op. Bank	2.37		
Utkal Grameen Bank	0.44		

** 7 Banks namely City Union Bank, Karur Vysya Banks, DBS Bank(e-Laxmi Vilas), Tamilnad Mercantile Bank, Yes Bank, Jana SFB and Ujjivan SFB have achieved nil performance under ARD sector.

Reporting in “Others” under Allied Sector

Banks have reported Rs.253.25 Crore under Allied sector as of 30.09.2024. Banks like RBL Bank (Rs.70.77 Crore), DCB Bank Ltd. (Rs.64.84 Crore), ESAF SFB(Rs.42.17 Crore), HDFC Bank(Rs.29.90 Crore) and Kotak Mahindra Bank(Rs.22.30 Crore) have reported higher amount under other Allied Sector as on 30.09.2024.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.06.2024 is given in **Annexure – 22**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

Quarter	APPL. SPONSORED	APPL. SANCTIONED	APPL. REJECTED	APPL. PENDING
31.03.2024	6,368	2,071	1,340	2,957
30.06.2024	6,440	2,523	1,365	2,428



30.09.2024	6,856	2,998	1,575	2,283
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The summary under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme sponsored to different banks is given below –

MKUY SECTORAL PROGRESS 30.09.2024				
Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
Agriculture	2,325	1248	291	786
ARD	3,982	1,530	1,176	1,276
Fishery	84	25	19	40
Horticulture	228	107	42	79
Inter Sectoral	238	88	47	103
TOTAL	6,857	2,998	1,575	2,284

Mirror Account:

In the meeting held on 08.04.2024 under the chairmanship of Director Institutional Finance, following modifications in the mirror account have been considered.

1. Branch General Account shall be used in place of Mirror Account in case where the Bank is not able to open Mirror Account in the name of entrepreneur. Those Banks which are able to open mirror account in the name of the entrepreneur shall continue providing Mirror Account details for release of the advance CIS through Mirror Account. However individual TDR number will be intimated by Banks to APICOL in case of Bank general Account.
2. All Banks shall discuss and take approval from their respective head office for opening Mirror Account in the coming days.

Notification in this regard has been issued by the Department on 02.07.2024 and the same has been circulated by SLBC vide letter no. SLBC/ODI/2024-25/267 dated 09.07.2024.

Bank wise progress made under Mukhyamantri Krushi Udyoga Yojana (MKUY) as on 30.09.2024 is given in **Annexure – 23**.



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

Performance as of 30.06.2024 and 30.09.2024 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	
	30.06.24	30.09.24	30.06.24	30.09.24	30.06.24	30.09.24	30.06.24	30.09.24
Animal Husbandry	65,658	65,860	17,764	17,891	3,146	2,377	44,748	45,592
Fisheries	11,567	11,600	2,434	2,444	444	407	8,689	8,749
Total	77,225	77,460	20,198	20,335	3,590	2,784	53,436	54,341

3 Banks having highest no. of pendency as of 30.09.2024 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
State Bank of India	570	State Bank of India	117
Indian Overseas Bank (including OGB)	493	Indian Overseas Bank (including OGB)	88
Odisha State Cooperative Bank	430	Odisha State Cooperative Bank	55

Districts under 2 categories in terms of pendency as of 30.09.2024 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Ganjam	550	Ganjam	84
Baleshwar	407	Baleshwar	80
Bolangir	366	Dhenkanal	56

The banks having lead district responsibility are advised to take up with bank branches of poor performing districts for immediate disposal of pending applications and guide their LDMs to take appropriate measures for improvement.

As per the directives received from the Ministry of Fisheries, Animal Husbandry, and Dairying, Government of India vide circular F.No-j-1 17/2/2022-DOF dated 26.09.2024, the 'Nationwide AHDF KCC Campaign for 2024-25' is resumed from 15.10.2024 till 31.03.2025. Under the campaign, a target of 2,000 KCCs under Animal Husbandry and 40,000 KCCs under Fishery sector has been allocated for Odisha State. All banks and LDMs are requested to follow up with their respective branches to achieve the target by 31st March 2025.



Progress up to 30.09.2024 is given at **Annexure - 24**.

4.11 Financing to FPOs (Farmers Producer Organization)

As per the information received from banks, State Bank of India and UCO Bank have sanctioned loans to FPOs.

Banks	No of FPOs	Amount in Rs. Lakhs
State Bank of India	5	57.00
UCO Bank	1	9.90

As per information provided by NABARD total 154 FPOs have been credit linked, amounting to Rs. 24.75 Crores through NABAKISAN out of 248 available FPOs in 30 Districts as of 30.09.2024.

SL. No	District	Total No of FPOs	No of FPOs Credit Linked by NABKISAN	Amount of Loan Sanctioned (Rs. Lakhs)
1	Angul	6	5	55.90
2	Balasore	3	3	82.30
3	Bargarh	13	11	171.30
4	Bhadrak	10	6	131.41
5	Bolangir	23	21	316.16
6	Boudh	7	4	29.33
7	Cuttack	7	4	31.50
8	Deogarh	6	5	33.91
9	Dhenkanal	5	2	48.39
10	Gajapati	8	1	10.00
11	Ganjam	7	7	50.00
12	Jagatsinghpur	2	2	15.00
13	Jajpur	3	3	97.14
14	Jharsuguda	3	2	20.00
15	Kalahandi	23	17	110.83
16	Kandhamal	12	4	31.86
17	Kendrapara	9	6	65.70
18	Keonjhar	8	0	0.00
19	Khurda	5	8	235.70
20	Koraput	17	7	153.30
21	Malkangiri	3	1	5.00
22	Mayurbhanj	12	2	32.60



23	Nabarangpur	4	7	177.00
24	Nayagarh	9	2	10.00
25	Nuapada	9	4	28.00
26	Puri	9	6	291.70
27	Rayagada	5	0	0.00
28	Sambalpur	11	7	55.66
29	Subarnapur	4	5	73.78
30	Sundargarh	5	2	112.31
TOTAL		248	154	2,475.78

AGENDA NO. 5

Financing to MSME Sector

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

As of September 30, 2024, the MSME sector in Odisha achieved Rs. 58,075.44 crore in the Annual Credit Plan(ACP) for the financial year 2024-25, reaching 56.89% of the total target of Rs. 1,02,083.66 crore.

Sector-wise Target & Achievement as on 30.09.2024:

Sector	FY 2023-2024 (upto 30.09.2023)			FY 2024-2025				
	Annual Target	Achv.	% Achv	Upto (30.06.2024)			Upto (30.09.2024)	
				Annual Target	Achv.	% Achv	Achv.	% Achv
Micro Enterprises	25,304.25	19155.73	75.70	44,789.08	14,354.44	32.05	25,290.00	56.46
Small Enterprises	22,412.36	15410.74	68.76	30,739.96	11,772.22	38.30	18,717.23	60.89
Medium Enterprises	13,013.60	8375.16	64.35	20,187.01	7,374.85	36.53	12,922.29	64.01
Khadi & village	3,614.88	129.44	3.58	2,386.24	33.38	1.40	74.84	3.14
Others under MSME	7,952.75	837.06	10.53	3,981.36	664.56	16.69	1,071.08	26.90
TOTAL	72,297.84	43908.13	60.73	1,02,083.66	34,199.45	33.50	58,075.44	56.89

Bank Group-wise achievement as on 30.09.2024

Banks	FY 2023-2024(up to 30.09.2023)			FY 2024-2025				
	Annual Target	Achv.	Achv %	up to 30.06.2024			up to 30.09.2024	
				Annual Target	Achv.	Achv %	Achv.	Achv %



PSBs	4,9865.94	29,371.72	58.90	69,928.58	22,336.76	31.94	40,628.54	58.10
PVTs	16,591.23	13,041.75	78.61	25,988.75	10,926.34	42.04	16,037.21	61.71
RRBs	3,283.81	1,382.57	42.10	3,774.64	890.90	23.60	1,317.57	34.91
SFBs	938.56	110.94	11.82	1,155.61	44.35	3.84	87.19	7.55
Co-op Banks	1,618.30	1.15	0.07	1,236.08	1.10	0.09	4.91	0.40
Total	72,297.84	43,908.13	60.73	1,02,083.66	34,199.45	33.50	58,075.44	56.89

Top 3 & bottom 3 performing banks in terms of % ACP achievement as on 30.09.2024 is given below.

PSB,RRB& OSCB	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
State Bank of India	73.09
Central Bank of India	59.80
Bank of Baroda	57.54
BOTTOM 3 BANKS	
Bank of Maharastra	21.52
Punjab & Sind Bank	1.28
Orissa State Co-Op. Bank	0.40

PVT& SFBs	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Yes Bank	72.53
ICICI Bank	59.72
DBS Bank(e-LVB)	49.56
BOTTOM 3 BANKS	
Suryoday Small Finance Bank	0.00
Tamilnadu Mercantile Bank Ltd.	0.00
Karur Vysya Bank and City Union Bank	0.00

The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.09.2023		Balance outstanding as on 31.03.2024		Balance outstanding as on 30.06.2024		Balance outstanding as on 30.09.2024	
	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	14,92,711	35,358.52	15,32,314	41,721.92	10,92,868	42,637.91	11,33,596	43,119.88
Small Enterprises	1,52,279	24,754.14	1,27,233	27,351.44	73,106	28,383.40	80,705	28,251.88
Medium Enterprise	39,622	21,683.83	33,256	19,225.47	9,524	17,865.01	10,294	17,937.57
Total MSME	16,84,612	81,796.49	16,92,803	88,298.83	11,75,498	88,886.32	12,24,595	89,309.33

Detailed report of Bank wise position under MSME is given at **Annexure – 25**.

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India



The target achievement under PMEGP as on 30.06.2024 and 30.09.2024 are given below.

(Margin Money Involved in Rs. Lakhs)

Date	Target		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM
30.06.24	6,000	34,000.00	2,848	10,170.95	409	1,602.05	6.82%	4.71%	2,306	8,340.68
30.09.24	6,000	34,000.00	7,806	28,020.80	1,693	5,722.12	28.21	16.83	3,952	15,279.24

Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications sanctioned	Name of the Bank	No. of applications sanctioned
State Bank of India	691	HDFC Bank	34
Union Bank of India	172	Axis Bank	20
Bank of India	151	IDBI Bank	14

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
State Bank of India	1,281	HDFC Bank	253
Punjab National Bank	454	Axis Bank	113
Union Bank of India	357	IDBI Bank	54

Banks like Bandhan Bank, City Union Bank, DCB Bank limited, IDFC First Bank, Indusind Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra, DBS Bank(e-Laxmi Vilas), RBL Bank, South Indian Bank, Tamilnadu Mercantile Bank and Yes Bank have not sanctioned any loan under this scheme.

The Bank wise achievement under PMEGP of Odisha as on 30.09.2024 is given in the **Annexure-26**.

Claim of Margin Money

As on 30.09.2024, during the Financial Year 2024-25, banks have sanctioned a total loan of Rs. 57.22 Crore under PMEGP in 1,693 accounts. Banks have claimed Margin Money in 2,449 accounts involving Rs. 81.27 Crore, and Margin Money disbursed in 802 accounts involving Rs. 19.09 Crore.



KVIC, Odisha vide letter no.OSO/KVIC/PMEGP//SLMC/2024-25 dated 09.10.2024 has informed that a MoU has been executed between KVIC, Ministry of MSME, Govt. of India and Department of Posts, Ministry of Communications, Govt. of India on 20th August 2024 pertaining to the physical verification of units assisted under the PMEGP. In this regard, all the banks are requested to issue necessary instruction to their branches to extend full cooperation and assistance to the officials of the Department of Posts as they undertake the physical verification of PMEGP units sponsored by the banks.

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

For the FY 2024-25, PMFME target has been fixed for 3,800 units. The performance of this scheme is given below :

FY 2024-25	Target	Total No. of proposals sponsored to Banks	No. of proposals sanctioned from 01.04.24	Cumulative no. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
30.06.2024	3,800	263	102	1,490	48	113
30.09.2024	3,800	706	224	1,618	214	268

Top 3 banks with highest sanctions under PMFME:

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	83
Union Bank of India	25
Canara Bank	19

Banks with NIL sanction are Bank of Maharashtra, Indus Ind Bank, IDFC First Bank, Federal Bank, Axis Bank and Kotak Mahindra Bank.

The bank wise performance under PMFME is given in **Annexure -27**.

One meeting with Controlling heads of banks was conducted on 03.10.2024. The Lead Project Manager NPMU advised all banks to:

- Distribute the targets among their branches.
- Source internal applications and upload in the portal.
- Contribute for success of the scheme. Even if target is not given to any bank, they can sanction proposals sourcing internally and uploading in the portal.
- Dispose pending proposals within turnaround time.
- Ensure no branches should be under no logged in status.



- Ensure disbursement of sanctioned proposals and prompt updation in the PMFME portal for getting subsidy.
- Target fixed for OGB and UGB at 300 each.

5.4 Progress under Pradhan Mantri Mudra Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned 11,00,843 accounts with an amount of Rs. 8,239.38 Crore and disbursed Rs. 8,141.13 Crores as on 30.09.2024 during the financial year 2024-25.

'Amt. In Rs. Crore'

Categories	FY 2023-24 (up to 30.09.2023)			FY 2024-25 (up to 30.09.2024)		
	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)
Shishu	11,29,081	3,989.64	3,968.20	7,80,972	2,775.40	2,764.76
Kishore	2,91,111	2,915.30	2,840.82	2,97,728	3,227.12	3,180.29
Tarun	17,652	1,492.39	1,426.10	22,143	2,236.86	2,196.08
Total	14,37,844	8,397.33	8,235.12	11,00,843	8,239.38	8,141.13

The bank category-wise disbursement position under Mudra Sector (category wise) for FY 2024-25 up to 30.09.2024 is given below.

Financial Institutions	FY 2024-25 (From 01.04.2024 to 30.06.2024)		FY 2024-25 (From 01.04.2024 to 30.09.2024)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	36827	1444.56	1,10,248	2,976.59
Private Sector Banks	289836	1480.45	5,82,367	3,230.97
Regional Rural Banks	3091	52.68	6,171	117.16
Small Finance Banks	88109	388.43	1,65,269	750.45
MFIs & NBFCs	144640	652.24	2,36,788	1,065.96
Total	562503	4018.36	11,00,843	8,141.13

The top 3 and bottom 3 performing banks in Mudra Scheme as of 30.09.2024 are given below –

PSB & RRBs	
Bank	Disbursement Amt in Rs. Cores

PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores



TOP 3 PERFORMING BANKS	
State Bank of India	1,090.48
Punjab National Bank	473.43
Canara Bank	384.43
BOTTOM 3 PERFORMING BANKS	
UCO Bank	50.95
Utkal Grameen Bank	19.51
Punjab & Sind Bank	6.00

TOP 3 PERFORMING BANKS	
IndusInd Bank	1,495.41
Bandhan Bank	551.23
Axis Bank	266.43
BOTTOM 3 PERFORMING BANKS	
Jana SFB	0.45
Karur Vysya Bank	0
South Indian Bank	0

Tarun Plus:

Department of Financial Services, Ministry of Finance, Govt. of India vide letter no 6/12/2024-Mission Office-DFS, dated October 25, 2024 advised banks regarding enhancement of loan limit to Rs. 20 lakh from the current Rs. 10lakh under Pradhan Mantri Mudra Yojana (PMMY) for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' Category. The loans above Rs. 10 lakh and up to Rs. 20 lakh will be categorized as 'TarunPlus' and these changes are effective from FY 2024-25.

Bank wise, district wise & category wise report on PMMY is available in **Annexure-28**.

5.5 Stand Up India Scheme

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

As of 30th September 2024, 7,321 loan applications have been sanctioned with disbursement amount of Rs. 1,169.34 Crore.

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

(Amount in Rs, Crores)

AS on	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total Sanction	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
30.06.2024	4,686	1,265	195.72	4,686	5,717	929.36	9,372	6,982	1,125.08
% Achievement		27.00 %			122.00%			74.50 %	
30.09.2024	4,695	1,360	215.83	4,695	5,961	953.5	9,390	7,321	1,169.34
% Achievement		28.97 %			126.96%			77.97 %	



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

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 30.09.2024

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	2,377
Union Bank of India	951
Punjab National Bank	533
BOTTOM 3 BANKS	
Federal Bank	8
Yes Bank Ltd.	5
Karur Vysya Bank	1

The Bank-wise & District-wise performance is given in **Annexure- 29**.

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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23	34,081	3,044.90
FY 2023-24	56,392	6,109.41
FY 2024-25 (up to 30.09.2024)	26,962	3,052.18

The cumulative coverage since inception is 3,59,199 accounts amounting to Rs. 23,816.18 Crore.

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2024 to 30.09.2024 is available in **Annexure – 30**.

5.7 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 on boarding of MSMEs on the portal is in progress and as on 30.09.2024, 2,98,03,912 MSMEs are registered on the platform in whole country and 9,02,774 MSMEs are registered in Odisha.

UDYAM Portal Registration			
30.06.2024		30.09.2024	
All India	Odisha	All India	Odisha
2,68,23,540	8,49,411	2,98,03,912	9,02,774

Udyam Portal Registration progress						
As on 30.06.2024				As on 30.09.2024		
Category	Micro	Small	Medium	Micro	Small	Medium
No of MSMEs registered	8,33,971	14,361	1,079	8,87,078	14,610	1,086
% of total registration	98.18%	1.69%	0.12%	98.26%	1.62%	0.12%

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

A part of slew of measures in the current year budget Govt has reduced the turn over threshold of MSME buyers for mandatory onboarding on TReDs platform from Rs 500 cr to RS 250cr. This will add 22 CPSEs and 7000 more companies to the platform.

The updated status on the adoption and use of TReDS portal by MSMEs as of 30.09.2024 is given below:

SN	Particulars	RXIL	Invoice Mart	M1 Exchange
1	Total buyers registered	29	46	27
2	Total MSME sellers registered	432	839	477
3	Total financing on TReDS for MSMEs of Odisha in Cr	2,267.99	3691.31	479.93
4	No of invoice financed	27,845	85442	3487
5	Govt Entities onboarded (CPSU/SPSU)	2	5	0
6	Average range of int	6.5% to 11.75%	-	6.8% to 9.55%
7	Average tenor (days)	106	86	31
8	Amount range	88k-4 Cr	0.009 to 2.204 Cr	5.26Cr



5.9 PM Vishwakarma Yojana

PM Vishwakarma Yojana is an initiative aimed at supporting traditional artisans and craftsmen. Launched to preserve and promote the skills of artisans such as blacksmiths, carpenters, potters, and weavers etc, this scheme provides financial assistance, training, and market access to enhance their livelihoods. The program focuses on improving their skills, incorporating modern tools and techniques, and creating opportunities for sustainable employment.

As on 30.09.2024, 8,602 loan applications are sent to various banks after completion of training. Banks have sanctioned 2,985 applications, rejected 3,269 applications and 2,348 applications are pending at banks.

Performance as on 30.09.2024 is given below.

Loan Application Sent to Banks	8,602
Total Loan Amount Required (in Rs. Lakhs)	8,219.53
Applications Sanctioned	2,985
Applications Disbursed	2,652
Applications rejected	3,269
Loan Pending For Sanction	2,348

The Bank-wise Status is given at **Annexure-31**.

All the banks are requested to promptly process the applications received for credit linkage under PM Vishwakarma scheme.

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

In order to financially help manufacturing MSMEs in the State by way of reimbursing interest paid by them banks on Working Capital Loan availed by them from banks.

Banks are requested to instruct their branches to verify the Working Capital loan availed and interest paid thereon claimed by applicant the in the PORTAL.

Interest subsidy amount of Rs.1579.63 lakhs pertaining to 1,580 application has been disbursed as of 25.10.2024.

District-wise disbursement status of CM SRIM scheme as on 25.10.2024 is given at **Annexure-32**.

5.11 Silpi Unnati Yojana (SUY) – State Government Scheme

Under Silpi Unnati Yojana (SUY), 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.

During the current Financial Year 2024-25 upto 30.09.2024, total 224 loan applications are sanctioned amounting to Rs. 116.00 Lakhs.

Performance under SUY for the FY 2024-25 is given below: (As provided by Directorate of Handicrafts)

Period	Total No. of application sponsored	No. of application sanctioned	No. of application pending	No. of application rejected
30.06.2024	2,209	208	1,922	79
30.09.2024	2,209	244	1,427	558

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	666
Bank of India	193
OSCB(including DCCBs)	95

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

The bank-wise and district-wise details as on 30.09.2024 are given in **Annexure - 33**.

AGENDA NO. 6

Financing to SHGs:

6.1 WSHG in Odisha through Mission Shakti

a) SHG Bank Linkage:

As of 30th September 2024, 1,13,617 SHGs have been credit linked with an amount of Rs. 5,275.96crores, with an average loan size of Rs. 4.64 lakh. The physical linkage achievement is 28% with the financial linkage achievement of 26% as of 30.09.2024. The Bank & district wise progress is enclosed at **Annexure-34 & 35**.

b) Mission Shakti Loan - State Interest Subvention

Interest subvention claims amounting to Rs.181.71 Crore have been calculated and to be disbursed under the 'Mission Shakti Loan'- State Interest Subvention



Scheme during the current financial year against the annual target of Rs.300 Crore.

c) Bank Linkage and Interest Subvention (BLIS) MIS Portal

A specialized Bank Linkage and Interest Subvention (BLIS) Management Information System (MIS) portal has been established to oversee and monitor various aspects including credit linkage, loan repayment, overdue accounts, Non-Performing Assets (NPAs), SHG Bank Linkage, and settlement of Interest Subvention. Further, loan application sponsoring along with reporting will be conducted online directly through the (BLIS) MIS portal by the SHGs/Mission Shakti staff to Banks.

Mission Shakti has collaborated with all banks that maintain a portfolio of Self-Help Groups (SHGs), ensuring regular sharing of data on the SHG Bank Linkage and Interest Subvention portal. MoUs have been signed with all banks, except Punjab & Sind, to facilitate the exchange of SHG data and the settlement of interest subvention.

The progress of data sharing by banks and calculated interest subvention benefits for the current financial year is outlined in **Annexure – 36 & 37**.

d) Mission Shakti Scooter Loan

The State Government, recognizing the invaluable role of Federation Leaders and Community Support Staff (CSS) in strengthening SHGs and their federations, during its 62nd Cabinet meeting on July 21, 2023, approved the "Mission Shakti Scooter Yojana". This initiative offers Interest-Free Loans for the purchase of Scooters by around 2 lakh Mission Shakti Federation Leaders and Community Support Staff of their own choice, enhancing their operational efficiency and improving service quality for SHGs and their federations. The effective interest rate of 0% per annum applies to the entire loan amount, up to a maximum of Rs. 1 lakh, based on the vehicle's cost. This provision is effective from April 1, 2023.

For smooth implementation of the scheme, an amount of Rs. 50 crores have been placed with partnering banks against which Rs. 30.43 Crore has been utilised as on 30.09.2024. Mission Shakti Scooter Yojana Fund Utilization Status (cumulative i.e FY 2023-24 & 2024-25), as on 30.09.2024 available at **Annexure-38**.

e) WSHG members as BCA

2,082 Mission Shakti SHG members are engaged as Business Correspondent Agents (BCAs) through 5 banks (State Bank of India (296), UCO Bank (115), Utkal



Grameen Bank (138), YES Bank (871) and ICICI Bank (662)). These BCAs have undertaken transactions amounting Rs 459.48 crore and received commission of Rs. 139.82 lakhs during financial year 2024-25 up to quarter ending September 2024.

In the Sub-Committee meeting of SLBC on FI, FL and Digital Payment for the quarter ended September 2024 held on 11.11.2024, Director, Institutional Finance advised that the performance of Mission Shakti members operating as BCs is to be evaluated by the 5 participating banks. She instructed SLBC to devise a common format for evaluation of the performance of those BCs considering customer feedbacks. After evaluation of the same the banks will be advised accordingly.

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY 2024-25 up to 30.09.2024, 408 applications under SEP-I, 207 applications under SEP-G and 932 applications under SHG Bank-linkage are disbursed as on 30.09.2024.

Category	For FY 2023-24 (up to 30.09.2023)			For FY 2024-25 (up to 30.06.2024)			For FY 2024-25 (up to 30.09.2024)	
	Target	No. of loan disbursed	% of Achv.	Target up to Sep-2024	No. of loan disbursed	% of Achv.	No. of loan disbursed	% of Achv.
Sep-I (Individual)	3000	346	11.53	2750	85	3.09	408	14.84
SEP-G (Group)	540	149	27.59	500	123	24.61	207	41.42
SHG Bank Linkage	6000	898	14.97	2500	594	23.76	932	37.28

Achievement figures up to September'2024 is furnished at **Annexure-39**.

6.3 Agenda notes relating to OSFDC.

Target and Achievement Under Bankable IGS relating to the year 2023-24 & 2024-25 to be implemented during 2024-25.

Govt. has approved 305 no. of loan applications under Bankable IGS relating to the year 2023-24 & 2024-25 to be completed in 2024-25 in 28 districts. Against the target of 305 applications 120 applications have been sponsored to banks, 74 applications are disbursed as of 30th September 2024.



District-wise and bank-wise details of applications already shared with banks by SLBC vide letter no. SLBC/ODI/2024-25/615 dated 07.10.2024. All banks are requested to issue suitable instructions to their respective branches in this regard.

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 30.09.2024

Total NPA as on 30.09.2024 is Rs.14,434.64 Crore which is 4.30% of the total advance.(Priority Sector 5.08%, Non-Priority Sector 3.27%).

NPA % under Agriculture is 6.39% and under MSME is 4.24%.

Sector wise comparison of NPA %			
Sector	31.03.2024	30.06.2024	30.09.2024
Short Term Crop Loan	7.97	7.71	7.50
Agriculture Term Loan	5.66	5.29	5.01
Agriculture Allied	4.54	4.48	5.05
Total Agriculture	6.67	6.49	6.39
MSME Sector	4.24	4.31	4.24
Education Loan	8.99	6.98	7.73
Housing Loan	2.01	2.27	2.04
Total Priority Sector	5.18	5.23	5.08
Total Advance	4.19	4.19	4.30

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 – 40**.

7.2 State Recovery Act (OPDR)

The Odisha Public Demands Recovery (OPDR) Act, 1962 plays an important role in ensuring financial accountability and resource availability for public services in the state. 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.

As of 30.09.2024, 2,144 OPDR cases amounting to Rs.50.61 Crore are pending.

Name of Bank	Total No. of cases as on March 31, 2024	Amount involved (in Rs. lakhs)	No. of cases Added during 01.04.24 to 30.09.24	Amount involved (in Rs. lakhs)	No. of cases disposed off during 01.04.24 to 30.09.24	Amount involved (in Rs. lakhs)	No. of cases pending for disposal as on Sept 30, 2024	Amount involved (in Rs. lakhs)
Bank of Baroda	12	33.34	0	0.00	0	0.00	12	33.34
Indian Overseas Bank	13	92.15	0	0.00	0	0.00	13	92.15
State Bank of India	545	4723.06	0	0.00	5	16.06	540	4707.00
Odisha Gramya Bank	1546	123.23	0	0.00	0	0.00	1546	123.23
Utkal Grameen Bank	30	71.76	0	0.00	0	0.00	30	71.76
Suryoday Small Finance Bank	3	75.12	6	85.34	6	126.64	3	33.82
Total	2149	5118.66	6	85.34	11	142.70	2144	5061.30

7.3 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.
- As of 30.09.2024, 719 numbers of applications are pending involving Rs. 404.12 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 576 applications involving Rs. 276.91 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 – 41**.

7.4 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.

7.5 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**” registration of sale deeds for purchase of flats is not 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.

7.6 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.

7.7 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 of September 30, 2024, a total of 3,039 SVAMITVA property cards have been issued across Odisha. This includes 2,654 cards in Rayagada, 317 in Jharsuguda, 35 in Nabarangpur, 21 in Gajapati, and 12 in Dhenkanal districts.

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

7.8 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).

In this regard, a request letter has already been submitted to Revenue Department by SLBC vide letter no. SLBC/ODI/2024-25/676 dated 25.10.2024.

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.8

Other Issues

8.1 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 30.09.2024, out of 1,19,325 applications sponsored, 98,061 applications are sanctioned & disbursement made in 93,102 accounts. 13,624 applications are pending at 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
30.09.2023	1,06,898	83,189	78,739	7,989



31.12.2023	1,10,191	86,879	82,257	7,578
31.03.2024	1,15,593	93,774	88,771	8,674
30.06.2024	1,17,638	95,247	89,755	8,787
30.09.2024	1,19,325	98,061	93,102	13,624

The top 3 and bottom 3 performing banks under 2 categories as of 30.09.2024 are given below –

PSB,RRB& OSCB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
State Bank of India	41,990
Canara Bank	8,673
Union Bank of India	8,165
BOTTOM 3 BANKS	
Punjab & Sind Bank	659
Utkal Grameen Bank	13
OSCB	0

PVT BANKS & SFB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
IDBI Bank	465
HDFC Bank	313
Karnataka Bank	142
BOTTOM 3 BANKS	
**	

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

The bank wise achievement as on 30.09.2024 is given in **Annexure-42**.

8.2 Loan Facility in PM Surya Ghar : Muft Bijli Yojana (PMSGMBY)

The Government of India has approved the PM Surya Ghar: Muft Bijli Yojana on 29th February, 2024 to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The scheme has an outlay of Rs 75,021 crore and is to be implemented till FY 2026-27.

Objective of PM- Surya Ghar : Muft Bijli Yojana

- To achieve 1 crore rooftop solar system (RTS) installation in residential sector.
- To help provide free/ low cost electricity to 1 crore households upto 300 units of electricity per month by installation of rooftop solar.
- To boost local economy and employment generation along with enhanced energy security
- To aid in achievement of India's commitment for green climate through its NDCs (Nationally Determined Contributions) at UNFCCC by installation of 30 GW of solar capacity through rooftop solar by 2026-27



The scheme will support the installation of grid-connected rooftop solar projects in the residential sector through Central Financial Support (CFA) support from the Central Government.

In order to support this scheme and to ease the financial burden of installing solar panels, Ministry of New and Renewable Energy, Govt. of India has come up with office memorandum dated 07.06.2024 regarding operational guidelines for implication of component “ CFA to residential consumers”.

The consumer may also opt for financing through the National Portal. The loan products of various banks and financial institutions will be available on the NP and the consumer may opt for any of them through integration provided by Jan Samarth Portal or through other Financial Institutions directly. Standardized low interest loan products in the range of benchmark rates (Repo + 50 bps) for installation of residential RTS systems that are up to 3 kW in size will be made available to the consumers by Banks.

For overall monitoring of PM Surya Ghar: Muft Bijli Yojana implemented in the State in accordance with MNRE, GOI memorandum no. 318/17/2024-GCRT dated 29.05.2024, Govt. of Odisha has constituted a State Level Coordination Committee with Chief Secretary as the Chairman of the Committee.

Performance under the PMSGMBY scheme for Odisha State is available at **Annexure-43**.

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

During the current FY 2024-25 as of 30.09.2024, Banks have extended credit to 1,66,945 beneficiaries of Minority Community amounting to Rs.1,398.61 Crore and the balance outstanding is Rs. 10,638.47 Crore in 10,81,979 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 Sept 23	1,75,318	1,325.40	8,25,137	7,164.13
2023-24 March 24	2,61,004	2,471.53	9,54,017	8,875.51
2024-25 June 24	94,498	714.42	10,68,499	9,851.81
2024-25 Sept 24	1,66,945	1,398.61	10,81,979	10,638.47



Bank wise performance is available at **Annexure –44**.

8.4 Central Know Your Customer Registry (CKYCR)- Data Population:

CKYC Registry was set up to receive, store, safeguard and retrieve the KYC Records in digital form of clients under the Prevention of Money Laundering (Maintenance of Records), Rules, 2005. The basic intent for setting up of registry was to achieve universalization of KYC across financial sector to make CKYCR as single source of truth. Various benefits of CKYC are as under:

- The CKYC facilitates the conducive ambience for the ease of doing business by simplifying the process of accumulating verified/ mandatory documents and then creating repository for the use of the same by various entities under Financial Sector Regulators.
- The CKYC provides uniform template for the synchronization of customer information(s) which in essence, can be called as standardization of customer information.
- The CKYC facilitates the culling out of relevant information from the large chunk of data, provided by all the associated entities and also enables the registry to clean up the duplication/ repetition of data.
- The CKYC provides ample scope for the single line documentation so as to avoid submission of multiplicity of documents at various forum and allows for the portability of the same among the various entities.
- The CKYC facilitates the simplification of Due Diligence with regards to Customer Identification Process (CIP) which makes the process cost effective and less time consuming.

It is observed that many Banks/ FIs are yet to onboard for API search & Download and updation of KYC records in the CKYCR Registry is not happening. Banks are only updating the records in their CBS system as in majority of the banks, the functionality of search, download and update is not available at the branches and lack of awareness among staff resulting in asking for KYC documents for account opening even for those customers who have a KYC identifier. The CKYC data for Odisha state as provided by CERSAI, New Delhi is given below:

Period	Name of State	Data Upload	Data Download	Total (Upload + Download)	Data Update
01.04.24 to 30.06.2024	Odisha	1410326	1198768	2609094	550812



01.07.24 to 30.09.24	Odisha	1181873	500562	1682435	1149552
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The detailed bank-wise data is enclosed in **Annexure- 45**.

8.5 RSETI

The overall number of candidates trained as on 30.09.2024 is 2,68,667 out of which 2,05,566 (**75.40%**) numbers are settled and 1,66,573(**62%**) trained candidates have been credit linked.

As on 30.09.2024 (FY 2024-25), **13,034** Rural Poor/NRLM target group youth have been trained against annual target of **20,811** (% of achievement 62.63 %)

Bank wise performance under Rural Poor / NRLM training as on 30.09.2024 for FY 2024-25 is as follows:

BANK	Target for FY 2024-25	Achievement 30.06.2024	% of Achievement 30.06.2024	Achievement 30.09.2024	% of Achievement † 30.09.2024
Bank of India	1,540	417	27.08	1,081	70.19
Central Bank of India	539	120	22.26	185	34.32
Canara Bank(RUDSETI)	560	117	20.89	551	98.39
State Bank of India	11,480	2,914	25.38	7,414	64.58
UCO Bank	5,320	892	16.77	2,949	55.43
Union Bank of India	1,372	197	14.36	854	62.24
Total	20,811	4,657	22.38	13,034	62.63

The details are given in **Annexure -46**.

Status of Infrastructure related status in RSETIs (as on 30.09.2024)

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

State Director RSETI is requested to apprise the detailed issues.



8.6 Fintech Adoption

Fintech 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 adoption in India has surged dramatically, driven by a confluence of factors including a young, tech-savvy population, widespread smartphone usage, and strong government initiatives like Digital India and Jan Dhan Yojana. This rapid growth has seen the proliferation of digital payment platforms, lending services, and investment solutions, with companies like Paytm, PhonePe, and Zerodha leading the charge. Additionally, the Unified Payments Interface (UPI) has revolutionized transactions, making digital payments seamless and widely accessible. The COVID-19 pandemic further accelerated fintech adoption as people increasingly turned to digital solutions for financial transactions, highlighting the sector's critical role in driving financial inclusion and transforming the traditional banking landscape in India

8.7 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 1, 2024, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/ Zonal Office, the office of LDMs should be sufficiently strengthened with appropriate infrastructural support.

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

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

8.8 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-47**.



8.9 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.

8.10 Conduct of Town Hall Meetings at District Level.

As discussed in the Town Hall meeting on MSME related issues conducted at Balasore on 19th March, 2024, SLBC has advised all the LDMs to conduct quarterly town hall meetings at district level to discuss the queries/ issues faced by MSME entrepreneurs with respect to bank linkage, operational issues etc.

In accordance with the SLBC's directive, the LDM Bhadrak conducted a Town Hall Meeting on 27.09.2024, LDM Bargarh on 20.07.2024 and 17.08.2024, LDM Gajapati on 19.09.2024, LDM Khordha on 06.08.2024, LDM Balsore on 27.09.2024, LDM Ganjam on 20.09.2024, LDM Kandhamal on 27.09.2024, LDM Jagatsinghpur on 25.09.2024 and LDM Mayurbhanj conducted on 03.09.2024 at their respective districts. During these meetings, discussions were held with MSME entrepreneurs, bankers, and other relevant stakeholders. The forum provided an opportunity to address various issues and queries related to bank linkage and operational challenges faced by MSME entrepreneurs.

The district-wise details of meetings conducted is given in **Annexure-48**.

All other LDMs are requested to conduct quarterly town hall meetings on regular basis.

8.11 Recent Policy Changes (Government, RBI & NABARD)

8.11.1 Amendment to the Master Direction- Know Your Customer (KYC) Direction, 2016:



RBI, Central Office, Mumbai has amended the Master Direction on Know Your Customer (KYC) Direction, 2016 vide Circular no. DOR.AML.REC.49/14.01.001/2024-25 dated November 06,2024.

The Master Direction on KYC has been amended to:

- i. align the instructions with the recent amendments carried out in the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 vide Gazette Notification dated July 19, 2024
- ii. incorporate instructions in terms of the corrigendum dated April 22, 2024 issued by the Government of India to the Order dated February 2, 2021 on the 'Procedure for implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967', and
- iii. Revise certain existing instructions.

The amended provisions in the Master Direction shall come into force with immediate effect. Detailed circular in this regard is enclosed in **Annexure-49**.

AGENDA NO.9

Any other matter with the permission of the Chair.