

**PROCEEDINGS OF THE 174TH
STATE LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
16.03.2024**



State Level Bankers' Committee, Odisha

Convenor: UCO Bank

गौतम पात्र

महाप्रबंधक एवं संयोजक,
एसएलबीसी, ओडिशा

Goutam Patra

General Manager and Convenor,
SLBC, Odisha



राज्य स्तरीय बैंकर्स समिति, ओडिशा
State Level Bankers' Committee, Odisha

यूको बैंक

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संदर्भ सं/Ref. No. SLBC/ODI/2024-25/106

दिनांक / Date: 01-05-2024

राज्य स्तरीय बैंकर्स समिति, ओडिशा
के सभी सदस्य ।

All the Members of State Level Bankers'
Committee, Odisha

आदरणीय महोदय/महोदया,

Respected Sir/Madam,

विषय : ओडिशा की 174 वीं एसएलबीसी बैठक का
कार्यवृत्त

Sub: Proceedings of the 174th SLBC
Meeting of Odisha

हम इसके साथ 16 मार्च, 2024 को आयोजित ओडिशा
की 174वीं एसएलबीसी बैठक का कार्यवृत्त भेज रहे हैं।

We are sending herewith the proceedings
of 174th SLBC Meeting of Odisha held on
16th March, 2024.

आपसे अनुरोध करते हैं कि आप अपने
विभाग/कार्यालय/संस्था से संबंधित बिन्दुओं पर तत्काल
कार्यवाही शुरू करें। एसएलबीसी की अगली बैठक में
अवगत कराने के लिए आपके द्वारा की गई कार्रवाई
रिपोर्ट से हमें सूचित किया जाए।

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

शुभकामनाओं सहित !

With regards !

भवदीय,

Yours faithfully,

गौतम पात्र Goutam Patra

महाप्रबंधक, यूको बैंक एवं संयोजक(एस.एल.बी.सी.), ओडिशा

General Manager, UCO Bank and Convenor, SLBC, Odisha

अनुलग्नक Encl.: यथोक्त As stated above



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Proceedings of the 174th SLBC meeting of Odisha held on 16.03.2024

The 174th SLBC meeting of Odisha was held on 16.03.2024 under the Chairmanship of Shri Ashwani Kumar, MD & CEO UCO Bank cum Chairman, SLBC at Hotel the Crown-IHCL SeleQtions, Nayapalli, Bhubaneswar in presence of:

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

Principal Secretary, Fisheries & Animal Resources Development Department, Govt. of Odisha, Shri S K Vashishth,

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

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

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

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

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

Chief General Manager, SBI, Shri Dinesh Pruthi,

Special Secretaries, Additional Secretaries, Joint Secretaries, the Directors of different Departments of Government of Odisha, General Manager of RBI, General Manager of NABARD, MD-Odisha SCST Development Finance Cooperation Ltd., Deputy General Manager CGTMSE, Asst. General Manager-BSNL, Director DoT, Registrar DRT, Secretary OKVIB and Senior Officials of State Government, Controlling Heads of different Banks, SUDA, Dept. of Post, Lead District Managers, convenors of SLIC Life Insurance- Bharati Axa, SLIC General Insurance- Shreeram General Insurance & other participants. The list of participants is annexed.

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

The Convenor of SLBC Odisha, started the 174th SLBC meeting with a warm welcome to all the dignitaries. He highlighted that the active participation of esteemed members is crucial for turning discussions into effective pathways for achieving desired outcomes in the financial services sector.

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

Then the Convenor SLBC started the agenda wise discussion through power point presentation.



AGENDA NO.1

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

The proceedings of 173rd SLBC Meeting held on 12.12.2023 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2023-24/867 dated 29.01.2024. The action points of last meeting and their compliance status are also discussed. Since no comments have been received from any quarter, the same is confirmed.

AGENDA NO.2

Annual Credit Plan / CD Ratio

2.1 Achievement under Annual Credit Plan (ACP) 2023-24 under Priority Sector

The total disbursement of Priority Sector loans for FY 2023-24 (up to 31.12.2023) is Rs.1,28,268.86 Crore, which represents an achievement of 80.03% against the annual target of Rs.1,60,280.22 Crore.

The Convenor, SLBC informed that under ACP achievement, 15 Banks are above the state average, 5 Banks are above 75% but below state average and others have achieved less than 75% of their annual target. This comprehensive assessment highlights the diverse performance levels among banks and underscores the importance of collaborative efforts to enhance overall ACP performance. Likewise, 12 districts have surpassed the state average in Annual Credit Plan (ACP) achievement, while 3 districts have exceeded 75% but fall short of the state average, and the rest districts are below 75%. The SLBC convenor reported that Bolangir and Sundargarh districts have already exceeded their annual targets. However, Gajapati and Bhadrak districts have achieved less than 60% of their annual targets. He requested all banks to put concerted efforts for achieving the ACP target for the FY 2023-24.

The Principal Secretary, Finance announced plans for a forthcoming meeting with NABARD aimed at revising the PLP for the Financial Year 2024-25 upward from the previously set target of Rs.2.06 lakhs Crore. Emphasizing the importance of meeting the National Level benchmark for Credit to GSDP ratio of minimum 40% , he urged for an increase in the size of ACP as well as average ticket size of loans to further bolster financial metrics.

The CGM, NABARD, Bhubaneswar suggested to flag off the credit potentials first so as to increase the credit disbursement.

2.1. a. Education Loan

During the period of 01.04.2023 to 31.12.2023, a total education loan of Rs. 593.98 Crore has been disbursed by all banks in 18,934 accounts, including both Priority and Non-Priority sector accounts. The disbursement under Priority Sector is Rs.566.53 Crores which constitutes 49.12% of the set target of Rs.1153.35 Crores for the FY 2023-24. As of 31.12.2023, the total outstanding balance (PS & NPS) is Rs. 2,247.44 Crores in 54,323 accounts. 15 banks have not sanctioned any education loan. All banks are requested to improve the performance.



2.1. b. Housing Loan

During the period from 1st April 2023 to 31st December,2023, a total of Rs. 7,596.96 crore has been disbursed by all banks in 75,887 accounts, including both priority and non-priority sector. The disbursement under Priority Sector is Rs.3,464.57 Crores against a target of Rs.6,614.50 Crores and the achievement is 52.38%. As of 31st December 2023, the total (PS & NPS) balance outstanding is Rs.29,896.64 Crores in 2,74,976 accounts.

As per CLSS data provided by NHB for PMAY, total loan accounts under EWS/LIG are 5,062 with disbursement of Rs.487.80 crore and subsidy / processing fee release is Rs.106.60 Crores. Similarly, under MIG, total loan accounts are 3,607 with loan disbursement of Rs.646.60 Crore and Subsidy/ processing fee released is Rs.71.60 Crore.

2.1. c. Export Credit

All Banks have disbursed a total amount of Rs. 3,841.25 Crore During the period 1stApril, 2023, to 31st December 2023, against the target of Rs.7,435.96 Crores which is 51.66% of the target. The Convenor SLBC requested all banks to extend credit to export sector so that annual target can be achieved.

2.1.d. Advance to Weaker Section

As of 31.12.2023 total outstanding advance to Weaker Section was Rs 11,0789.68 Crore which is 30.78% of the total outstanding advance. This is well above the RBI mandate of 12% of ANBC for FY 23-24.

2.2 CD Ratio (All Banks)

As of 31st December 2023, the CD ratio of all banks, taking into account total utilization (which includes loans sanctioned outside the state but utilized in Odisha), is 82.50%, indicating an improvement from 81.75% as of 30th September 2023.

The Director, Institutional Finance, Finance Department, Govt. of Odisha enquired about the reason of the low CD ratio of Central Bank of India which is 55.80% as of 31st December 2023 and advised the Bank to take corrective actions immediately. The representative from Central Bank of India assured to achieve the bench mark level CD ratio i.e. 60% very shortly.

2.3 CD Ratio (District wise)

As of December 31, 2023, all districts in the State have CD ratio above 60%.

The MD & CEO of UCO Bank cum Chairman SLBC, Odisha raised concerns regarding the low Credit-Deposit (CD) ratio observed in Keonjhar district, which currently ranks at the bottom of the list of districts based on CD ratio as of December 31, 2023. He also advised the LDM Keonjhar to understand the underlying factors contributing to Keonjhar's comparatively lower CD ratio, potentially seeking avenues for improvement and strategic interventions to enhance the district's financial performance and accessibility to credit facilities.



The Principal Secretary Finance highlighted a significant improvement in the Credit-Deposit (CD) ratio of the State over the past three years, now aligning with the national level.

AGENDA NO. 3

Financing to Agriculture Sector

3.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

In the SAFAL portal as of 12.03.2024, total number of applications received across all banks is 2,714, out of which 35 applications are sanctioned, 933 applications pending, 338 applications reverted, and 1,182 applications rejected and 226 applications are withdrawn.

The Principal Secretary, Finance Department highlighted that the SAFAL portal was meticulously crafted with inputs from various banks to enhance transparency within the loan sanctioning process. Despite this effort, the presented figures indicate a concerning level of underperformance. To address this issue, he proposed convening a meeting of a small committee as decided in the sub-committee meeting held on 26.02.2024 during the second fortnight of April to thoroughly investigate the bottlenecks within the SAFAL portal and devise strategies for its improvement.

The MD & CEO of UCO Bank cum Chairman SLBC, Odisha urged for a comprehensive discussion in the Sub-Committee meeting regarding the causes behind application rejections and other related issues of the SAFAL portal. Emphasizing the need for overcoming these challenges, he proposed devising a simplified process to streamline operations.

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

As of 31st December 2023, in the financial year 2023-2024, all banks have collectively disbursed Rs. 53,298.40 Crore to the agriculture sector, achieving 90.68% of the total annual target of Rs. 58,776.16 Crore. Achievement under crop loans is 81.60% of the annual target, achievement under term loans is 74.90%, achievement under allied advances is 97.93%, achievement under farm credit is 83.18%, achievement under agriculture infrastructure is 87.32%, and achievement under ancillary activities is 216.02% of their respective annual targets.

The Principal Secretary, Finance stated that the performance of Private Sector Banks those having the ACP target of more than Rs.1,000. Crore like HDFC Bank and ICICI Bank is very poor and advised them to improve their performance immediately. He further stated that while empaneling banks for handling Govt. Business, achievement under ACP is one of the major key parameters and any shortfall in the ACP achievement is not acceptable and will have consequences.

3.2 Kissan Credit Card (KCC)



Banks have disbursed **33,45,917** numbers of KCC accounts, amounting to **Rs.21,818.85 Crore** from 01.04.2023 to 31.12.2023. Total outstanding balance as on 31.12.2023 is **Rs.36,058.52 Crore** in **52,19,023** KCC accounts. The average KCC loan size is Rs.65,210.37

The Chief General Manager, NABARD, Bhubaneswar underlined the issue of low average loan size provided by RRBs and Co-operative banks in the state, despite the interest subvention initiatives by both Central and State Governments. To address this concern, he urged banks to elevate the average loan size of the Kisan Credit Card (KCC) by a minimum of 30% annually. Additionally, he proposed exploring the feasibility of extending KCC benefits to sectors such as Animal Husbandry and Fishery, where there is a lesser demand for traditional agricultural loans, thus diversifying and expanding the scope of financial support in rural areas.

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

During the period from 1st October , 2023, to 31st December, 2023, a total of 6,51,722 enrollments covering 1,33,609 farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY- Implementation during Rabi 2024 Crop Season). The area insured during this period is 105.45 thousand hectares, and the sum insured amounts to Rs. 729.57 Crores. The gross premium is Rs. 48.96 Crores.

The General Manager UCO Bank and Convenor SLBC noted a significant rise in the coverage of the Pradhan Mantri Fasal Bima Yojana (PMFBY), attributing it to the State Government's initiative of bearing farmers' premium shares for land up to 2.00 hectares. Building upon this momentum, he urged banks to extend the virtually cost-free crop insurance benefits to both loanee and non-loanee farmers across all notified blocks and crops. This approach aims to ensure comprehensive risk mitigation and financial security for farmers.

3.4 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

In the current Financial Year up-to 31.12.2023, all banks have sanctioned/ disbursed credit facility to 8,147 JLGs against the revised annual target of 65,000. The major banks which sanctioned credit facilities to JLGs are OSCB (6,678), SBI (2,310) UCO Bank (1,217).

The Additional Secretary of the Department of Agriculture & Farmers' Empowerment, Government of Odisha, proposed augmenting the disbursement under the BALARAM scheme, highlighting a disparity between the disbursement and the number of applications sponsored.

The Chief General Manager, NABARD, Bhubaneswar informed that NABARD offers the banks a grant of Rs.4,000/- for each Joint Liability Group (JLG) they promote. Despite the ongoing formation of JLGs, he expressed disappointment over the lack of financing being extended to these groups. Stressing the significance of empowering JLGs, he urged banks to prioritize financing the JLGs.

The Convener SLBC informed that in the sub-committee meeting on agriculture credit held on 02.02.2024, the Principal Secretary, Agriculture & Farmers Empowerment has advised OSCB that finance to JLGs as per the eligibility criteria mentioned in the operational guidelines which are formed nurtured and financed by PACS/LAMPS are to be covered under BALARAM and the same is to be reported to SLBC. OSCB has reported



that they have financed 38401 JLGs and 13031 BALARAM as on 07.03.2024. He requested OSCB to confirm that all the 38401 JLGs are eligible for inclusion under BALARAM.

3.5 Agriculture Infrastructure Fund:

As of December 31, 2023, a total of 1,056 applications are sanctioned under the scheme, amounting to Rs. 756.51 Crores out of 1,577 applications sponsored. 398 applications are rejected/denied. Additionally, there are 123 applications pending at the bank level for further processing.

The convener SLBC informed that though the sanction is increased and pendency is reduced, he appealed all banks to dispose pending applications as per time norms.

3.6 Mission for Integrated Development of Horticulture (MIDH)

The Horticulture Department, Government of Odisha has reported that as of December 31, 2023, there are 80 pending applications with various banks amounting to Rs. 3.44 Crore. On the other hand, banks have sanctioned 60 applications, amounting to Rs. 1.99 Crores.

The General Manager UCO Bank and Convenor SLBC requested all Banks to dispose all the pending applications in a time bound manner.

3.7 Agriculture Allied Sectors

As of December 31, 2023, banks have disbursed Rs. 7,505.75 Crores in the agriculture allied sectors against annual target of Rs. 7,664.73 Crores achieving 97.93 % of the target. The performance of banks in Dairy is 89.62% of the target, in Fishery 59.82% of the target, in Poultry 80.25 % of the target, in AH Sheep/Goatery/Piggery 147.58 % of the target, and in Other Allied Sectors 213.15 % of the target is achieved.

The Principal Secretary, Finance Department, Govt. of Odisha pointed out that the reporting under AH-Sheep/ Goat/ Piggery by IndusInd Bank which is Rs.1,557.69 Crore seems to be quite abnormal. The representative from IndusInd Bank informed that the figures reported are by Bharat Finance India Limited, a wholly owned subsidiary of IndusInd Bank Ltd. and the loans are small ticket size loans.

The Director, Institutional Finance, Finance Department, Govt. of Odisha, advised IndusInd Bank to submit the district-wise and branch-wise granular data to the Fisheries & ARD Department for analyzing the same.

The reporting in other allied sectors has significantly increased to Rs.456.34 Crores as of 31.12.2023 and the main contributors are RBL Bank (Rs.191.47 Crore), Yes Bank (Rs. 82.20 Crore) DCB Bank (Rs.47.17 Crore), ESAF SFB (Rs.43.75 Crore), HDFC Bank (Rs.31.48 Crore), IDFC Bank (Rs.25.37 Crore) and Kotak Mahindra Bank (Rs. 23.72 Crore). These banks are advised to take up the MIS issue with their central office and classify the figures in appropriate subhead so that reporting in other allied sector can be minimized.

The MD & CEO of UCO Bank expressed his concern on fluctuation of figures reported in other allied sector in the last quarter. He advised all banks to rectify the anomalies in reporting.



The Principal Secretary, Fisheries & ARD Department, Govt. of Odisha raised several pertinent points regarding the Allied sector. Firstly, he noted discrepancies in reporting, specifically mentioning instances where certain banks have inaccurately represented figures under other allied sectors, a matter previously deliberated in the Sub-Committee of the SLBC on Fisheries & ARD held on 26th February 2024. Secondly, he expressed dissatisfaction with the level of bank credit to the allied sector, particularly in fisheries sector. Lastly, he emphasized the importance of setting realistic targets for the allied sector, urging for a more pragmatic approach in target distribution.

3.8 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of December 31st, 2023, under the Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme, a total of 4,959 applications have been sponsored to different banks. Out of these, 1,718 applications are sanctioned, 1,218 applications are rejected, and 2,023 applications are pending under the scheme.

The General Manager UCO Bank and Convenor SLBC highlighted that while there has been an increase in sanctions under MKUY scheme, there has been a simultaneous rise in pending applications. In this regard, he requested all banks to expedite the clearance of pending MKUY applications to ensure improved performance by the end of the financial year 2023-24.

3.9 KCC Saturation Drive

As of December 31, 2023, under the KCC Saturation Drive for Animal Husbandry, out of 61,516 applications accepted, 16,857 applications have been sanctioned, 41,685 applications have been rejected, and 2,974 applications are pending at various banks. Similarly, in case of Fisheries, out of 11,029 applications accepted, 2,311 applications have been sanctioned, 8,139 applications have been rejected, and 579 applications are pending at various banks.

The General Manager UCO Bank and Convenor SLBC requested Controlling Heads of Banks to take up with the branches for immediate disposal of all the pending applications and update the same in the portal.

The Director, Institutional Finance, Finance Department, Govt. of Odisha expressed concern over the high rate of rejections under KCC Animal Husbandry and KCC Fishery applications.

The representative from State Bank of India stated that rejections are largely on account of some basic reasons viz. customer is not interested to avail the loan at a later stage, CIBIL issue, customer already availed loan from other financial institutions etc.

Under Ghar Ghar KCC Abhiyan out of the total 34,61,998 PM Kisan beneficiaries in the State, 16,25,693 beneficiaries are saturated as of 06.02.2024. The convener SLBC informed that SBI has achieved 87.37 % saturation followed by Union Bank of India at 31.49%. He appealed all banks to increase the saturation level.

3.10 Financing to FPOs (Farmers Producer Organization)



As informed by NABARD, in the current financial year upto 31.12.2023, 64 FPOs have been sanctioned credit limits of Rs.8.24 Crores by NABKISAN. The CGM NABARD informed that SBI and UCO Bank have already started financing to FPOs. Additionally, he mentioned that 118 FPOs have been identified, with applications already submitted to the Horticulture Department for the creation of solar dryers and cold chambers. He urged all banks to adopt a liberal approach in financing these FPOs.

AGENDA NO. 4

Financing to SHGs

4.1 WSHG Bank linkage in Odisha

(a) Credit Flow to WSHGs.

During the current financial year (as on 31st December 2023), 3,26,870 SHGs have been credit linked with an amount of Rs. 12,997.49 crore, and the average loan size of Rs.3.98 Lakh. As on 26.02.2024 the credit flow to SHGs increased to Rs. 15086.11 crore with credit linkage to 388389 SHGs. Thus the financial achievement is 100% of the target and 97% of physical target.

The Commissioner cum Secretary of the Mission Shakti Department, Government of Odisha, congratulated the banks for their commendable efforts in reaching the significant milestone of providing Rs.15,000.00 Crore in financing to Self-Help Groups (SHGs) within the state. Highlighting the progress, she announced the implementation of a 0% rate of interest for loans up to Rs.10.00 Lakhs, effective from April 1, 2023, emphasizing that this initiative aims to incentivize banks to extend big ticket size loans to SHGs. In addition, she informed that for the financial year 2024-25, the target for credit linkage to Self-Help Groups (SHGs) will be set at Rs.20,000.00 Crore. Expressing gratitude to the banks for increase of the average loan size nearing to Rs 4 lakhs, she proposed to increase the minimum ticket size for SHGs to Rs.5.00 Lakhs for the upcoming financial year 2024-25. She informed that average loan size is low in Bank of Maharashtra and UGB which is below Rs.3 lac and advised them to improve. She also advised other banks whose average loan size is less than state average to improve their performance.

(b) Mission Shakti Loan – State Interest Subvention

The Commissioner cum Secretary of the Mission Shakti Department informed that during the FY 2023-24 till February 2024, Rs.291.00 Crore has been given as interest subvention. Considering the growth in demand of credit and women entrepreneurship at the SHG level, State Government has increased the interest subvention benefits from Rs. 5 lakhs to Rs. 10 lakh providing loans at 0% effective annual rate of interest to SHGs (both rural and urban) w.e.f 1st April 2023.

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

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



Interest subvention claims amounting to **Rs. 291.09 Crore** has been settled under 'Mission Shakti Loan' -State Interest Subvention Scheme during 2023-24 up-to 26.02.2024 against the annual target **Rs. 250 crores**. The Commissioner cum Secretary, Mission Shakti Department informed that there are some banks who are not doing the data sharing regularly in BLIS portal and advised Punjab & Sind bank to sign MoU for data sharing since data sharing for the bank is pending since March 2021. She also advised all banks to ensure monthly data sharing for online reimbursement of interest subvention benefits to eligible SHGs.

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

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

A total of 2,318 BCAs are currently operating across the state. Transactions amounting to Rs. 825.16 crore have been undertaken by these BCAs during the current FY (2023-24). All banks who have signed MOU with the Department are advised to engage more SHG members as BC, particularly in the CSP+ outlets.

(e) "Mission Shakti Scooter Yojana"

The Commissioner cum Secretary, Mission Shakti Department informed that as on 06.03.2024 out of 62,273 Mission Shakti Scooter loans sponsored, 38,807 cases are sanctioned. However, it is observed that some of the loan applications are rejected without valid reason. She also advised for the consideration of income from all sources of the applicant when calculating loan eligibility under Mission Shakti Scooter Yojana. She appreciated that OGB, SBI, Bank of India, UCO Bank and Odisha State Co-operative Bank are doing very well under the scheme and advised all banks to improve performance.

4.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY2023-24, the physical target for individual loans is 3000, against which 794 loans are disbursed. The target for group loans is 540, against which 299 loans are disbursed. The target for credit linkage of SHGs is 6000, out of which 2,127 SHGs are credit linked.

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

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

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



Govt. has approved 79 no. of loan applications under Bankable IGS relating to the year 2022-23 to be completed in 2023-24 in 17 districts. Against the target of 79 applications 47 applications have been sponsored to banks and 42 applications are disbursed. All financing banks are requested to dispose all pending applications immediately.

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

386 nos. of proposals have been targeted for financing SC Women Self Help Groups under Bankable IGS during the period 2023-24(207) ,2024-25(100) and 2025-26(79). On receipt of funds from Govt. loan applications relating to the 2023-24 will be sponsored to banks for finance. Banks and LDMS are advised to give priority on disbursement of loan applications under OSFDC scheme

AGENDA NO.5

Financing to MSME Sector

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

Against total target of Rs.72,297.84 Crore, achievement as on 31.12.2023 is Rs.60,037.16 Crore which is 83.04% of annual ACP targets under MSME.

The sector-wise performance highlights that under Micro Enterprises achievement is 100.43% of the target, with Rs. 25,412.44 Crore disbursed against a target of Rs. 25,304.25 Crore. Under Small Enterprises achievement is 94.37 % of the target, with Rs. 21,148.85 Crore disbursed against the annual target of Rs. 22,412.36 Crore. Under Medium Enterprises achievement is 92.26 % of the target with disbursement of Rs. 12,006.29 Crore against a target of Rs. 13,013.60 Crore. However, the achievement in the Khadi & Village Industries category stood at 6.69%, with Rs. 241.69 Crore disbursed out of the target of Rs. 3,614.88 Crore.

Five banks (ICICI, HDFC, AXIS Bank, Kotak Mahindra Bank and RBL Bank) have already achieved their annual target. Six Banks (Indian Bank, State Bank of India, Bank of Baroda, Central Bank of India, Odisha Gramya Bank and Federal Bank) have achieved more than state average of 83.04 % and two banks Punjab National Bank and Union Bank of India have achieved more than 75 % target. All banks are requested to achieve the annual target by 31.03.2024 like previous year.

5.2 Pradhan Mantri Employment Generation Programme (PMEGP)

As of 31st December, 2023, against a physical target of 6000 units banks have sanctioned 3,683 accounts till 31.12.2023 which is 61.38% of target. As on 13.03.2024 the sanction increased to 4831 which is 80.52 % of the annual target. The margin money claimed in 3671 accounts amounting to 120.95 crores and mm disbursed in 2583 accounts amounting to Rs. 84.75 crores.

The Director of Industries stated that there are 9 banks which are above state average and 24 banks are below state average. He further added that the private banks except IDBI Bank, the performance is miserable.



The Director Institutional Finance also expressed her concern over very poor performance of private sector banks and advised them to improve performance in the remaining period of the current financial year.

The MD & CEO UCO Bank cum Chairman, SLBC suggested that all banks to give utmost importance to Government sponsored schemes both in sanction and disbursement of number of projects and also claim/disbursement of margin money.

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

As of 31st December 2023, in the current year 2023-24, against the total target of 2,990 only 292 proposals sanctioned and the performance further increased to 443 as on 06.03.2024. The Convenor, SLBC informed that cumulatively as on 06.03.2024, out of 4,254 proposals sponsored to banks, 1,190 cases are sanctioned, 1,956 cases are rejected, and 1,505 applications are pending with banks. Only four banks (SBI, Union Bank of India, UCO Bank and Canara Bank) have sanctioned more than 100 cases cumulatively.

Highlighting the importance of logging into the PMFME portal to take timely decision on the loan applications, the Director of Industries, Govt. of Odisha stated that 169 bank branches have not logged-in to the PMFME portal. He further stated that applications are getting rejected without any valid reason which is to be looked into by the Controlling Heads of Banks.

The MD & CEO UCO Bank cum Chairman SLBC advised the LDMS to ensure that all the branches in their jurisdiction to log-in to the PMFME portal.

The Director of Institutional Finance advised all the LDMS to discuss the performance of PMFME in detail in the DCC meetings as an important agenda including the status of not logged in branches.

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

All Banks and Financial Institutions have sanctioned 32,86,621 accounts with an amount of Rs. 20,650.36 Crore and disbursed Rs. 20,474.12 Crores as on 29.02.2024 in the financial year 2023-24.

The Convenor, SLBC informed that the average loan size under Sishu category is RS.0.37 lacs, under Kishore category it is Rs.0.98 Lakhs & under Tarun category it is Rs.9.17 lacs.

The Director Institutional Finance expressed her concern over very low ticket size under kishore category. She advised SBI to analyse their portfolio and find out the real reasons behind the low ticket size in kishore category of PMMY.

The MD & CEO of UCO Bank advised all banks to increase the ticket size in Kishore category by extending loans up-to Rs. 5.00 lacs.

MUDRA Weaver Scheme



As per the information provided by the Directorate of Textiles, Govt. of Odisha out of 182 applications forwarded to SBI, 3 applications are sanctioned and 179 applications are pending in Boudh district (171) and Ganjam district (8).

The DGM, SME, SBI stated that all MUDRA loans are coming through portal only and through MUDRA portal they have received 20 MUDRA weaver applications out of which 6 applications are sanctioned and 12 are rejected. He requested the department to provide the district-wise and branch-wise details of 179 applications if forwarded manually so that the same can be disposed in a phased manner.

5.5 Assistance to Startups through Bank Linkage

For the financial year 2023-24, up to 31st December 2023 as reported by banks, four account have been sanctioned with a total amount of Rs. 749 lakhs. The cumulative number of accounts sanctioned so far is 510, with sanctioned amount of Rs. 195.29 Crores. All banks are requested to extend more credit facilities to the start ups.

5.6 Stand Up India Scheme

As of 31st December , 2023, under the Stand-Up India scheme, banks have sanctioned loans to 6,536 applicants, out of which 1,117 are from the SC/ST category, with a disbursement amount of Rs. 101.54 Crores and 5,419 are from women category with a disbursement amount of Rs. 670.83Crores. Though banks have achieved the target for financing women beneficiaries, the achievement under loan disbursement to SC/ST beneficiaries is not satisfactory (24.10%).

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

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

As per SIDBI, during the period of 01.04.2023 to 31.12.2023, banks have covered 39,050 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 4,209.25 Crores. The convener SLBC informed that the coverage is increasing and it will further improve after sanction of loans under the two State Govt scheme "SWAYAM" .

5.8 Onboarding of MSME on Udyam Portal

As of 31.12.2023, a total of 2,20,35,259 MSMEs have registered on the platform across the country. In the state of Odisha, there are 4,78,159 registered MSMEs which is further increased to 6,68,636 as on 13.03.2024. There are still a significant number of MSMEs that have not yet joined the Udyam net, indicating the need for further outreach and awareness regarding the registration process.

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

The Government of India has mandated that companies with a turnover exceeding ₹500 crore and Central Public Sector Enterprises must register on the TReDs platform. In



response, RBI Bhubaneswar requested Deptt. Of Public Enterprises, Govt. of Odisha to consider advising the State PSUs to ensure onboarding in TReDs platform to facilitate the onboarding of Government departments, enterprises, and eligible companies.

5.10 PM Vishwakarma Yojana 2023

To support the hard work of all the Vishwakarmas, on the occasion of 77th Independence Day, Prime Minister announced the launch of the 'PM Vishwakarma Yojana. As on 26.02.2024 out of 4,08,845 applications, 3,01,307 nos. of applications are forwarded, 26,060 applications are not recommended and 81,478 applications are pending with bank branches.

The Convener SLBC appealed all banks to clear the pendency on priority basis.

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

The Scheme was launched with an aim to financially help manufacturing MSMEs in the State by way of reimbursing interest paid by them to banks on Working Capital Loans availed by them from the banks. As of 07.02.2024, out of 2,152 Enterprises registered, 1,695 applications for reimbursement of interest has been received.

The Director of industries informed that under this scheme bank branches have to certify the interest amount but as many as 540 cases are pending with bank branches. He informed that verification by bank branch is an intermediary step and due to pendency the further processing is delayed . He advised all banks to complete the process expeditiously.

5.12 Issues related to MSME emerged in the Town Hall Meeting at Berhampur

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

The Convener SLBC appealed all banks to take up the issues of MSME customers sympathetically.

AGENDA NO.6

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

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



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

The scheme has provision for credit guarantee coverage up-to 100% of the loan amount in collaboration with CGTMSE where State Government will provide guarantee up-to 15% of loan amount over and above 85% guarantee covered under CGTMSE. MoU in this regard has been signed by Govt. of Odisha with CGTMSE on 22.02.2024.

The Director, Special Projects, Panchayati Raj & Drinking Water Department, Govt. of Odisha emphasized the significance of SWAYAM and SWAYAM(U) schemes, describing them as highly lucrative. He urged all banks to diligently verify applications of SWAYAM received through the portal, ensuring comprehensive field verification, with the aim of facilitating timely sanction.

The Convenor, SLBC stated that a total of 70,771 applications have been received under the scheme. He urged all banks to promptly develop the necessary scheme code and start financing under the schemes.

6.2 MO GHARA (Government Assistance for Rural Areas)

As per the information provided by Panchayati Raj & DW, as on 12.03.2024, out of 2,58,657 applications sponsored to different banks, 3,123 applications are sanctioned. Document verification completed for 75,244 cases, field verification completed for 17,884 cases and legal opinion obtained for 4,259 cases.

The Director, Special Projects, Panchayati Raj & Drinking Water Department, Govt. of Odisha conveyed his discontent regarding the lack of momentum in the scheme despite repeated follow-ups and meetings. He emphasized the need to address the disparity between the number of applications where legal opinion has been completed and those that have been sanctioned, as well as between the number of sanctioned applications and actual disbursements made. This call for action highlights the importance of streamlining processes to ensure a smoother transition from application to disbursement, ultimately maximizing the scheme's impact and effectiveness in fulfilling its objectives.

6.3 Silpi Unnati Yojana (SUY)

As per the information provided by the Directorate of Handicrafts, the total number of applications sponsored (including backlog) under SUY up-to 31.12.2023 is 3,383 out of which 517 applications have been sanctioned, 2,721 applications are pending and 145 are rejected.

The Convener SLBC appealed all banks to dispose all pending applications within 31.03.2024.

6.4 PMSVANidhi (Street Vendors)

As per PMSVANidhi portal as of 31.12.2023, out of 1,10,191 applications entered in the portal, 86,879 applications are sanctioned & disbursement made in 82,257 accounts. 7,578 applications are pending in different bank branches. However as on 10.03.2024 the



sanction increased to 91,466 against current year target of 1,24,840 with disbursement in 85631 accounts. The no. of pending applications further increased to 7972.

The Convenor, SLBC informed that Department of Financial Services, Ministry of Finance, Govt. of India had taken a review meeting and has directed to clear all the pending applications under PMSVANidhi scheme by 31st March 2024. He also requested banks who have not sanctioned any loan under PMSVANidhi to start financing.

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

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

AGENDA NO.7

Financial Inclusion/Financial Literacy/Banking Infrastructure

7.1 Expanding and Deepening of Digital Payments Ecosystem

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

The remaining 26 districts have been taken for digitalization. The cut-off date for crystallization of total eligible accounts (savings and current) by banks was fixed as of March 31, 2023, and the date of achieving 100% digitization was fixed 31.03.2024.

As of 31.12.2023 the percentage of coverage with at least one of the digital modes of payment is 95.56% in SB and 92.16% in Current Account.

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

The Director, Institutional Finance, Finance Department, Govt. of Odisha commended the collaborative efforts of all banks across the state, noting their significant progress toward achieving the target of 100% digitalization. Expressing satisfaction with the current advancements, she urged both banks and Lead District Managers (LDMs) to sustain their efforts diligently, aiming to achieve complete digitalization in all 26 districts of Odisha State by 31st March 2024.

The Convenor, SLBC conveyed important directives from the recent Video Conference organized by RBI, Bhubaneswar, emphasizing the imperative to digitalize all merchants across the 26 districts. Banks are tasked with identifying merchants based on the Service Area approach in rural areas and the banks with maximum presence in urban wards. A standardized survey format has been circulated to all banks for this purpose. All banks and concerned Lead District Managers (LDMs) are urged to ensure timely submission of the survey data to SLBC to facilitate consolidation and onward submission to RBI.



7.2 Banking Network in Odisha

The total banking network in Odisha is 55,228 as on 31.12.2023. The total number of B&M branches is 5,845 increased from 5,812 as on 30.09.2023.

The ATM network in Odisha increased to 7,685 as of December 31, 2023, from that of 7,665 as on 30th September 2023.

7.3 Operations of Business Correspondents (BCs)

Total number of BCs as on 31.12.2023 is 41,698 reduced from 42,299 as on 30.09.2023.

The number of BCs decreased as of December 2023 over September 2023 due to decrease in number of BCs of RBL Bank (From 3,013 to 1,836).

The Director Institutional Finance directed IndusInd Bank to provide the details of the Fixed number of BCs as reported by the bank. Those BCs who are working on remittance led model and are unable to perform the basic functions of opening savings accounts, will not be considered in the count of BCs in the State.

The representative from IndusInd Bank clarified that the Business Correspondents (BCs) operate under Bharat Financial Inclusion Limited (BFIL), and the details of these BCs will be promptly shared with the RBI, the Finance Department and SLBC. While those BCs are doing remittance business, they are enabled for account opening also.

7.4 Opening of Brick & Mortar Branches in 270 identified GPs

Out of 270 identified GPs, as on 31.01.2024, 19 brick & mortar branches have already been opened by 11 banks, Suryoday Small Finance Bank (4), Punjab & Sind Bank (3) UCO Bank (2), Canara Bank (2), Jana Small Finance Bank (2), Ujjivan Small Finance bank (1), IDFC First Bank (1) Axis Bank (1), Indian Bank (1), ICICI Bank (1) and Punjab National Bank (1).

As 28 GPs are allotted to SBI and 42 GPs are allotted to OSCB and they have not opened any branch, the Director Institutional Finance advised both the banks to expedite the process. She also advised all other banks to take necessary steps for opening B & M branches in the GPs allotted to them.

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India has identified 14 villages in Odisha for opening of brick-and-mortar branches out of which 10 brick & mortar branches are already opened by banks and at other 4 villages the branch opening process is under progress. As informed by the Punjab National Bank, the branch at Haldi will be opened by 31.03.2024 and Indian Bank has also informed to open the branch at Kandili by 31.03.2024. The Director, Institutional Finance informed that Collector, Koraput has assured to provide the premises for opening of branch at Mathpada very shortly which is allotted to Bank of Baroda. She also informed that the issue relating to premises at Hatigaon (allotted to Central Bank of India) will be taken up with the district authority of Nabarangpur.



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

According to the Jan Dhan Darshak GIS web portal, there were 60 unbanked villages in the State of Odisha as of September 30, 2023. The State Level Bankers' Committee (SLBC), after consultation with the Lead District Managers (LDMs), has allocated these 60 unbanked villages to banks for providing banking facilities within 5 km radius of each village. As on 31.01.2024, the unbanked villages come down to 10. The Convenor, SLBC requested the Banks to whom the villages are allotted to open banking touch points within 5 Km radius of the villages allotted immediately namely SBI (9 villages) and HDFC Bank (1).

The representative from State Bank of India informed that 3 banking touch points are already operational, another 4 will be operational very soon and in rest 2 places there is a connectivity issue, which they are looking into to resolve the issue.

The Convenor requested SBI to upload the details of the banking touchpoints in the JDD APP.

7.6 Connectivity by BSNL in the GPs

According to the report from Bharat Broadband Network Limited (BBNL), as of December 31, 2023, in the first phase of BharatNet, 3,990 Gram Panchayats (GPs) and Block Headquarters (BHQs) in 18 districts of Odisha have been connected through underground Optical Fiber Cable (OFC). This represents 99.98% of the total 3,991 GPs and BHQs in these districts. Out of these connected GPs and BHQs, 50.45% have active connectivity.

In the second phase of BharatNet, all 3,065 identified GPs and BHQs in Odisha have been connected through aerial optical fiber cable. This accounts for 100% coverage in these GPs and BHQs, with 79.41% of them having active connectivity.

The representative from BSNL informed that since January 2024 the active connectivity has been increased.

7.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of February 29, 2024 during the FY 2023-24, 12,65,139 accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Odisha against the target set at 14,50,000 accounts, achieving 87.25% of the target. The convener SLBC requested all banks to achieve the target within 31.03.2024.

7.8 Performance under Social Security Schemes

Under PMJJBY, the enrollment achievement reached 102.29% as on 29.02.2024 with 16,36,563 enrollments against the target of 16,00,000. Similarly, under PMSBY enrollment achieved 161.09% as on 29.02.2024 with 48,32,642 enrollments compared to the target of 30,00,000. The APY scheme achieved an enrollment of 93.23% as on 29.02.2024 enrolling 4,15,890 individuals against the target of 4,46,060. These achievements highlight the successful implementation of social security schemes, ensuring enhanced financial protection for the people of Odisha.



The Convener SLBC requested all banks to achieve the target under APY by 31.03.2024 as a very few enrollments are remaining to surpass the target. He appealed PNB, Canara Bank and Central Bank of India to improve performance as their achievement is below 50% so far.

Viksit Bharat Sankalp Yatra (VBSY)

During the VBSY Campaign in GP level total 5553 GPs are covered and large number of applications sourced under PMJDY, PMJJBY, PNSBY, MUDRA, SUPI & APY.

The Convener SLBC requested all banks to take steps for enrollment of these applications.

Similarly, in ULBs all the districts are covered and 43570 persons attended the PMSVANidhi Camps.

Under the Viksit Bharat Sankalp Yatra campaign from 15.11.2023 to 29.02.2024 all the Banks in the State participated wholeheartedly. The CGM, NABARD congratulated all the banks in the state for their active participation for which Odisha State has earned a special name at the central level.

7.9 Conducting Financial Literacy Camps

As per the information submitted by LDMs and Banks during the quarter ended on 31st December 2023, a total number of 6,527 financial literacy camps are conducted through 3,062 rural branches and 4,806 camps are conducted through 30 Financial Literacy Centers operating in the State. In the Financial year 2023-24 up-to 31.12.2023, total 11,333 FLC camps are conducted by Financial Literacy Centers and rural branches.

7.10 Financial Literacy Centers (FLC)

Out of 30 FLCs, currently, there are 4 vacant positions for Financial Literacy Counsellors in various districts. UCO Bank has three vacancies in Angul, Bhadrak and Jagatsinghpur districts. Despite multiple advertisements, only one application was received in Angul which was ineligible. The Lead District Managers (LDM) in Angul, Bhadrak and Jagatsinghpur have been assigned to carry out the counsellor's responsibilities. As informed by Bank of India, process has been reinitiated for recruitment of FL Counsellor at Mayurbhanj.

7.11 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2023-24 up to 31.12.2023 NABARD has sanctioned Rs. 155.43 Lac to banks and Rs. 14.96 Lac to other agencies under FIF against a sanction budget of Rs 589 lacs.

NABARD has disbursed Rs. 373.62 Lac to 15 banks and Rs. 101.51 Lac to other agencies during FY 2023-24 up to 31.12.2023 against disbursement budget of Rs 1202.70 lacs.

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



In Odisha, the Targeted Financial Inclusion Intervention Programme (TFIIP) is being implemented in 10 Aspirational Districts viz. Balangir, Dhenkanal, Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, and Rayagada. The performance of these districts as of December 31, 2023, is compared to the benchmark/aspirational targets set by NITI Aayog. Only Bolangir and Dhenkanal districts have achieved 100% in the parameter of Operative CASA per lakh population. All districts have achieved 100% benchmark level under PMJJBY. Only Nabarangpur has not achieved 100% in PMSBY and APY target. The Convenor, SLBC advised the LDM Nabarangpur to achieve the all the benchmark by 31.03.2024

Mission Utkarsh

As of December 31, 2023, the progress of the Mission Utkarsh campaign in Kalahandi district shows good results. While the district has achieved 92% of the national benchmark for Current Accounts and Savings Accounts (CASA) per lakh population, it has exceeded the targets for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY) and MUDRA with 196%, 177%, 115% and 101% achievement respectively. Additionally, three villages in Kalahandi district were identified as unbanked. As of 31.01.2024 no village in the district remained unbanked as per JDD App.

AGENDA NO. 8

NPA, Recovery & Security Creation.

8.1 NPA position as on 31.12.2023

Total NPA as on 31.12.2023 is Rs.15,349.88 Crore, increased from Rs. 12,618.64Crore as on 30.09.2023. The NPA % of the State as on 31.12.2023 is 4.80%. (Priority Sector 4.97%, Non-Priority Sector 0.21%). NPA % under MSME is 4.88% particularly NPAs under PMEGP & Mudra are very high at 23.52% and 9.46% respectively. The NPA under education loan is 9.61 % and that for crop loan is 8.18 %.

The Convenor, SLBC requested State Government to help in recovery of NPA accounts

8.2 State Recovery Act (OPDR)

The Convenor, SLBC informed that the mechanism of State Recovery Act (OPDR) to be strengthened to ensure effective recovery of bank's overdues.

There are 6,687 OPDR cases pending for different banks amounting to Rs.112.07 Crores. It is observed that maximum number of cases are pending with SBI and OGB. All the concerned banks are advised to take up with appropriate authorities for disposal.

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

As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and for quick enforcement.



It is reported that as of 31.12.2023, 805 numbers of applications involving Rs.581.01 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates out of which 546 cases amounting to Rs.419.52 Crore are pending for more than 60 days.

All Lead District Managers were 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.

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

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

8.5 NOC for transfer of land from financing banks

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

8.6 Registration Conveyance Deed

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

8.7 Registration of MOTD

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

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

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



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

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

8.9 Digitization of land records

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

AGENDA NO. 9

Other Issues

9.1 RSETI

As informed by State Director of RSETIs, the overall number of candidates trained as on 31.12.2023 is 2,49,412 out of which 1,90,340 (71.05%) numbers are settled and 76,727 trained candidates have been credit linked.

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

Status of Infrastructure related issues in RSETI

The Director, Institutional Finance stated that a meeting was convened on 14.03.2024 under the Chairmanship of the Additional Chief Secretary, Revenue and Disaster Management Department, Govt. of Odisha to resolve the infrastructure related issues of the 6 RSETIs (Ganjam, Gajapati, Puri, Cuttack, Angul and Rayagada). ACS, Revenue & DM Dept. advised the Collectors to give advance possession of land to the RSETIs by 31.03.2024. However, in Rayagada district, where objections were raised by the National Institute of Rural Development (NIRD), the Collector was instructed to expedite discussions with the Rayagada Municipality for early approval. She also informed that the decision on exemption of rent and cess will be taken shortly by moving a consolidated proposal by R & DM Dept. to Cabinet for approval.

9.2 Fintech Adoption

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



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

9.3 Calendar of SLBC Meetings for the year 2024.

The calendar of meetings for the year 2024 is also given below:

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

SLBC Odisha has already circulated the calendar for 2024 vide letter no. SLBC/ODI/2023-24/8198 dated 04.01.2024. All banks are requested to adhere to the timeline for submission of data.

9.4 Functioning & Timely conduct of DCC/DLRC

The RBI guidelines and Lead Bank Scheme require that the DCC and DLRC meetings should be conducted separately at quarterly intervals within stipulated time without being rescheduled a number of times. DCC meetings should be convened by the Lead District Managers at quarterly intervals. DCC should give adequate feedback to the SLBC



on various issues that need to be discussed on a wider platform, so that adequate attention can be given at the State Level.

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

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

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

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

The frequency of DLRC meetings, often hindered by the unavailability of public representatives, poses a challenge for lead banks in ensuring regularity. The proposal for reduction in the frequency of DLRC meetings was placed before the Committee for discussion.

Absenteeism in DCC/ DLRC Meetings

DCC and DLRC are important forums 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 some 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 advised to issue suitable instructions to the district coordinators for meticulous compliance.

Strengthening of LDMs

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated April 3, 2023, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/ Zonal Office. The office of LDMs should be sufficiently strengthened with appropriate infrastructural & manpower support.



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

9.5 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. All banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings.

Concluding Remarks by Regional Director, Reserve Bank of India

The Regional Director, RBI, Bhubaneswar stated that economy is on a positive glide path and as per advance estimates household consumption is going to be much higher. Private capex will be higher and both State and Central Government continue to thrust on Capex. So, bankers should fund adequately to these kinds of activities.

Secondly, he informed that it has been in the print media that accounts in Bhubaneswar are being used as money mules, reasons being lack of KYC among other things. Globally and moreover in India, the regulator is very stringent on KYC and strict actions have been taken. He advised the banks to strictly adhere to KYC norms so as to prevent their banks from being used by fraudsters and used as mule accounts.

Thirdly, he advised the banks to complete the 100% digitalization by March 31, 2024. He also advised the banks to adhere to the timeliness and accurate submission of data to SLBC and further, banks may rectify the data that has been reported earlier.

Fourthly, as discussed in the last EC meeting on MSME, considering the low entrepreneurial base of the state, each bank should give thrust on the relevant data of new borrower who had not access to institutional finance earlier.

Further, addressing to the forum, he advised that SLBC mechanism has to be strengthened so that the aberrations in the data can be validated before the meeting. He stressed that SLBC convenor bank should co-ordinate with other banks for timely and accurate data submission by banks. In the event of non-cooperation related to timely and accurate submission of data from the banks, the discussions in the meeting loses its relevance.

Subsequently, he laid emphasis on Master Circular on Lead Bank Scheme dated April 03, 2023 wherein it states that State Level Bankers' Committee meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC. However, the SLBC is not adhering to the guidelines and the meetings are not



held as per the Master Circular on LBS. Further, he said that micro issues should be discussed in the different Sub-Committee meetings.

During the discussion the following action points are emerged.

1. All banks to continue the momentum to achieve the ACP of the current year.
2. Targets under social security schemes are to be achieved.
3. The ticket size of crop loan is to be increased specially by RRBs & Cooperative Bank.
4. All Banks to actively participate and expedite sanctions under 'Mission Shakti Scooter Yojana'.
5. All banks have to process the applications under various schemes in a time bound manner to reduce pendency.
6. All banks to ensure 100% digitalization in 26 districts by 31.03.2024.
7. All banks to ensure timely and accurate data submission to SLBC within the stipulated time frame.

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

**General Manager and Convenor
SLBC, Odisha**



174TH STATE LEVEL BANKERS' COMMITTEE MEETING



Dt.: 16.03.2024



ACP PERFORMANCE (up to Dec 2023)

Amount in Rs. Cr

Particulars	FY 2022-2023 (up to 31.12.22)			FY 2023-24							
				June 23			Sept 23		Dec 23		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.	
Priority Sector	1,34,664.87	97,407.85	72.33	1,60,280.22	45,994.72	28.70%	89,873.44	56.07%	1,28,268.86	80.03%	
Agri	52,486.66	41,066.48	78.24	58,776.16	17,540.25	29.84%	36,192.55	61.58%	53,298.40	90.68%	
MSME	59,449.52	45,940.57	77.28	72,297.84	23,156.93	32.03%	43,908.13	60.73%	60,037.16	83.04%	
Education	977.72	564.82	57.77	1,153.35	102.36	8.88 %	364.91	31.64%	566.63	49.12%	
Housing	6,065.78	3,070.65	50.62	6,614.50	592.42	8.96 %	2,520.63	38.11%	3,464.57	52.38%	
WSHG	8,750.00	7,863.64	90.00	15000.00	1,704.49	11.00%	5,763.86	38.00%	12,997.49	87.00%	

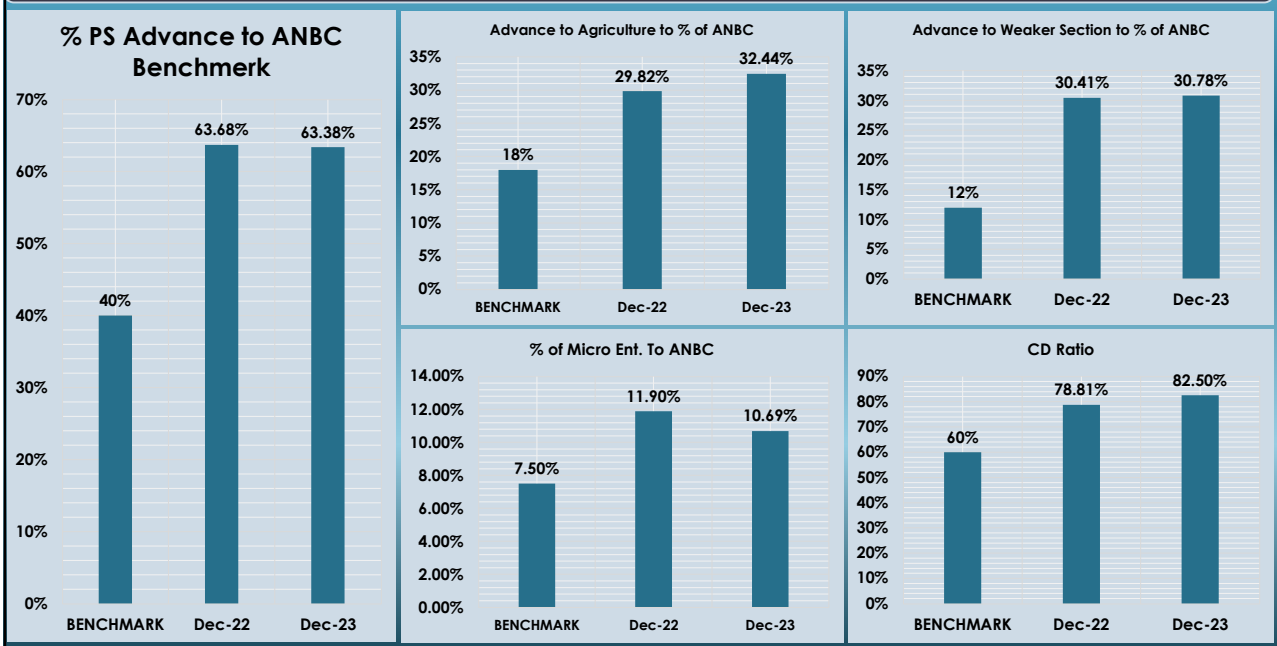
COMPARISON OF BRANCHES & ATMS WITH OTHER STATES

STATE	BRANCH NETWORK			% of Rural Branches	Total no. of ATMs	Population (In Lakhs)	Branches per lakh population (2011 Census)	ATMs per lakh population (2011 Census)
	RURAL	SEMI URBAN/ URBAN	TOTAL					
NATIONAL AVERAGE (2023)							12.49	21.00
ODISHA (Dec 23)	3062	2783	5845	52.38	7685	419.74	13.92	18.30
KARNATAKA (Dec 23)	4318	7819	12137	35.58	17438	610.95	19.86	28.54
UTTAR PRADESH (Dec 23)	8921	10912	19833	44.98	19602	1998.12	9.92	9.81
RAJASTHAN (Dec 23)	3309	5477	8786	37.67	9373	685.48	12.81	13.67
HARYANA (Dec 23)	1732	3498	5230	33.11	7154	253.51	20.63	28.21
GUJARAT (Dec 23)	3605	6743	10348	34.83	12332	727.02	14.23	16.97
TAMILNADU (DEC 23)	3566	9795	13361	26.68	26287	721.47	18.51	36.42

COMPARISON OF PERFORMANCE WITH OTHER STATES as on 31.12.2023

Amount in Rs Crore											
STATES	AGRI			MSME			TOTAL PS			CD RATIO	NPA %
	T	A	% A	T	A	% A	T	A	% A		
ODISHA (Dec 23)	58776.16	53,298.40	90.68	72297.84	60,037.16	83.04	160280.22	1,28,268.86	80.03	82.50	4.80
KARNATAKA (Dec 23)	177469.00	134319.69	75.69	132129.00	118384.05	89.60	366147.00	267113.94	72.95	79.72	4.91
UTTAR PRADESH (Dec 23)	212711.00	126592.00	59.51	100815.00	161832.00	160.52	348684.00	298551.00	85.62	58.59	9.29
RAJASTHAN (Dec 23)	153216.00	112058.00	73.14	100594.00	121111.00	120.40	279855.00	240369.00	85.89	95.25	3.36
HARYANA (Dec 23)	196300.00	170781.00	87.00	171808.00	278328.96	162.00	405680.00	478702.40	118.00	85.00	8.58
GUJARAT (Dec 23)	113578.00	112794.00	99.31	143257.00	195841.00	136.71	284793.00	329186.00	115.59	82.66	3.46
TAMILNADU (DEC 23)	386481.00	295857.16	76.55	266614.00	175015.93	65.64	700419.00	491426.70	70.16	122.99	5.54

NATIONAL BENCHMARK vs. ODISHA



AGENDA NO. 1:

Confirmation of Proceedings of
173rd SLBC Meeting held on
12.12.2023 & Compliance Status
of Action Points.

1.1 Confirmation of Proceedings of 173rd SLBC Meeting held on 12.12.2023 & Compliance Status of Action Points.

The proceedings of 173rd SLBC Meeting held on 12.12.2023 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2023-24/867 dated 29.01.2024. Since no comments have been received from any member, the same may be confirmed.

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

Sl.	Action Points	Compliance Status						
1.	All Banks to continue the momentum to achieve the ACP of the current year	During the current FY 2023-24 (up to 31.12.2023.), Banks have disbursed Rs.1,28,268.86 Crore against the annual target of Rs.1,60,280.22 Crore under Annual Credit Plan which is 80.03% of the target.						
		FY 2022-2023 (Up to 31.12.2022)			FY 2023-2024 (Up to 31.12.2023)			
		Target	Achv	% Achv	Target	Achv	% Achv	
		1,34,664.87	97,407.85	72.33	1,60,280.22	1,28,268.86	80.03	
2.	Banks to continue efforts for achieving the targets under social security schemes	Scheme	Target for enrolment – FY 2023-24	No. of enrolments made in FY 2023-24				% Achievement
				Up to 30.06.2023	Up to 30.09.2023	Up to 31.12.2023	Up to 29.02.2024	
		PMJJBY	16,00,000	4,10,402	7,44,638	13,30,146	16,36,563	102.29%
		PMSBY	30,00,000	14,58,534	30,58,423	42,85,737	48,32,642	161.09%
		APY	4,46,060	62,898	1,93,540	3,31,508	4,15,890	93.23%

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

Sl.	Action Points	Compliance Status						
3.	Banks to improve sanctions under 'Mo Ghara'	Date	Applications sponsored	Document verification completed	Field verification done	Legal opinion done	Sanctioned	Disbursed
		12.03.24	2,58,657	75,244	17,884	4,259	3,123	1,027
4.	All Banks to actively participate in 'Mission Shakti Scooter Yojana'	Date	Application Sponsored	Application Sanctioned	% of Achievement	Application Disbursed/Delivered		
		06.03.24	62273	38807	62%	33999		
5.	All the partnering banks to put the requisition with Department of Mission Shakti to engage WSHG members as BC Agents	SBI, UCO bank, UGB, OGB, ICICI and YES Bank are engaging 2,318 WSHG members as BC agents.						
		Bank of India and Punjab National Bank have shared 272 and 48 locations respectively for engagement of BCA members.						
		Union Bank of India, Canara Bank, Indian bank, AXIS Bank and HDFC Bank are yet to engage WSHG members as BC agents.						

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

Sl.	Action Points	Compliance Status									
		Name of Scheme	No. Of Applications forwarded to Banks as on			No. Of Applications sanctioned as on			No. Of Applications Pending as on		
Jun 23	Sep 23		Dec 23	Jun 23	Sep 23	Dec 23	Jun 23	Sep 23	Dec 23		
6.	All banks have to process the applications under various schemes in a time bound manner to reduce pendency	MKUY	3748	4110	4959	1193	1358	1718	1515	1685	2023
		SUY	1743	2996	3383	127	199	517	1610	2724	2721
		AIF	976	1214	1577	620	737	1056	768	156	123
		PMEGP	4586	8993	16827 (13.03.24)	750	2184	4831 (13.03.24)	2952	3809	4509 (13.03.24)
		PMFME	3011	3543	5105 (06.03.24)	826	962	1267 (06.03.24)	524	714	1019 (06.03.24)



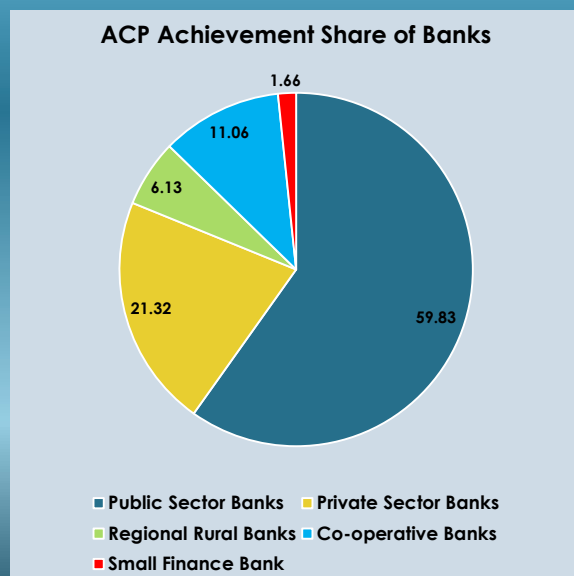
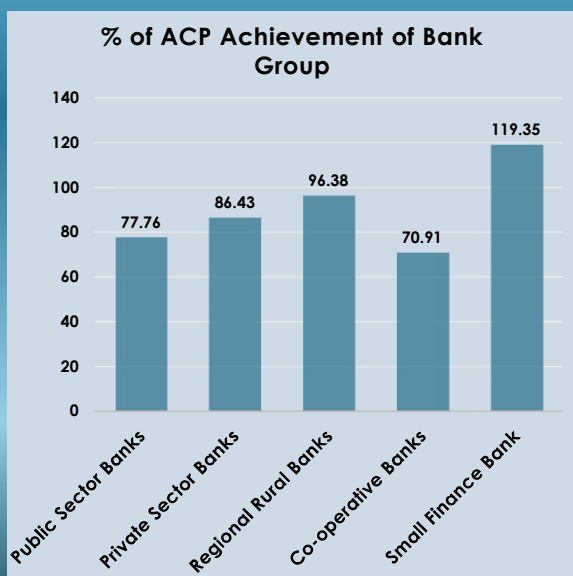
AGENDA NO.2 Annual Credit Plan/ CD Ratio

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

In the FY 2023-24 (upto 31.12.2023.), total Priority Sector loan disbursement is Rs.1,28,268.86 Crore against the annual target of Rs.1,60,280.22 Crore. Thus, the achievement under ACP is 80.03%.

Comparative- Sectoral Target Vs Achievement under ACP (Amt in Rs. Crore)										
Particulars	FY 2022-2023 (Up to 31.12.22)			FY 2023-24						
	Target	Achv	% Achv	Up to 30.06.2023			Up to 30.09.2023		Up to 31.12.2023	
				Target	Achv	% Achv	Achv	% Achv	Achv	% Achv
Agri Total	52,486.66	41,066.48	78.24	58,776.16	17,540.25	29.84	36,192.55	61.58	53,298.40	90.68
MSME Total	59,449.52	45,940.57	77.28	72,297.84	23,156.93	32.03	43,908.13	60.73	60,037.16	83.04
Education	977.72	564.82	57.77	1,153.35	102.36	8.88	364.91	31.64	566.53	49.12
Housing	6,065.78	3,070.65	50.62	6,614.50	592.42	8.96	2,520.63	38.11	3,464.57	52.38
Export Credit	4,706.82	2,861.83	60.80	7,435.96	2,876.01	38.68	2,837.01	38.15	3,841.25	51.66
Other PS	10,978.37	3,903.50	35.56	13,255.64	1,720.16	12.98	4,050.21	30.55	7,060.95	50.43
Priority Sector Total	1,34,664.87	97,407.85	72.33	1,60,280.22	45,994.72	28.70	89,873.44	56.07	1,28,268.86	80.03

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



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

ACP ACHIVEMENET COMPARISON (Target > Rs. 1000 Cr)										Amount in Rs. Crores	
Sl. No.	Banks	FY 2022-23 Up to 31.12.2022	FY 2023-24								
		%	Target	30.06.2023		30.09.2023		31.12.2023			
STATE TOTAL		72.33	160280.22	45994.72	28.70	89873.44	56.07	128268.85	80.03		
1	Axis Bank Ltd	56.83	6136	2964	48.31	4624	75.36	6417	104.57		
2	ICICI Bank	85.32	5950	3055	51.34	4446	74.72	5913	99.38		
3	Odisha Gramya Bank	77.58	5074	853.1	16.81	3225	63.56	4910	96.77		
4	Utkal Grameen Bank	83.97	3086	1197	38.8	2238	72.52	2954	95.74		
5	Federal Bank	108.9	1356	572	42.18	941.5	69.42	1212	89.40		
6	Indian Bank	66.68	5665	1132	19.98	2639	46.59	4835	85.36		
7	State Bank of India	80.12	47678	14794	31.03	27619	57.93	38844	81.47		
8	HDFC Bank	58.44	5610	2578	45.95	3579	63.81	4478	79.82		
9	Indus Ind Bank	84.01	5267	1201	22.8	2500	47.47	4097	77.79		
10	Bank of India	59.59	6273	1627	25.93	3617	57.66	4794	76.43		
11	Punjab National Bank	64.95	7806	1744	22.34	4283	54.88	5916	75.80		
12	Union Bank of India	50.42	9681	2884	29.79	4719	48.75	7303	75.43		
13	Indian Overseas Bank	84.55	3070	658.2	21.44	1067	34.75	2222	72.40		
14	UCO Bank	72.75	6543	1704	26.04	3404	52.03	4726	72.23		
15	Bank of Baroda	83.04	4177	882.3	21.12	1922	46.01	2970	71.11		
16	Orissa State Co-Op. Bank	66.11	20011	3702	18.5	9944	49.7	14190	70.91		
17	Central Bank of India	53.99	1752	490.4	28	785.6	44.84	1211	69.11		
18	IDBI Bank	57.1	1506	707.9	47	888.6	59	1041	69.10		
19	Canara Bank	75.12	5216	931.4	17.86	2641	50.63	3601	69.04		
20	Bandhan Bank	56.53	1756	157.9	8.99	740	42.14	1085	61.79		

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

ACP ACHIVEMENET COMPARISON (Target <= Rs. 1000 Cr)										Amount in Rs. Crores	
Sl. No.	Banks	FY 2022-23 Up to 31.12.2022	FY 2023-24								
		%	Target	30.06.2023		30.09.2023		31.12.2023			
STATE TOTAL		72.33	160280.22	45994.72	28.70	89873.44	56.07	128268.85	80.03		
1	Utkarsh SFB	127.84	321.13	124.89	38.89	351.70	109.52	621.94	193.67		
2	Jana Small Finance Bank	311.84	490.47	784.61	159.97	368.89	75.21	575.06	117.25		
3	Yes Bank	195.68	587.67	143.57	24.43	181.83	30.94	659.66	112.25		
4	Ujjivan Small Finance Bank	300.19	310.45	107.98	34.78	230.86	74.36	1016.65	107.91		
5	Kotak Mahindra Bank Ltd	145.69	942.13	307.64	32.65	633.34	67.22	310.97	100.17		
6	Suryoday SFB	308.91	473.28	122.47	25.88	292.88	61.88	459.68	97.13		
7	IDFC Bank	152.64	583.18	144.39	24.76	349.45	59.92	563.68	96.66		
8	ESAF Small Finance Bank	17.91	186.00	54.13	29.10	103.21	55.49	158.45	85.19		
9	Bank of Maharashtra	69.50	414.02	83.53	20.18	156.00	37.68	274.76	66.36		
10	DCB Bank Ltd	79.36	859.66	184.54	21.47	357.98	41.64	546.00	63.51		
11	Karnatak Bank Ltd.	23.58	131.77	10.72	8.14	238.85	181.26	77.22	58.60		
12	Laxmi Vilas Bank	13.07	33.00	8.35	25.30	8.35	25.30	14.33	43.44		
13	RBL Bank	100.41	502.46	58.13	11.57	132.85	26.44	209.92	41.78		
14	City Union Bank	122.08	7.09	0.00	0.00	0.00	0.00	0.75	10.58		
15	Punjab & Sind Bank	64.95	414.93	5.72	1.38	16.19	3.90	43.02	10.37		
16	Tamilnadu Mercantile	0.00	44.96	4.06	9.03	3.38	7.52	3.75	8.35		
17	The South Indian Bank	8.68	292.91	5.81	1.98	14.66	5.00	10.20	3.48		
18	Karur Vysya Bank	24.71	74.66	10.67	14.29	10.60	14.20	2.27	3.04		

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

ACP ACHIVEMENET COMPARISON DISTRICTS										Amount in Rs. Crores	
Sl. No.	DISTRICTS	FY 2022-23 (Up to 31.12.2022)	FY 2023-24								
			30.06.2023			30.09.2023		31.12.2023			
			T	A	%	A	%	A	%		
TOTAL		72.33	160280.22	45994.22	28.70	89873.44	56.07	128268.85	80.03		
1	BOLANGIR	89.51	3928.15	1663.81	42.36	1927.77	49.08	4425.15	112.65		
2	SUNDARGARH	59.14	11333.21	4499.19	39.70	8284.50	73.10	11649.48	102.79		
3	KALAHANDI	74.65	3173.81	1171.63	36.92	2102.98	66.26	3100.82	97.70		
4	SONEPUR	76.39	1785.20	557.63	31.24	979.19	54.85	1714.13	96.02		
5	ANGUL	64.62	4815.05	1640.84	34.08	3001.90	62.34	4546.21	94.42		
6	CUTTACK	77.93	11258.18	3139.22	27.88	7838.69	69.63	10190.94	90.52		
7	MALKANGIRI	57.06	822.55	247.19	30.05	438.55	53.32	728.64	88.58		
8	JHARSUGUDA	66.15	2690.52	894.06	33.23	1686.05	62.67	2308.17	85.79		
9	BOUDH	87.14	1212.33	352.41	29.07	698.76	57.64	1038.76	85.68		
10	GANJAM	65.01	11098.55	3114.84	28.07	6515.48	58.71	9509.16	85.68		
11	KHURDA	85.58	34892.82	9816.01	28.13	19843.69	56.87	28836.05	82.64		
12	NAYAGARH	87.52	2834.59	705.10	24.87	1460.84	51.54	2334.74	82.37		
13	PURI	68.62	4853.00	1135.39	23.40	2609.09	53.76	3753.47	77.34		
14	KORAPUT	77.47	3423.91	1477.62	43.16	2079.24	60.73	2617.46	76.45		
15	KEONJHAR	71.53	4901.14	1022.83	20.87	2273.63	46.39	3745.01	76.41		

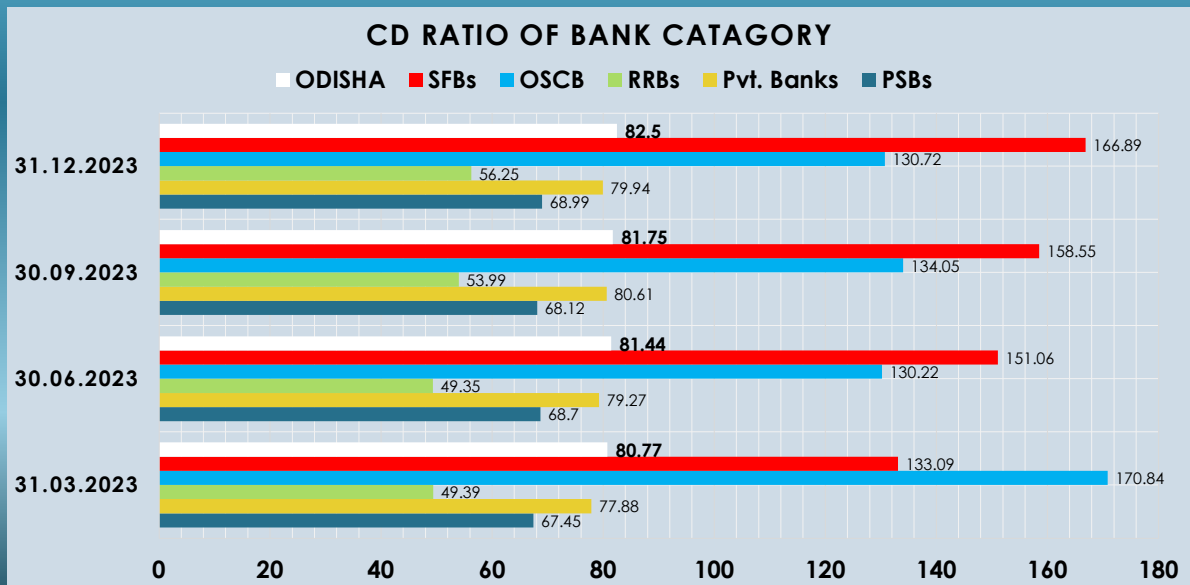
2.1 Target vs. Achievement of Annual Credit Plan (ACP) 2023-24 under Priority Sector

ACP ACHIVEMENET COMPARISON DISTRICTS										Amount in Rs. Crores	
Sl. No.	DISTRICTS	FY 2022-23 (Up to 31.12.2022)	FY 2023-24								
			30.06.2023			30.09.2023		31.12.2023			
			T	A	%	A	%	A	%		
TOTAL		72.33	160280.22	45994.22	28.70	89873.44	56.07	128268.85	80.03		
16	SAMBALPUR	65.76	5314.72	1542.00	29.01	3028.47	56.98	3972.91	74.75		
17	KANDHAMAL	87.05	1312.41	710.72	54.15	640.39	48.80	977.69	74.50		
18	JAGATSinghpur	70.53	3045.08	719.16	23.62	1364.19	44.80	2188.80	71.88		
19	NABARANGPUR	56.47	1712.96	459.68	26.84	878.43	51.28	1204.39	70.31		
20	NUAPADA	61.64	1151.64	398.55	34.61	609.95	52.96	809.36	70.28		
21	DHENKANAL	61.90	3257.79	804.14	24.68	2075.46	63.71	2189.23	67.20		
22	BALASORE	70.95	9188.54	2396.62	26.08	3314.72	36.07	6095.33	66.34		
23	JAJPUR	72.33	7318.18	1551.79	21.20	2663.70	36.40	4788.93	65.44		
24	RAYAGADA	64.28	2154.49	536.06	24.88	955.71	44.36	1406.75	65.29		
25	DEOGARH	52.76	722.26	210.81	29.19	412.83	57.16	470.23	65.11		
26	MAYURBHANJ	59.33	5149.35	1262.29	24.51	2300.76	44.68	3328.30	64.64		
27	BARGARH	68.45	5600.17	1898.70	33.90	4374.23	78.11	3589.77	64.10		
28	KENDRAPARA	79.30	4657.46	809.36	17.38	1877.09	40.30	2951.45	63.37		
29	GAJAPATI	33.62	1318.08	265.82	20.17	594.89	45.13	789.86	59.92		
30	BHADRAK	60.04	5354.08	990.77	18.50	3042.28	56.82	3007.67	56.18		

2.2. CD Ratio

Banks		Based on total utilization (including loan sanctioned outside State) of credit in the State				
		31.03.2023	30.06.2023	30.09.2023	31.12.2023	Trend over Sept 23
Public Banks	Sector	67.45	68.70	68.12	68.99	↑
Private Banks	Sector	77.88	79.27	80.61	79.94	↓
RRBs		49.39	49.35	53.99	56.25	↑
Cooperative Banks		170.84	130.22	134.05	130.72	↓
Small Finance Banks		133.09	151.06	158.55	166.89	↑
State Total		80.77	81.44	81.75	82.50	↑

2.2. CD Ratio



2.2. CD Ratio (PSBs)

BANKS	Mar-23	Jun-23	Sept-23	Dec-23		
	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
State Total	80.77	81.44	81.75	5,02,029.14	4,14,191.54	82.50
Punjab & Sind Bank	170.76	134.28	128.96	1145.74	1653.35	144.30
Bank of Maharashtra	190.28	146.51	185.99	1451.31	1707.83	117.68
Punjab National Bank	78.14	92.25	92.01	22870.64	21592.13	94.41
Bank of Baroda	79.64	72.04	77.61	11873.14	9266.99	78.05
Bank of India	80.83	76.76	78.81	19509.47	15126.30	77.53
Canara Bank	77.35	79.64	72.60	19651.26	14298.61	72.76
UCO Bank	61.74	62.41	64.01	21632.93	15603.67	72.13
Indian Bank	77.14	79.66	71.34	16987.37	12096.12	71.21
Union Bank of India	72.20	71.58	68.90	37307.46	25699.90	68.89
State Bank of India	61.26	62.35	62.36	173104.33	108692.21	62.79
Indian Overseas Bank	61.69	61.33	62.25	8553.74	5331.00	62.32
Central Bank of India	47.07	51.10	52.26	4197.25	2311.80	55.08

2.2. CD Ratio (Pvt. Banks)

BANKS	Mar-23	Jun-23	Sept-23	Dec-23		
	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
State Total	80.77	81.44	81.75	5,02,029.14	4,14,191.54	82.50
The South Indian Bank Ltd.	31.35	148.18	337.71	79.23	216.70	273.51
City Union Bank	213.28	257.13	189.65	22.79	41.91	183.91
Karnatak Bank Ltd.	139.19	178.58	132.11	518.66	648.34	125.00
Indus Ind Bank	126.23	122.15	129.43	5860.13	7033.61	120.02
Federal Bank	116.47	122.82	117.23	1432.39	1640.94	114.56
IDFC First Bank	129.81	128.88	117.59	2589.65	2899.79	111.98
DCB Bank Ltd	109.41	105.98	99.57	1627.34	1634.18	100.42
Kotak Mahindra Bank Ltd	139.19	100.47	112.13	2202.50	2161.61	98.14
Yes Bank	136.00	96.13	99.37	1721.17	1622.50	94.27
RBL Bank	44.61	58.00	76.88	872.73	697.04	79.87
HDFC Bank	72.18	73.49	77.98	30573.32	23668.14	77.41
Axis Bank Ltd	72.56	72.81	73.88	27700.12	20576.49	74.28
ICICI Bank	70.51	74.66	72.21	26211.38	19312.24	73.68
Bandhan Bank	76.34	71.60	76.13	3544.53	2570.41	72.52
IDBI Bank	65.34	70.02	70.07	5720.57	4012.05	70.13
Karur Vysya Bank	37.31	37.71	39.28	367.88	138.87	37.75
Laxmi Vilas Bank	26.45	32.60	37.12	99.28	31.95	32.18
Tamilnadu Mercantile	227.87	24.46	24.70	107.02	25.36	23.70

2.2. CD Ratio (RRBs, OSCB & SFBs)

BANKS	Mar-23	Jun-23	Sept-23	Dec-23		
	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
State Total	80.77	81.44	81.75	5,02,029.14	4,14,191.54	82.50
Ujjivan SFB	235.00	399.50	399.50	14.61	58.36	399.50
Suryoday SFB	322.29	292.20	277.93	332.75	906.61	272.46
ESAF SFB	192.16	205.76	230.23	75.00	161.73	215.64
Utkarsh SFB	115.40	95.94	120.68	467.77	691.41	147.81
Orissa State Co-Op. Bank	137.32	133.09	134.05	26,201.55	34,251.06	130.72
Jana SFB	121.14	122.51	125.14	876.74	1124.72	128.28
Odisha Gramya Bank	50.80	50.04	54.23	15,787.04	8,898.45	56.37
Utkal Grameen Bank	46.70	48.05	53.53	8,381.35	4,695.68	56.03

2.3. CD Ratio (District wise)

Districts	Mar-23	Jun-23	Sept-23	Dec-23		
	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
State Total	80.77	81.44	81.75	502029.14	414191.54	82.50
JHARSUGUDA	303.89	299.96	267.72	7817.28	21464.88	274.58
BOUDH	144.65	145.34	157.11	1636.36	2422.25	148.03
KALAHANDI	120.93	119.17	143.63	6215.38	8699.04	139.96
RAYAGADA	130.62	133.26	132.26	4850.87	6353.17	130.97
SONEPUR	122.29	117.88	125.21	2908.27	3578.28	123.04
BARGARH	108.66	104.86	109.49	8267.31	9148.74	110.66
JAJPUR	119.20	116.09	116.78	13813.76	15225.50	110.22
SAMBALPUR	101.41	100.47	107.69	28769.10	30960.40	107.62
NUAPADA	107.06	106.10	108.49	2535.86	2695.21	106.28
NABARANGPUR	98.17	96.46	98.92	2998.84	3128.39	104.32
BOLANGIR	93.02	92.09	94.10	9190.10	9056.94	98.55
NAYAGARH	92.40	91.11	92.95	5237.67	5036.49	96.16
BHADRAK	89.11	91.19	90.90	8631.25	7816.15	90.56
DHENKANAL	80.99	80.75	81.72	8464.90	6917.02	81.71
KENDRAPARA	74.41	75.92	76.23	8519.99	6722.78	78.91

2.3. CD Ratio (Districtwise)

Districts	Mar-23	Jun-23	Sep-23	Dec-23		
	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
State Total	80.77	81.44	81.75	502029.14	414191.54	82.50
KHURDA	75.51	75.51	77.54	170844.43	133441.15	78.11
MALKANGIRI	71.05	71.27	74.95	2260.54	1759.12	77.82
KORAPUT	72.29	73.53	74.20	8002.95	6195.15	77.41
KANDHAMAL	73.94	72.76	72.85	3216.67	2474.64	76.93
GANJAM	71.05	71.77	75.00	28502.33	21893.57	76.81
BALASORE	69.05	69.25	70.58	18113.25	13693.04	75.60
DEOGARH	64.74	89.12	66.14	1941.84	1330.77	68.53
GAJAPATI	61.41	61.99	63.39	3121.46	2088.57	66.91
ANGUL	73.92	74.80	64.98	18241.95	11868.89	65.06
CUTTACK	62.96	61.09	64.00	39378.76	25475.59	64.69
PURI	62.48	59.05	61.09	13422.13	8599.96	64.07
JAGATSINGHPUR	49.90	53.90	57.26	13845.93	8840.63	63.85
MAYURBHANJ	55.27	54.39	55.50	15433.93	9432.37	61.11
SUNDARGARH	66.06	62.39	62.32	29975.63	18236.51	60.84
KEONJHAR	61.37	57.87	60.68	15870.39	9636.35	60.72

No district with CD ration less than 60%.



AGENDA NO. 4

Financing to Agriculture Sector

Observations of SLBC Sub-Committee meeting on Agriculture Credit held on 02.02.2024

1. All banks to dispose applications received through SAFAL portal in time bound manner.
2. Banks have to improve sanction and disbursement under the BALARAM scheme. OSCB has to report SLBC for inclusion of eligible JLGs under BALARAM.
3. The performance under MIDH, AIF & MKUY is to be improved.
4. Under MKUY the sanctioned amount is also to be reported.

Observations of SLBC Sub-Committee meeting on Fisheries & Animal Resources Development held on 26.02.2024

1. APICOL to consult with Director Agriculture & Food Production to form a small committee comprising RBI, NABARD, SLBC, FARD Department & Agriculture Department for analyzing the ambiguity on document submission, collaterals, timelines etc. and formulate one SOP for circulation among stakeholders. SAMAGRA team is also to be invited.
2. Reporting under 'Other Allied Sector' to be done properly. Indian Bank to rectify the reporting in "Other Allied" sector.
3. Director Institutional Finance to lead a small committee consisting of RBI, NABARD, F&ARD Department & SLBC as members to analyze the reporting of Indusind Bank under Sheep/Goat/Piggery head under ACP.
4. To enhance awareness of KCC saturation drive Sensitization programme is to be conducted in 3 phases for District level Officers of Department & LDMs of all District.

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal as on 12.03.2024

Sl#	Bank Name	Applications Received	Applications Sanctioned	Loan Amount Sanctioned (Rs. in Lacs)	Pending Applications	Applications Reverted	Applications Rejected	Applications Withdrawn
1	State Bank of India	1396	11	14.70	270	235	794	86
2	Bank of India	239	5	3.30	138	6	76	14
3	Central Bank of India	34	5	4.50	10	2	16	1
4	Punjab National Bank	149	4	3.64	85	3	37	20
5	Union Bank of India	119	4	9.10	69	8	35	3
6	Bank of Maharashtra	5	1	10.00	0	1	1	2
7	Canara Bank	82	1	0.30	24	4	43	10
8	Indian Bank	78	1	2.00	11	51	8	7
9	Odisha Gramya Bank	148	1	0.50	120	0	16	11
10	Punjab & Sind Bank	3	1	2.80	1	1	0	0
11	UCO Bank	155	1	0.25	43	25	65	21
12	Axis Bank	6	0	0.00	6	0	0	0
13	Bandhan Bank	10	0	0.00	6	0	0	4
14	Bank of Baroda	13	0	0.00	10	0	0	3
15	Federal Bank	1	0	0.00	0	0	1	0
16	HDFC Bank	1	0	0.00	1	0	0	0
17	ICICI Bank	6	0	0.00	1	1	3	1
18	IDBI Bank	10	0	0.00	8	0	2	0
19	Indian Overseas Bank	1	0	0.00	1	0	0	0
20	OSCB	41	0	0.00	1	1	34	5
21	Utkal Gramin Bank	217	0	0.00	128	0	51	38
	TOTAL	2714	35	51.09	933	338	1182	226

4.1 SAFAL (Simplified Application for Agricultural Loans)

ANALYSIS OF REASONS OF REJECTION		
REASON FOR REJECTION	NO. OF APPLICATIONS	PERCENTAGE
IMPROPER DPR	482	40.78
WRONG APPLICATION	196	16.58
UNSATISFACTORY DUE DILLIGENCE	197	16.67
COULDN'T REACH CUSTOMER	91	7.70
APPLCIANT NOT INTERESTED	76	6.43
INSUFFICIENT COLLATERALS	49	4.15
OTHERS	39	3.30
INSUFFICIENT DOCUMENTS	38	3.21
LOANS AVAILED OUTSIDE SAFAL	14	1.18
TOTAL	1182	100.00

4.2 Financing to Agriculture Sector - ACP AGRI

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

(Amt in Rs. Cr.)

Particulars	FY 2022-2023 (up to 31.12.2022)			FY 2023-2024 (up to 31.12.2023)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
Crop Loan	35,156.06	25,469.09	72.45	37,805.35	30,849.91	81.60
Term Loan	6,918.76	4,032.74	58.29	7,852.98	5,881.62	74.90
Allied Advance	6,485.61	6,190.64	95.45	7,664.73	7,505.75	97.93
Farm Credit	48,560.43	35,692.47	73.50	53,323.06	44,237.28	83.18
Agriculture Infra	1,882.27	1,519.73	80.74	2,112.46	1,844.67	87.32
Ancillary Activities	2,043.97	3,854.28	188.57	3,340.64	7,216.45	216.02
Agri Total	52,486.66	41,066.48	78.24	58,776.16	53,298.40	90.68

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

4.2 Financing to Agriculture Sector - ACP AGRI

PROGRESS IN ACP AGRI (Target > Rs. 1000 Cr)										AMOUNT IN Rs CRORE	
Sl No.	BANKS	FY 2022-23		FY 2023-24							
		31.12.2022	Annual Target (FY 2023-24)	30.06.2023		30.09.2023		31.12.2023			
		% of Achievement		A	%	A	%	A	%		
STATE TOTAL		90.68 %									
1	Axis Bank Ltd	66.37	1813.53	849.15	46.82	1632.95	90.04	2316.83	127.75		
2	Utkal Grameen Bank	93.79	1494.56	682.95	45.70	1264.93	84.64	1645.38	110.09		
3	Canara Bank	85.83	1541.55	446.23	28.95	1094.57	71.00	1675.25	108.67		
4	Punjab National Bank	70.25	2311.44	558.62	24.17	2007.47	86.85	2405.65	104.08		
5	Bank of India	58.06	1838.84	592.38	32.21	1289.59	70.13	1770.86	96.30		
6	Indian Bank	77.09	1660.89	230.14	13.86	727.11	43.78	1577.09	94.95		
7	Union Bank of India	53.03	2859.74	872.67	30.52	2105.30	73.62	2573.23	89.98		
8	State Bank of India	77.51	14090.58	5421.05	38.47	7381.58	52.39	11622.58	82.48		
9	OSCB	71.56	17567.97	3664.55	20.86	9835.55	55.99	14031.59	79.87		
10	Bank of Baroda	95.87	1240.67	299.07	24.11	614.88	49.56	971.87	78.33		
11	UCO Bank	73.31	1918.14	419.88	21.89	994.73	51.86	1473.78	76.83		
12	ICICI Bank	74.41	1768.22	355.24	20.09	690.48	39.05	1208.68	68.36		
13	Odisha Gramya Bank	41.98	2015.09	177.14	8.79	813.62	40.38	1276.52	63.35		
14	HDFC Bank	20.12	1657.83	237.32	14.32	441.59	26.64	644.82	38.90		

4.2 Financing to Agriculture Sector- ACP AGRI

PROGRESS IN ACP AGRI (Target <= Rs. 1000 Cr)										AMOUNT IN Rs CRORE	
Sl No.	BANKS	FY 2022-23		FY 2023-24							
		31.12.2022	Annual Target (FY 2023-24)	30.06.2023		30.09.2023		31.12.2023			
		% of Achievement		A	%	A	%	A	%		
STATE TOTAL		90.68 %									
1	ESAF Small Finance Bank	53.30	16.84	47.79	283.79	90.73	538.80	139.13	826.18		
2	Yes Bank	0.00	83.60	56.53	67.62	0.00	0.00	659.66	789.07		
3	RBL Bank	1346.51	38.09	55.42	145.50	114.97	301.83	191.47	502.68		
4	Suryoday Small Finance Bank	974.77	125.08	105.79	84.58	256.29	204.90	405.35	324.07		
5	Laxmi Vilas Bank	88.33	3.50	4.86	138.86	4.86	138.73	10.31	294.64		
6	Indus Ind Bank	252.90	920.17	804.16	87.39	1552.53	168.72	2563.69	278.61		
7	Utkarsh Small Finance Bank	240.74	95.28	54.77	57.48	151.42	158.92	265.41	278.55		
8	Ujivan Small Finance Bank	943.89	63.32	54.65	86.31	106.77	168.63	151.38	239.08		
9	IDFC Bank	464.73	163.82	117.91	71.98	264.70	161.58	367.78	224.50		
10	Jana Small Finance Bank	2644.58	144.26	461.59	319.97	235.32	163.12	313.83	217.55		
11	Kotak Mahindra Bank Ltd	316.79	176.07	94.56	53.71	213.11	121.04	371.15	210.80		
12	Karnatak Bank Ltd.	29.29	20.17	1.64	8.13	34.88	172.91	38.85	192.62		
13	Federal Bank	158.31	274.86	136.20	49.55	288.09	104.81	468.93	170.61		
14	DCB Bank Ltd	191.84	254.49	127.35	50.04	239.01	93.92	362.57	142.47		
15	Bank of Maharashtra	70.17	121.64	53.84	44.26	96.70	79.49	129.32	106.32		
16	Indian Overseas Bank	93.50	882.76	261.14	29.58	407.07	46.11	717.15	81.24		
17	Central Bank of India	60.78	517.74	118.86	22.96	213.93	41.32	372.54	71.95		
18	Bandhan Bank	67.97	508.44	11.04	2.17	234.00	46.02	329.91	64.89		
19	IDBI Bank	61.89	445.62	150.46	33.76	166.96	37.47	231.47	51.94		
20	Karur Vysya Bank	165.12	12.42	9.93	79.95	10.14	81.63	1.77	14.26		
21	Punjab & Sind Bank	11.18	52.15	0.41	0.79	3.60	6.90	5.82	11.15		
22	The South Indian Bank Ltd.	37.38	68.88	4.96	7.20	13.13	19.06	6.77	9.83		
23	Tamilnadu Mercantile Bank Ltd.	0.00	7.42	0.00	0.00	0.00	0.00	0.00	0.00		
24	City Union Bank	0.00	0.49	0.00	0.00	0.00	0.00	0.00	0.00		

4.2 Financing to Agriculture Sector - Crop Loan

(Amt in Rs. Cr.)

Banks	FY 2022-2023 (up to 31.12.2022)				FY 2023-2024 (up to 31.12.2023)			
	Annual Target	Achiev	Achiev %	Avg. Loan size in Rs.	Annual Target	Achiev	Achiev%	Avg. Loan size in Rs.
PSBs	12,498.95	9,428.81	75.44	98,246.86	14,256.96	12,402.83	86.99	1,41,409.35
PVTs	3,458.31	1,542.16	44.59	1,47,627.4	3,730.15	2,541.04	68.12	1,96,207.18
RRBs	2,177.12	1,736.49	79.76	56,353.02	2,341.31	2,085.44	89.07	67,830.66
SFBs	104.35	153.38	146.98	55,929.11	204.20	0.00	0.00	0.00
Co-op Banks	16,917.33	12,608.25	74.53	49,045.48	17,272.73	13,820.59	80.01	52,011.62
Total	35,156.06	25,469.09	72.45	64,146.38	37,805.35	30,849.91	81.60	77,683.02

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

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

Canara Bank, Central bank of India, IOB, UCO Bank, AXIS Bank, DCB Bank, Federal Bank & DBS Bank have already achieved their annual crop loan target.

12 Banks namely Bandhan Bank, City Union Bank, Indusind Bank, Kotak Mahindra Bank, RBL Bank, Tamilnadu Mercantile Bank, Yes Bank, Jana SFB, ESAF SFB, Suryoday SFB, Utkarsh SFB and Ujjivan SFB have reported nil crop loan data as on 31.12.2023.

Performance

4.2 Financing to Agriculture Sector - Agriculture Term Loan

Amt. in Rs. 'Crore'

Banks	FY 2022-2023 (up to 31.12.2022)			FY 2023-2024 (up to 31.12.2023)		
	Target	Achiev.	%	Target	Achiev.	%
PSBs	11,864.01	8,601.80	72.50	14,779.18	12,892.30	87.23
PVTs	3,596.72	5,536.36	153.93	4,487.47	7,233.64	161.20
RRBs	991.86	363.88	36.69	1,168.34	836.46	71.59
SFBs	124.76	1,057.98	848.03	240.58	1,275.10	530.01
Co-op Banks	753.26	37.37	4.96	295.24	211.00	71.47
Total	17,330.61	15,597.39	90.00	20,970.81	22,448.49	107.05

Performance

4.3 Kissan Credit Card (KCC)

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

FY	No. of KCCs issued		Avg. Loan size of KCC in Rs. Actual	Balance O/S	
	No. (in actuals)	Amt (in Cr.)		No. (in actuals)	Amt (in Cr.)
December 23	33,45,917	21,818.85	65,210.37	52,19,023	36,058.52
September 23	12,38,334	16,062.53	1,29,710.81	49,50,304	31,069.43
June 23	8,76,213	7,321.07	83,553.58	48,28,382	29,741.42
December 22	33,26,371	17,735.53	53,317.96	50,94,623	29,897.74

Performance

4.4 Crop Insurance (Pradhan Mantri Fasal Bima Yojana –Implementation during Rabi 2024 Crop Season)

Comparison of Farmers Covered under PMFBY is given below:

Parameters	RABI 2022-23	RABI 2023-24
	(01.10.2022 to 31.12.2022)	(01.10.2023 to 31.12.2023)
No. of Farmers	28,774	1,33,609
No. of Enrolments (Both loanee & non loanee)	1,88,688	6,51,722
Area Insured (000'ha)	33.17	105.45
Sum Insured (Rs. In Crores)	242.09	729.57
Farmers Premium (Rs. In Crores)	3.44	0.45
State Premium (Rs. In Crores)	3.44	30.13
GOI Premium (Rs. In Crores)	3.44	18.38
Gross Premium (Rs. In Crores)	10.32	48.96

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme as on 13.03.2024 is given below –

Banks	Target (No of JLG)	No of Applications sent to Bank	No of Cases disbursed	Pending applications as on 13.03.2024
PSBs	23,767	6,457	879	5,578
PVTs	6,234	282	39	243
RRBs	10,175	2,115	112	2,003
SFBs	2,403	0	0	0
Co-op Banks	22,421	11,073	7,144	3,929
Total	65,000	19,927	8,147	11,653

[DETAILS](#)

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

OSCB has reported that they have financed 38401 JLGs and 13031 under BALARAM with a total of 51439 groups as on 07.03.2024. OSCB to confirm whether all the 38401 JLGs are eligible for inclusion under BALARAM.

[DETAILS](#)

4.6 Agriculture Infrastructure Fund:

Quarter	No. of Applications Sponsored	No. of Applications Sanctioned	Sanction Amnt In Rs. Crores	No. of Applications Rejected/Denied	No. of Applications Pending
31.03.2023	787	467	269.00	226	94
30.06.2023	976	620	361.23	281	75
30.09.2023	1214	737	623.49	321	156
31.12.2023	1577	1056	756.51	398	123

BANKS	No. of Applications Sponsored	No. of Applications Sanctioned	Sanction Amnt In Rs. Crores	No. of Applications Rejected/Denied	No. of Applications Pending
PSBs	1329	922	611.26	321	86
Pvt. Banks	199	105	142.71	68	26
RRBs	11	4	1.48	3	4
Others	38	25	1.06	6	7
TOTAL	1577	1056	756.51	398	123

Performance

4.7 Mission for Integrated Development of Horticulture (MIDH)

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

4.8 Agriculture Allied Sectors

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

Comparative – Disbursement under Allied Sectors

(Amt in Rs. Cr.)

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

Performance

4.8 Agriculture Allied Sectors

Reporting in "Others" under Allied Sector

As on 31.12.2023 finance to other allied sector stood at Rs. 456.34 Crore. The main contributors are given below-

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA

Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
968.46	4264.35	920.13	647.6	126.18	487.54	456.34

REPORTING IN "OTHERS" UNDER ALLIED SECTOR 31.12.2023

BANK NAME	Target (FY 2023-24)	Jun-23	Sep-23	Dec-23
RBL Bank	0.23	55.42	114.97	191.47
Yes Bank	0.41	1.50	0.00	82.20
DCB Bank Ltd	1.32	40.73	40.38	47.17
ESAF Small Finance Bank	0.28	0.00	26.97	43.75
HDFC Bank	8.50	15.01	28.05	31.48
IDFC Bank	0.90	10.71	25.03	25.37
Kotak Mahindra Bank Ltd	2.07	0.30	6.28	23.72
IDBI Bank	2.29	0.45	1.26	2.97
Punjab & Sind Bank	0.79	0.01	0.84	2.79
Bank of Baroda	6.33	0.69	0.87	1.61
Karnataka Bank Ltd.	0.25	0.21	1.13	1.47
Orissa State Co-Op. Bank	2.16	0.14	2.12	1.08
Bandhan Bank	2.74	0.08	0.66	1.04
Suryoday SFB	0.66	0.12	0.10	0.18
Central Bank of India	2.66	0.07	0.05	0.05
TOTAL	31.59	126.18	487.54	456.34

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2023	3,410	1,101	990	1,319
30.06.2023	3,748	1,193	1,040	1,515
30.09.2023	4,110	1,358	1,067	1,685
31.12.2023	4,959	1,718	1,218	2,023

MKUY SECTORAL PROGRESS 31.12.2023

Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
Agriculture	1066	425	116	525
ARD	3312	1100	990	1222
Fishery	57	18	15	24
Horticulture	239	95	44	100
Inter Sectoral	285	80	53	152
TOTAL	4,959	1,718	1,218	2,023

Performance

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

Performance as of 31.12.2023 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below:

Sector	No. of application accepted	No. of application sanctioned	No. of application Pending	No of Application Rejected
Animal Husbandry	61,516	16,857	2,974	41,685
Fisheries	11,029	2,311	579	8,139
Total	72,545	19,168	3,553	49,824

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

Ghar Ghar KCC Abhiyan:

Ghar Ghar KCC Abhiyan has been launched on 19.09.2023 jointly by Ministry of Finance and Corporate Affairs and Ministry of Agriculture Government of India to saturate all leftover PM-Kisan beneficiaries with short term agriculture loans through KCC, including crop, fisheries & animal husbandry. The campaign period was from 01.10.2023 to 31.12.2023 and though the campaign period is over all banks are requested to complete the saturation of all PM-Kisan beneficiaries.

Ghar Ghar KCC Saturation Progress as of 06.02.2024

No. of Branches	Total no. of Beneficiaries (PM KISAN)	Saturated Beneficiaries	Saturation completed (%)	Pending Beneficiaries
4,526	34,61,998	16,25,693	46.96	18,36,305

4.11 Financing to FPOs (Farmers Producer Organization)

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

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

[District Wise Progress as of 31.12.2023 regarding Finance to FPOs through NABAKISAN.](#)

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



AGENDA NO. 5

Financing to MSME Sector

Observations of of SLBC Sub-Committee meeting on MSME & Skill Development held on 15.02.2024.

1. All banks have to improve the achievement under ACP to keep the momentum for the financial year 2023-24.
2. Banks have to expedite the sanctioning process & disbursement of funds under PMEGP quickly. Margin Money has to be claimed on priority basis for all eligible unclaimed cases and to increase the loan ticket size.
3. Banks have to improve the performance under PMFME.
4. Banks to increase the performance under Stand Up India scheme with a special focus to SC/ST financing.
5. Banks are advised to reduce the pendency level in PM Vishwakarma Yojana.

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

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

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

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

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

PROGRESS IN ACP MSME (Target >= Rs. 1000 Cr)										(Amount in Rs. Crores)	
Sl. No.	Name Of Bank	FY 2022-23 (up to 31.12.2022)	FY 2023-24	30.06.2023		30.09.2023		31.12.2023			
		% Achievement	T	A	%	A	%	A	%		
STATE TOTAL										83.04	
1	ICICI Bank	118.28	2388.19	2687.20	89.77	3731.17	124.65	4673.38	156.13		
2	HDFC Bank	96.40	2494.68	2247.79	79.44	2920.24	103.20	3545.61	125.31		
3	Axis Bank Ltd	70.77	2744.12	2033.64	65.70	2830.38	91.44	3784.87	122.28		
4	Indian Bank	76.77	2470.60	885.89	30.89	1894.59	66.06	2776.98	96.83		
5	State Bank of India	89.55	20043.30	6724.41	27.96	15810.43	65.74	21437.74	89.14		
6	Bank of Baroda	78.96	1779.84	563.50	26.81	1127.88	53.66	1768.96	84.16		
7	Punjab National Bank	73.35	3305.35	1074.62	27.32	2159.16	54.89	3259.59	82.86		
8	Union Bank of India	61.71	4126.34	1647.03	33.72	2286.77	46.82	3965.58	81.19		
9	Indian Overseas Bank	79.17	1350.80	385.61	24.57	636.32	40.54	1131.75	72.11		
10	Canara Bank	77.18	2256.70	457.09	17.37	1492.37	56.72	1846.90	70.20		
11	UCO Bank	83.48	2900.26	745.67	22.51	828.33	25.00	2320.54	70.05		
12	Bank of India	63.97	2935.02	776.36	24.44	1675.38	52.75	2016.26	63.48		
13	Indus Ind Bank	42.18	2470.13	396.73	13.13	0.00	0.00	1533.59	50.74		
14	Odisha Gramya Bank	39.09	1685.21	190.98	9.21	515.52	24.87	837.99	40.42		

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

PROGRESS IN ACP MSME (Target < Rs. 1000 Cr)										(Amount in Rs. Crores)	
Sl. No.	Name Of Bank	FY 2022-23 (up to 30.09.2022)	FY 2023-24	30.06.2023		30.09.2023		31.12.2023			
		% Achievement	T	A	%	A	%	A	%		
STATE TOTAL										83.04	
15	Kotak Mahindra Bank	137.01	310.06	211.64	37.51	401.68	71.20	603.14	106.91		
16	IDBI Bank	73.59	775.11	556.05	73.24	719.31	94.74	804.68	105.98		
17	Federal Bank	111.40	428.66	399.06	55.09	606.20	83.69	669.73	92.46		
18	Central Bank of India	64.64	807.64	362.37	41.01	554.29	62.73	813.02	92.01		
19	Utkal Grameen Bank	94.27	697.98	483.25	39.91	867.03	71.61	1112.11	91.85		
20	Bandhan Bank	46.42	917.44	17.53	1.96	362.63	40.62	515.01	57.68		
21	IDFC Bank	40.03	151.40	15.83	5.29	63.77	21.30	166.66	55.66		
22	Karnatak Bank Ltd.	27.79	196.10	8.89	11.17	203.06	255.16	37.20	46.74		
23	Bank of Maharashtra	75.16	140.90	23.02	10.98	30.62	14.61	86.22	41.14		
24	Jana SFB	55.67	112.70	130.74	52.88	52.67	21.30	85.48	34.57		
25	Ujivan SFB	1.96	90.95	0.63	0.36	38.85	22.43	52.30	30.20		
26	DCB Bank Ltd	25.39	328.04	24.07	5.54	0.00	0.00	107.93	24.84		
27	Laxmi Vilas Bank	0.00	21.86	3.49	17.00	3.49	17.00	4.01	19.51		
28	ESAF SFB	7.06	175.59	6.10	5.40	11.33	10.04	16.58	14.69		
29	Punjab & Sind Bank	18.33	253.70	4.94	2.01	11.57	4.71	32.70	13.30		
30	Tamilnadu Mercantile	0.00	195.24	4.06	13.32	3.38	11.09	3.74	12.29		
31	City Union Bank	173.38	4.04	0.00	0.00	0.00	0.00	0.50	11.76		
32	Utkarsh SFB	0.99	127.76	0.00	0.00	7.37	4.60	15.07	9.40		
33	South Indian Bank	0.10	207.30	0.85	0.56	1.53	1.00	3.43	2.24		
34	Karur Vysya Bank	1.44	77.56	0.55	1.19	0.40	0.87	0.50	1.08		
35	RBL Bank	6.61	226.99	0.00	0.00	2.04	0.68	2.61	0.87		
36	Suryoday SFB	11.25	88.89	0.35	0.14	0.71	0.29	0.71	0.29		
37	OSCB	5.24	88.20	0.19	0.01	1.15	0.07	4.07	0.25		
38	Yes Bank	280.85	67.86	86.80	25.35	180.83	52.82	0.00	0.00		

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

Date	Target for FY 23-24		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved	No of Prj.	MM Involved (In Lakh)
30.06.23	6,000	34,000.00	4,586	15,081.14	750	2,584.08	12.50	7.60	2,952	9,876.75
30.09.23	6,000	34,000.00	8,993	29,818.22	2184	7,266.87	36.40	21.37	3,433	12,252.78
31.12.23	6,000	34,000.00	13,097	43066.16	3683	11,889.11	61.38	34.97	4,204	15,122.79
13.03.24	6,000	34,000.00	16,828	56,493.65	4831	15,777.18	80.52	46.40	4,509	17,313.07

PMEGP Margin Money Claim Status as of 13.03.2024

Total Sanction		Margin Money Claimed		MM Disbursed	
No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
4831	15,777.18	3671	12095.60	2583	8475.56

Performance

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

As on	Target No. of proposals for FY 2023-24	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals sanctioned from 01.04.23	No. of proposals rejected by Banks	No. of proposals pending at Banks
30.06.2023	2,990	3,011	826	53	1,661	444
30.09.2023	2,990	3,543	962	189	1,867	714
30.10.2023	2,990	3,923	997	229	1,923	728
06.03.2024	2,990	4,254	1,190	443	1,956	1,505

BANKS HAVING SANCTION MORE THAN 100 CASES

SBI	478
UNION BANK	159
UCO BANK	126
CANARA BANK	104

Performance

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

BANKS NOT LOGGED IN PMFME PORTAL AS OF 06.03.2024								
Bank Name	LESS THAN 30 DAYS	MORE THAN 30 DAYS	MORE THAN 60 DAYS	MORE THAN 90 DAYS	MORE THAN 180 DAYS	MORE THAN 365 DAYS	MORE THAN 2 YEARS	Total
ODISHA GRAMYA BANK	1	4	7	9	2			23
BANK OF INDIA	13	3		1				17
UNION BANK OF INDIA	8	3	5	1				17
PUNJAB NATIONAL BANK	10	3	1	1				15
HDFC BANK	5	1	2	1		1		10
OSCB			2	1	2	3	2	10
BANDHAN BANK LIMITED				3	1	4	1	9
ICICI BANK LIMITED		1			1	4	3	9
UCO BANK	8	1						9
IDBI BANK	3	1		1	2		1	8
INDIAN BANK	1	1	2	3	1			8
INDIAN OVERSEAS BANK	2	1	2	1		1		7
INDUSIND BANK					2	3		5
BANK OF BARODA	3			1				4
AXIS BANK	1	2						3
CENTRAL BANK OF INDIA	2	1						3
KARUR VYSYA BANK	1				1	1		3
PUNJAB AND SIND BANK	1			2				3
KOTAK MAHINDRA BANK LIMITED	1					1		2
DCB BANK LIMITED						1		1
IDFC First Bank Ltd						1		1
KARNATAKA BANK LIMITED					1			1
LAXMI VILAS BANK						1		1
GRAND TOTAL	60	22	21	25	13	21	7	169

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

All Banks and Financial Institutions have sanctioned 32,86,621 accounts with an amount of Rs. 20,650.36 Crore and disbursed Rs. 20,474.12 Crores as on 29.02.2024 during the financial year 2023-24.

Categories	FY 2022-23 (Up to 31.12.2022)				FY 2023-24 (Up to 31.12.2023)				FY 2023-24 (Up to 29.02.2024)			
	No. of Accounts	Sanctioned Amount in Crore	Disbursed Amount in Crore	Average Credit (in lakhs)	No. of Accounts	Sanctioned Amount in Crore	Disbursed Amount in Crore	Average Credit (in lakhs)	No. of Accounts	Sanctioned Amount in Crore	Disbursed Amount in Crore	Average Credit (in lakhs)
Shishu	16,89,179	5,077.37	5,044.99	0.30	19,31,552	6,896.26	6,864.79	0.36	24,25,347	8,888.80	8,845.87	0.37
Kishore	2,90,176	3,493.36	3,390.60	1.17	6,10,514	5,998.83	5,923.66	0.98	8,20,677	8,037.61	7,961.63	0.98
Tarun	31,892	2,554.27	2,482.22	7.78	30,966	2,816.06	2,760.57	9.09	40,597	3,723.95	3,666.62	9.17
Total	20,11,247	11,125.00	10,917.81	--	25,73,032	15,711.15	15,549.02	--	32,86,621	20,650.36	20,474.12	--

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

Financial Institutions	FY 2022-23 (up to 31.12.2022)		FY 2023-24 (up to 31.12.2023)		FY 2023-24 (up to 29.02.2024)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
PSBs	1,90,483	4,261.94	2,12,109	4,433.34	2,45,278	5,622.03
Pvt. Banks	11,49,243	4,075.97	14,29,449	6,907.67	16,35,820	8,021.99
RRBs	5,699	72.91	9,010	140.08	9,562	146.56
SFBs	1,91,396	757.78	2,54,427	1,131.53	3,29,766	1,453.21
MFIs & NBFCs	47,446	1,749.21	6,68,037	2,936.40	10,66,195	5,230.34
Total	20,11,247	10,917.81	25,73,032	15,549.02	32,86,621	20,474.12

Performance

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

MUDRA Weaver Scheme

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

Bank-wise details provided by Directorate of Textile, GoO is given below:

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

District-wise details is given below:

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

5.5 Assistance to Startups through Bank Linkage

Bank wise finance to Start Up for FY 2023-24 up to 31.12.2023 is furnished below.

BANKS	No of A/C sanctioned from 01.04.2023 to 31.12.2023	Amount sanctioned from 01.04.2023 to 31.12.2023 in Rs. Lakhs	Cumulative No of A/C sanctioned	Cumulative Amount sanctioned in Rs. Lakhs
Bank of India	0	0.00	163	12,224.34
Bank of Baroda	0	0.00	16	263.94
Bank of Maharashtra	0	0.00	3	123.98
Indian Overseas Bank	0	0.00	36	2,831.22
Punjab National Bank	3	99.00	13	146.96
State Bank of India	1	650.00	3	787.00
UCO Bank	0	0.00	2	1,020.00
Union Bank of India	0	0.00	5	76.50
HDFC Bank	0	0.00	0	0.00
IDBI Bank	0	0.00	181	842.00
Canara Bank	0	0.00	0	0.00
Indian Bank	0	0.00	64	966.61
Tamilnadu Mercantile Bank	0	0.00	26	294.00
TOTAL	4	749.00	510	19,529.07

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

5.6 Stand Up India Scheme

As per guidelines of Stand-up India, each branch of a scheduled bank is expected to extend loans to **at least one SC/ST and minimum one-woman entrepreneur** under this scheme. As of 31st December 2023, **6,536** loan applications have been sanctioned & disbursed as per report by Stand-Up India. Performance under Stand-Up India as of 31.12.2023 (As informed by SUI Cell of SIDBI)-

Date	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		A/Cs	Disb		A/Cs	Disb		A/Cs	Disb
31.03.2023	4,389	872	92.21	4,389	4,827	605.95	8,778	5,699	698.18
% Achievement		19.87%			109.98%			64.92%	
30.06.2023	4,433	908	95.48	4,433	4,984	641.07	8,866	5,892	736.55
% Achievement		20.48%			112.43%			66.46%	
30.09.2023	4,433	1034	97.19	4,433	5,242	656.14	8,866	6,276	753.33
% Achievement		23.27%			118.25%			70.78%	
31.12.2023	4,636	1,117	101.54	4,636	5,419	670.83	9,272	6,536	772.37
% Achievement		24.10%			116.89			70.50%	

Performance

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

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

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23	34,081	3,044.90
FY 2023-24 (30.09.2023)	20,883	2,254.26
FY 2023-24 (31.12.2023)	39,050	4,209.25

Performance

Loans under two new schemes of State Govt. SWAYAM & SWAYAM 'U' will be covered by CGTMSE.

5.8 Onboarding of MSME on Udyam Registration Portal

UDYAM Portal Registration									
31.03.2023		30.06.2023		30.09.2023		31.12.2023		13.03.2024	
All India	Odisha	All India	Odisha	All India	Odisha	All India	Odisha	All India	Odisha
1,73,53,860	3,34,658	1,76,50,217	3,69,027	2,05,19,215	4,41,150	2,20,35,259	4,78,159	2,42,75,215	6,68,636

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

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

RBI, FIDD, Bhubaneswar vide letter dated March 31, 2023, had requested Department of Public Enterprises, Govt. of Odisha to consider advising the State PSUs to ensure on boarding of their vendor MSMEs on TReDS platform. MSME Department had issued an Office Memorandum dated February 16, 2023, regarding participation of State PSUs, Municipal Corporations, State level autonomous bodies, etc. on TReDS.

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

5.10 PM Vishwakarma Yojana

As on 26.02.2024 out of the 4,08,845 applications received, 3,01,307 applications are forwarded, 26,060 applications are not recommended and 81,478 applications are pending.

DISTRICT WSIE PM VISWAKARMA 26.02.2024						
SL NO	DISTRICT	SPONSERED	APPROVED	REJECTED	PENDING	
1	ANUGUL	6197	4440	726	1031	
2	BALANGIR	19685	16223	964	2498	
3	Baleshwar	30081	24301	2040	3740	
4	BARGARH	6655	4626	1611	418	
5	BHADRAK	24815	19273	2079	3463	
6	BOUDH	1861	594	254	1013	
7	CUTTACK	51173	42877	2129	6167	
8	DEOGARH	2011	1544	244	223	
9	DHENKANAL	15692	12150	2082	1460	
10	GAJAPATI	1796	1152	167	477	
11	GANJAM	35975	27786	1708	6481	
12	JAGATSINGHAPUR	7802	5384	397	2021	
13	JAJAPUR	42725	35888	2510	4327	
14	JHARSUGUDA	4009	3359	164	486	
15	KALAHANDI	10635	7907	195	2533	
16	KANDHAMAL	2196	631	81	1484	
17	KENDRAPARA	4141	2257	139	1745	
18	KENDUJHAR	10667	9026	517	1124	
19	KHORDHA	38802	13823	1164	23815	
20	KORAPUT	7654	4068	413	3173	
21	MALKANGIRI	2917	1763	173	981	
22	MAYURBHANJ	11046	8775	898	1373	
23	NABARANGPUR	1530	876	242	412	
24	NAYAGARH	10233	8289	663	1281	
25	NIJAPADA	3237	2382	394	461	
26	PURI	24943	19736	1682	3525	
27	RAYAGADA	5665	4155	634	876	
28	SAMBALPUR	5634	4017	451	1166	
29	SONEPUR	3195	2045	810	340	
30	SUNDARGARH	15873	11960	529	3384	
Grand Total		408845	301307	26060	81478	

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

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. The scheme shall be applicable for FY 2023-24

Slabs of Reimbursement of Interest on working capital loan:

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

Eligibility:

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

Implementation

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

Process:

- Portal based application & processing
- Reimbursement through DBT

Role of Banks:

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

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

Status of CM SRIM scheme as on 07.02.2024

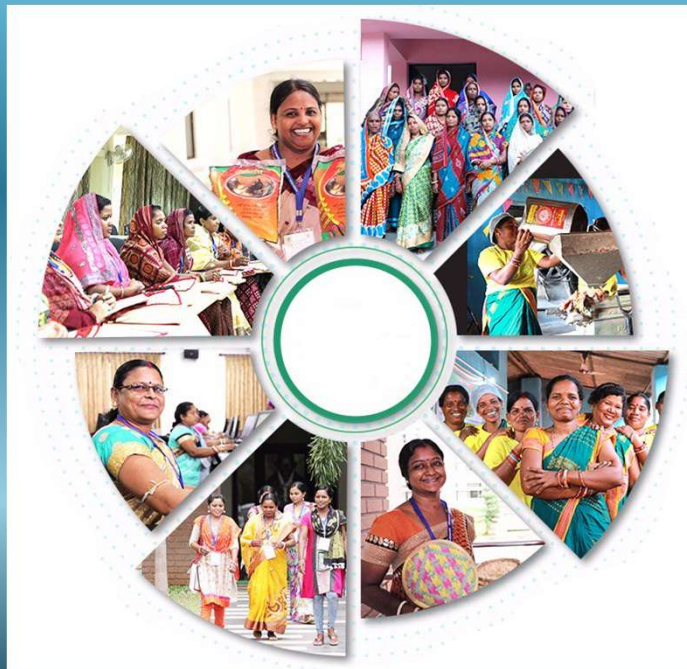
Sl. No.	Name of DIC	Enterprises Registered	Application Received
	Total	2152	1695
1	Angul	62	43
2	Bolangir	68	51
3	Balasore	83	60
4	Bargarh	62	39
5	Bhadrak	89	83
6	Boudh	17	9
7	Cuttack	176	134
8	Deogarh	14	11
9	Dhenkanal	70	67
10	Gajapati	66	63
11	Ganjam	252	216
12	Jagatsinghpur	22	19
13	Jajpur (Kalinga Nagar)	89	69
14	Jharsuguda	35	28
15	Kalahandi	59	46

5.11- CM-SRIM "Chief Minister's Scheme for Reimbursement of Interest to MSEs":

Sl. No.	Name of DIC	Enterprises Registered	Application Received
	Total	2152	1695
16	Kandhamal	21	15
17	Kendrapara	29	23
18	Kendujhar	34	23
19	Khorda	297	206
20	Koraput	67	65
21	Malkangiri	5	3
22	Mayurbhanj	58	47
23	Nabarangpur	15	10
24	Nayagarh	23	20
25	Nuapada	19	12
26	Puri	80	77
27	Rayagada	34	28
28	Sambalpur	83	60
29	Sonepur	38	26
30	Sundargarh	106	40
31	Rourkela	79	102

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

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



AGENDA 7: Financing to SHGs

7.1 WSHG in Odisha through Mission Shakti

a) Credit Flow to WSHGs

Achievement	FY 2022-23		Target (FY 2023-24)	FY 2023-24 (as on 31.12.2023)	FY 2023-24 (as on 26.02.2024)	% of Achievement
	Dec' -22	Mar' -23				
Physical (SHG)	2,75,569	3,65,542	4,00,000	3,26,570	3,88,389	97%
Financial (In Crore)	7,863.64	11,005.10	15,000.00	12,997.49	15,086.11	101%
Average Loan Size	2.85 Lakh	3.01 Lakh	4.00	3.98 Lakh	3.88 Lakh	--

The Bank wise progress is detail.

Minimum Loan Size to SHGs: Banks are urged to issue appropriate advisories to their field offices, ensuring adherence to the decision made in the 167th SLBC meeting regarding the 'minimum loan size to SHGs'—specifically, Rs. 2 lakhs for fresh/1st linkage, Rs. 4 lakhs for 2nd linkage and Rs. 6 lakhs for 3rd linkage onwards, irrespective of the SHG corpus.

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

As on 26.02.2024 average loan size is Rs. 3.88 Lakh.

7.1 WSHG in Odisha through Mission Shakti

b) Mission Shakti Loan - State Interest Subvention

1. Acknowledging the increasing demand for credit and entrepreneurship among Self-Help Groups (SHGs), State Government has elevated the interest subvention benefits for SHG loans from Rs. 5 lakh to Rs.10 lakh, on prompt and regular repayment, making it 0% effective annual rate of interest w.e.f. 1st April 2023.
2. This enhancement will push the credit flow, increase the average loan size and reduce the NPA position, thereby graduating SHGs to SMEs.
3. As of 29th February 2024, Interest subvention claims amounting to **Rs. 291.09 crore** have been settled under the 'Mission Shakti Loan' - State Interest Subvention Scheme during the current financial year against the annual target of Rs. 250 crore. This has benefited 2.97 lakh eligible SHGs. [The bank wise settlement status.](#)
4. P & S bank, Federal Bank and Bank of Maharashtra have not claimed any interest subvention.

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

1. A dedicated Bank Linkage and Interest Subvention (BLIS) Management Information System (MIS) portal has been established for monitoring and tracking the progress of credit linkage, loan repayment, overdue, NPA positions and SHG Bank Linkage, settlement of Interest Subvention.
2. Mission Shakti has collaborated with all banks having a Self-Help Group (SHG) portfolio, ensuring regular data sharing on the SHG Bank Linkage and Interest Subvention portal. Memorandums of Understanding (MoUs) have been executed with all banks, except Punjab & Sind, for the sharing of SHG data and the settlement of interest subvention.
3. Banks' data sharing is crucial for the BLIS MIS portal's functionality. During the current financial year (2023-24), interest subvention totalling Rs. 291.09 crore has been calculated for direct settlement or transfer to eligible SHGs through this portal. [The progress of data sharing by banks.](#)
4. P & S Bank has not signed MoU.

7.1 WSHG in Odisha through Mission Shakti

Mission Shakti Scooter Loan

1. The State Government, in 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." [The status of bank-wise participation and implementation of the Mission Shakti Scooter Yojana.](#)

Status as on 06.03.2024			
Applications Sponsored	Cases Sanctioned	% Sanctioned to Sponsored	Disbursed
62,273	38,807	62%	33,999

2. For smooth implementation of the scheme an amount of Rs. 50 crore has been placed with partnering banks.

WSHG members as BCA

1. To bring banking services to unbanked and under-banked Gram Panchayats, the Department of Mission Shakti has partnered with various banks, including OGB, SBI, UGB, YES, ICICI, UCO, Union, PNB, Canara, Axis, Indian Bank, Bank of India, and HDFC Bank. These partnerships involve engaging Women Self-Help Groups and Federation Members as Business Correspondent Agents (BCAs).
2. The proposal of Bank of Baroda, Indian Overseas Bank, Central Bank of India and Bank of Maharashtra is under process of execution.
3. Engagement of women SHGs members as BCA in CSP PLUS outlets by partnering bank is one the priority. Partnering banks namely SBI, UCO, PNB, Union Bank of India and Bank of Baroda (except Bank of India) are to share the location list for engagement of SHG members as Business Correspondent Agents in the CSP PLUS Scheme.
4. Others banks (mostly public sector) to share new location for on boarding of women SHG members as BCA under BC model

[Bank wise MoU signed and BCA operation.](#)

7.2 National Urban Livelihood Mission (NULM)

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

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

Representative from SUDA may apprise the House.

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

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

Govt. has approved 79 no. of loan applications under Bankable IGS relating to the year 2022-23 to be completed in 2023-24 in 17 districts. Against the target of 79 applications 47 applications have been sponsored to banks and 42 applications are disbursed. All financing banks are requested to complete the disbursement of all 79 applications immediately. [The District-wise target and achievement.](#)

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

Planned for financing 386 no. of SC Women Self Help Groups under Bankable IGS during the period 2023-24, 2024-25 and 2025-26. The year-wise breakup along with the subsidy amount to be disbursed is given below:

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

[The district-wise prospective plan.](#)

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



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

AGENDA – 3.1: DIGITAL PAYMENT :Expanding and Deepening of Digital Payments Ecosystem

Milestone for achieving 100% digitalisation of 26 districts.

1. Cut off date for freezing of current and savings accounts: 31.03.2023
2. Cut off date for achieving 100% digitalisation in current and savings accounts: 31.03.2024
3. Achievement up to 31.12.2023: 95.56% (Savings Accounts) & 92.16% (Current Accounts)

Freezed SB Accounts as on 31.03.2023	Out of which Digitized as of 31.12.2023	% of digitalisation	Freezed Current Accounts as on 31.03.2023	Out of which Digitized as of 31.12.2023	% of digitalisation
3,46,75,668	3,31,36,598	95.56	5,53,653	5,10,254	92.16

Digitization of Merchants

- RBI has advised all banks in 26 districts to digitize all merchants in the VC conducted on 18.01.2024.
- Identification of merchants will be done by bank branches as per service area approach in rural areas and LDMs has allotted wards in ULBs to banks having major presence.
- SLBC has circulated dist. wise GPs and wards with allottee banks identified by LDMs to conduct survey as per prescribed survey form which will be consolidated by the controlling office of respective banks and submitted to SLBC.
- The last date for submission of the consolidated data was 15.03.2024 which has not been received yet.

3.2 Banking Network in Odisha

(a) Banking Network in Odisha

Total banking network in Odisha as on 31.12.2023 is 55,228. Details of B&M Branches, BC& ATM is given below:

Parameter	March-23	June-23	Sept-23	Dec-23	Increase over March 2023	Increase over Sept 2023
No. of B&M Branch	5,774	5,791	5,812	5,845	71	33
No. of BC	48,923	42,959	42,299	41,698	-7225	-601
No. of ATM	7,627	7,676	7,666	7,685	58	19
Total Banking Network	62,324	56,426	55,867	55,228	-7096	-549

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

However, the decrease in number of BCs from 30th Sept 2023 is due to decrease in number of BCs of RBL Bank (From 3013, to 1,836).

3.2 Banking Network in Odisha

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

Total No of GPs	GPs with B&M Branches	GPs covered by only IPPB	GPs without B&M Branches but covered by BCs/ CSPs
6,798	2,632*	339	3,824

*Within the boundary of the GP.

3 unbanked GPs having no banking touch points within the GP as informed by LDMS-

DETAILS OF UNBANKED GPs

SL NO	District	Name of the Block	Name of the Grama Panchayats	Service Area of the Bank as provided by LDM	STATUS AS ON 30.09.2023
1	MALKANGIRI	CHITRAKONDA	DHULIPUT	HDFC, Chittrakonda	Will be covered by CSP Plus in 3 rd phase.
2			JANTRI	SBI, Chittrakonda	
3			POPULUR	SBI, Chittrakonda	

3.3 Operations of Business Correspondents (BCs).

As of 31.12.2023, there are 41,698 no. of Business Correspondents in the State of Odisha. The bank sector wise information regarding Business Correspondents as of 31st December 2023 is given below.

Bank Type	Total BC Outlet				Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	March 23	June 23	Sept 23	Dec-23		
Public Sector Banks	11,903	12,104	12,740	13,111	12,874	12,546
Private Sector Bank	35,131	28,938	27,628	26,639	20,613	22,460
RRBs	1,793	1,819	1,833	1,840	1,198	1,840
SFBs	96	98	98	108	108	108
Total	48,923	42,959	42,299	41,698	34,793	36,954

BC Operation with OGB

OGB had decided to switch to Corporate BC in place of individual BC vide OGB Board approval dated 19.05.2021 for which the bank floated an RFP on 01.11.2022. In this regard, the Odisha Gramya Bank Business Correspondents Association (OGBBCA) filed a court case. The matter is presently sub judice. Though the final hearing was completed by Hon'ble High Court, the final judgment is still awaited, and the bank is not able to proceed with fresh RFP.

The Bank had a total of 642 BCs and the agreement with all the BCs expired on 31.03.2023. The termination of contract with the BCs without any alternate arrangement has resulted in disruption of banking services in many areas.

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

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

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

STATUS AS ON 31.12.2023	SBI	OSCB	Others	Total
Branch Opened			19	19
Branch to be Opened shortly.	2		7	9
GP building not found suitable	14		0	14
Not Feasible	12	11	81	104
Survey Completed, Permission awaited from appropriate authority		31	30	61
Survey Not Yet Started			21	21
Survey Ongoing			42	42
Grand Total	28	42	200	270

3.4 Villages Identified by DFS for opening B & M Branches

- 14 villages in Odisha are identified by DFS for opening brick and mortar branches by 31.12.2023.
 - Out of these 14 villages, brick and mortar branches are already opened in 10 villages.
- Status of opening of B & M branch in these rest 4 villages is given below-

District	Sub District	Village	Allocated Bank	Status
Nabarangapur	Raighar	Hatigan	Central Bank of India	As informed by the bank there is no suitable premises present in Hatigan village for opening of a Brick & Mortar branch. They have taken up the matter with District Administration for providing premises at panchayat office, Hatigaon which is under construction. SLBC vide letter dated 30.11.2023, 30.01.2024 and 26.02.2024 has requested the Finance Dept. to provide necessary infrastructure in the village for opening of the branch.
Nabarangapur	Raighar	Haldi	Punjab National Bank	As reported by bank, sol ID has been allotted by their HO and branch will be operational by 31.03.2024.
Koraput	Pottangi	Kandili	Indian Bank	District administration has handed over the BNRGSK building Petru which is within 5 km of Kandili to the Bank and they have started civil work for opening of the branch. Tentative date for opening the branch at Petru is 31.03.2024.
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. Internet Connectivity through leased line is also not available. SLBC vide letter dated 30.11.2023, 30.01.2024 and 26.02.2024 has requested the Finance Dept. to provide necessary infrastructure in the village for opening of the branch.

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

As per Jan Dhan Darshak GIS web portal, there were 60 unbanked villages in the State as of 30.09.2023. After consultation with LDMS, SLBC had allocated all 60 unbanked villages to the banks for providing banking facility within 5 km radius of the village. Till date only 10 villages are remaining unbanked.

List of unbanked villages (i.e. not having bank branch or BC or IPPB Centre within a radius of 5 km) as on 31.01.2024

Sl. No.	District	Sub district	Village name	Allottee bank	Reason/s for non- achievement as on 31.01.2024 (As reported by Banks)
1	Malkangiri	Mudulipada	Bengapani	State Bank of India	Sourcing of CSP under process, delay due to unavailability of interested candidate
2	Malkangiri	Chittrakonda	Koprakut	State Bank of India	CSP appointed and already started working as reported by bank. SLBC has advised the bank to update the same in JDD app.
3	Malkangiri	Mudulipada	Ghisingibeda	State Bank of India	CSP code generated.
4	Malkangiri	Mudulipada	Anguraguda	State Bank of India	No internet connectivity.
5	Malkangiri	Chittrakonda	Adarladi	HDFC Bank	As reported by bank the village is having a very low population (90 only).
6	Malkangiri	Jodamba	Panaspadar	State Bank of India	Internet connectivity not available. SLBC has taken up the matter with Finance Dept. Govt. of Odisha.
7	Cuttack	Narasinghpur	Satyajaypur	State Bank of India	Sourcing of CSP under process, delay due to unavailability of interested candidate
8	Sundargarh	Gurundia	Soleguda	State Bank of India	Sourcing of CSP under process, delay due to unavailability of interested candidate
9	Sundargarh	Lahunipara	Batagaon	State Bank of India	Sourcing of CSP under process, delay due to unavailability of interested candidate
10	Sundargarh	Gurundia	Kantamunda	State Bank of India	Sourcing of CSP under process, delay due to unavailability of interested candidate

3.6 Connectivity by BBNL/ BSNL in the GPs as on 31.12.2023

Phase	Total No. of GPs & BHQs	No of GPs/BHQs Service Ready	AS ON 30.06.2023		AS ON 30.09.2023		AS ON 31.12.2023	
			No of GPs/BHQs with Active Connectivity	% of Active Connectivity	No of GPs/BHQs with Active Connectivity	% of Active Connectivity	No of GPs/BHQs with Active Connectivity	% of Active Connectivity
I (Under Ground OFC)	3991	3990	2206	55.29 %	2057	51.55%	2013	50.45%
II Aerial OFC	3065	2549	2549	83.16 %	2527	82.45%	2434	79.41%

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

3.7 Performance in Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes for the FY 2023-24 up to Dec. 2023 is given below:

Scheme	Target for enrollment – FY 2023-24	No. of enrollments made in FY 2023-24				% Achievement
		Up to 30.06.2023	Up to 30.09.2023	Up to 31.12.2023	Up to 29.02.2024	
PMJDY	14,50,000	2,86,078	6,55,178	10,48,337	<u>12,65,139</u>	87.25%
APY	4,46,060	62,898	1,93,540	3,31,508	<u>4,15,890</u>	93.23%
PMJJBY	16,00,000	4,10,402	7,44,638	13,30,146	<u>16,36,563</u>	102.29%
PMSBY	30,00,000	14,58,534	30,58,423	42,85,737	<u>48,32,642</u>	161.09%

Viksit Bharat Sankalp Yatra (VBSY).

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

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

VBSY progress status as of 01.03.2024 for Odisha State is given below:

State Name	Total No of GPs	No of GPs Covered	PMJDY Sourced	PMJJBY Sourced	PMSBY Opened	MUDRA Sourced	SUPI Opened	APY Sourced
Odisha	<u>6,798</u>	6,227	72,756	1,24,988	2,02,980	13,945	1,021	35,008

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

VBSY Urban

Total Dist.	Dist. Covered	People Attended	Out of which		People Attended PM SVANidhi Camp
			Male	Female	
30	30	4,75,656	2,18,858	2,56,798	43,570

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

As per the information submitted by LDMS and Banks during the quarter ended 31st December 2023 a total number of 11,333 financial literacy camps are conducted through 3,062 rural branches and 4,806 camps are conducted through 30 Financial Literacy Centers operating in the State.

Financial Literacy Camps Conducted during FY 2023-24			
District	No of rural branches in district	Camps conducted by Rural Branches during Quarter Ending 31.12.2023	Camps conducted by FLCs during Quarter Ending 31.12.2023
ANGUL	107	252	36
BALASORE	171	319	32
BARGARH	113	272	38
BHADRAK	107	173	0
BOLANGIR	99	296	8
BOUDH	28	74	31
CUTTACK	225	517	6
DEOGARH	24	38	40
DHENKANAL	91	249	154
GAJAPATI	44	70	72
GANJAM	215	428	46
JAGATSINGHPUR	115	228	97
JAJPUR	169	378	37
JHARSUGUDA	37	62	78
KALAHANDI	103	164	42

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

Financial Literacy Camps Conducted during FY 2023-24			
District	No of rural branches in district	Camps conducted by Rural Branches during Quarter Ending 31.12.2023	Camps conducted by FLCs during Quarter Ending 31.12.2023
KANDHAMAL	41	107	34
KENDRAPARA	97	211	60
KEONJHAR	126	323	480
KHURDA	176	391	14
KORAPUT	79	115	58
MALKANGIRI	37	57	10
MAYURBHANJ	196	481	3,216
NABARANGPUR	50	78	8
NAYAGARH	98	220	27
NUAPADA	44	73	40
PURI	155	395	12
RAYAGADA	68	111	28
SAMBALPUR	78	136	42
SONEPUR	50	103	28
SUNDARGARH	119	206	32
TOTAL	3,062	6,527	4,806

3.10 Financial Literacy Centers (FLC)

As per the information submitted by LDMs and Banks during the quarter ended 31st December 2023, 6,527 no. of camps are conducted through 3,062 rural branches and 4,806 camps conducted through 30 Financial Literacy Centers totaling to 11,333 financial literacy camps.

Details of 4 FLCs lying vacant is given below:

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
UCO Bank	3	Angul, Bhadrak and Jagatsinghpur.	UCO Bank has advertised inviting applications from candidates several times, but no application was received. In the meanwhile, LDM, Angul is given charge to function as the counsellor. In case of Bhadrak and Jagatsinghpur districts the matter has been taken up with HO. Respective LDMs are given additional charge to conduct Financial Literacy Camps.
Bank of India	1	Mayurbhanj.	As reported by the bank, process have been initiated for appointment FL Counsellor.

The Controlling Head of Bank of India and UCO Bank may apprise in this regard.

3.11 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, Bhubaneswar, during the FY 2023-24 up to 15.03.2023, NABARD has sanctioned a total of Rs. 954.70 Lac under the Financial Inclusion Fund (FIF), with Rs.796.29 Lac allocated to 12 banks including SBI, UCO Bank, Canara Bank, PNB, Bank of India, Union Bank of India, OGB, UGB, OSCB, ICICI Bank, Central Bank of India and ESAF SFB, and Rs. 149.41 Lac sanctioned to other agencies. NABARD has disbursed Rs.528.07 Lac to 11 banks and Rs. 101.51 Lac to other agencies during FY 2023-24 up to 31.12.2023.

(Amount in Rs. Lac)

Components	Budget	Banks				Other Agencies				Total
		30.06.23	30.09.23	31.12.23	15.03.24	30.06.23	30.09.23	31.12.23	15.03.24	
Sanctioned (Current FY)	589.00	NIL	71.48	155.43	796.29	NIL	14.96	14.96	149.41	945.70
Disbursed including previous sanctions	1231.00	NIL	199.24	373.62	528.07	NIL	100.13	101.51	101.51	629.58

[Details](#)

3.12 Targeted Financial Inclusion Intervention Programme (TFIIP)

Performance of the 10 Aspirational districts as of 31.01.2024 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		
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				15,882			41,168			5,241		
	Jan'20	Jan'23	% Ach	Jan'20	Jan'23	% Ach	Jan'20	Jan'23	% Ach	Jan'20	Jan'23	% Ach
Bolangir	91,640	1,33,366	103	3,581	16,300	167	12,005	44,236	146	1,609	4,261	148
Dhenkanal	94,898	1,30,126	100	6,308	22,202	227	21,854	50,780	168	1,964	6,213	215
Gajapati	90,970	1,20,708	93	2,738	16,224	166	8,092	40,427	133	1,706	4,675	162
Kalahandi	72,899	1,09,961	85	2,046	12,526	128	7,306	33,635	111	937	3,176	110
Kandhamal	77,817	1,07,783	83	2,898	17,362	178	11,818	43,391	143	1,193	4,362	151
Koraput	72,387	1,10,904	85	3,228	14,806	151	8,555	33,496	111	1,069	4,263	148
Malkangiri	63,248	1,01,607	78	2,035	17,996	184	5,213	36,822	122	716	3,404	118
Nabarangpur	64,668	1,06,435	82	2,482	13,089	134	7,609	28,615	94	910	2,766	96
Nuapada	87,177	1,26,591	98	3,215	20,853	213	10,941	48,447	160	1,143	3,810	132
Rayagada	72,970	1,04,530	81	4,045	16,434	168	9,767	35,625	118	1,445	4,638	161

3.13 Mission Utkarsh

It has been informed by DFS that the performance of 10 Districts in the country (Kalahandi in Odisha) is not up to the desired level and these districts have been selected to bring them at par with other Districts that are performing well on the KPI parameters. This Special Campaign is named "Mission Utkarsh".

The progress of special campaign for Mission Utkarsh in Kalahandi dist. as on 31.01.2024 is given below-

KPIs (Per lakh Population)	National Target (Feb' 24)	Ach. (Jan' 24)	% Ach to national benchmark
CASA	1,19,714	1,09,961	92%
PMJJBY	6,405	12,526	196%
PMSBY	19,003	33,635	177%
APY	2,770	3,176	115%
MUDRA	48,937	49,408	101%

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



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

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

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

Salient features of the scheme are given below:

- The scheme focuses on financial assistance to youth in the age group of 18-35 years for setting up gainful self employment ventures/ micro-enterprises, suited to their skills, training, aptitude and local conditions through easy access of credit through banks with interest subsidy.
- The scheme will be in operation for 2 years from the date of notification by State Government which may be extended further as per the decision of the Government.
- The Project Cost will be Rs. 1 Lakh with 5% margin money to be paid by the borrower. Thus, the loan amount of Rs.95,000/- will be interest free through interest subvention.

All Public Sector Banks, Private Scheduled Commercial Banks, Regional Rural Banks, Co-operative Banks covered under CGTMSE will be eligible to participate in the scheme. The scheme has provision for credit guarantee coverage upto 100% of the loan amount in collaboration with CGTMSE. State Government will provide guarantee upto 15% of loan amount over and above 85% guarantee covered under CGTMSE. The annual CGTMSE charge will be borne by State Government on behalf of the borrowers.

State Government will bear the interest accrued from the principal and thus the rate of interest will be 'zero' for the borrower.

Out of 70,771 applications received by Banks, document verification completed for 66 applications as of 13.03.2024.

6.2 MO GHARA (Government Assistance for Rural Areas).

Status as on 12.03.2024

APPLICATIONS SPONSORED	258657
DOCUMENT VERIFICATION	75244
FIELD VEFICATION	17884
LEGAL OPNION	4259
SANCTIONED	3123
DISBURSED	1027

Performance

6.3 Silpi Unnati Yojana () – State Government Scheme

Date	Total No. of application sponsored	No. of application sanctioned	No. of application pending	No. of application rejected
31.03.2023	3,094	1,011	1,722	361
30.06.2023	1,743	127	1,610	6
30.09.2023	2,996	199	2,724	73
31.12.2023`	3,383	517	2,721	145

Performance

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

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

Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
2023-24 June 23	82,893	626.68	8,25,137	7,164.13
2023-24 September 23	1,75,318	1,325.40	9,98,414	8,668.58
2023-24 December 23	1,82,439	1,666.51	10,68,835	9,201.74

6.5 PM SVANidhi (Street Vendors):

Target to be achieved by 31.03.2024 is 96,611 for Tranch 1, 25,204 for Tranch 2 & 3 025 for Tranch 3 totaling to **1,24,840** no. of sanctions under PM SVANidhi scheme.

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	No. Of applications Returned	No. Of applications Returned before sanctioned	No. Of applications Returned after sanctioned
31.03.2023	84,981	60,932	45,015	3,134	20,915	--	--
30.06.2023	86,198	56,781	53,502	7,244	22,173	10,680	11,493
30.09.2023	1,06,898	83,189	78,739	7,989	15,459	7,091	8,368
31.12.2023	1,10,191	86,879	82,257	7,578	15,500	7,414	8,086
10.03.2024	1,14,632	91,466	85,631	7,972	15,194	7,500	7,694

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

AGENDA NO. 8

NPA, RECOVERY AND SECURITY CREATION

8.1 NPA position as on 31.12.2023

- ❖ Total NPA as on 31.12.2023 is Rs.15,349.88 Crore, increased from Rs. 12,618.64 Crore as on 30.09.2023.
- ❖ The NPA % of the State as on 31.12.2023 is 4.80%.(Priority Sector 4.97%, Non-Priority Sector 0.21%)
- ❖ NPA % under MSME is 4.88% particularly NPAs under PMEGP (23.52%), Mudra (9.46%), Education Loan (9.61%) and Crop Loan (8.18%) are very high.

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

Banks in the State have to :

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

8.1 NPA position as on 31.12.2023

GROSS NPA % COMPARISON (PSBs)					
SI	Bank Name	ODISHA			
		31.03.23	Jun-23	Sep-23	Dec-23
1	Central Bank of India	11.10	11.90	12.00	11.92
2	UCO Bank	8.59	7.83	6.11	10.96
3	Canara Bank	4.65	6.00	3.18	10.46
4	Punjab National Bank	6.47	6.33	8.98	9.77
5	Bank of Maharashtra	1.94	2.57	10.10	9.43
6	Bank of India	2.14	7.47	7.48	8.08
7	Indian Overseas Bank	6.11	6.36	6.92	6.41
8	Bank of Baroda	7.28	6.88	4.77	5.86
9	Indian Bank	7.48	5.10	3.67	4.43
10	Union Bank of India	4.69	4.36	3.82	3.80
11	Punjab & Sind Bank	0.99	3.62	2.26	2.68
12	State Bank of India	1.64	2.06	1.13	1.98
Total Public Sector Banks		5.14	4.86	3.61	5.32

8.1 NPA position as on 31.12.2023

GROSS NPA % COMPARISON (Pvt. Banks)					
SI	Bank Name	ODISHA			
		31.03.23	Jun-23	Sep-23	Dec-23
1	Laxmi Vilas Bank	6.99	6.53	2.10	31.46
2	Karnatak Bank Ltd.	23.50	23.70	29.50	30.83
3	IDBI Bank	10.30	7.25	6.96	7.70
4	Bandhan Bank	4.18	4.22	4.34	5.89
5	City Union Bank	0.00	3.20	3.04	3.82
6	DCB Bank Ltd	3.76	13.00	3.68	3.65
7	Indus Ind Bank	4.81	14.90	6.47	2.25
8	The South Indian Bank Ltd.	0.15	1.46	0.00	1.68
9	HDFC Bank	1.95	1.65	1.18	1.43
10	ICICI Bank	1.38	1.04	1.34	1.39
11	Kotak Mahindra Bank Ltd	5.15	4.14	1.29	1.34
12	Axis Bank Ltd	1.24	3.08	1.00	1.16
13	IDFC First Bank	1.09	7.54	1.08	1.06
14	Yes Bank	0.43	2.37	2.16	1.02
15	Federal Bank	1.13	1.09	0.94	0.94
16	RBL Bank	2.69	0.41	0.21	0.52
17	Tamilnadu Mercantile Bank	0.14	0.00	30.60	0.00
18	Karur Vysya Bank	1.12	0.08	0.00	0.00
19	Standard Chartered Bank	0.00	0.00	0.00	0.00
Total Private Sector Banks		2.65	2.57	2.12	3.14

8.1 NPA position as on 31.12.2023

GROSS NPA % COMPARISON					
SI	Bank Name	ODISHA			
		31.03.23	Jun-23	Sep-23	Dec-23
32	Odisha Gramya Bank	15.52	17.36	14.67	14.30
33	Utkal Grameen Bank	12.32	11.11	10.37	9.13
Total of RRBs		14.42	14.01	13.19	12.51
34	Suryoday Small Finance Bank	3.22	3.75	2.72	4.14
35	Jana Small Finance Bank	4.67	4.12	4.09	2.44
36	ESAF Small Finance Bank	1.29	1.51	0.99	1.94
37	Utkarsh Small Finance Bank	1.15	1.91	0.56	1.69
38	Ujjivan Small Finance Bank	1.26	1.28	1.28	1.00
Total Small Finance Bank		2.91	1.99	1.04	2.44
39	Orissa State Co-Op. Bank	3.06	3.36	3.04	3.54
Total of Co-operative Banks		3.06	3.36	3.04	3.54
Grand Total		4.65	5.88	3.52	4.80

8.2 State Recovery Act (OPDR)

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

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

Name of Bank	Total No. of cases as on March 31, 2023	No. of cases disposed off during (March-Dec) 2023	No of New Cases Filled During (March-Dec) 2023	No. of cases pending for disposal as on Dec 31, 2023	Amount involved. (in ₹ Lakhs)
OGB	3,295	0	0	3,295	172.00
State Bank of India	3,110	32	8	3,086	5,254.87
ICICI Bank	107	35	101	173	5,170.81
Utkal Grameen Bank	50	2	0	48	88.96
Bank of Baroda	60	0	0	60	257.00
IOB	0	0	13	13	92.15
IDFC Bank	10	0	0	10	151.70
OSCB	2	0	0	2	19.86
TOTAL	6,634	69	122	6,687	11,207.35

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

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

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

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

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

8.5 NOC for transfer of land from financing banks

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

8.6 Registration Conveyance Deed

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

8.7 Registration of MOTD

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

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

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

As per Directorate, Land Records & Surveys, Board of Revenue, Odisha, Cuttack, in Odisha State, five districts viz. Rayagada, Jharsuguda, Gajapati, Nabarangpur and Dhenkanal have been notified by the Revenue & D.M. Deptt, Govt. Of Odisha for conducting SVAMITVA scheme in these five districts. As on 31.12.2023, SVAMITVA property cards are being issued in Rayagada district only and Property cards are issued to 1751 beneficiaries in the district.

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

8.9 Digitization of land records

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

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

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



AGENDA NO. 9

OTHER ISSUES



9.1 RSETI

Bank wise performance under rural poor/ NRLM training as on 31.12.2023 is given below.

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

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

RSETI Land Issues

Sl. No.	Name of RSETI	Land Allotment Status	Possession Status	Construction Status
1	Ganjam	Allotted	Not Given	Not Started
2	Gajapati	Allotted Land cancelled	Not Given	Not Started
3	Puri	Not Allotted	Not Given	Not Started
4	Cuttack	Not Allotted	Not Given	Not Started
5	Angul	Partially Allotted	Partially Given	Not Started
6	Rayagada	Allotted	Given	Bank want to extend the constructed building as per objection from NIRD. The file for approval of plan is pending with municipality, Rayagada for more than 2 months

9.1 RSETI

A meeting district Collectors, LDMs, RSETI Directors, State Director, RSETI and Controlling Heads of Union Bank of India, UCO Bank & SBI was arranged by Finance Department, Govt. of Odisha on 14.03.2024 in the presence of ACS, Revenue and Disaster Management. The ACS advised the collectors to give advance possession of land to the RSETIs. The decision on rent and cess will be taken shortly.

9.2 Fintech Adoption

Fin tech as an industry uses technology to make financial systems and the delivery of financial services more efficient. Fin Techs are start-ups and other companies, that use technologies to conduct the fundamental functions provided by financial services, impacting how consumers store, save, borrow, invest, move, pay, and protect money. Fin Tech help enhancing financial inclusion as more people are using digital mode for their financial services. Considering the potential of Fin Techs, banks may widely adopt Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development.

9.3 Calendar of SLBC Meetings for the year 2024.

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

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

The calendar of meetings is also given below:

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

9.4 Functioning & Timely conduct of DCC/DLRC

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

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

As per the Lead Bank Policy of RBI, The DLRC (District Level Review Committee) is a forum to review the pace and quality of implementation of various programmes under the LBS in the district. DLRC meetings are chaired by the District Collector and attended by members of the DCC. Public Representatives, i.e., Local MPs/MLAs/ Zilla Parishad Chiefs are also invited to these meetings. The DLRC meetings should be convened by the Lead Banks at least once in a quarter. Lead Banks must fix dates of DLRC meetings, taking into account the convenience of the MPs. The frequency of DLRC meetings, often hindered by the unavailability of public representatives, poses a challenge for lead banks in ensuring regularity. Thus, the house may discuss on the proposal for reducing the frequency of DLRC meetings, aiming to facilitate consistent conduct of these meetings.

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.

9.5 Strengthening of LDMs

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated April 3, 2023, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/ Zonal Office. The office of LDMs should be sufficiently strengthened with appropriate infrastructural & manpower support.

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

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

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

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

9. Recent Policy Changes (Government, RBI & NABARD)

- The Reserve Bank of India, Central Office, Mumbai has issued the revised guidelines for Inoperative Accounts/ Unclaimed Deposits vide notification no. DOR.SOG (LEG).REC/64/09.08.024/2023-24 dated January 1, 2024.
- The revised instructions shall come into effect from April 1, 2024.
- This is applicable to all commercial banks (including RRBs) and all cooperative banks.

SUCCESS STORIES

1. Mrs. Mohua Maiti, a woman entrepreneur, kickstarted a battery-operated vehicle dealership in Januganj, Balasore, with a Rs.15.00 lakhs loan secured through Standup India Scheme from SBI. Her entrepreneurial prowess and financial support led to business success, creating three job opportunities and emphasizing her dedication to both growth and community welfare..
2. Ms. Y Kasturi, founder of M/s V K Sports, availed a loan of Rs.7.55 lakhs under PMEGP from Union Bank of India, propelling her sportswear enterprise in Gajapati district. Transitioning from trading to manufacturing, her strategic vision not only led to a six-fold increase in turnover but also created four employment opportunities, demonstrating her dedication to business expansion and local development..
3. Mrs. Subhadra Mishra, utilizing a Rs.74.50 Lakhs credit from UCO Bank under MKUY, established a thriving 100 TPA white button mushroom project in Talakia village, Balasore. Her initiative not only underscores rural economic development but also empowers women through entrepreneurship, generating employment for 12 individuals and showcasing the potential of agriculture-based ventures.
4. Ms. Rupali Sethi, a matriculate SC woman from Baulabandha, Khordha, empowered herself through tailoring training at RUDSETI Bhubaneswar, securing a Rs.25,000 loan from Odisha Gramya Bank. With her savings, she established "Laxmi Narayan Ladies Tailor & Dress House," showcasing the effectiveness of training, handholding, and credit support in rural Odisha for women's empowerment

ANY OTHER MATTER
WITH PERMISSION
OF THE CHAIR

THANK YOU

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT										
Sr. No.	Name of the District	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Eligible Operative Current/ Business Accounts	No. of accounts covered	% coverage
	TOTAL	34675668	15607246	33136598	95.56	14839759	95.08	553653	510254	92.16
1	ANGUL	1441543	615375	1352012	93.79	571639	92.89	25380	23410	92.24
2	BALASORE	2597264	1191718	2448014	94.25	1133411	95.11	36570	32762	89.59
3	BARGARH	1496665	628576	1458808	97.47	612520	97.45	18070	16117	89.19
4	BHADRAK	1761219	859259	1671860	94.93	797268	92.79	24826	22817	91.91
5	BOUDH	412634	172084	402636	97.58	165486	96.17	4473	4097	91.59
6	DEOGARH	347266	143846	334733	96.39	136575	94.95	3213	2788	86.77
7	DHENKANAL	1188107	522413	1113601	93.73	487996	93.41	14857	13755	92.58
8	GAJAPATI	508375	235386	476124	93.66	216182	91.84	5028	4761	94.69
9	JAGATSINGHPUR	1292209	566846	1210429	93.67	514391	90.75	18220	15368	84.35
10	JAJPUR	2007431	1018537	1904937	94.89	969971	95.23	34201	32123	93.92
11	JHARSUGUDA	683760	290198	668723	97.80	281455	96.99	16054	14462	90.08
12	KALAHANDI	1229576	531724	1194326	97.13	519930	97.78	14474	13317	92.01
13	KANDHAMAL	576618	266495	547282	94.91	253533	95.14	7646	6961	91.04

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Dist. Wise)										
Sr. No.	Name of the District	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Eligible Operative Current/ Business Accounts	No. of accounts covered	% coverage
	TOTAL	34675668	15607246	33136598	95.56	14839759	95.08	553653	510254	92.16
14	KENDRAPARA	1396385	597476	1331214	95.33	555663	93.00	16401	14625	89.17
15	KEONJHAR	1967268	909999	1926924	97.95	890375	97.84	32847	29905	91.04
16	KHURDA	3855122	1662009	3745445	97.16	1597207	96.10	122615	115657	94.33
17	KORAPUT	1168286	518129	1114041	95.36	493458	95.24	19080	17680	92.66
18	MALKANGIRI	480480	212320	461075	95.96	204091	96.12	6009	5620	93.53
19	MAYURBHANJ	2272081	1070695	2196976	96.69	1027352	95.95	24137	22792	94.43
20	NABARANGPUR	827424	384904	775618	93.74	364570	94.72	8179	7525	92.00
21	NAYAGARH	1132424	491537	1055890	93.24	439540	89.42	11006	9882	89.79
22	NUAPADA	576296	249687	548720	95.21	237847	95.26	6521	6096	93.48
23	PURI	1845049	818704	1691654	91.69	772753	94.39	24538	22839	93.08
24	RAYAGADA	835882	387895	800338	95.75	370310	95.47	11023	10419	94.52
25	SONEPUR	589993	270531	573429	97.19	265289	98.06	7207	6532	90.63
26	SUNDARGARH	2186311	990903	2131789	97.51	960947	96.98	41078	37944	92.37

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Bank Wise)										
Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	No. of Accounts	No. of accounts covered	% coverage
1	Bank of Baroda	1592718	756421	1505258	94.51	714132	94.41	21114	14344	67.94
2	Bank of India	2470545	1162083	2470275	99.99	1161925	99.99	20604	20195	98.01
3	Bank of Maharashtra	85009	34104	82637	97.21	21551	63.19	2734	1842	67.37
4	Canara Bank	1313183	605852	1110193	84.54	481539	79.48	23503	23497	99.97
5	Central Bank of India	667382	300309	667382	100.00	300309	100.00	10469	8390	80.14
6	Indian Bank	1197919	594257	1197767	99.99	497287	83.68	22057	22042	99.93
7	Indian Overseas Bank	946358	470785	908610	96.01	447870	95.13	8970	8595	95.82
8	Punjab & Sind Bank	41557	15351	41557	100.00	15351	100.00	1379	1379	100.00
9	Punjab National Bank	2066795	960048	1801111	87.15	826270	86.07	21676	14083	64.97
10	State Bank of India	9092548	4040763	9092158	100.00	4040633	100.00	163519	163259	99.84
11	UCO Bank	2282071	1089418	1984285	86.95	952452	87.43	18710	12712	67.94
12	Union Bank of India	1728697	743522	1651113	95.51	697716	93.84	22852	21025	92.01

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Bank Wise)										
Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	No. of Accounts	No. of accounts covered	% coverage
13	Axis Bank Ltd	588737	149835	588737	100.00	149835	100.00	42946	42946	100.00
14	Bandhan Bank	551578	452570	541528	98.18	445598	98.46	10911	10901	99.91
15	City Union Bank	1376	351	1315	95.57	330	94.02	107	97	90.65
16	DCB Bank Ltd	44325	10497	40757	91.95	9549	90.97	2282	2039	89.35
17	Federal Bank	29872	7827	28955	96.93	7093	90.62	1002	937	93.51
18	HDFC Bank	560050	165586	559707	99.94	165410	99.89	51230	51102	99.75
19	ICI Bank	18324	1761	18324	100.00	1761	100.00	6097	6097	100.00
20	IDBI Bank	253161	78311	253161	100.00	78043	99.66	10095	10095	100.00
21	IDFC Bank	125992	18995	125992	100.00	18995	100.00	3747	3747	100.00
22	Indus Ind Bank	819354	690803	819354	100.00	690803	100.00	53512	53512	100.00
23	Karnatak Bank Ltd.	75242	17615	75242	100.00	17615	100.00	1179	1179	100.00
24	Karur Vysya Bank	10142	931	10142	100.00	931	100.00	677	677	100.00
25	Kotak Mahindra Bank Ltd	91501	20688	91322	99.80	20623	99.69	5166	5150	99.69
26	Laxmi Vilas Bank	4454	1420	4454	100.00	1420	100.00	125	125	100.00
27	RBL Bank	4805	1299	4788	99.65	1293	99.54	257	218	84.82
28	Standard Chartered Bank	0	0	0	0.00	0	0.00	0	0	0.00
29	The South Indian Bank	3160	807	3135	99.21	792	98.14	171	171	100.00
30	Tamilnadu Mercantile	0	0	0	0.00	0	0.00	0	0	0.00
31	Yes Bank	16068	4201	16068	100.00	4201	100.00	2096	2096	100.00
	Private Sector Banks	3198141	1623497	3182981	99.53	1614292	99.43	191600	191089	99.73

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Bank Wise)										
Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	No. of Accounts	No. of accounts covered	% coverage
32	Odisha Gramya Bank	1992132	1044131	1704788	85.58	984584	94.30	3281	3281	100.00
33	Utkal Grameen Bank	1890907	959842	1671203	88.38	908922	94.69	3736	978	26.18
Regional Rural Banks		3883039	2003973	3375991	86.94	1893506	94.49	7017	4259	60.70
34	ESAF SFB	22810	20430	22810	100.00	20430	100.00	134	134	100.00
35	Jana SFB	215801	189244	174386	80.81	160046	84.57	1738	1680	96.66
36	Suryoday SFB	234526	195748	234526	100.00	195748	100.00	147	5	3.40
37	Ujjivan SFB	154070	129076	154070	100.00	129076	100.00	1026	1026	100.00
38	Utkarsh SFB	74202	68702	71191	95.94	65963	96.01	606	598	98.68
Small Finance Bank		701409	603200	656983	93.67	571263	94.71	3651	3443	94.30
39	OSCB	3408297	603663	3408297	100.00	603663	100.00	13798	0	0.00
Coop Bank Total		3408297	603663	3408297	100.00	603663	100.00	13798	0	0.00
TOTAL		34675668	15607246	33136598	95.56	14839759	95.08	553653	510154	92.14

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
1	JHARSUGUDA	LAIKERA	BHATLAIDA	5905	Axis Bank	Not Feasible
2	BARGARH	JHARBANDH	LAUDIDARHA	7747	Axis Bank	Not Feasible
3	BOUDH	KANTAMAL	BARAGOAN	8836	Axis Bank	Not Feasible
4	JAJPUR	KOREI	DHANESWAR	8267	Axis Bank	Branch Opened
5	KENDRAPARA	PATTAMUNDAI	SANJARIA	8646	Axis Bank	Not Feasible
6	MAYURBHANJ	RAIRANGPUR	SANPAKHANA	9186	Axis Bank	Not Feasible
7	NABARANGPUR	RAIGHAR	GONJAPARA	8571	Axis Bank	Not Feasible
8	BALASORE	BASTA	GADAPADA	9188	Bandhan bank	Survey Completed, Permission awaited from appropriate authority
9	BHADRAK	TIHIDI	MUKUNDPUR	8431	Bandhan bank	Survey Completed, Permission awaited from appropriate authority
10	DHENKANAL	GONDIA	BAINZIA	7777	Bandhan bank	Survey Completed, Permission awaited from appropriate authority
11	JAGATSINGHPUR	ERASAMA	DHINKIA	9736	Bandhan Bank	Survey Completed, Permission awaited from appropriate authority
12	JHARSUGUDA	KIRMIRA	SULEHI	6421	Bandhan bank	Survey Completed, Permission awaited from appropriate authority
13	KANDHAMAL	DARINGBADI	PARTAMAHA	6333	Bandhan bank	Survey Completed, Permission awaited from appropriate authority
14	PURI	PIPILI	HATASAH	9304	INDIAN BANK	Survey Completed, Permission awaited from HO.
15	ANUGUL	PALLAHARA	NIJIGADA	8462	Bank of Baroda	Not Feasible
16	BALASORE	BALIAPAL	JAMBHIRAI	8203	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
17	BALASORE	KHAIRA	MANITRI	7388	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
18	BHADRAK	CHANDBALI	KARANJMAL	9616	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
19	BHADRAK	BONTH	GOVINDPUR	8047	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
20	BHADRAK	BHANDARIPOKHARI	BALIPOKHARI	7772	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
21	CUTTACK	BANKI-DOMPADA	GOPALPUR	8797	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
22	JAGATSINGHPUR	ERASAMA	AMBIKI	7706	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
23	JAJPUR	SUKINDA	KANKADAPAL	9115	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
24	KEONJHAR	HATADIHI	SAMANA	7868	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
25	KEONJHAR	GHATAGAON	UPERDIHA	8513	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
26	MALKANGIRI	CHITRAKONDA	BADAPADA	3333	Bank of Baroda	Not Feasible
27	MAYURBHANJ	BAHALDA	GAMBHARIA	8210	Bank of Baroda	Survey Completed, Permission awaited from appropriate authority
28	SAMBALPUR	DHANKAUDA	BISALKHINDA	5945	Bank of Baroda	Not Feasible
29	BALASORE	BAHANAGA	KHARASAHAPUR	8914	Bank of India	feasibility and vaibility study is being carried out
30	BALASORE	BHOGRAI	NACHINDA	9138	Bank of India	feasibility and vaibility study is being carried out
31	DHENKANAL	BHUBAN	SURAPRATAPUR	8346	Bank of India	Not Feasible
32	MALKANGIRI	KORUKONDA	NAKAMAMUDI	7649	Bank of India	Not Feasible
33	SUNDARGARH	LAHUNIPARA	KALEIPOSH	7403	Bank of India	UNDER PROCESS FOR SURVEY
34	SUNDARGARH	LATHIKATA	HATIBANDHA	11303	Bank of India	SEND TO HEAD OFFICE FOR APPROVAL
35	CUTTACK	SALIPUR	PIKOL	8071	BANK OF MAHARASTRA	Survey Ongoing
36	JAGATSINGHPUR	KUJANGA	GOPIAKUDA	9606	BANK OF MAHARASTRA	Survey Ongoing
37	JHARSUGUDA	KOLABIRA	KELDAMAL	6207	BANK OF MAHARASTRA	Survey Completed, Permission awaited from appropriate authority
38	MAYURBHANJ	BETNOTI	SATHILO	8587	BANK OF MAHARASTRA	Survey Ongoing
39	MAYURBHANJ	MORODA	BHALIADIHA	7966	BANK OF MAHARASTRA	Survey Ongoing
40	NABARANGPUR	UMERKOTE	KOPENA	7998	BANK OF MAHARASTRA	Survey Ongoing

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
41	NAYAGARH	BHAPUR	FATEGARH	8004	BANK OF MAHARASTRA	Survey Ongoing
42	PURI	PIPILI	GOBINDAPUR	8683	BANK OF MAHARASTRA	Survey Ongoing
43	RAYAGADA	KASHIPUR	KUCHEIPADAR	8117	BANK OF MAHARASTRA	Survey Completed, Permission awaited from appropriate authority
44	SONEPUR	BIRMAHARAJPUR	JATESINGHA	7360	BANK OF MAHARASTRA	Survey Ongoing
45	BOUDH	KANTAMAL	KULTAJORE	7595	Canara Bank	Not Feasible
46	CUTTACK	TIGIRIA	PANCHAGAON	10125	Canara Bank	Not Feasible
47	KORAPUT	BAIPARIGUDA	DANDABADI	8369	Canara Bank	Branch Opened
48	MALKANGIRI	PODIA	SIMILIBANCHA	6472	Canara Bank	Not Feasible
49	MAYURBHANJ	BIJATALA	KHANTA	8246	Canara Bank	Not Feasible
50	NABARANGPUR	UMERKOTE	BHAMINI	9387	Canara Bank	Not Feasible
51	NUAPADA	BODEN	BOIRGAON	5631	Canara Bank	Branch Opened
52	SAMBALPUR	BAMRA	JARABAGA	7383	Canara Bank	Not Feasible
53	SUNDARGARH	SUBDEGA	SUBALAYA	6613	Canara Bank	Not Feasible
54	CUTTACK	TANGI CHOUDWAR	SALAGAON	8933	Central Bank of India	Not Feasible
55	KEONJHAR	GHASIPURA	MADANPUR	9332	Central Bank of India	Not Feasible
56	MAYURBHANJ	KUSUMI	MAYURDAR	8064	Central Bank of India	Not Feasible
57	NABARANGPUR	PAPADAHANDI	PONDIKOTE	7807	Central Bank of India	Not Feasible
58	NUAPADA	SINAPALI	MAKHAPADAR	7070	Central Bank of India	Not Feasible
59	SUNDARGARH	BALISANKARA	TUMULIA	6891	Central Bank of India	Not Feasible
60	SUNDARGARH	LATHIKATA	SUIDIHI	8871	Central Bank of India	Not Feasible

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
61	BALASORE	NILAGIRI	DHOBASILA	7379	DCB Bank	Not Feasible
62	DHENKANAL	BHUBAN	BHUSAL	9344	DCB Bank	Survey Ongoing
63	KENDRAPARA	DERABISH	L.N.PUR	8822	DCB Bank	Not Feasible
64	MAYURBHANJ	KARANJIA	KULIPOSI	8235	DCB Bank	Survey Not Yet Started
65	BALASORE	JALESWAR	KHUDIAMAJHISHA HI	8874	ESAF SFB	Survey work entrusted
66	BARGARH	SOHELA	DUMBERPALI	8529	ESAF SFB	Survey work entrusted
67	CUTTACK	BANKI	BARAPUT	8574	ESAF SFB	Survey work entrusted
68	KALAHANDI	BHAWANIPATNA	AARTAL	8276	ESAF SFB	Survey work entrusted
69	MAYURBHANJ	SARASKANA	BHURSANI	8426	ESAF SFB	Survey work entrusted
70	NABARANGPUR	RAIGHAR	TIMANPAUR	8252	ESAF SFB	Survey work entrusted
71	SUNDARGARH	LAHUNIPARA	DARJING	8143	ESAF SFB	Survey work entrusted
72	BALASORE	BALIAPAL	DEULA	8708	Federal	Survey Not Yet Started
73	BALASORE	BAHANAGA	KASBAJAYAPUR	8652	Federal	Survey Not Yet Started
74	CUTTACK	BANKI	PUINCHA	8654	Federal	Survey Not Yet Started
75	JAJPUR	JAJPUR	SIMILIA	9679	Federal	Survey Not Yet Started
76	NABARANGPUR	DABUGAM	BORIGAM	8560	Federal	Survey Not Yet Started
77	GANJAM	CHIKITI	RAMACHANDRAPUR	10112	HDFC	We have a branch in Chikiti and Ramachandrapur is hardly 2.50 KMs from Chikiti
78	KEONJHAR	HATADIHI	DHENKA	9206	HDFC	Not able to identify suitable premises for opening of Bank Branch
79	MAYURBHANJ	KAPTIPADA	J.S JAMDIHA	8911	HDFC	We have a branch at Udala is hardly 9 KM from Kaptipada, Hence not feasible to open a branch at Kaptipada
80	NABARANGPUR	DABUGAM	CHOCHORAGUDA	8209	HDFC	Not able to identify suitable premises for opening of Bank Branch

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
81	NABARANGPUR	KOSAGUMUDA	SANTOSH PUR	9231	HDFC	Not able to identify suitable premises for opening of Bank Branch
82	PURI	BRAHMAGIRI	MANAPADA	9731	HDFC	Branch will open in this F.Y. 24-25
83	SUNDARGARH	KUARMUNDA	ANDALI	6354	HDFC	Not able to identify suitable premises for opening of Bank Branch
84	BALASORE	SIMILIA	KANHEIBINDHA	7777	ICICI Bank	not feasible
85	BARGARH	ATTABIRA	MANAPADA	6855	ICICI Bank	not feasible
86	JAJPUR	DASARATHPUR	MALLIKAPUR	8459	ICICI Bank	not feasible
87	NABARANGPUR	RAIGHAR	PARCHIPARA	8561	ICICI Bank	Branch Opened
88	SONEPUR	BIRMAHARAJPUR	BAGBAR	8999	ICICI Bank	not feasible
89	BHADRAK	BASUDEVPUR	ADHUAN	7614	IDBI	Survey Not Yet Started
90	CUTTACK	TANGI CHOUDWAR	UCHAPADA	8867	IDBI	Survey Not Yet Started
91	GAJAPATI	RAYAGADA	GANDAHATI	5429	IDBI	Survey Not Yet Started
92	GANJAM	ASKA	KHARIA	8487	IDBI	Survey Not Yet Started
93	KEONJHAR	GHASIPURA	BALARAMPUR	8662	IDBI	Survey Not Yet Started
94	KEONJHAR	KEONJHAR SADAR	KANDARAPASI	8662	IDBI	Survey Not Yet Started
95	NABARANGPUR	PAPADAHANDI	PATRI	8616	IDBI	Survey Not Yet Started
96	GANJAM	CHATRAPUR	AGASTINUAGAN	8365	IDFC 1st Bank	Survey Conducted and reported as not feasible
97	GANJAM	DHARAKOTE	BARADABILLI	8645	IDFC 1st Bank	Not feasible
98	KENDRAPARA	RAJNAGAR	BANDHAPADA	8707	IDFC 1st Bank	Not feasible
99	KEONJHAR	KEONJHAR SADAR	NUAGAON	8985	IDFC 1st Bank	Not feasible
100	KHORDHA	CHILIKA	SINGESWAR	9982	IDFC 1st Bank	Branch Opened

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
101	MAYURBHANJ	JAMDA	TARANA	8126	IDFC 1st Bank	Not feasible
102	CUTTACK	MAHANGA	HALADIA	7582	INDIAN BANK	Survey Conducted and reported as not feasible
103	DHENKANAL	KAMAKHYANAGAR	JAGANATHPUR	7236	INDIAN BANK	Survey Conducted and reported as not feasible
104	KEONJHAR	GHASIPURA	GADABANDHOGODA	8991	JANA SFB	Branch Opened
105	MALKANGIRI	KALIMELA	MAHARAJPALLI	7358	INDIAN BANK	Survey Conducted and reported as not feasible
106	NABARANGPUR	UMERKOTE	BURJA	9080	INDIAN BANK	Survey Conducted and reported as not feasible
107	NUAPADA	BODEN	FARSARA	7647	INDIAN BANK	Survey Conducted and reported as not feasible
108	PURI	PURI SADAR	SAMANGA	9852	INDIAN BANK	Branch Opened
109	SONEPUR	BINKA	BANKIGIRIDI	7832	INDIAN BANK	Survey Conducted and reported as not feasible
110	BARGARH	ATTABIRA	TOPE	9854	INDIAN OVERSEAS BANK	Survey Ongoing
111	JAGATSinghPUR	KUJANGA	NUAGARH	10222	INDIAN OVERSEAS BANK	Survey Ongoing
112	KHORDHA	BOLAGARH	KHANGURIA	10482	INDIAN OVERSEAS BANK	Survey Ongoing
113	MAYURBHANJ	THAKURMUNDA	KESHDIHA	8184	INDIAN OVERSEAS BANK	Survey Ongoing
114	NAYAGARH	RANPUR	LODHACHUA	6457	INDIAN OVERSEAS BANK	Survey Ongoing
115	BALASORE	OUPADA	BAUNSABANIA	7034	INDUSIND BANK	Survey Completed, Permission awaited from appropriate authority
116	CUTTACK	SALIPUR	MIRZAPUR	8271	INDUSIND BANK	Survey Completed, Permission awaited from appropriate authority
117	GAJAPATI	RAYAGADA	KARADASINGI	5359	INDUSIND BANK	Not Feasible
118	KANDHAMAL	TUMUDIBANDHA	MUNDIGADA	6010	INDUSIND BANK	Not Feasible
119	NAYAGARH	BHAPUR	BAIGUNIA	8938	INDUSIND BANK	Not Feasible
120	RAYAGADA	RAMANAGUDA	PARIKHITI	8437	INDUSIND BANK	Not Feasible

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
121	BALASORE	OUPADA	KANDAGARADI	9143	JANA SFB	Survey Ongoing
122	GANJAM	BEGUNIAPADA	K.BARIDA	8880	JANA SFB	Survey Ongoing
123	GANJAM	SANAKHEMUNDI	SATA PENTHA GOPALPUR	8571	JANA SFB	Survey Ongoing
124	JAJPUR	DASARATHPUR	BIRIPATA	8385	JANA SFB	Survey Ongoing
125	KALAHANDI	JAIPATNA	BANER	7479	JANA SFB	Survey Ongoing
126	KANDHAMAL	K. NUAGAON	SIRITIGUDA	5680	JANA SFB	Survey Ongoing
127	KEONJHAR	ANANDAPUR	BAILO	8520	JANA SFB	Survey Ongoing
128	MAYURBHANJ	BISOI	LUHAKANI	8880	JANA SFB	Survey Ongoing
129	PURI	BRAHMAGIRI	KUSUBENTI	8848	JANA SFB	Survey Ongoing
130	SAMBALPUR	BAMRA	BAUNSLAGA	6123	JANA SFB	Branch Opened
131	KHORDHA	KHORDHA	NIALIPADA ARJUNPUR	8953	Karnatak Bank Ltd	Survey Not Yet Started
132	MAYURBHANJ	JAMDA	HENSDA	8750	Karnatak Bank Ltd	Survey Not Yet Started
133	MAYURBHANJ	KUSUMI	JARADA	8835	Karur Vyasa Bank	Proposal has sent to Central Office for approval. As and when it will be received we will open the branch.
134	BALASORE	BALIAPAL	BODAS	8810	Kotak Mahindra Bank	Not Feasible
135	MAYURBHANJ	SUKRULI	JAMUNTI	8252	Kotak Mahindra Bank	Not Feasible
136	SAMBALPUR	JUJUMORA	DANGARPADA	6105	Kotak Mahindra Bank	Not Feasible
137	BALASORE	REMUNA	CHASAKHANDA	8699	OSCB	RBI REJECTED THE BRANCH OPENING PROPOSAL
138	BALASORE	SADAR	GUDU	9374	OSCB	RBI REJECTED THE BRANCH OPENING PROPOSAL
139	BALASORE	SORO	MANITRI	6913	OSCB	RBI REJECTED THE BRANCH OPENING PROPOSAL
140	BOUDH	KANTAMAL	KHATAKHATIA	8248	OSCB	Permission from Appropriate Authority awaited

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
141	CUTTACK	BANKI	KALIPOI	10148	OSCB	Permission from Appropriate Authority awaited
142	CUTTACK	NIALI	ANLO	9944	OSCB	Permission from Appropriate Authority awaited
143	CUTTACK	SALIPUR	CHAMPATI	10380	OSCB	Permission from Appropriate Authority awaited
144	DEOGARH	REAMAL	ADAS	4407	OSCB	Yet to apply for licence to RBI
145	DHENKANAL	GONDIA	NIHALPRASAD	8014	OSCB	Permission from Appropriate Authority awaited
146	DHENKANAL	KANKADAHAD	MARUABILLI	8135	OSCB	Permission from Appropriate Authority awaited
147	GAJAPATI	KASINAGAR	K.SITAPUR	7268	OSCB	RBI REJECTED THE BRANCH OPENING PROPOSAL
148	GANJAM	BHANJANAGAR	DUMAKUMPA	9344	OSCB	Permission from Appropriate Authority awaited
149	JAGATSINGHPUR	BALIKUDA	BARAMUNDALI	8319	OSCB	Permission from Appropriate Authority awaited
150	JAJPUR	BINJHARPUR	JARI	8035	OSCB	Permission from Appropriate Authority awaited
151	JHARSUGUDA	JHARSUGUDA	KUDOPALI	6582	OSCB	Yet to apply for licence to RBI
152	JHARSUGUDA	LAKAHPUR	DALGAON	5650	OSCB	Earlier Attabira GP allotted instead of Dalgaon where Survey Done and permission from appropriate authority awaited for Attabira
153	KALAHANDI	JAIPATNA	UCHHALA	8761	OSCB	Permission from Appropriate Authority awaited
154	KALAHANDI	KALAMPUR	DEYPUR	8043	OSCB	Permission from Appropriate Authority awaited
155	KANDHAMAL	CHAKAPAD	BRAHMANAPAD	6230	OSCB	Permission from Appropriate Authority awaited
156	KENDRAPARA	MAHAKALPADA	BATIGHARA	9207	OSCB	Permission from Appropriate Authority awaited
157	KENDRAPARA	MAHAKALPADA	KHARNASI	8455	OSCB	Earlier Badakul GP allotted instead of Kharnasi where Survey Done and permission from appropriate authority awaited for Badakul
158	KEONJHAR	GHASIPURA	BHANDARIDIHA	10296	OSCB	Permission from Appropriate Authority awaited
159	KEONJHAR	JODA	JAJANGA	10578	OSCB	Permission from Appropriate Authority awaited
160	KHORDHA	BANPUR	TUMURAPUTSASAN	8862	OSCB	Permission from Appropriate Authority awaited

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
161	KHORDHA	TANGI	KANTALABAI	9535	OSCB	Permission from Appropriate Authority awaited
162	KORAPUT	KORAPUT	PADAMPUR	9202	OSCB	Permission from Appropriate Authority awaited
163	MALKANGIRI	MALKANGIRI	TANDAPALLI	5988	OSCB	Earlier Tamasa GP allotted instead of Tandapalli where Survey Done and permission from appropriate authority awaited for Tamasa
164	MAYURBHANJ	BARIPADA	RAJABASA	9209	OSCB	Not Feasible
165	MAYURBHANJ	KUSUMI	KUSUMI	9380	OSCB	Not Feasible
166	MAYURBHANJ	RASGOBINDPUR	JHATIADA	8434	OSCB	Not Feasible
167	MAYURBHANJ	UDALA	KHALADI	10014	OSCB	Not Feasible
168	NABARANGPUR	RAIGHAR	MUNDIBEDA	9933	OSCB	Permission from Appropriate Authority awaited
169	NAYAGARH	KHANDAPADA	BENAGADIA	8479	OSCB	Permission from Appropriate Authority awaited
170	NAYAGARH	NAYAGARH	BADAPANDUSAR	9237	OSCB	Permission from Appropriate Authority awaited
171	NUAPADA	KHARIAR	SANMAHESWAR	6660	OSCB	Permission from Appropriate Authority awaited
172	NUAPADA	KOMNA	KURUMPURI	7030	OSCB	Permission from Appropriate Authority awaited
173	PURI	BRAHMAGIRI	RAIBIDHAR	9233	OSCB	RBI REJECTED THE BRANCH OPENING PROPOSAL
174	PURI	KANAS	GADASANAPUT	9313	OSCB	RBI REJECTED THE BRANCH OPENING PROPOSAL
175	RAYAGADA	RAYAGADA	HALWA	7387	OSCB	Earlier Kottapeta GP allotted instead of Halwa where Survey Done and permission from appropriate authority awaited for Kottapeta
176	SAMBALPUR	JUJUMORA	GHENUPALI	6363	OSCB	Permission from Appropriate Authority awaited
177	SAMBALPUR	RENGALI	JHANKARPALI	6390	OSCB	Permission from Appropriate Authority awaited
178	SONEPUR	ULLUNDA	MAHADA	8050	OSCB	Not Feasible
179	CUTTACK	CUTTACK-SADAR	PARAMAHANSA	9083	Punjab & Sind Bank	Branch Opened
180	MAYURBHANJ	BIJATALA	BANKATI	8832	Punjab & Sind Bank	Branch Opened

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
181	SAMBALPUR	BAMRA	KINABAGA	6703	Punjab & Sind Bank	Branch Opened
182	BOUDH	HARABHANGA	BAMANDA	7565	Punjab National Bank	Proposal sent to HO for opening of Branch
183	CUTTACK	MAHANGA	MULABASANTA	8491	Punjab National Bank	Not Feasible
184	NABARANGPUR	RAIGHAR	HALDI	8002	Punjab National Bank	Premise will be handed over by 10.02.2024 and branch will be opened by 29.02.2024
185	NABARANGPUR	RAIGHAR	CHHELIDONGRI	9245	Punjab National Bank	Not Feasible
186	NUAPADA	SINAPALI	GODAL	7450	Punjab National Bank	Not Feasible
187	SAMBALPUR	NAKTIDEOUL	BALLAM	6833	Punjab National Bank	Branch Opened
188	SUNDARGARH	GURUNDIA	BHALUDUNGURI	7002	Punjab National Bank	Fixed Point BC opened
189	SUNDARGARH	TANGARPALI	SANPATRAPALI	6768	Punjab National Bank	Fixed Point BC opened
190	BALASORE	BALIAPAL	JAGATIPUR	8700	RBI Bank	Not Feasible
191	SAMBALPUR	NAKTIDEOUL	SARAPALI	6350	RBI Bank	Not Feasible
192	BALASORE	BALIAPAL	ASTI	8965	SBI	Separate building suitable for opening of a branch is not available at the panchayat premises. One Branch each of BCCB,UCO Bank, UGB,Bank of India,AXIS,CANARA & ICICI Bank are functioning at Balliapal, which is 3 Km away from Asti. There is lack of adequate business potential in the locality. Hence, opening of a Branch at Asti is not viable/feasible at present.
193	BALASORE	OUPADA	ISWARPUR	9069	SBI	Presently no suitable building is available. One Branch of OGB is functioning at Bidu, which is 4 Km away from Iswarpur. Opening of a new Branch at Iswarpur is not feasible/viable at present.
194	BALASORE	SORO	MAHUMUHAN	9127	SBI	One Branch of PNB is functioning at Mangalpur, which is 2 Km away from Mahumuhan. One CSP and ATM of SBI are functioning at Mahumuhan.The existing Banking facilities are adequate to take care the banking requirements of people of the area. Opening of a new Branch at Mahumuhan is feasible/viable at present.
195	BARGARH	SOHELA	PANDAKIPALI	8535	SBI	UGB Lohurachati is functioning at Pandakipali. One CSP each of SBI, UGB & Union Bank are functioning at Pandakipali. Existing facilities are adequate to take care of the banking requirements of people of the area. To replace Pandakipali, we have identified Sindhol for opening of new Branch. Permission already obtained from our Corporate Office for opening of a Branch at Sindhol & it is expected to be opened by 31.10.2023.

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
196	BOUDH	HARABHANGA	SARASARA	8198	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Sarasara. As reported by our RBO Phulbani, construction of building at GP premises is yet to be completed and it is too small to accommodate Brick & Mortar Branch.
197	CUTTACK	SALIPUR	MADHYAKACHHA	8993	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Madhyakachha.No suitable building is available at Madhyakachha. Our RBO Cuttack, has already advised BDO Salepur in the matter on 08.06.2023
198	GAJAPATI	KASINAGAR	SIALI	5593	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Siali. Official from our RBO Rayagada visited the Building available at the GP Premises. Govt. Authority yet to hand over the premises.
199	GANJAM	ASKA	HARIDAPADARA	9308	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Haridapadara. Building available at GP premises is too small to accommodate a Brick & Mortar Branch.
200	GANJAM	BHANJANAGAR	JILLUNDI	8694	SBI	HDFC Bank is functioning at Jilundi. One Branch each of AXIS, ICICI,PNB, UBI, IOB, BOI, BOB are functioning within a radius of 2-3 Km from Jilundi. 2 CSPs and One ATM of SBI are functioning at Jilundi. Building at GP premises is not available to accommodate a Brick & Mortar Branch. Also, no suitable premises is available at the centre.Opening of new Branch at Jilundi is not feasible/viable at present.

Sl NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	<u>STATUS AS ON 31.01.2024</u>
201	GANJAM	BHANJANAGAR	SANAKODANDA	8976	SBI	One Branch of PNB is 2 Km away from Sanakodanda. One CSP of SBI is functioning at the Centre. Building at GP premises is not available to accommodate a Brick & Mortar Branch. Opening of a new Branch at Sanakodanda is not feasible/viable at present.
202	GANJAM	DIGAPAHANDI	KAITHKHANDI	9185	SBI	Our Talasinghi Branch is 3 Km away from Kaithakhandi. One CSP of BOI is functioning at Kaithakhandi. Opening of a new Branch at Kaithakhandi is not feasible/viable at present.
203	GANJAM	KHALLIKOTE	MATHURA	10168	SBI	ICICI bank is functioning at the ground floor of the GP building. There is no pucca building available at the Centre to accommodate a Brick & Mortar Branch. Two CSPs of SBI are functioning in the GP. Opening of a new Branch at Mathura is not feasible/viable at present.
204	GANJAM	PURUSHOTTAMPUR	BADAKHARIDA	9834	SBI	One Branch each of Rushikulya Gramya Bank & Canara Bank are functioning within a radius of 4 to 5 Km from Badakharida. One CSP of SBI is functioning at the centre. Opening of a new Branch at Badakharida is not feasible/viable at present.
205	JAJPUR	BARCHANA	ANAKA	9408	SBI	No suitable building is available at GP premises to accommodate a Brick & Mortar Branch. One CSP each of SBI & BOB are functioning within a radius of 2 Km from Anaka. There is lack of business potential in the locality. Opening of a new Branch at Anka is not feasible/viable at present.

Sl NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	<u>STATUS AS ON 31.01.2024</u>
206	JHARSUGUDA	JHARSUGUDA	LOISINGH	6421	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Loisingh. Building at GP premises handed over by Govt. Authority. Branch is expected to be opened by 31.10.2023.
207	JHARSUGUDA	LAKAHPUR	ATTABIRA	6103	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Loisingh. Building at GP premises handed over by Govt. Authority. Branch is expected to be opened by 31.10.2023.
208	KALAHANDI	BHAWANIPATNA	MEDINIPUR	8597	SBI	Our College Square Branch, Bhawanipatna is located 2 Km from Medinipur. One Branch each of Union Bank, IDBI, Bank of Maharashtra are functioning within a radius of 3.5 Km from Medinipur. Opening of a new Branch at Medinipur is not feasible/viable at present.
209	KANDHAMAL	CHAKAPAD	POSSARA	7434	SBI	BDO Chakapad confirmed vide letter no 95 dated 11/01/2023 that no such building available at Possara for opening of a Branch.
210	KENDRAPARA	MAHAKALPADA	BADAKUL	8988	SBI	Presently no suitable building is available at GP premises to accommodate a Brick & Mortar Branch. One CSP each of SBI & OGB are functioning in the GP. There is lack of business potential in the locality. Opening of a new Branch at Badakul is not feasible/viable at present.

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
211	KHORDHA	BANPUR	BHETESWAR	9782	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Bheteswar. The proposed building at GP premises is under construction. Our RBO Khurda has requested BDO Begunia to speed up the process.
212	KHORDHA	BEGUINIA	DEULI	9168	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Deuli. Civil renovation work under process.
213	KHORDHA	JATNI	CHHANAGHARA	9108	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Chhanaghara. No building is available at GP premises to accommodate a Brick & Mortar Branch. Our RBO, Khurda requested BDO, Jatni on 06.06.2023 to intervene in the matter.
214	MALKANGIRI	MALKANGIRI	TAMASA	10231	SBI	There is no pucca building available in the area to accommodate a Brick & Mortar Branch. At present 5 CSPs are functioning in the locality. Opening of new Branch at Tamasa is not feasible/viable at present.
215	MAYURBHANJ	BAHALDA	JASHIPUR	8349	SBI	Jana Small Finance Bank is functioning from panchayat office building. One Branch of Odisha Gramya Bank is functioning at Jharadihi, which is 4.5 Km away from Jashipur. Presently no building is not available at GP premises to accommodate a Brick & Mortar Branch. Opening of a new Branch at Jashipur is not feasible/viable at present.

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
216	MAYURBHANJ	RAIRANGPUR	BHALUBASA	8851	SBI	Office of India Post is functioning from the building in panchayat premises. One of our CSP is functioning at the centre. Our Kuakhia Branch is located 5 Km from Bhalubasa. There is lack of business potential in the locality. Opening of new Branch at Bhalubasa is not feasible/viable at present.
217	RAYAGADA	RAYAGADA	KOTTAPETA	8298	SBI	Our Komtapeta Branch is located 3 Km from Kottapeta. Building at GP premises is not available to accommodate a Brick & Mortar Branch. Opening of a new Branch is not feasible/viable at present.
218	SUNDARGARH	LEFRIPARA	GIRINGKELA	9806	SBI	Permission already obtained from our Corporate Centre for opening of Branch at Giringkela. Building available at GP premises is not suitable to accommodate a Brick & Mortar Branch.
219	SUNDARGARH	TANGARPALI	MAHULPALI	7125	SBI	Permission already obtained from our Corporate Centre for opening of a Branch at Mahulpali. Proposed building at GP premises is yet to hand over by Govt. Authority.
220	GANJAM	BEGUNIAPADA	MARDAMEKHA	8952	South Indian Bank	Survey Not Yet Started

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
221	JAJPUR	BARCHANA	CHARINANGALA	9458	South Indian Bank	Survey Not Yet Started
222	BALASORE	BASTA	PUTURA	9180	Suryodaya SFB	Applied for MICR
223	GANJAM	GANJAM	POIRASI	8915	Suryodaya SFB	MICR received, will be live by next month
224	KALAHANDI	DHARAMGARH	CHHILPA	8188	Suryodaya SFB	Applied fore MICR
225	KEONJHAR	ANANDAPUR	BAUNSAGARH	8836	Suryodaya SFB	No business scope, so not opening branch
226	KORAPUT	BAIPARIGUDA	KOLLAR	7531	Suryodaya SFB	MICR received, will be live by next month
227	KORAPUT	JEYPORE	BARINIPUT	7911	Suryodaya SFB	Not Feasible
228	MAYURBHANJ	BARIPADA	BADJOE	9139	Suryodaya SFB	Branch Opened
229	NABARANGPUR	RAIGHAR	NAKTISIMODA	9079	Suryodaya SFB	Branch Opened
230	PURI	KAKATPUR	PATASUNDARPUR	8820	Suryodaya SFB	Branch Opened
231	RAYAGADA	KASHIPUR	KODIPARI	8759	Suryodaya SFB	Branch Opened
232	GAJAPATI	KASINAGAR	K. SITAPUR		UCO BANK	Survey Completed, Permission awaited from appropriate authority
233	GANJAM	KUKUDAKHANDI	LANJIA		UCO BANK	Survey Completed, Permission awaited from appropriate authority
234	CUTTACK	NIALI	RANIOLA	8274	UCO BANK	Branch Opened
235	JAGATSINGHPUR	BIRIDI	HAJIPUR		UCO BANK	Branch Opened
236	JAJPUR	BARCHANA	BARCHANA		UCO BANK	Survey Completed, Permission awaited from appropriate authority
237	JAJPUR	BARCHANA	CHARINANGALA		UCO BANK	Survey Completed, Permission awaited from appropriate authority
238	BALASORE	REMUNA	CHASAKHANDA	11457	UCO BANK	Survey Completed, Permission awaited from appropriate authority
239	GANJAM	GANJAM	RAMAGADA	8725	UJJIVAN SFB	Not Feasible
240	KANDHAMAL	BALLIGUDA	SUDRA	6209	UJJIVAN SFB	Not Feasible

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
241	KORAPUT	BORIGUMMA	SANPORIA	6833	UJJIVAN SFB	Not Feasible
242	MAYURBHANJ	SULIAPADA	UFALGADIA	8247	UJJIVAN SFB	Not Feasible
243	NABARANGPUR	UMERKOTE	BADABHARANDI	8366	UJJIVAN SFB	Not Feasible
244	NUAPADA	NUAPADA	KOTENCHUAN	6650	UJJIVAN SFB	Not Feasible
245	PURI	KAKATPUR	JALESWARPADA	9524	UJJIVAN SFB	Not Feasible
246	SAMBALPUR	RENGALI	GHICHAMURA	6276	UJJIVAN SFB	Not Feasible
247	SUNDARGARH	RAJGANGPUR	DHELUA	8021	UJJIVAN SFB	Branch Opened
248	GAJAPATI	GUMMA	TARANGADA	5299	Union Bank Of India	Survey Ongoing
249	GAJAPATI	RAYAGADA	KOINPUR	4918	Union Bank Of India	Survey Ongoing
250	GANJAM	ASKA	KALASANDHAPUR	9114	Union Bank Of India	Survey Ongoing
251	GANJAM	BUGUDA	BIRANCHIPUR	8989	Union Bank Of India	Survey Ongoing
252	MAYURBHANJ	BAHALDA	KANKI	9000	Union Bank Of India	Survey Not Yet Started
253	NABARANGPUR	UMERKOTE	TOHRA	10900	Union Bank Of India	Survey Ongoing
254	NAYAGARH	BHAPUR	BAGHUAPALI	7318	Union Bank Of India	Survey Ongoing
255	NUAPADA	KOMNA	SIALATI	5965	Union Bank Of India	Survey Ongoing

SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the G.P	Allocated Bank	STATUS AS ON 31.01.2024
256	RAYAGADA	KASHIPUR	SANKARADA	7734	Union Bank Of India	Survey Ongoing
257	RAYAGADA	RAMANAGUDA	BHAMINI	7802	Union Bank Of India	Survey Ongoing
258	BALASORE	BAHANAGA	BARIPADA	8973	UTKARSH SFB	Branch to be Opened shortly.
259	BOLANGIR	SAINTALA	BHADRA	8066	UTKARSH SFB	Not Feasible
260	GANJAM	KUKUDAKHANDI	ANANTEI	8532	UTKARSH SFB	Not Feasible
261	GANJAM	SURADA	G.P.SASAN	9966	UTKARSH SFB	Not Feasible
262	JAGATSINGHPUR	TRITOL	KANIMUL	8228	UTKARSH SFB	Not Feasible
263	KALAHANDI	JUNAGARH	MATIGAON	8505	UTKARSH SFB	Not Feasible
264	KANDHAMAL	RAIKIA	MANIKESWAR	6254	UTKARSH SFB	Not Feasible
265	MAYURBHANJ	SUKRULI	TERANTI	8918	UTKARSH SFB	Not Feasible
266	NABARANGPUR	JHARIGAM	DHAMANAGUDA	9609	UTKARSH SFB	Not Feasible
267	SONEPUR	BINKA	BHANDAR	8465	UTKARSH SFB	Not Feasible
268	KEONJHAR	JODA	BIRIKALA	9449	Yes Bank	Survey Not Yet Started
269	MAYURBHANJ	KULIANA	KEUTUNIMARI	8238	Yes Bank	Survey Not Yet Started
270	NUAPADA	NUAPADA	TANWAT	6618	Yes Bank	Survey Not Yet Started

BharatNet Phase - I												
State – Odisha												
Report upto the Month of December-2023 (31-12-2023)												
Underground OFC												
Sl No	Name of the District	No Of Blocks	No Of GPs	No. of GPs & BHQs	No of GPs/BHQs where OFC has been laid	No of GPs/BHQs with OFC E-E Tested	No of GPs / BHQ Service Ready	No. of GP Lit	No. of BHQ Lit	No of GPs inclu. BHQ Lit / Service Opened	No. of Active Connectivity (BHQs/GPs)	% of Active Connectivity
1	Balasore	12	288	300	300	300	300	288	12	300	168	56.00
2	Bhadrak	7	188	195	195	195	195	188	7	195	161	82.56
3	Boudh	3	62	65	65	65	65	62	3	65	26	40.00
4	Cuttack	14	342	356	356	356	356	342	14	356	165	46.35
5	Deogarh	3	60	63	63	63	63	60	3	63	14	22.22
6	Dhenkanal	8	197	205	205	205	205	197	8	205	73	35.61
7	Gajapati	7	125	132	132	132	132	125	7	132	5	3.79
8	Ganjam	22	474	496	496	496	496	474	22	496	238	47.98
9	Jagatsinghpur	8	194	202	202	202	202	194	8	202	177	87.62
10	Jajpur	10	282	292	292	292	292	282	10	292	117	40.07
11	Kalahandi	6	146	152	151	151	151	145	6	151	75	49.67
12	Kandhamal	12	141	153	153	153	153	141	12	153	114	74.51
13	Kendrapada	9	227	236	236	236	236	227	9	236	221	93.64
14	Keonjhar	9	193	202	202	202	202	193	9	202	37	18.32
15	Khurda	10	168	178	178	178	178	168	10	178	75	42.13
16	Mayurbhanja	22	319	341	341	341	341	319	22	341	125	36.66
17	Nayagarh	8	175	183	183	183	183	175	8	183	77	42.08
18	Puri	11	229	240	240	240	240	229	11	240	145	60.42
Total		181	3810	3991	3990	3990	3990	3809	181	3990	2013	50.45

BharatNet Phase - II										
State – Odisha										
(Report As on 31.12.2023)										
Aerial OFC										
SI No	Name of the District	No Of Blocks	No Of GPs	No Of BHQs	Total GPs/BHQs	No. of Service Ready (BHQs)	No. of Service Ready (GPs)	No. of Service Ready (BHQs/ GPs)	No. of Active Connectivity (BHQs/ GPs)	% of Active Connectivity
1	ANGUL	8	219	8	227	8	219	227	188	82.82
2	BALASORE	10	71	0	71	0	71	71	63	88.73
3	BARGARH	12	253	12	265	12	253	265	235	88.68
4	BHADRAK	7	30	0	30	0	30	30	28	93.33
5	BOLANGIR	14	314	14	328	14	314	328	231	70.43
6	BOUDH	2	6	0	6	0	6	6	2	33.33
7	CUTTACK	11	31	0	31	0	31	31	27	87.10
8	DEOGARH	3	10	0	10	0	10	10	7	70.00
9	DHENKANAL	7	15	0	15	0	15	15	9	60.00
10	GAJAPATI	5	21	0	21	0	21	21	10	47.62
11	GANJAM	13	28	0	28	0	28	28	18	64.29
12	JAGATSINGHPUR	3	4	0	4	0	4	4	4	100.00
13	JAJPUR	7	31	0	31	0	31	31	22	70.97
14	JHARSUGUDA	5	78	5	83	5	78	83	71	85.54
15	KALAHANDI	12	166	7	173	7	166	173	116	67.05
Total		262	2932	133	3065	133	2932	3065	2434	79.41

BharatNet Phase - II										
State – Odisha										
(Report As on 31.12.2023)										
Aerial OFC										
SI No	Name of the District	No Of Blocks	No Of GPs	No Of BHQs	Total GPs/BHQs	No. of Service Ready (BHQs)	No. of Service Ready (GPs)	No. of Service Ready (BHQs/ GPs)	No. of Active Connectivity (BHQs/ GPs)	% of Active Connectivity
16	KANDHAMAL	7	12	0	12	0	12	12	5	41.67
17	KENDRAPADA	5	18	0	18	0	18	18	17	94.44
18	KENDUJHAR	8	97	4	101	4	97	101	88	87.13
19	KHURDA	8	22	0	22	0	22	22	14	63.64
20	KORAPUT	14	239	14	253	14	239	253	209	82.61
21	MALKANAGIRI	7	103	7	110	7	103	110	101	91.82
22	MAYURBHANJ	18	81	4	85	4	81	85	48	56.47
23	NAWARANGPUR	10	189	10	199	10	189	199	168	84.42
24	NAYAGARH	7	18	0	18	0	18	18	14	77.78
25	NUAPADA	5	131	5	136	5	131	136	109	80.15
26	PURI	11	38	0	38	0	38	38	33	86.84
27	RAYAGADA	11	181	11	192	11	181	192	156	81.25
28	SAMBALPUR	9	138	9	147	9	138	147	122	82.99
29	SONEPUR	6	109	6	115	6	109	115	86	74.78
30	SUNDARGARH	17	279	17	296	17	279	296	233	78.72
Total		262	2932	133	3065	133	2932	3065	2434	79.41

3.8 Performance in Social Security Schemes- PMJDY- PSBs

SL NO	NAME OF BANK	TARGET 2023-24	30.06.2023	30.09.2023	31.12.2023	29.02.2024	% Achievement	Cumulative 29.02.2024
Grand Total		14,50,000	2,86,163	6,55,178	10,48,337	12,65,139	87.25%	2,06,39,643
1	Indian Overseas Bank	30,037	3,548	28,009	50,602	1,72,019	572.69%	22,50,035
2	Bank of Maharashtra	9,249	4,765	11,226	18,967	20,930	226.29%	76,044
3	Bank of Baroda	42,335	25,208	48,428	68,380	82,788	195.55%	16,04,543
4	State Bank of India	2,32,567	76,711	1,66,571	2,21,896	4,27,552	183.84%	1,08,65,489
5	UCO Bank	64,064	37,346	67,529	92,376	1,06,446	166.16%	13,26,356
6	Bank of India	64,038	27,154	57,491	77,384	92,874	145.03%	11,19,145
7	Canara Bank	67,777	19,213	48,048	69,722	80,430	118.67%	6,98,451
8	Union Bank of India	87,041	8,690	18,020	86,619	99,056	113.80%	9,44,949
9	Indian Bank	49,967	14,982	28,006	41,530	50,213	100.49%	4,93,931
10	Punjab National Bank	79,772	14,798	37,664	61,760	79,336	99.45%	12,23,732
11	Central Bank of India	23,806	3,547	6,519	8,342	9,389	39.44%	1,80,145
12	Punjab & Sind Bank	3,941	293	847	1,185	1,174	29.79%	8,119
PSBs Total		7,54,594	2,36,255	5,18,358	7,98,763	12,22,207	161.97%	2,07,90,939

3.8 Performance in Social Security Schemes- PMJDY- PVT. Banks

SL NO	NAME OF BANK	TARGET 2023-24	30.06.2023	30.09.2023	31.12.2023	29.02.2024	% Achievement	Cumulative 29.02.2024
Grand Total		14,50,000	2,86,163	6,55,178	10,48,337	12,65,139	87.25%	2,06,39,643
13	Kotak Mahindra	3,798	460	1,882	3,274	3,408	89.73%	5,232
14	HDFC Bank Ltd	47,645	1,875	1,957	9,717	19,393	40.70%	1,33,185
15	Axis Bank Ltd	47,051	18,889	19,167	19,232	17,935	38.12%	1,03,219
16	IDBI Bank Ltd.	19,018	144	860	959	1147	6.03%	63,928
17	South Indian Bank	546	19	19	19	19	3.48%	527
18	City Union Bank Ltd	108	0	1	3	3	2.78%	105
19	ICICI Bank Ltd	44,553	0	0	0	1220	2.74%	1,28,391
20	BANDHAN	59,301	0	0	0	0	0.00%	
21	DCB	14,464	0	0	0	0	0.00%	
22	Federal Bank Ltd	6,129	47	67	67	0	0.00%	13,265
23	IDFC	6,989	0	0	0	0	0.00%	
24	IndusInd Bank Ltd	12,125	0	4	13	0	0.00%	9,408
25	KARNATAKA	1,635	0	0	0	0	0.00%	
26	Karur Vysya Bank	1,091	3	2	2	0	0.00%	1,441
27	LVB	821	0	0	0	0	0.00%	
28	RBL	787	0	0	0	0	0.00%	
29	SCB	108	0	0	0	0	0.00%	
30	TMB	198	0	0	0	0	0.00%	
31	Yes Bank Ltd	1,744	0	2	12	0	0.00%	49
PVT Banks Total		2,68,111	21,437	23,961	33,298	43,125	16.08%	4,58,750

3.8 Performance in Social Security Schemes- PMJDY- OSCB & SFBs

Sl NO	NAME OF BANK	TARGET 2023-24	30.06.2023	30.09.2023	31.12.2023	29.02.2024	% Achievement	Cumulative 29.02.2024
Grand Total		14,50,000	2,86,163	6,55,178	10,48,337	12,65,139	87.25%	2,06,39,643
32	OSCB	92,313	0	0	0	0	0.00%	0
33	ESAF SFB	960	0	0	0	0	0.00%	0
34	JANA SFB	18,329	0	0	0	0	0.00%	0
35	SURYODAY SFB	24,383	0	0	0	0	0.00%	0
36	UJJIVAN SFB	4,307	0	0	0	0	0.00%	0
37	UTKARSH SFB	22,869	0	0	0	0	0.00%	0
SFBs & OSCB Total		1,63,161	0	0	0	0	0.00%	0

3.8 Performance in Social Security Schemes- APY

APY AS ON 29.02.2024- PSBs							
Sl. No.	Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
Total		4,781	100	4,46,060	4,15,890	93%	22,84,018
1	STATE BANK OF INDIA	882	100	88,200	1,58,848	180%	7,09,105
2	BANK OF INDIA	260	100	26,000	26,783	103%	1,63,746
3	BANK OF BARODA	173	100	17,300	16,687	96%	1,06,150
4	INDIAN BANK	197	100	19,700	18,985	96%	1,22,078
5	UNION BANK OF INDIA	339	100	33,900	27,923	82%	2,44,334
6	UCO BANK	256	100	25,600	16,785	66%	91,605
7	INDIAN OVERSEAS BANK	128	100	12,800	8,360	65%	61,020
8	PUNJAB AND SIND BANK	19	100	1,900	1,172	62%	6,045
9	BANK OF MAHARASHTRA	38	100	3,800	2,159	57%	6,097
10	CENTRAL BANK OF INDIA	104	100	10,400	4,997	48%	48,382
11	CANARA BANK	275	100	27,500	12,786	46%	1,33,465
12	PUNJAB NATIONAL BANK	340	100	34,000	11,961	35%	89,336
PSBs Total		3,011	--	3,01,100	3,07,446	102.11%	17,81,363

3.8 Performance in Social Security Schemes- APY

APY AS ON 29.02.2024						
Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
Total	4,781	100	4,46,060	4,15,890	93%	22,84,018
ODISHA GRAMYA BANK	549	100	54,900	68,038	124%	2,86,829
UTKAL GRAMEEN BANK	433	100	43,300	31,493	73%	1,04,294
RRBs Total	982	--	98,200	99,531	101.36%	3,91,123
TAMILNAD MERCANTILE BANK LTD	1	30	30	145	483%	561
KARNATAKA BANK LIMITED	8	30	240	390	163%	2,907
KOTAK MAHINDRA BANK	20	30	600	532	89%	963
IDBI BANK LTD	75	70	5,250	3,857	73%	20,605
IDFC FIRST BANK LIMITED	22	30	660	253	38%	587
CITY UNION BANK LTD	1	30	30	6	20%	87
AXIS BANK LTD	189	70	13,230	1,746	13%	59,765
HDFC BANK LTD	198	70	13,860	1,737	13%	18,606
THE KARUR VYSYA BANK LTD	5	30	150	8	5%	188
DCB BANK LIMITED	51	30	1,530	76	5%	1,963
INDUSIND BANK LIMITED	23	30	690	24	3%	80
YES BANK LIMITED	4	30	120	4	3%	11
THE CATHOLIC SYRIAN BANK LIMITED	1	30	30	1	3%	35
THE SOUTH INDIAN BANK	3	30	90	2	2%	488
THE FEDERAL BANK LTD	26	30	780	16	2%	720
ICICI BANK LIMITED	116	70	8,120	107	1%	3,552
BANDHAN BANK LIMITED	38	30	1,140	9	1%	352
STANDARD CHARTERED BANK	1	30	30	0	0%	0
THE LAKSHMI VILAS BANK LTD	5	30	150	0	0%	48
RBL BANK LIMITED	1	30	30	0	0%	14
Pvt Banks Total	788	--	46,760	8,913	19.06%	1,11,532

3.8 Performance in Social Security Schemes- PMJJBY

PMJJBY FY 2023-24- PSBs								
Sl. No.	Bank Name	Target	As on 30.06.2023	As on 30.09.2023	As on 31.12.2023	As on 29.02.2024	% of Achievement	Cumulative as on 29.02.24
	Grand Total	16,00,000	4,10,402	7,44,638	13,30,146	16,36,563	102.29%	6972201
1	State Bank of India	3,99,098	1,85,806	4,37,442	8,84,784	11,17,536	280.02%	3894249
2	Canara Bank	74,836	71,557	99,964	1,10,144	1,11,242	148.65%	303462
3	Bank of Baroda	46,740	18,319	32,775	40,816	47,160	100.90%	237215
4	Indian Bank	55,177	9,045	16,989	36,937	51,559	93.44%	162956
5	UCO Bank	70,708	33,592	46,704	51,224	55,843	78.98%	324272
7	Indian Overseas Bank	1,81,445	46,562	32,262	1,09,765	1,39,965	77.14%	972840
6	Bank of India	70,718	14,182	40,404	47,564	51,192	72.39%	449645
8	Central Bank of India	26,292	5,022	11,729	13,426	14,538	55.29%	92328
9	Bank of Maharashtra	10,216	4,538	4,815	4,992	4,999	48.93%	9323
10	Union Bank of India	96,117	11,153	16,645	21,157	25,954	27.00%	227780
11	Punjab & Sind Bank	4,355	443	710	784	1240	28.47%	5768
12	Punjab National Bank	88,086	8,775	3,272	8,407	11,386	12.93%	215439
	PSBs Total	11,23,788	4,08,994	7,43,711	13,30,000	16,32,614	145.28%	6895277

3.8 Performance in Social Security Schemes- PMJJBY

PMJJBY FY 2023-24- Pvt Banks								
Sl. No.	Bank Name	Target	As on 30.06.2023	As on 30.09.2023	As on 31.12.2023	As on 29.02.2024	% of Achievement	Cumulative as on 29.02.24
Grand Total		1600000	410402	744638	13,30,146	16,36,563	102.29%	6972201
13	Federal Bank Ltd	6764	68	104	305	434	6.42%	5988
14	IDFC Bank Ltd.	7718	1	2	39	278	3.60%	377
15	HDFC Bank Ltd	52623	0	0	1092	1576	2.99%	17486
16	Kotak Mahindra Bank	4199	11	78	104	104	2.48%	1545
17	Axis Bank Ltd	51961	262	298	745	1278	2.46%	13616
18	Karur Vysya Bank	1205	0	6	17	19	1.58%	708
19	Tamilnadu Mercantile	219	0	3	3	3	1.37%	222
20	CICI Bank Ltd	49202	322	415	415	669	1.36%	8703
21	South Indian Bank Ltd	603	2	3	3	3	0.50%	292
22	IndusInd Bank Ltd	13395	4	17	33	42	0.31%	245
23	RBL	872	0	1	1	1	0.11%	1
24	IDBI Bank Ltd.	20999	0	0	0	0	0.00%	27545
25	BANDHAN	65457	0	0	0	0	0.00%	0
26	City Union Bank Ltd	120	0	0	0	0	0.00%	92
27	DCB	15972	0	0	0	0	0.00%	0
28	KARNATAKA	1807	0	0	0	0	0.00%	0
29	Yes Bank Ltd	1928	0	0	0	0	0.00%	104
30	LVB	909	0	0	0	0	0.00%	0
31	OSCB	120	0	0	0	0	0.00%	0
PVT Banks Total		296073	670	927	2757	4407	1.49%	76924

3.8 Performance in Social Security Schemes- PMSBY

PMSBY FY 2023-24- PSBs								
Sl. No.	BANK	Target	As on 30.06.23	As on 30.09.23	As on 31.12.23	As on 29.02.24	% Achievement	Cumulative As on 29.02.24
Grand Total		3000000	1458534	3058423	4285737	4832642	161.09%	17825031
1	Bank of India	132544	157692	497265	506341	511312	385.77%	1323647
2	State Bank of India	748824	692810	1504875	2448833	2857603	381.61%	9818783
3	Union Bank of India	180171	220560	325335	376672	385650	214.05%	1137601
4	Canara Bank	140290	172518	255965	269911	270956	193.14%	754555
5	Central Bank of India	49279	11077	47548	52747	55542	112.71%	241479
6	JCO Bank	132568	43432	129751	139916	148106	111.72%	645108
7	Indian Bank	103423	23041	55604	105649	150233	145.26%	438326
8	Bank of Baroda	87624	28875	53500	72206	86999	99.29%	667010
9	Indian Overseas Bank	340214	62905	105604	207804	241536	71.00%	1567371
10	Punjab & Sind Bank	8160	2823	3783	4076	5447	66.75%	22500
11	Bank of Maharashtra	19145	10540	11277	11749	11766	61.46%	20369
12	Punjab National Bank	165119	29537	65421	80578	89457	54.18%	814269
PSBs TOTAL		2107361	145810	3055928	4276482	4814607	228.47%	16912893

3.8 Performance in Social Security Schemes- PMSBY

PMSBY FY 2023-24- Pvt. Banks								
SL. No.	BANK	Target	As on 30.06.23	As on 30.09.23	As on 31.12.23	As on 29.02.24	% Achievement	Cumulative As on 29.02.24
Grand Total		3000000	1458534	3058423	4285737	4832642	161.09%	17825031
13	IDFC Bank Ltd.	14465	0	9	1132	1598	11.05%	1359
14	DBI Bank Ltd.	39361	0	0	236	4196	10.66%	56294
15	HDFC Bank Ltd	98618	1207	1725	6545	10194	10.34%	39825
16	Federal Bank Ltd	12682	116	116	442	583	4.60%	10935
17	Kotak Mahindra Bank Ltd	7862	30	210	288	288	3.66%	2346
18	Axis Bank Ltd	97391	216	258	682	1203	1.24%	41756
19	Tamilnadu Mercantile Bank	410	4	5	5	5	1.22%	719
20	Karur Vysya Bank	2258	0	6	16	18	0.80%	1053
21	South Indian Bank Ltd	1130	3	6	7	7	0.62%	558
22	IndusInd Bank Ltd	25101	29	60	93	104	0.41%	3090
23	ICICI Bank Ltd	92216	65	99	99	129	0.14%	206979
24	RBL Bank Ltd	1632	0	1	1	1	0.06%	1
25	Bandhan Bank	122730			0	0	0.00%	0
26	City Union Bank Ltd	224	0	0	0	0	0.00%	172
27	DCB	29940			0	0	0.00%	0
28	KARNATAKA	3386			0	0	0.00%	0
29	LVB	1700	0	0	0	0	0.00%	0
30	SCB	224			0	0	0.00%	0
31	Yes Bank Ltd	3611	0	0	0	0	0.00%	146
PVT Banks TOTAL		554941	1670	2495	9546	18326	3.30%	356772

Viksit Bharat Sankalp Yatra (VBSY).

VBSY As of 01.03.24											
Sl. No	District Name	Total GP in the district	Total No. of Blocks covered till date	Total GPs covered under VBSY as on date	VBSY status Data uploaded by LDM	PMJDY Sourced	PMJJBY Sourced	PMSBY Opened	MUDRA Sourced	SUPI Opened	APY Sourced
Grand Total		6798	314	6227	5590	72756	124988	202980	13945	1021	35008
1	Anugul	225	8	199	145	636	568	925	159	1	243
2	Balangir	317	14	302	84	34	871	1675	0	0	278
3	Baleshwar	360	12	329	178	4123	3828	4483	285	26	1659
4	Bargarh	253	12	241	241	2449	8029	30187	299	14	1692
5	BHADRAK	218	7	205	204	6804	6078	8401	1885	0	2184
6	Boudh	69	3	65	65	46	1127	1693	42	0	15
7	Cuttack	373	14	300	298	6546	5704	10708	90	0	2442
8	Deogarh	70	3	70	70	53	362	1086	33	0	15
9	Dhenkanal	212	8	190	190	4417	4538	5046	1269	1	1827
10	GAJAPATI	149	7	140	107	1622	2307	3958	583	513	718
11	Ganjam	503	22	457	456	4942	3475	4874	1300	0	2528
12	Jagatsinghapur	198	8	159	159	2363	2342	3696	265	0	786
13	Jajapur	311	10	291	291	10310	14196	21573	2695	16	7937
14	Jharsuguda	78	5	78	78	495	6009	6726	61	1	937
15	Kalahandi	310	13	294	294	2766	7112	11687	389	0	620

Viksit Bharat Sankalp Yatra (VBSY).

VBSY As of 01.03.24

Sl. No	District Name	Total GP in the district	Total No. of Blocks covered till date	Total GPs covered under VBSY as on date	VBSY status Data uploaded by LDM	PMJDY Sourced	PMJBY Sourced	PMSBY Opened	MUDRA Sourced	SUPI Opened	APY Sourced
Grand Total		6798	314	6227	5590	72756	124988	202980	13945	1021	35008
16	KANDHAMAL	171	12	159	155	987	2183	5765	526	167	629
17	Kendrapara	249	9	276	235	8141	9228	13546	1330	62	2814
18	Kendujhar	297	13	285	285	1647	2056	4738	941	0	1439
19	KHORDHA	190	10	150	150	385	4169	4124	170	2	543
20	Koraput	240	14	224	224	1582	2491	3939	33	0	316
21	MALKANGIRI	111	7	104	104	1036	1596	2107	6	0	304
22	Mayurbhanj	404	26	385	385	2303	2998	5099	632	3	995
23	Nabarangpur	189	10	182	182	2755	9428	15355	187	0	595
24	Nayagarh	194	8	181	134	432	610	980	9	0	259
25	NUAPADA	131	5	122	122	2298	10523	13715	170	0	795
26	Puri	268	11	172	171	1316	1474	3020	324	6	957
27	RAYAGADA	182	11	176	176	383	1151	1503	36	0	268
28	Sambalpur	138	9	117	103	595	2418	4667	70	0	458
29	Sonepur	109	6	113	43	410	3239	3717	94	0	478
30	Sundargarh	279	17	261	261	880	4878	3987	62	209	277

AGENDA – 2: FINANCIAL LITERACY: Status of actual Financial Literacy Camps conducted (Bank-wise)

BANK WISE FINANCIAL LITERACY CAMPS IN FY(2023-24)

Sl. NO.	BANK	No of rural branches in district	No of camps conducted during the quarter June 30	No of camps conducted during the quarter Sept 30	No of camps conducted during the quarter Dec 30
TOTAL		3,062	6,025	5,260	6,527
1	Bank of Baroda	64	160	118	144
2	Bank of India	144	63	55	429
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	132	99	26	52
5	Central Bank of India	38	38	38	38
6	Indian Bank	90	150	220	118
7	Indian Overseas Bank	69	184	163	158
8	Punjab & Sind Bank	10	6	6	21
9	Punjab National Bank	175	1,240	205	223
10	State Bank of India	537	598	505	1,611
11	UCO Bank	142	259	305	289
12	Union Bank of India	142	122	385	441
13	Axis Bank Ltd	71	98	204	216
14	Bandhan Bank	102	243	230	304
15	City Union Bank	0	0	0	0
16	DCB Bank Ltd	17	0	0	1
17	Federal Bank	6	12	12	12
18	HDFC Bank	65	189	229	214
19	ICICI Bank	65	172	57	56
20	IDBI Bank	24	16	13	24

AGENDA – 2: FINANCIAL LITERACY: Status of actual Financial Literacy Camps conducted (Bank-wise)

BANK WISE FINANCIAL LITERACY CAMPS IN FY(2023-24)

SL. NO.	BANK	No of rural branches in district	No of camps conducted during the quarter June 30	No of camps conducted during the quarter Sept 30	No of camps conducted during the quarter Dec 30
TOTAL		3,062	6,025	5,260	6,527
21	IDFC Bank	4	9	12	12
22	Indus Ind Bank	8	27	27	26
23	Karnatak Bank Ltd.	0	0	0	0
24	Karur Vysya Bank	1	0	1	1
25	Kotak Mahindra Bank Ltd	1	0	0	0
26	Laxmi Vilas Bank	2	0	0	0
27	RBL Bank	2	6	1	6
28	Standard Chartered Bank	0	0	0	0
29	The South Indian Bank Ltd.	1	0	2	1
30	Tamilnadu Mercantile Bank	0	0	0	0
31	Yes Bank	0	0	0	0
32	Odisha Gramya Bank	465	1,374	1,395	1,395
33	Utkal Grameen Bank	364	609	609	220
34	ESAF Small Finance Bank	1	0	2	3
35	Jana Small Finance Bank	60	17	152	147
36	Suryoday Small Finance Bank	34	153	180	180
37	Ujjivan Small Finance Bank	13	21	0	21
38	Utkarsh Small Finance Bank	39	107	108	117
39	Orissa State Co-Op. Bank	174	53	0	47

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

DISTRICT WISE FINANCE TO JLG UNDER JLG AND BALARAM SCHEME- OSCB

DURING 2023-24 AS ON 07.03.2024

Amount in lakh									
Sl. No.	Name of the CCB	Name of the District	BALARAM Target during 2023-24 (No of Group)	JLG Finance		BALARAM Finance		Total	
				No. of group	Amount	No. of group	Amount	No. of group	Amount
Grand Total			35263	38401	28664.64	13038	10595.97	51439	39260.61
1	ANGUL	ANGUL	729	149	103.79	6	4.92	155	108.71
		DHENKANAL	1329	520	276.85	32	19.51	552	296.36
2	ASKA	GANJAM	1200	2973	2767.76	2719	2572.11	5692	5339.87
3	BERHAMPUR	GANJAM	1140	1839	3458.17	644	748.11	2483	4206.28
		GAJAPATI	860	61	60.87	24	22.35	85	83.22
4	BALASORE	BALASORE	3450	812	806.27	560	551.86	1372	1358.13
		BHADRAK	1822	227	219.78	364	358.81	591	578.59
5	BHAWANIPATNA	KALAHANDI	1394	52	53.97	340	255.44	392	309.41
		NUAPADA	356	56	57.26	48	26.23	104	83.49
6	BOLANGIR	BOLANGIR	963	26	37.38	77	70.32	103	107.70
		SUBARNAPUR	503	13	12.42	97	90.48	110	102.90
7	BOUDH	BOUDH	377	223	456.90	25	21.33	248	478.23
		KANDHAMALA	499	21	18.01	64	41.69	85	59.70
8	BANKI	CUTTACK	1000	1422	1290.17	108	103.71	1530	1393.88

DISTRICT WISE FINANCE TO JLG UNDER JLG AND BALARAM SCHEME- OSCB									
Sl. No.	Name of the CCB	Name of the District	BALARAM Target during 2023-24 (No of Group)	JLG Finance		BALARAM Finance		Total	
				No. of group	Amount	No. of group	Amount	No. of group	Amount
Grand Total			35263	38401	28664.64	13038	10595.97	51439	39260.61
9	CUTTACK	CUTTACK	1177	5392	3070.82	30	26.95	5422	3097.77
		JAGATSingHPUR	1410	12115	7810.78	66	46.76	12181	7857.54
		KENDRAPARA	1152	3125	2130.98	970	1017.68	4095	3148.66
		JAJPUR	1704	41	21.92	87	58.14	128	80.06
10	KEONJHAR	KEONJHAR	1599	1545	609.98	117	108.98	1662	718.96
11	KHURDA	KHURDA	1290	461	741.81	152	145.00	613	886.81
12	KORAPUT	KORAPUT	1075	0	0.00	56	48.07	56	48.07
		MALKANGIRI	380	0	0.00	99	70.03	99	70.03
		NAWARANGPUR	730	0	0.00	88	64.11	88	64.11
		RAYAGADA	851	0	0.00	92	70.77	92	70.77
13	MAYURBHANJ	MAYURBHANJ	2288	3596	2160.81	2013	1370.87	5609	3531.68
14	NAYAGARH	NAYAGARH	929	630	438.77	377	228.63	1007	667.40
15	SAMBALPUR	BARGARH	1451	50	35.43	44	39.96	94	75.39
		SAMBALPUR	805	559	416.28	268	224.64	827	640.92
		JHARSUGUDA	319	74	53.14	142	97.60	216	150.74
		DEOGARH	326	346	303.94	543	516.10	889	820.04
16	SUNDARGARH	SUNDARGARH	759	553	499.20	561	379.31	1114	878.51
17	PURI	PURI	1396	1520	751.18	2225	1195.50	3745	1946.68

4.6 Agriculture Infrastructure Fund:

PSBs as on 31.12.2023								
(Amount in Crores)								
Sl	Name of Bank	No. of Applications Sponsored	No. of Applications Sanctioned	Amount sanctioned	No. of Applications Disbursed	Amount Disbursed	No. of Applications Rejected	No. of Applications Pending
GRAND TOTAL		1577	1056	756.51	776	450.80	398	123
1	Punjab National Bank	303	245	148.77	218	99.01	44	14
2	State Bank of India	396	236	120.67	69	23.48	115	45
3	Bank of India	237	191	101.91	179	58.17	41	5
4	Bank of Baroda	78	52	33.46	33	21.98	23	3
5	Canara Bank	69	46	90.86	44	60.04	21	2
6	Union Bank of India	85	40	28.95	30	19.15	37	8
7	Indian Bank	51	39	35.63	33	26.57	10	2
8	UCO Bank	60	38	30.86	28	13.45	18	4
9	Indian Overseas Bank	27	19	5.94	18	5.93	6	2
10	Central Bank of India	21	14	12.69	11	10.17	6	1
11	Bank of Maharashtra	2	2	1.52	2	1.37	0	0
12	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0
Public Sector Banks		1329	922	611.26	665	339.32	321	86

4.6 Agriculture Infrastructure Fund:

Pvt Banks as on 31.12.2023 (Amount in Crores)								
Sl	Name of Bank	No. of Applications Sponsored	No. of Applications Sanctioned	Amount sanctioned	No. of Applications Disbursed	Amount Disbursed	No. of Applications Rejected	No. of Applications Pending
GRAND TOTAL		1577	1056	756.51	776	450.80	398	123
13	HDFC Bank	143	85	106.75	68	86.85	43	15
14	IDBI Bank	28	13	20.40	13	19.31	9	6
15	Kotak Mahindra Bank Ltd	8	3	9.58	0	0.00	5	0
16	Federal Bank	2	2	3.95	2	2.15	0	0
17	Axis Bank Ltd	5	1	0.75	0	0.00	1	3
18	Karur Vysya Bank	2	1	1.28	1	1.28	1	0
19	Bandhan Bank	0	0	0.00	0	0.00	0	0
20	City Union Bank	0	0	0.00	0	0.00	0	0
21	DCB Bank Ltd	1	0	0.00	0	0.00	1	0
22	ICICI Bank	7	0	0.00	0	0.00	5	2
23	IDFC First Bank	0	0	0.00	0	0.00	0	0
24	Indus Ind Bank	0	0	0.00	0	0.00	0	0
25	Karnatak Bank Ltd.	1	0	0.00	0	0.00	1	0
26	Laxmi Vilas Bank	0	0	0.00	0	0.00	0	0
27	RBL Bank	0	0	0.00	0	0.00	0	0
28	Standard Chartered Bank	0	0	0.00	0	0.00	0	0
29	South Indian Bank Ltd.	1	0	0.00	0	0.00	1	0
30	Tamilnadu Mercantile Bank	0	0	0.00	0	0.00	0	0
31	Yes Bank	1	0	0.00	0	0.00	1	0
Private Sector Banks		199	105	142.71	84	109.59	68	26

3.11 Financial Inclusion Fund (FIF) of NABARD

FIF SANCTIONED AS OF 15.03.2024		FIF RELEASED AS OF 15.03.2024	
NAME OF AGENCIES	Amount Sanctioned in Rs Lacs	NAME OF AGENCIES	Amount Released in Rs Lacs
PNB	192.53	BOI	148.21
OGB	185.84	BOM	13.00
SBI	150.44	CANARA BANK	4.55
UGB	139.25	IOB	0.78
OSCB	37.94	OGB	3.59
ESAF SFB	33.42	OSCB	32.83
UCO BANK	31.45	PNB	19.20
UNION BANK OF INDIA	9.00	SBI	180.79
BOI	4.50	UCO BANK	71.29
CANARA BANK	4.50	UGB	24.97
CENTRAL BANK OF INDIA	4.50	UNION BANK OF INDIA	28.85
ICICI BANK	2.93	BANKS TOTAL	528.07
Bank Total	796.29	OTHER AGENCIES	101.51
OTHER AGENCIES	149.41	Grand Total	629.58
Grand Total	945.70		

4.2 Financing to Agriculture Sector - Crop Loan

ACP ACHIVEMENET COMPARISON (Target >= Rs. 500 Cr)									
Sl	BANKS	% Achievemnt December 2022	Annual Target FY 2023-24	Jun-23		Sep-23		December-23	
				Achievemnt	% Achievemnt	Achievemnt	% Achievemnt	Achievemnt	% Achievemnt
TOTAL		72.45	37805.35	10768.48	28.48	10768.48	28.48	30849.91	81.60
1	Canara Bank	85.21	758.95	176.51	23.26	176.51	23.26	1239.69	163.34
2	Axis Bank Ltd	52.37	892.85	466.79	52.28	466.79	52.28	1165.46	130.53
3	UCO Bank	83.79	938.18	265.20	28.27	265.20	28.27	958.00	102.11
4	Utkal Grameen Bank	101.06	1088.44	525.25	48.26	525.25	48.26	1076.18	98.87
5	State Bank of India	80.00	6937.24	3661.68	52.78	3661.68	52.78	5688.54	82.00
6	Union Bank of India	65.00	1407.40	274.63	19.51	274.63	19.51	1141.15	81.08
7	Odisha Gramya Bank	60.57	1252.87	173.00	13.81	173.00	13.81	1009.27	80.56
8	OSCB	74.53	17272.73	3609.83	20.90	3609.83	20.90	13820.59	80.01
9	Bank of India	59.74	899.33	263.73	29.33	263.73	29.33	710.54	79.01
10	Punjab National Bank	75.13	1139.81	280.58	24.62	280.58	24.62	864.40	75.84
11	Bank of Baroda	72.73	613.34	157.38	25.66	157.38	25.66	455.37	74.24
12	ICICI Bank	78.29	874.48	220.52	25.22	220.52	25.22	616.78	70.53
13	Indian Bank	50.35	812.45	119.53	14.71	119.53	14.71	546.22	67.23
14	HDFC Bank	3.61	816.20	8.53	1.05	8.53	1.05	50.96	6.24

4.2 Financing to Agriculture Sector - Crop Loan

ACP ACHIVEMENET COMPARISON (Target < Rs. 500 Cr)									
Sl	BANKS	% Achievemnt December 2022	Annual Target FY 2023-24	Jun-23		Sep-23		December-23	
				Achievemnt	% Achievemnt	Achievemnt	% Achievemnt	Achievemnt	% Achievemnt
TOTAL		72.45	37805.35	10768.48	28.48	10768.48	28.48	30849.91	81.60
15	Laxmi Vilas Bank	284.05	0.65	3.67	564.62	3.67	564.62	9.12	1403.78
16	Federal Bank	315.08	116.18	116.30	100.10	116.30	100.10	396.09	340.93
17	Central Bank of India	111.37	254.89	111.05	43.57	111.05	43.57	337.06	132.24
18	DCB Bank Ltd	141.99	126.17	34.32	27.20	34.32	27.20	145.62	115.41
19	Indian Overseas Bank	80.56	423.67	239.78	56.60	239.78	56.60	456.34	107.71
20	IDBI Bank	55.56	219.40	44.94	20.48	44.94	20.48	143.05	65.20
21	Karur Vysya Bank	1010.57	2.80	9.93	354.64	9.93	354.64	1.77	63.26
22	Karnatak Bank Ltd.	12.83	5.26	0.85	16.16	0.85	16.16	2.44	46.46
23	The South Indian Bank Ltd.	0.00	29.06	2.43	8.36	2.43	8.36	6.77	23.29
24	Punjab & Sind Bank	4.08	12.28	0.02	0.16	0.02	0.16	1.63	13.27
25	Bank of Maharashtra	44.16	59.42	2.03	3.42	2.03	3.42	3.88	6.54
26	IDFC Bank	0.00	77.19	0.00	0.00	0.00	0.00	2.96	3.84
27	Indus Ind Bank	0.00	256.81	0.00	0.00	0.00	0.00	0.00	0.00
28	Bandhan Bank	0.00	242.11	0.00	0.00	0.00	0.00	0.00	0.00
29	Jana Small Finance Bank	0.00	67.38	0.00	0.00	0.00	0.00	0.00	0.00
30	Suryoday Sfb	0.00	58.33	0.00	0.00	0.00	0.00	0.00	0.00
31	Utkarsh Small Finance Bank	0.00	50.58	0.00	0.00	0.00	0.00	0.00	0.00
32	Kotak Mahindra Bank Ltd	0.00	49.58	0.00	0.00	0.00	0.00	0.00	0.00
33	Ujjivan Small Finance Bank	1237.47	25.94	0.00	0.00	0.00	0.00	0.00	0.00
34	Yes Bank	0.00	18.17	0.00	0.00	0.00	0.00	0.00	0.00
35	ESAF Small Finance Bank	0.00	1.97	0.00	0.00	0.00	0.00	0.00	0.00
36	RBL Bank	0.00	1.84	0.00	0.00	0.00	0.00	0.00	0.00
37	Tamilnadu Mercantile Bank	0.00	1.39	0.00	0.00	0.00	0.00	0.00	0.00
38	City Union Bank	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00

4.2 Financing to Agriculture Sector - Agriculture Term Loan

ACP ACHIVEMENET COMPARISON (TARGET >= Rs. 500 Cr)									
Sl	BANKS	% Achievemnt December 2022	Annual Target FY 2023-24	Jun-23		Sep-23		December-23	
				Achievemnt	% Achievemnt	Achievemnt	% Achievemnt	Achievemnt	% Achievemnt
				TOTAL		90.00	20970.81	6771.77	32.29
1	Indus Ind Bank	445.33	663.36	804.16	121.23	1552.53	234.04	2563.69	386.47
2	Punjab National Bank	65.05	1171.63	278.04	23.73	2025.76	172.90	1541.24	131.55
3	Axis Bank Ltd	81.19	920.68	382.36	41.53	795.69	86.42	1151.37	125.06
4	Indian Bank	105.95	848.44	110.61	13.04	324.67	38.27	1030.87	121.50
5	Bank of India	56.29	939.51	328.65	34.98	788.37	83.91	1060.32	112.86
6	Union Bank of India	40.24	1452.34	598.04	41.18	1386.10	95.44	1432.08	98.61
7	State Bank of India	74.87	7153.34	1759.37	24.60	3680.56	51.45	5934.04	82.95
8	Bank of Baroda	120.49	627.33	141.69	22.59	288.55	46.00	516.50	82.33
9	HDFC Bank	37.42	841.63	228.79	27.18	415.28	49.34	593.86	70.56
10	ICICI Bank	70.32	893.74	134.72	15.07	272.39	30.48	591.89	66.23
11	Canara Bank	86.49	782.60	269.72	34.46	405.14	51.77	435.55	55.65
12	UCO Bank	63.37	979.96	154.68	15.78	209.39	21.37	515.77	52.63
13	Odisha Gramya Bank	2.37	762.22	4.14	0.54	141.95	18.62	267.25	35.06

4.2 Financing to Agriculture Sector - Agriculture Term Loan

ACP ACHIVEMENET COMPARISON (TARGET < Rs. 500 Cr)									
Sl	BANKS	% Achievemnt December 2022	Annual Target FY 2023-24	Jun-23		Sep-23		December-23	
				Achievemnt	% Achievemnt	Achievemnt	% Achievemnt	Achievemnt	% Achievemnt
				TOTAL		90.00	20970.81	6771.77	32.29
14	Yes Bank	0.00	65.43	56.53	86.40	0.00	0.00	659.66	1008.20
15	ESAF Small Finance Bank	101.05	14.87	47.79	321.39	90.73	610.18	139.13	935.63
16	Suryoday Small Finance Bank	1909.35	66.75	105.79	158.49	256.29	383.96	405.35	607.26
17	Utkarsh Small Finance Bank	443.31	44.70	54.77	122.53	151.42	338.76	265.41	593.75
18	RBL Bank	1945.91	36.25	55.42	152.88	114.97	317.15	191.47	528.20
19	DFC Bank	857.82	86.63	117.91	136.11	264.60	305.43	364.81	421.12
20	Jana Small Finance Bank	3712.03	76.88	461.59	600.40	235.32	306.08	313.83	408.21
21	Ujivan Small Finance Bank	736.21	37.38	54.65	146.20	106.77	285.64	151.38	404.98
22	Kotak Mahindra Bank Ltd	463.85	126.49	94.56	74.76	213.11	168.48	371.15	293.42
23	Karnatak Bank Ltd.	35.28	14.91	0.79	5.30	32.88	220.56	36.41	244.18
24	Bank of Maharashtra	93.87	62.22	51.81	83.27	93.59	150.42	125.44	201.61
25	DCB Bank Ltd	243.03	128.32	93.03	72.50	146.05	113.81	216.95	169.07
26	Utkal Grameen Bank	77.28	406.12	157.70	38.83	377.38	92.92	569.20	140.16
27	Bandhan Bank	134.58	266.33	11.04	4.15	234.00	87.86	329.91	123.87
28	Orissa State Co-Op. Bank	4.96	295.24	54.72	18.53	130.89	44.33	211.00	71.47
29	Indian Overseas Bank	106.58	459.09	21.36	4.65	58.08	12.65	260.81	56.81
30	Federal Bank	34.31	158.68	19.90	12.54	25.93	16.34	72.85	45.91
31	Laxmi Vilas Bank	0.00	2.85	1.19	41.75	1.19	41.68	1.19	41.68
32	DBI Bank	68.56	226.22	105.52	46.64	69.95	30.92	88.42	39.09
33	Central Bank of India	7.71	262.85	7.81	2.97	6.93	2.64	35.48	13.50
34	Punjab & Sind Bank	15.71	39.87	0.39	0.98	1.06	2.65	4.19	10.50
35	The South Indian Bank Ltd.	75.79	39.82	2.53	6.35	8.28	20.79	0.00	0.00
36	Karur Vysya Bank	9.14	9.62	0.00	0.00	0.00	0.00	0.00	0.00
37	Tamilnadu Mercantile Bank	0.00	6.03	0.00	0.00	0.00	0.00	0.00	0.00
38	City Union Bank	0.00	0.48	0.00	0.00	0.00	0.00	0.00	0.00

4.3 Kissan Credit Card (KCC)

(Amount in Crores)						
Sl	Name of Bank	New No. of KCCs issued from 01.04.2023 to 31.12.2023			Balance O/S as on 31.12.2023	
		A/c	Amt.	Avg. Loan Size	A/c	Amt
	TOTAL	3345917	21818.85	0.65	5219023	36058.52
1	Bandhan Bank	4	0.71	17.75	4	0.71
2	IDFC First Bank	34	2.96	8.71	32	3.62
3	State Bank of India	71214	4978.36	6.99	358108	2662.21
4	Axis Bank Ltd	15840	533.90	3.37	15452	1584.54
5	ICICI Bank	1458	41.98	2.88	2354	190.62
6	DCB Bank Ltd	1082	28.93	2.67	4412	279.35
7	Federal Bank	487	11.69	2.40	859	20.10
8	Punjab National Bank	38890	864.40	2.22	128943	1249.29
9	UCO Bank	15478	167.25	1.08	156245	1089.36
10	Indian Overseas Bank	3478	33.14	0.95	16512	126.80
11	Bank of Baroda	23099	216.40	0.94	88367	588.25
12	HDFC Bank	19600	167.26	0.85	161472	686.86
13	Indian Bank	2947	21.47	0.73	18178	133.05
14	Canara Bank	2647	19.25	0.73	88457	535.25
15	Utkal Grameen Bank	156625	1076.18	0.69	221871	1610.10
16	Central Bank of India	1347	7.14	0.53	8782	58.51
17	Bank of India	69768	368.03	0.53	168961	793.30
18	Odisha Gramya Bank	84874	424.88	0.50	224525	1188.80
19	IDBI Bank	1358	6.25	0.46	12899	86.67
20	Orissa State Co-Op. Bank	2814072	12764.99	0.45	3502181	22872.28

4.3 Kissan Credit Card (KCC)

(Amount in Crores)						
Sl	Name of Bank	New No. of KCCs issued from 01.04.2023 to 31.12.2023			Balance O/S as on 31.12.2023	
		A/c	Amt.	Avg. Loan Size	A/c	Amt
	TOTAL	3345917	21818.85	0.6521	5219023	36058.52
21	Union Bank of India	18404	77.12	0.42	32242	284.86
22	Yes Bank	3211	6.56	0.20	7686	8.55
23	Bank of Maharashtra	0	0.00	0.00	52	0.68
24	Punjab & Sind Bank	0	0.00	0.00	112	1.47
25	City Union Bank	0	0.00	0.00	0	0.00
26	Indus Ind Bank	0	0.00	0.00	0	0.00
27	Karnatak Bank Ltd.	0	0.00	0.00	317	3.29
28	Karur Vysya Bank	0	0.00	0.00	0	0.00
29	Kotak Mahindra Bank Ltd	0	0.00	0.00	0	0.00
30	Laxmi Vilas Bank	0	0.00	0.00	0	0.00
31	RBL Bank	0	0.00	0.00	0	0.00
33	South Indian Bank Ltd.	0	0.00	0.00	0	0.00
34	Tamilnadu Mercantile Bank	0	0.00	0.00	0	0.00
35	ESAF Small Finance Bank	0	0.00	0.00	0	0.00
36	Jana Small Finance Bank	0	0.00	0.00	0	0.00
37	Suryoday Small Finance Bank	0	0.00	0.00	0	0.00
38	Ujjivan Small Finance Bank	0	0.00	0.00	0	0.00
39	Utkarsh Small Finance Bank	0	0.00	0.00	0	0.00

4.8 Agriculture Allied Sectors

ACP ACHIVEMENET COMPARISON (TARGET >= Rs. 100 Cr)									
Amount in Rs. Crores									
SI	BANKS	% Achievemnt December 2022	Annual Target FY 2023-24	Jun-23		Sep-23		December-23	
				Achieve mnt	% Achieve mnt	Achieve mnt	% Achieve mnt	Achieve mnt	% Achieve mnt
TOTAL		95.45	7664.73	1721.45	22.46	1721.45	22.46	7505.75	97.93
1	Indus Ind Bank	848.88	244.01	566.31	232.08	566.31	232.08	1872.60	767.43
2	State Bank of India	64.79	2622.00	42.13	1.61	42.13	1.61	2097.61	80.00
3	Odisha Gramya Bank	2.74	299.32	1.23	0.41	1.23	0.41	232.45	77.66
4	Bank of India	20.62	344.21	45.16	13.12	45.16	13.12	250.03	72.64
5	ICICI Bank	74.72	327.70	79.75	24.34	79.75	24.34	197.36	60.23
6	Bank of Baroda	92.72	230.01	35.66	15.50	35.66	15.50	136.66	59.41
7	Canara Bank	52.71	286.85	141.21	49.23	141.21	49.23	158.83	55.37
8	UCO Bank	77.67	359.03	25.66	7.15	25.66	7.15	180.88	50.38
9	Union Bank of India	25.15	532.33	220.19	41.36	220.19	41.36	268.09	50.36
10	Indian Bank	51.02	310.85	21.05	6.77	21.05	6.77	145.67	46.86
11	Indian Overseas Bank	62.62	169.30	8.68	5.13	8.68	5.13	64.06	37.84
12	Axis Bank Ltd	7.79	337.47	28.22	8.36	28.22	8.36	104.89	31.08
13	Punjab National Bank	15.84	429.51	35.61	8.29	35.61	8.29	131.12	30.53
14	HDFC Bank	18.83	308.49	18.62	6.04	18.62	6.04	48.56	15.74
15	Utkal Grameen Bank	10.54	152.91	1.18	0.77	1.18	0.77	1.85	1.21

4.8 Agriculture Allied Sectors

ACP ACHIVEMENET COMPARISON (TARGET < Rs. 100 Cr)									
Amount in Rs. Crores									
SI	BANKS	% Achievemnt December 2022	Annual Target FY 2023-24	Jun-23		Sep-23		December-23	
				Achievemnt	% Achievemnt	Achievemnt	% Achievemnt	Achievemnt	% Achievemnt
TOTAL		95.45	7664.73	1721.45	22.46	1721.45	22.46	7505.75	97.93
17	ESAF Small Finance Bank	158.46	4.14	34.07	822.95	34.07	822.95	137.57	3322.87
18	RBL Bank	4899.65	9.24	55.42	599.78	55.42	599.78	191.47	2072.20
19	Utkarsh Small Finance Bank	1276.53	14.64	48.55	331.63	48.55	331.63	238.50	1629.12
20	Ujivan Small Finance Bank	2464.21	10.67	54.65	512.18	54.65	512.18	151.38	1418.77
21	Suryoday Small Finance Bank	5080.44	23.19	73.91	318.71	73.91	318.71	294.60	1270.36
22	IDFC Bank	989.66	31.95	59.92	187.54	59.92	187.54	174.71	546.83
23	Yes Bank	0.00	17.57	3.00	17.07	3.00	17.07	82.20	467.84
24	DCB Bank Ltd	391.77	46.87	67.62	144.27	67.62	144.27	150.58	321.28
25	Bandhan Bank	179.48	96.35	5.44	5.65	5.44	5.65	126.61	131.40
26	Kotak Mahindra Bank Ltd	0.05	40.80	0.30	0.74	0.30	0.74	23.72	58.14
27	Karnatak Bank Ltd.	5.02	5.50	0.21	3.82	0.21	3.82	1.47	26.72
28	Punjab & Sind Bank	7.10	13.23	0.01	0.08	0.01	0.08	3.21	24.24
29	Central Bank of India	3.80	96.35	4.50	4.67	4.50	4.67	21.76	22.59
30	IDBI Bank	7.03	82.95	4.79	5.77	4.79	5.77	10.68	12.88
31	Orissa State Co-Op. Bank	3.09	87.53	1.24	1.42	1.24	1.42	6.62	7.56
32	Federal Bank	0.00	57.79	0.00	0.00	0.00	0.00	0.00	0.00
33	Jana Small Finance Bank	10984.35	27.52	36.39	132.23	36.39	132.23	0.00	0.00
34	Bank of Maharashtra	37.78	22.87	0.67	2.93	0.67	2.93	0.00	0.00
35	The South Indian Bank Ltd.	207.75	14.72	0.10	0.68	0.10	0.68	0.00	0.00
36	Karur Vysya Bank	0.00	3.66	0.00	0.00	0.00	0.00	0.00	0.00
37	Tamilnadu Mercantile Bank	0.00	2.34	0.00	0.00	0.00	0.00	0.00	0.00
38	Laxmi Vilas Bank	0.00	0.75	0.00	0.00	0.00	0.00	0.00	0.00
39	City Union Bank	0.00	0.11	0.00	0.00	0.00	0.00	0.00	0.00

4.8 Agriculture Allied Sectors

ACP ACHIVEMENET COMPARISON (TARGET < Rs. 100 Cr)								Amount in Rs. Crores	
SL. NO.	BANK	FY 2022-23	FY 2023-24						
		30.09.2022		30.06.2023		30.09.2023			
		%	T	A	%	A	%		
TOTAL		118.16	7664.73	1721.45	22.46	4817.36	62.85		
28	Punjab & Sind Bank	1.75	13.23	0.01	0.08	0.84	6.32		
29	Central Bank of India	1.59	96.35	4.50	4.67	5.18	5.38		
30	Orissa State Co-Op. Bank	2.27	87.53	1.24	1.42	4.44	5.08		
31	Bank of Maharashtra	62.33	22.87	0.67	2.93	0.78	3.42		
32	Federal Bank	0.00	57.79	0.00	0.00	1.34	2.32		
33	The South Indian Bank Ltd.	0.00	14.72	0.10	0.68	0.10	0.68		
34	Yes Bank	2343.36	17.57	3.00	17.07	0.00	0.00		
35	Karur Vysya Bank	0.53	3.66	0.00	0.00	0.00	0.00		
36	Tamilnadu Mercantile Bank Ltd.	0.00	2.34	0.00	0.00	0.00	0.00		
37	Laxmi Vilas Bank	0.00	0.75	0.00	0.00	0.00	0.00		
38	City Union Bank	0.00	0.11	0.00	0.00	0.00	0.00		
39	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00		

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (DIST WISE) 31.12.2024

Sr. No.	Name of the District	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Eligible Operative Current/ Business Accounts	No. of accounts covered	% coverage
	TOTAL	34675668	15607246	33136598	95.56	14839759	95.08	553653	510254	92.16
1	ANGUL	1441543	615375	1352012	93.79	571639	92.89	25380	23410	92.24
2	BALASORE	2597264	1191718	2448014	94.25	1133411	95.11	36570	32762	89.59
3	BARGARH	1496665	628576	1458808	97.47	612520	97.45	18070	16117	89.19
4	BHADRAK	1761219	859259	1671860	94.93	797268	92.79	24826	22817	91.91
5	BOUDH	412634	172084	402636	97.58	165486	96.17	4473	4097	91.59
6	DEOGARH	347266	143846	334733	96.39	136575	94.95	3213	2788	86.77
7	DHENKANAL	1188107	522413	1113601	93.73	487996	93.41	14857	13755	92.58
8	GAJAPATI	508375	235386	476124	93.66	216182	91.84	5028	4761	94.69
9	JAGATSINGHPUR	1292209	566846	1210429	93.67	514391	90.75	18220	15368	84.35
10	JAJPUR	2007431	1018537	1904937	94.89	969971	95.23	34201	32123	93.92
11	JHARSUGUDA	683760	290198	668723	97.80	281455	96.99	16054	14462	90.08
12	KALAHANDI	1229576	531724	1194326	97.13	519930	97.78	14474	13317	92.01
13	KANDHAMAL	576618	266495	547282	94.91	253533	95.14	7646	6961	91.04

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Dist. Wise) 31.12.2024										
Sr. No.	Name of the District	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Eligible Operative Current/ Business Accounts	No. of accounts covered	% coverage
	TOTAL	34675668	15607246	33136598	95.56	14839759	95.08	553653	510254	92.16
14	KENDRAPARA	1396385	597476	1331214	95.33	555663	93.00	16401	14625	89.17
15	KEONJHAR	1967268	909999	1926924	97.95	890375	97.84	32847	29905	91.04
16	KHURDA	3855122	1662009	3745445	97.16	1597207	96.10	122615	115657	94.33
17	KORAPUT	1168286	518129	1114041	95.36	493458	95.24	19080	17680	92.66
18	MALKANGIRI	480480	212320	461075	95.96	204091	96.12	6009	5620	93.53
19	MAYURBHANJ	2272081	1070695	2196976	96.69	1027352	95.95	24137	22792	94.43
20	NABARANGPUR	827424	384904	775618	93.74	364570	94.72	8179	7525	92.00
21	NAYAGARH	1132424	491537	1055890	93.24	439540	89.42	11006	9882	89.79
22	NUAPADA	576296	249687	548720	95.21	237847	95.26	6521	6096	93.48
23	PURI	1845049	818704	1691654	91.69	772753	94.39	24538	22839	93.08
24	RAYAGADA	835882	387895	800338	95.75	370310	95.47	11023	10419	94.52
25	SONEPUR	589993	270531	573429	97.19	265289	98.06	7207	6532	90.63
26	SUNDARGARH	2186311	990903	2131789	97.51	960947	96.98	41078	37944	92.37

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Bank Wise) 31.12.2024										
Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	No. of Accounts	No. of accounts covered	% coverage
	TOTAL	34675668	15607246	33136598	95.56	14839759	95.08	553653	510154	92.14
1	Bank of Baroda	1592718	756421	1505258	94.51	714132	94.41	21114	14344	67.94
2	Bank of India	2470545	1162083	2470275	99.99	1161925	99.99	20604	20195	98.01
3	Bank of Maharashtra	85009	34104	82637	97.21	21551	63.19	2734	1842	67.37
4	Canara Bank	1313183	605852	1110193	84.54	481539	79.48	23503	23497	99.97
5	Central Bank of India	667382	300309	667382	100.00	300309	100.00	10469	8390	80.14
6	Indian Bank	1197919	594257	1197767	99.99	497287	83.68	22057	22042	99.93
7	Indian Overseas Bank	946358	470785	908610	96.01	447870	95.13	8970	8595	95.82
8	Punjab & Sind Bank	41557	15351	41557	100.00	15351	100.00	1379	1379	100.00
9	Punjab National Bank	2066795	960048	1801111	87.15	826270	86.07	21676	14083	64.97
10	State Bank of India	9092548	4040763	9092158	100.00	4040633	100.00	163519	163259	99.84
11	UCO Bank	2282071	1089418	1984285	86.95	952452	87.43	18710	12712	67.94
12	Union Bank of India	1728697	743522	1651113	95.51	697716	93.84	22852	21025	92.01

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Bank Wise)										
Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no. of women accounts covered	% coverage for women accounts	No. of Accounts	No. of accounts covered	% coverage
TOTAL		34675668	15607246	33136598	95.56	14839759	95.08	553653	510154	92.14
13	Axis Bank Ltd	588737	149835	588737	100.00	149835	100.00	42946	42946	100.00
14	Bandhan Bank	551578	452570	541528	98.18	445598	98.46	10911	10901	99.91
15	City Union Bank	1376	351	1315	95.57	330	94.02	107	97	90.65
16	DCB Bank Ltd	44325	10497	40757	91.95	9549	90.97	2282	2039	89.35
17	Federal Bank	29872	7827	28955	96.93	7093	90.62	1002	937	93.51
18	HDFC Bank	560050	165586	559707	99.94	165410	99.89	51230	51102	99.75
19	ICICI Bank	18324	1761	18324	100.00	1761	100.00	6097	6097	100.00
20	IDBI Bank	253161	78311	253161	100.00	78043	99.66	10095	10095	100.00
21	IDFC Bank	125992	18995	125992	100.00	18995	100.00	3747	3747	100.00
22	Indus Ind Bank	819354	690803	819354	100.00	690803	100.00	53512	53512	100.00
23	Karnatak Bank Ltd.	75242	17615	75242	100.00	17615	100.00	1179	1179	100.00
24	Karur Vysya Bank	10142	931	10142	100.00	931	100.00	677	677	100.00
25	Kotak Mahindra Bank Ltd	91501	20688	91322	99.80	20623	99.69	5166	5150	99.69
26	Laxmi Vilas Bank	4454	1420	4454	100.00	1420	100.00	125	125	100.00
27	RBL Bank	4805	1299	4788	99.65	1293	99.54	257	218	84.82
28	Standard Chartered Bank	0	0	0	0.00	0	0.00	0	0	0.00
29	The South Indian Bank	3160	807	3135	99.21	792	98.14	171	171	100.00
30	Tamilnadu Mercantile	0	0	0	0.00	0	0.00	0	0	0.00
31	Yes Bank	16068	4201	16068	100.00	4201	100.00	2096	2096	100.00
Private Sector Banks		3198141	1623497	3182981	99.53	1614292	99.43	191600	191089	99.73

INFORMATION ON DIGITALISATION OF SAVINGS AND CURRENT ACCOUNT (Bank Wise)										
Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	No. of Accounts	No. of accounts covered	% coverage
TOTAL		34675668	15607246	33136598	95.56	14839759	95.08	553653	510154	92.14
32	Odisha Gramya Bank	1992132	1044131	1704788	85.58	984584	94.30	3281	3281	100.00
33	Utkal Grameen Bank	1890907	959842	1671203	88.38	908922	94.69	3736	978	26.18
Regional Rural Banks		3883039	2003973	3375991	86.94	1893506	94.49	7017	4259	60.70
34	ESAF SFB	22810	20430	22810	100.00	20430	100.00	134	134	100.00
35	Jana SFB	215801	189244	174386	80.81	160046	84.57	1738	1680	96.66
36	Suryodaya SFB	234526	195748	234526	100.00	195748	100.00	147	5	3.40
37	Ujjivan SFB	154070	129076	154070	100.00	129076	100.00	1026	1026	100.00
38	Utkarsh SFB	74202	68702	71191	95.94	65963	96.01	606	598	98.68
Small Finance Bank		701409	603200	656983	93.67	571263	94.71	3651	3443	94.30
39	OSCB	3408297	603663	3408297	100.00	603663	100.00	13798	0	0.00
Coop Bank Total		3408297	603663	3408297	100.00	603663	100.00	13798	0	0.00

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

As per the information submitted by LDMS and Banks during the quarter ended 31st December 2023 a total number of 11,333 financial literacy camps are conducted through 6,527 rural branches and 4,806 camps are conducted through 30 Financial Literacy Centers operating in the State.

Financial Literacy Camps Conducted during FY 2023-24			
District	No of rural branches in district	Camps conducted by Rural Branches during Quarter Ending 31.12.2023	Camps conducted by FLCs during Quarter Ending 31.12.2023
ANGUL	107	252	36
BALASORE	171	319	32
BARGARH	113	272	38
BHADRAK	107	173	0
BOLANGIR	99	296	8
BOUDH	28	74	31
CUTTACK	225	517	6
DEOGARH	24	38	40
DHENKANAL	91	249	154
GAJAPATI	44	70	72
GANJAM	215	428	46
JAGATSINGHPUR	115	228	97
JAJPUR	169	378	37
JHARSUGUDA	37	62	78
KALAHANDI	103	164	42

Financial Literacy Camps Conducted during FY 2023-24			
District	No of rural branches in district	Camps conducted by Rural Branches during Quarter Ending 31.12.2023	Camps conducted by FLCs during Quarter Ending 31.12.2023
KANDHAMAL	41	107	34
KENDRAPARA	97	211	60
KEONJHAR	126	323	480
KHURDA	176	391	14
KORAPUT	79	115	58
MALKANGIRI	37	57	10
MAYURBHANJ	196	481	3,216
NABARANGPUR	50	78	8
NAYAGARH	98	220	27
NUAPADA	44	73	40
PURI	155	395	12
RAYAGADA	68	111	28
SAMBALPUR	78	136	42
SONEPUR	50	103	28
SUNDARGARH	119	206	32
TOTAL	3,062	6,527	4,806

FINANCIAL LITERACY: Status of actual Financial Literacy Camps conducted (Bank-wise)

BANK WISE FINANCIAL LITERACY CAMPS IN FY(2023-24)					
SL. NO.	BANK	No of rural branches in district	No of camps conducted during the quarter June 30	No of camps conducted during the quarter Sept 30	No of camps conducted during the quarter Dec 30
1	Bank of Baroda	64	160	118	144
2	Bank of India	144	63	55	429
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	132	99	26	52
5	Central Bank of India	38	38	38	38
6	Indian Bank	90	150	220	118
7	Indian Overseas Bank	69	184	163	158
8	Punjab & Sind Bank	10	6	6	21
9	Punjab National Bank	175	1,240	205	223
10	State Bank of India	537	598	505	1,611
11	UCO Bank	142	259	305	289
12	Union Bank of India	142	122	385	441
13	Axis Bank Ltd	71	98	204	216
14	Bandhan Bank	102	243	230	304
15	City Union Bank	0	0	0	0
16	DCB Bank Ltd	17	0	0	1
17	Federal Bank	6	12	12	12
18	HDFC Bank	65	189	229	214
19	ICICI Bank	65	172	57	56
20	IDBI Bank	24	16	13	24

BANK WISE FINANCIAL LITERACY CAMPS IN FY(2023-24)					
SL. NO.	BANK	No of rural branches in district	No of camps conducted during the quarter June 30	No of camps conducted during the quarter Sept 30	No of camps conducted during the quarter Dec 30
21	IDFC Bank	4	9	12	12
22	Indus Ind Bank	8	27	27	26
23	Karnatak Bank Ltd.	0	0	0	0
24	Karur Vysya Bank	1	0	1	1
25	Kotak Mahindra Bank Ltd	1	0	0	0
26	Laxmi Vilas Bank	2	0	0	0
27	RBL Bank	2	6	1	6
28	Standard Chartered Bank	0	0	0	0
29	The South Indian Bank Ltd.	1	0	2	1
30	Tamilnadu Mercantile Bank	0	0	0	0
31	Yes Bank	0	0	0	0
32	Odisha Gramya Bank	465	1,374	1,395	1,395
33	Utkal Grameen Bank	364	609	609	220
34	ESAF Small Finance Bank	1	0	2	3
35	Jana Small Finance Bank	60	17	152	147
36	Suryoday Small Finance Bank	34	153	180	180
37	Ujjivan Small Finance Bank	13	21	0	21
38	Utkarsh Small Finance Bank	39	107	108	117
39	Orissa State Co-Op. Bank	174	53	0	47
TOTAL		3,062	6,025	5,260	6,527

Sanction under FIF during the financial year 2023-24	
Bank/Agency	Amount in Rs.
Total Sanctioned	1,70,38,932.00
SBI	75,97,706.00
PNB	35,30,250.00
UCO BANK	17,95,124.00
ESAF SFB	11,70,000.00
CANARA BANK	4,50,000.00
UNION BANK OF INDIA	4,50,000.00
OGB	3,25,000.00
UGB	2,25,000.00
Banks total	1,55,43,080.00
Other Agencies	14,95,852.00

Releases under FIF during the financial year 2023-24	
Bank/Agency	Amount in Rs.
Bank of India	1,33,76,754.00
Bank of Maharashtra	13,00,000.00
OSCB	1,83,500.00
OSCB	2,80,500.00
OSCB	3,84,000.00
Indian Overseas Bank	60,031.00
OSCB	2,03,145.00
Odisha Gramya Bank	1,73,765.00
State Bank of India	1,36,15,732.00
UCO BANK	31,88,375.00
Union Bank of India	22,35,521.00
OSCB	45,000.00
Utkal Grameen Bank	23,15,811.00
Banks total	3,73,62,134.00
Other Agencies	1,01,51,268.00
Total Released	4,75,13,402.00

2.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

BANKWISE PROGRESS UNDER MKUY AS OF 31.12.2023_PSBs

SI	Name of Bank	No. of applications Sponsored	No. of applications Sanctioned	No. of applications Rejected	No. of applications Pending
TOTAL		4959	1718	1218	2023
1	State Bank of India	1186	383	306	497
2	Punjab National Bank	724	295	135	294
3	Bank of India	356	135	63	158
4	Canara Bank	290	120	132	38
5	Union Bank of India	371	112	100	159
6	UCO Bank	245	106	36	103
7	Bank of Baroda	262	91	50	121
8	Indian Bank	189	54	22	113
9	Central Bank of India	106	40	12	54
10	Indian Overseas Bank	104	26	26	52
11	Punjab & Sind Bank	16	3	1	12
12	Bank of Maharashtra	15	1	1	13
Public Sector Banks		3864	1366	884	1614

2.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

BANKWISE PROGRESS UNDER MKUY AS OF 31.12.2023_PVT. BANKS

SI	Name of Bank	No. of applications Sponsored	No. of applications Sanctioned	No. of applications Rejected	No. of applications Pending
TOTAL		4959	1718	1218	2023
20	IDBI Bank	164	37	55	72
18	HDFC Bank	90	17	7	66
19	ICICI Bank	52	17	14	21
13	Axis Bank Ltd	63	10	10	43
25	Kotak Mahindra Bank Ltd	8	4	0	4
23	Karnatak Bank Ltd.	10	2	0	8
16	DCB Bank Ltd	11	1	0	10
14	Bandhan Bank	2	0	0	2
17	Federal Bank	10	0	0	10
21	IDFC First Bank	2	0	0	2
29	South Indian Bank Ltd.	1	0	1	
15	City Union Bank	0	0	0	0
22	Indus Ind Bank	0	0	0	0
24	Karur Vysya Bank	0	0	0	0
26	Laxmi Vilas Bank	0	0	0	0
27	RBL Bank	0	0	0	0
28	Standard Chartered Bank	0	0	0	0
30	Tamilnadu Mercantile Bank	0	0	0	0
31	Yes Bank	0	0	0	0
Private Sector Banks		413	88	87	238

2.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

BANKWISE PROGRESS UNDER MKUY AS OF 31.12.2023_RRBs, SFBs & OSCB

Sl	Name of Bank	No. of applications Sponsored	No. of applications Sanctioned	No. of applications Rejected	No. of applications Pending
TOTAL		4959	1718	1218	2023
32	Odisha Gramya Bank	208	88	79	41
33	Utkal Grameen Bank	78	25	19	34
RRBs		286	113	98	75
34	ESAF Small Finance Bank	0	0	0	0
35	Jana Small Finance Bank	0	0	0	0
36	Suryoday Small Finance Bank	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0
Total Small Finance Bank		0	0	0	0
39	Orissa State Co-Op. Bank	396	151	149	96
Total of Co-op Bank		396	151	149	96

2.10 Financing to FPOs (Farmers Producer Organization)

Financing to FPOs as of 31.12.2023

Sno	District	Number of Sanction	Amount (Rs Lakhs)
1	Angul	3	23
2	Balasore	1	20
3	Bargarh	1	20
4	Bhadrak	2	35
5	Bolangir	5	60
6	Deogarh	2	7.91
7	Dhenkanal	3	29.65
8	Gajapati	1	10
9	Ganjam	2	20
10	Jagatsinghpur	1	10
11	Jaipur	3	62
12	Kalahandi	4	25
13	Kandhamal	2	15
14	Kendrapara	3	25
15	Khorda	2	30
16	Koraput	3	27
17	Malkangiri	2	10
18	Mayurbhanj	1	5
19	Nabarangpur	6	98
20	Nuapada	4	23
21	Puri	4	151
22	Sambalpur	1	10
23	Sonepur	4	41
24	Sundergarh	4	66
TOTAL		64	823.56

Special SLBC Agenda: Ghar Ghar KCC Abhiyan:

Bank-wise Ghar Ghar KCC Saturation 31.12.23						
Sl. No.	Bank Name	No. of Branches	Total no. of Beneficiaries	Saturated Beneficiaries	Pending Beneficiaries	Saturation completed(%)
1	State Bank Of India	864	1559714	1216235	343479	77.98
2	Bank Of India	250	282908	23978	258930	8.48
3	Uco Bank	244	197960	25754	172206	13.01
4	Punjab National Bank	362	162610	19593	143017	12.05
5	Union Bank Of India	332	139388	43669	95719	31.33
6	Indian Bank	196	112349	13328	99021	11.86
7	Canara Bank	279	102674	12687	89987	12.36
8	Bank Of Baroda	170	86789	13047	73742	15.03
9	Indian Overseas Bank	108	78640	10741	67899	13.66
10	Central Bank Of India	83	54123	7898	46225	14.59
11	Axis Bank Limited	77	5265	443	4822	8.41
12	Ibbl Bank Limited	64	5225	55	5170	1.05
13	Hdfc Bank Ltd.	111	3568	280	3288	7.85
14	Icici Bank Limited	94	1917	249	1668	12.99
15	Federal Bank Ltd	25	1409	146	1263	10.36
16	Punjab And Sind Bank	17	670	162	508	24.18
17	Karnataka Bank Ltd	6	427	5	422	1.17
18	Dcb Bank Limited	21	384	4	380	1.04
19	Bandhan Bank Limited	13	306	2	304	0.65
20	Bank Of Maharashtra	8	189	18	171	9.52
21	Indusind Bank Ltd	12	152	0	152	0.00
22	Karur Vysya Bank Ltd	2	14	0	14	0.00
23	South Indian Bank Ltd	2	5	0	5	0.00
24	Tamilnad Mercantile Bank Ltd	2	3	0	3	0.00
25	Kotak Mahindra Bank Ltd.	1	3	0	3	0.00
26	Odisha Gramya Bank	511	326692	47901	278791	14.66
27	Utkal Grameen Bank	418	301865	40272	261593	13.34
28	OSCB & DCCBs	254	36749	2145	34604	5.84
	TOTAL	4526	3461998	1478612	1983386	42.71

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

BANKWISE AH KCC CAMP 31.12.2023						
SI No	Bank Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	State Bank of India	21,431	21,163	7,987	580	12,596
2	Cooperative Bank	17,605	16,632	3,043	883	12,706
3	Indian Overseas Bank	5,708	5,650	406	748	4,496
4	UCO Bank	3,593	3,525	1,150	67	2,308
5	Bank of India	2,805	2,805	1,256	18	1,531
6	Punjab National Bank	2,715	2,697	646	271	1,780
7	Union Bank of India	2,498	2,498	660	95	1,743
8	Canara Bank	2,035	2,024	559	165	1,300
9	Bank of Baroda	1,904	1,903	512	85	1,306
10	Indian Bank	1,617	1,584	470	26	1,088
11	Central Bank of India	858	858	140	19	699
12	Punjab & Sind Bank	111	111	18	0	93
13	IDBI Bank Ltd.	67	64	10	17	37
14	Bank of Maharashtra	2	2	0	0	2
	Grand Total	62,949	61,516	16,857	2,974	41,685

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

BANKWISE FISHERIES KCC CAMP 31.12.2023

SI No	Bank Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Cooperative Bank	6731	6729	1403	101	5225
2	State Bank of India	2189	2124	508	119	1497
3	Indian Overseas Bank	426	417	7	220	190
4	UCO Bank	335	325	84	32	209
5	Bank of India	237	237	113	2	122
6	Indian Bank	235	231	38	3	190
7	Central Bank of India	227	227	30	2	195
8	Union Bank of India	224	218	37	25	156
9	Punjab National Bank	211	210	33	34	143
10	Canara Bank	152	150	35	11	104
11	Bank of Baroda	141	141	23	27	91
12	IDBI Bank Ltd.	17	17	0	2	15
13	Punjab & Sind Bank	3	3	0	1	2
14	Bank of Maharashtra	0	0	0	0	0
Grand Total		11,128	11,029	2,311	579	8,139

Ghar Ghar KCC Abhiyan:

Bank-wise Ghar Ghar KCC Saturation_06.02.2024

Sl. No.	Bank Name	No. of Branches	Total no. of Beneficiaries	Saturated Beneficiaries	Pending Beneficiaries	Saturation completed(%)
TOTAL		4526	3461998	1625693	1836305	46.96
1	State Bank Of India	864	1559714	1362791	196923	87.37
2	Union Bank Of India	332	139388	43896	95492	31.49
3	Punjab And Sind Bank	17	670	162	508	24.18
4	Bank Of Baroda	170	86789	13047	73742	15.03
5	Odisha Gramya Bank	511	326692	47901	278791	14.66
6	Central Bank Of India	83	54123	7898	46225	14.59
7	Indian Overseas Bank	108	78640	10741	67899	13.66
8	Utkal Grameen Bank	418	301865	40272	261593	13.34
9	Uco Bank	244	197960	25754	172206	13.01
10	Icici Bank Limited	94	1917	249	1668	12.99
11	Canara Bank	279	102674	12744	89930	12.41
12	Punjab National Bank	362	162610	19624	142986	12.07
13	Indian Bank	196	112349	13328	99021	11.86
14	Hdfc Bank Ltd.	111	3568	392	3176	10.99

Ghar Ghar KCC Abhiyan:

Bank-wise Ghar Ghar KCC Saturation_06.02.2024

Sl. No.	Bank Name	No. of Branches	Total no. of Beneficiaries	Saturated Beneficiaries	Pending Beneficiaries	Saturation completed(%)
TOTAL		4526	3461998	1625693	1836305	46.96
15	Federal Bank Ltd	25	1409	146	1263	10.36
16	Bank Of Maharashtra	8	189	18	171	9.52
17	Bank Of India	250	282908	23978	258930	8.48
18	Axis Bank Limited	77	5265	443	4822	8.41
19	OSCB & DCCBs	254	36749	2243	34506	6.10
20	Karnataka Bank Ltd	6	427	5	422	1.17
21	Idbi Bank Limited	64	5225	55	5170	1.05
22	Dcb Bank Limited	21	384	4	380	1.04
23	Bandhan Bank Limited	13	306	2	304	0.65
24	Indusind Bank Ltd	12	152	0	152	0.00
25	Karur Vysya Bank Ltd	2	14	0	14	0.00
26	South Indian Bank Ltd	2	5	0	5	0.00
27	Tamilnad Mercantile Bank Ltd	2	3	0	3	0.00
28	Kotak Mahindra Bank Ltd.	1	3	0	3	0.00

4.11 Financing to FPOs (Farmers Producer Organization)

Financing to FPOs as of 31.12.2023

Sl no	District	Number of Sanction	Amount (Rs Lakhs)
TOTAL		64	823.56
1	Nabarangpur	6	98.00
2	Bolangir	5	60.00
3	Puri	4	151.00
4	Sundergarh	4	66.00
5	Sonepur	4	41.00
6	Kalahandi	4	25.00
7	Nuapada	4	23.00
8	Jajpur	3	62.00
9	Dhenkanal	3	29.65
10	Koraput	3	27.00
11	Kendrapara	3	25.00
12	Angul	3	23.00
13	Bhadrak	2	35.00
14	Khorda	2	30.00
15	Ganjam	2	20.00
16	Kandhamal	2	15.00
17	Malkangiri	2	10.00
18	Deogarh	2	7.91
19	Balasore	1	20.00
20	Bargarh	1	20.00
21	Gajapati	1	10.00
22	Jagatsinghpur	1	10.00
23	Sambalpur	1	10.00
24	Mayurbhanj	1	5.00

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

PMEGP AS ON 13.03.2024 PSBs

Sl. No.	Name	Target		Forwarded to Bank		Sanctioned by Bank		% Achievement		Returned by Bank		Pending at bank	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM Involve
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)		
Total		4884	27676.00	15417	50808.95	4563	14686.87	93.43	53.07	7561	23177.87	3719	13844.92
1	STATE BANK OF INDIA	1920	10880.00	6664	20176.04	1848	4361.82	96.25	40.09	3764	11558.41	1179	3940.44
2	UNION BANK OF INDIA	521	2952.33	1601	6152.38	592	2729.01	113.63	92.44	674	2032.15	378	1663.94
3	BANK OF INDIA	345	1955.00	1393	4161.20	436	1231.09	126.38	62.97	705	2018.42	296	1001.82
4	PNB	458	2595.33	1396	4889.73	388	1226.38	84.72	47.25	583	1745.95	484	2110.13
5	CANARA BANK	354	2006.00	989	3425.46	344	1343.02	97.18	66.95	579	1859.21	93	353.61
6	UCO BANK	385	2181.67	932	2958.76	305	1020.24	79.22	46.76	487	1411.63	148	555.59
7	BANK OF BARODA	257	1456.33	900	3225.78	277	1096.53	107.78	75.29	241	770.68	427	1564.31
8	INDIAN OVERSEAS BANK	170	963.33	391	1369.73	122	461.97	71.76	47.96	113	360.14	182	635.69
9	CENTRAL BANK	133	753.67	386	1682.77	116	636.20	87.22	84.41	122	452.90	160	671.29
10	INDIAN BANK	286	1620.67	655	2342.12	113	490.74	39.51	30.28	264	861.20	308	1090.00
11	BOM	40	226.67	73	251.69	17	72.39	42.50	31.94	22	91.41	38	117.56
12	P & S BANK	15	85.00	37	173.29	5	17.48	33.33	20.56	7	15.77	26	140.54
PSBs Total		4884	27676.00	15417	50808.95	4563	14686.87	93.43	53.07	7561	23177.87	3719	13844.92

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

PMEGP AS ON 13.03.2024 PVT. Banks

Sl. No.	Name	Target		Forwarded to Bank		Sanctioned by Bank		% Achievement		Returned by Bank		Pending at bank	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM Involve
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)				
Total		4884	27676.00	15417	50808.95	4563	14686.87	93.43	53.07	7561	23177.87	3719	13844.92
18	HDFC BANK	208	1178.67	349	1695.19	18	124.28	8.65	10.54	64	335.01	271	1252.99
16	AXIS BANK LTD	202	1144.67	236	740.78	47	75.63	23.27	6.61	27	71.10	182	578.25
15	ODISHA GRAMYA BANK	180	1020.00	404	1210.76	94	352.72	52.22	34.58	204	444.19	132	532.68
13	IDBI BANK	58	328.67	231	1095.55	87	411.01	150.00	125.05	77	296.17	77	425.95
17	UTKAL GRAMYA BANK	50	283.33	72	371.91	7	64.23	14.00	22.67	32	132.79	34	211.64
20	ICICI BANK LTD	187	1059.67	36	238.10	2	28.74	1.07	2.71	4	9.40	30	200.72
14	FEDERAL BANK	17	96.33	38	168.73	12	33.28	70.59	34.55	4	24.02	22	104.24
21	BANDHAN BANK LTD	94	532.67	12	41.96	0	0.00	0.00	0.00	0	0.00	12	41.96
19	IDFC FIRST BANK LTD	22	124.67	7	33.40	1	0.42	4.55	0.34	0	0.00	7	33.40
25	KARNATAKA BANK LTD	4	22.67	8	42.70	0	0.00	0.00	0.00	1	0.70	7	42.00
23	DCB BANK LIMITED	25	141.67	5	24.55	0	0.00	0.00	0.00	0	0.00	5	24.55
24	INDUSIND BANK	48	272.00	5	6.64	0	0.00	0.00	0.00	0	0.00	5	6.64
27	KOTAK MAHINDRA BANK	5	28.33	4	7.48	0	0.00	0.00	0.00	1	0.60	3	6.88
26	KARUR VYSYA BANK	2	11.33	2	5.25	0	0.00	0.00	0.00	0	0.00	2	5.25
28	LAXMI VILAS BANK	3	17.00	1	1.00	0	0.00	0.00	0.00	0	0.00	1	1.00
22	CITY UNION BANK LIMITED	1	5.67	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
29	RBL BANK LTD	2	11.33	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
30	STANDARD CHARTERED	1	5.67	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
31	SOUTH INDIAN BANK	2	11.33	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
32	TAMILNADU MERCANTILE	1	5.67	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
33	YES BANK	4	22.67	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
PVT Banks Total		1116	6324.00	1410	5684.00	268	1090.31	24.01	17.24	414	1313.98	790	3468.15

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

Bank wise Individual & Group Application Status Update Under PMFME Scheme as on 06-03-2024

SN	Name Of Bank	Sponsored	Sanctioned	Rejected	Pending
1	STATE BANK OF INDIA	2035	478	862	321
2	UNION BANK OF INDIA	536	159	189	123
3	PUNJAB NATIONAL BANK	354	87	155	90
4	CANARA BANK	384	104	166	19
5	BANK OF INDIA	322	60	159	62
6	UCO BANK	339	126	163	34
7	BANDHAN BANK LIMITED	3	0	0	9
8	INDIAN BANK	275	56	135	56
9	AXIS BANK	5	0	2	3
10	BANK OF BARODA	210	60	80	56
11	HDFC BANK	47	7	11	25
12	ICICI BANK LIMITED	21	7	4	19
13	INDIAN OVERSEAS BANK	164	47	62	50
14	CENTRAL BANK OF INDIA	77	32	16	17
15	IDBI BANK	35	7	13	21
16	DCB BANK LIMITED	1	0	1	1
17	INDUS IND BANK	0	0	0	5
18	BANK OF MAHARASHTRA	12	1	6	1
19	IDFC FIRST BANK LTD	1	0	0	1
20	FEDERAL BANK	4	1	2	1
21	PUNJAB AND SIND BANK	6	1	2	3
22	KOTAK MAHINDRA BANK LTD	0	0	0	2
23	Others	274	34	133	100
Total		5105	1267	2161	1019

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

District wise Individual & Group Application Status Update Under PMFME Scheme as on 06-03-2024

SN	State	Total Application	Draft Application	Submitted Application	Deficient and Pending with User	Pending With DRP	Pending With DLC	Rejected By DLC	Loan Under Process	Loan Sanctioned	Loan Rejected	Disbursed
Odisha		8050	2096	5954	295	129	184	185	1019	1267	2161	895
1	Anugul	182	63	119	14	1	0	4	12	33	33	16
2	Balangir	221	38	183	15	3	2	3	10	45	88	32
3	Baleshwar	412	110	302	11	8	4	1	90	61	78	41
4	Bargarh	271	51	220	4	3	4	2	68	42	87	26
5	Bhadrak	339	103	236	2	2	0	12	33	31	114	21
6	Boudh	68	17	51	2	1	0	0	27	2	7	1
7	Cuttack	874	195	679	59	0	6	36	61	150	312	114
8	Deogarh	24	8	16	0	0	0	0	1	8	5	4
9	Dhenkanal	183	83	100	6	0	4	0	18	31	40	21
10	Gajapati	115	32	83	9	3	1	2	24	15	12	9
11	Ganjam	1350	211	1139	33	6	97	50	167	313	352	261
12	Jagatsinghapur	214	77	137	16	0	0	5	11	22	78	16
13	Jajapur	231	81	150	10	2	9	8	32	20	45	14
14	Jharsuguda	80	32	48	6	0	0	0	8	15	14	9
15	Kalahandi	102	35	67	1	4	3	1	7	18	26	7
16	Kandhamal	55	12	43	8	0	0	2	1	9	21	3
17	Kendrapara	355	89	266	3	2	1	2	64	33	131	23
18	Kendujhar	128	53	75	5	2	6	5	17	9	28	7
19	Khordha	387	132	255	12	2	5	21	37	69	85	38
20	Koraput	204	66	138	12	0	3	0	32	26	23	12
21	Malkangiri	85	20	65	0	1	0	0	13	11	25	6
22	Mayurbhanj	204	69	135	7	34	0	2	18	10	58	5
23	Nabarangpur	128	46	82	3	1	5	0	5	13	44	9
24	Nayagarh	217	37	180	4	3	8	4	24	75	45	67
25	Nuapada	48	24	24	0	6	0	0	0	4	12	3
26	Puri	947	157	790	27	42	19	20	162	141	247	89
27	Rayagada	150	19	131	3	1	1	1	22	15	60	11
28	Sambalpur	85	44	41	0	1	3	0	2	11	18	9
29	Sonepur	161	45	116	5	1	0	2	43	21	42	14
30	Sundargarh	230	147	83	18	0	3	2	10	14	31	7

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

Mudra as on 29.02.2024_PSBs														[Amount Rs. in Crore]		
Sr No	Bank Name	Shishu			Kishore			Tarun			Total					
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)								
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt			
Grand Total		2425347	8888.80	8845.87	820677	8037.61	7961.63	40597	3723.95	3666.62	3286621	20650.36	20474.12			
1	Bank of Baroda	29967	117.17	116.93	15436	194.29	193.58	2236	189.27	188.64	47639	500.74	499.15			
2	State Bank of India	10244	24.15	24.15	20774	503.61	503.16	6872	1133.65	1132.86	37890	1661.41	1660.17			
3	IOB	13482	47.34	47.32	15826	234.41	234.09	490	38.64	38.39	29798	320.38	319.8			
4	Canara Bank	7557	14.14	14	13033	429.63	429.46	4473	366.34	366.04	25063	810.11	809.5			
5	BOM	21677	57.09	57.09	2486	28.93	28.89	46	3.73	3.73	24209	89.75	89.71			
6	PNB	5245	15.95	13.75	10119	247.73	243.36	7880	583.39	581.39	23244	847.07	838.51			
7	Union Bank of India	6277	17.83	16.25	12928	297.23	284.88	3787	317.02	308.99	22992	632.08	610.12			
8	Bank of India	4627	6.75	5.86	7056	181.99	166.19	2326	188.38	167.94	14009	377.12	339.99			
9	Indian Bank	3081	7.31	7.27	3642	99.07	98.92	1739	133.23	133.14	8462	239.6	239.32			
10	UCO Bank	3728	6.08	5.68	1401	33.23	31.78	667	58.93	58.58	5796	98.24	96.04			
11	Central Bank	2299	3.04	1.4	2154	61.35	36.97	1004	83.93	64.88	5457	148.32	103.25			
12	Punjab & Sind Bank	269	0.84	0.73	356	7.93	7.86	94	7.96	7.88	719	16.72	16.47			
PSBs Total		108453	317.69	310.43	105211	2319.4	2259.14	31614	3104.47	3052.46	245278	5741.54	5622.03			

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

Mudra as on 29.02.2024_PVT. Banks														[Amount Rs. in Crore]		
Sr No	Bank Name	Shishu			Kishore			Tarun			Total					
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)								
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt			
Grand Total		2425347	8888.80	8845.87	820677	8037.61	7961.63	40597	3723.95	3666.62	3286621	20650.36	20474.12			
13	IndusInd Bank	857133	2911.14	2911.14	157077	1129.26	1129.26	275	17.12	17.12	1014485	4057.52	4057.52			
14	Bandhan Bank	78408	265.23	265.23	101207	881.67	881.67	0	0	0	179615	1146.9	1146.9			
15	Axis Bank	101074	420.32	420.32	18408	184.01	184.01	996	80.06	80.06	120478	684.39	684.39			
16	IDFC Bank Limited	72883	275.46	275.46	28798	369.51	369.37	269	19.02	19.02	101950	663.99	663.84			
17	Ratnakar Bank	67193	264.5	264.5	0	0	0	0	0	0	67193	264.5	264.5			
18	HDFC Bank	44205	164.18	164.18	20384	169.67	169.67	1706	116.26	116.26	66295	450.11	450.11			
19	Yes Bank	46810	167.43	167.43	15399	90.39	90.39	46	3.54	3.54	62255	261.36	261.36			
20	Federal Bank	14423	64.86	63.85	3295	21.71	21.37	47	4.38	4.25	17765	90.95	89.48			
21	CICI Bank	92	0.39	0.37	2373	63.72	61.01	2270	160.34	159.22	4735	224.45	220.6			
22	IDBI Bank Limited	104	0.27	0.27	391	12.1	12.1	464	34.91	34.91	959	47.27	47.27			
23	DCB Bank	12	95.6	95.6	21	36.24	36.24	12	2.19	2.19	45	134.03	134.03			
24	Karnataka Bank	13	0.03	0.03	10	0.3	0.27	19	1.63	1.45	42	1.96	1.74			
25	South Indian Bank	0	0	0	0	0	0	2	0.2	0.2	2	0.2	0.2			
26	Karur Vysya Bank	0	0	0	1	0.05	0.05	0	0	0	1	0.05	0.05			
Pvt. Banks Total		1282350	4629.41	4628.38	347364	2958.63	2955.41	6106	439.65	438.22	1635820	8027.68	8021.99			

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

Mudra as on 29.02.2024_RRBs, SFBs & Others													[Amount Rs. in Crore]		
Sr No	Bank Name	Shishu			Kishore			Tarun			Total				
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)							
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt		
Grand Total		2425347	8888.80	8845.87	820677	8037.61	7961.63	40597	3723.95	3666.62	3286621	20650.36	20474.12		
27	Odisha Gramya Bank	1615	3.42	3.42	5375	68.13	68.13	804	45.76	45.76	7794	117.32	117.32		
28	Utkal Grameen Bank	481	2.16	1.53	1104	24.63	16.36	183	15.24	11.35	1768	42.03	29.24		
RRBs Total		2096	5.58	4.95	6479	92.76	84.49	987	61.00	57.11	9562	159.35	146.56		
29	Utkarsh Small Finance Bank	122885	389.12	389.12	19741	126.9	126.9	0	0	0	142626	516.02	516.02		
30	SURYODAY MICRO FINANCE LIMITED	80135	300.45	300.45	36217	275.97	275.97	15	1.24	1.24	116367	577.66	577.66		
31	Ujjivan Small Finance Bank	25263	110.64	110.64	15583	137.3	137.3	0	0	0	40846	247.94	247.94		
32	ESAF Small Finance Bank	28980	106.38	106.38	653	4.02	4.02	0	0	0	29633	110.4	110.4		
33	Jana Small Finance Bank Limited	290	1.17	1.17	4	0.03	0.03	0	0	0	294	1.2	1.19		
SFBs Total		257553	907.76	907.76	72198	544.22	544.22	15	1.24	1.24	329766	1453.22	1453.21		
Others (MFIs & NBFCs)		774895	3028.39	2994.36	289425	2122.62	2118.39	1875	117.59	117.59	1066195	5268.61	5230.34		

5.6 Stand Up India Scheme

BANKWISE PERFORMANCE OF STAND UP INDIA AS OF 31.12.2023										
(Amount in Rs. Crores)										
Lender	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total		
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt	
BOB	181	76	6.67	181	355	18.57	362	431	25.24	
BOI	260	43	5.04	260	288	30.11	520	331	35.15	
BOM	46	2	0.12	46	27	0.78	92	29	0.9	
Canara Bank	284	146	11.15	284	327	34.94	568	473	46.09	
Central Bank	104	15	1.17	104	123	7.8	208	138	8.97	
Indian Bank	200	31	3.28	200	236	31.71	400	267	34.99	
IOB	133	83	3.62	133	161	5.35	266	244	8.97	
P & S Bank	19	6	0.6	19	37	3.01	38	43	3.61	
PNB	370	63	7.34	370	459	71.74	740	522	79.08	
SBI	898	408	40.7	898	1659	275.41	1796	2067	316.11	
UCO Bank	261	36	6.51	261	313	67.35	522	349	73.86	
Union Bank of India	405	100	3.38	405	784	38.41	810	884	41.79	
Total PSBs	3161	1009	89.58	3161	4769	585.18	6322	5778	674.76	
Federal Bank	26	1	0.03	26	1	0.17	52	2	0.2	
HDFC Bank	214	8	0	214	189	1.15	428	197	1.15	
ICICI Bank	120	7	2.36	120	103	27.41	240	110	29.77	
IDBI Bank	70	4	0.23	70	23	3.51	140	27	3.74	
IndusInd Bank	31	8	1.97	31	83	18.86	62	91	20.83	
Kotak Mahindra Bank	19	18	6.2	19	100	34.21	38	118	40.41	
Yes Bank Ltd.	3	1	0.45	3	0	0	6	1	0.45	
Total Pvts	483	47	11.24	483	499	85.31	966	546	96.55	
Odisha Gramya Bank	550	60	0.72	550	146	0	1100	206	0.72	
Utkal Gramya Bank	442	1	0	442	5	0.34	884	6	0.34	
Total RRBs	992	61	0.72	992	151	0.34	1984	212	1.06	
Grand Total	4636	1117	101.54	4636	5419	670.83	9272	6536	772.37	

CGTMSE - MLI Wise Report for ODISHA (Guarantee Approved)			
From: 01/04/2023 To 31/12/2023			
SNo.	MLI	No.	Amt (₹ lakh)
1	PUNJAB NATIONAL BANK	7984	48121.46
2	UNION BANK OF INDIA	6559	36373.40
3	BANK OF INDIA	3637	38354.80
4	INDIAN BANK	2909	26086.05
5	STATE BANK OF INDIA	1691	55807.85
6	BANK OF BARODA	1683	10091.09
7	CENTRAL BANK OF INDIA	887	15667.84
7	UCO BANK	814	8039.26
8	CANARA BANK	739	11748.28
9	INDUSIND BANK	669	1109.86
10	HDFC BANK LIMITED	662	38172.95
11	INDIAN OVERSEAS BANK	534	5651.88
12	AXIS BANK LIMITED	324	14408.02
13	IDBI BANK LTD	143	4422.90
14	KARNATAKA BANK LTD	45	855.04
15	THE FEDERAL BANK LTD	37	1143.19
16	BANK OF MAHARASHTRA	29	498.49
17	sidbi	28	80.42
18	ICICI BANK	26	2688.67
19	PUNJAB & SIND BANK	16	621.64
20	KOTAK MAHINDRA BANK	15	693.05
21	YES BANK LTD	3	336.39
22	THE SOUTH INDIAN BANK LIMITED	2	20.16
23	BANDHAN BANK	1	40.32
24	THE KARUR VYSYA BANK LTD	1	35.28
25	NBFCs	9612	99856.54
TOTAL		39050	420924.85

CGTMSE - District Wise Report for ODISHA (Guarantee Approved)							
From: 01/04/2023 To 31/12/2023							
SNo.	District	No.	Amt (₹ lakh)	SNo.	District	No.	Amt (₹ lakh)
1	KHORDHA	5052	81130.35	18	DHENKANAL	756	6518.39
2	CUTTACK	3626	45718.61	19	JHARSUGUDA	732	8079.11
3	GANJAM	2679	23604.69	20	NAYAGARH	715	4436.96
4	PURI	2366	15420.50	21	SONAPUR	648	4700.92
5	MAYURBHANJ	2177	15677.80	22	KALAHANDI	556	5423.41
6	KENDUJHAR	2045	26445.13	23	KANDHAMAL	526	3138.12
7	SUNDERGARH	2022	29675.30	24	RAYAGADA	428	3999.78
8	BALASORE	1910	17558.69	25	NABARANGAPUR	399	3817.47
9	JAJAPUR	1771	17304.52	26	GAJAPATI	390	2162.22
10	ANGUL	1574	24253.05	27	BOUDH	354	2946.83
11	BHADRAK	1455	13155.58	28	DEOGARH	251	2102.77
12	SAMBALPUR	1302	12986.24	29	NUAPADA	228	2705.46
13	JAGATSinghapur	1113	10109.81	30	MALKANGIRI	171	1619.23
14	BALANGIR	1083	11944.23				
15	KENDRAPARA	1018	8342.61				
16	KORAPUT	893	8258.81				
17	BARGARH	810	7688.26				
TOTAL						39050	420924.85

Mo Ghara BANK-LEVEL SANCTION STATUS 12.03.2024							
SL.#	BANK NAME	APPLICATIONS SPONSORED	DOCUMENT VERIFICATION	FIELD VEFICATION	LEGAL OPNION	SANCTIONED	DISBURSED
GRAND TOTAL		258657	75244	17884	4259	3123	1027
1	STATE BANK OF INDIA	86529	26802	1448	380	237	85
2	ODISHA GRAMYA BANK	28717	7013	1091	98	64	37
3	UCO BANK	17584	7120	1634	118	107	36
4	PUNJAB NATIONAL BANK	13556	3649	1157	228	185	85
5	CANARA BANK	10741	3985	2090	54	27	18
6	INDIAN BANK	10506	1281	254	77	56	35
7	UTKAL GRAMEEN BANK	10430	372	76	47	39	24
8	UNION BANK OF INDIA	10168	2418	505	138	104	49
9	BANK OF INDIA	9252	7109	882	116	74	43
10	BANK OF BARODA	5481	2272	1609	57	36	23
11	INDIAN OVERSEAS BANK	5477	2966	2253	136	90	75
12	CENTRAL BANK OF INDIA	3214	46	12	3	2	1
13	AXIS BANK LTD	942	429	204	4	0	0
14	IDBI BANK LTD	788	132	19	13	5	0
15	HDFC BANK LTD	655	388	89	6	3	0
16	CICI BANK	543	446	421	35	26	5
17	FEDERAL BANK	113	77	57	1	0	0
18	PUNJAB & SIND BANK	89	0	0	0	0	0
19	BANDHAN BANK LTD	65	0	0	0	0	0
20	BANK OF MAHARASHTRA	53	2	1	1	0	0
21	DCB BANK	35	1	1	0	0	0
22	INDUSIND BANK LIMITED	34	0	0	0	0	0
23	IDFC FIRST BANK	24	4	0	0	0	0
24	KARNATAKA BANK	23	0	0	0	0	0
25	UJJIVAN SMALL FINANCE BANK	19	0	0	0	0	0
26	INDIA POST PAYMENTS BANK	12	0	0	0	0	0
27	FINO BANK	2	0	0	0	0	0
28	YES BANK	2	0	0	0	0	0
29	DBS BANK LIMITED	1	0	0	0	0	0
30	KARUR VYSYA BANK	1	0	0	0	0	0
TOTAL		215056	66512	13803	1512	1055	516

Mo Ghara BANK-LEVEL SANCTION STATUS 12.03.2024							
SL.#	BANK NAME	APPLICATIONS SPONSORED	DOCUMENT VERIFICATION	FIELD VEFICATION	LEGAL OPNION	SANCTIONED	DISBURSED
GRAND TOTAL		258657	75244	17884	4259	3123	1027
CENTRAL CO-OPERATIVE BANK		43601	8732	4081	2747	2068	511
1	CUTTACK	13824	4493	2462	1578	1144	152
2	ASKA	1032	268	152	94	52	6
3	BALASORE BHADRAK	4364	465	154	115	103	86
4	ANGUL UNITED	3882	101	46	39	15	10
5	BHAWANIPATNA	3223	338	99	93	80	51
6	KORAPUT	2873	253	92	74	55	50
7	PURI NIMAPADA	1191	718	531	406	333	19
8	SAMBALPUR	3034	725	143	45	38	29
9	BOLANGIR	512	148	28	24	13	9
10	KHURDA	4135	576	184	161	162	53
11	KEONJHAR	2161	85	15	13	9	5
12	NAYAGARH	155	19	15	11	8	6
13	BOUDH	262	46	33	16	12	1
14	BANKI	553	16	16	16	15	11
15	MAYURBHANJ	349	63	18	11	5	5
16	BERHAMPORE	1845	411	91	49	23	17
17	SUNDARGARH	206	7	2	2	1	1

6.3 Silpi Unnati Yojana – State Government Scheme

Bank-wise performance under SUY as on 31.12.2023

SI	BANKS	FORWARDED TO BANKS from 01.04.2023 TO 31.12.2023 including the pending applications of 2022-23		SANCTIONED BY BANK FROM 01.04.2023 TO 31.12.2023		Rejected		Pending as on 31.12.2023	
		NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
TOTAL		3383	1767.50	517	288.50	145	72.50	2721	1407.00
1	State Bank of India	987	496.00	86	43.50	17	8.50	884	444.00
2	Punjab National Bank	154	77.00	43	23.50	33	16.50	78	37.00
3	Bank of India	310	155.00	35	18.50	0	0.00	275	136.50
4	Bank of Baroda	98	49.30	28	14.50	0	0.00	70	34.80
5	UCO Bank	105	53.70	26	13.50	0	0.00	79	40.20
6	Union Bank of India	78	39.50	11	6.50	0	0.00	67	32.50
7	Canara Bank	105	53.00	3	1.50	1	0.50	101	51.00
8	Indian Bank	53	26.50	2	1.50	1	0.50	50	25.50
9	Indian Overseas Bank	28	14.00	1	0.50	0	0.00	27	13.50
10	Bank of Maharashtra	1	0.50	0	0.00	0	0.00	1	0.50
11	Central Bank of India	54	27.00	0	0.00	0	0.00	54	27.00
12	Punjab & Sind Bank	10	5.00	0	0.00	0	0.00	10	5.00
Public Sector Banks		1983	996.50	235	123.50	52	26.00	1696	847.50

6.3 Silpi Unnati Yojana – State Government Scheme

Bank-wise performance under SUY as on 31.12.2023

SI	BANKS	FORWARDED TO BANKS from 01.04.2023 TO 31.12.2023 including the pending applications of 2022-23		SANCTIONED BY BANK FROM 01.04.2023 TO 31.12.2023		Rejected		Pending as on 31.12.2023	
		NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
TOTAL		3383	1767.50	517	288.50	145	72.50	2721	1407.00
13	IDBI Bank	8	4.50	7	3.50	0	0.00	1	1.00
14	Axis Bank Ltd	2	1.00	0	0.00	0	0.00	2	1.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	DCB Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	2	1.00	0	0.00	0	0.00	2	1.00
19	HDFC Bank	3	1.50	0	0.00	0	0.00	3	1.50
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	The South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Tamilnadu Mercantile	0	0.00	0	0.00	0	0.00	0	0.00
30	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00
Private Sector Banks		15	8.00	7	3.50	0	0.00	8	4.50

6.3 Silpi Unnati Yojana – State Government Scheme

Bank-wise performance under SUY as on 31.12.2023									
Sl	BANKS	FORWARDED TO BANKS from 01.04.2023 TO 31.12.2023 including the pending applications of 2022-23		SANCTIONED BY BANK FROM 01.04.2023 TO 31.12.2023		Rejected		Pending as on 31.12.2023	
		NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
TOTAL		3383	1767.50	517	288.50	145	72.50	2721	1407.00
32	Odisha Gramya Bank	281	140.50	82	52.00	5	2.50	194	86.00
33	Utkal Grameen Bank	27	14.50	2	1.00	4	2.00	21	11.50
Regional Rural Banks		308	155.00	84	53.00	9	4.50	215	97.50
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Suryoday Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Small Finance Bank		0	0.00	0	0.00	0	0.00	0	0.00
40	Orissa State Co-Op. Bank	1077	608.00	191	108.50	84	42.00	802	457.50

PMSVANIDHI BANKWISE 10.03.2024 PSBs & RRBs										
Sl. No.	Row Labels	Target	Total Applications Sponsored	Sanctioned	Disbursed	Sanctioned but not disbursed	Pending	Returned After Sanction	Returned Before Sanction	Total Returned
Grand Total		124840	114632	91466	85631	5835	7972	7694	7500	15194
1	State Bank of India	16083	45670	39968	36441	3527	1272	3735	695	4430
2	Canara Bank	7615	9261	7812	7697	115	556	189	704	893
3	Union Bank of India	5545	10250	7738	7634	104	1111	309	1092	1401
4	Bank of India	5366	8982	7238	7210	28	480	226	1038	1264
5	Indian Bank	5007	7886	6469	6242	227	605	230	582	812
6	Punjab National Bank	7615	7103	5562	5065	497	841	251	449	700
7	UCO Bank	5539	6256	4890	4695	195	450	120	796	916
8	Bank of Baroda	5152	4968	3754	3586	168	586	136	492	628
9	Indian Overseas Bank	5007	3389	2551	2456	95	535	84	219	303
10	Central Bank of India	2981	2827	2161	2046	115	75	341	250	591
11	Bank of Maharashtra	1928	924	784	733	51	53	20	67	87
12	Punjab and Sind Bank	648	684	604	573	31	32	7	41	48
PSB TOTAL		68486	108200	89531	84378	5153	6596	5648	6425	12073
13	RRB Odisha GB	3929	1168	711	257	454	198	4	255	259
14	UTKAL GRAMEEN BANK	2685	99	13	13	0	53	6	27	33
RRB TOTAL		6614	1267	724	270	454	251	10	282	292

PMSVANIDHI BANKWISE 10.03.2024 PVT. BANKS											
Sl. No.	Row Labels	Target	Total Applications Sponsored	Sanctioned	Disbursed	Sanctioned but not disbursed	Pending	Returned After Sanction	Returned Before Sanction	Total Returned	
	Grand Total	124840	114632	91466	85631	5835	7972	7694	7500	15194	
15	IDBI BANK LTD	5475	699	451	421	30	62	24	162	186	
16	HDFC BANK LTD	6704	2737	325	143	182	71	1984	357	2341	
17	Annapurna Finance Pvt. Ltd.	0	195	135	134	1	12	0	48	48	
18	Utkarsh Small Finance Bank	1831	363	122	121	1	200	2	39	41	
19	KARNATAKA BANK	373	210	67	66	1	83	2	58	60	
20	Axis Bank	6201	349	32	27	5	282	19	16	35	
21	KARUR VYSYA BANK	243	52	23	23	0	29	0	0	0	
22	THE FEDERAL BANK LTD	853	131	18	18	0	73	0	40	40	
23	IndusInd Bank	2200	40	9	2	7	28	0	3	3	
24	Unity Small Finance Bank	0	20	9	9	0	7	0	4	4	
25	Bandhan Bank Ltd.	6066	121	6	6	0	81	0	34	34	
26	City Union Bank	69	8	4	4	0	4	0	0	0	
27	ICICI BANK LTD	5476	113	4	4	0	109	0	0	0	
28	Tamilnad Mercantile Bank	46	10	4	4	0	6	0	0	0	
29	KOTAK MAHINDRA BANK	1043	32	1	0	1	26	5	0	5	
30	Jivivan Small Finance Bank	725	16	1	1	0	13	0	2	2	
31	Arohan Financial Services	0	2	0	0	0	2	0	0	0	
32	DCB Bank Ltd.	1307	8	0	0	0	8	0	0	0	
33	ESAF Small Finance Bank	328	1	0	0	0	1	0	0	0	
34	Fincare Small Finance Bank	0	1	0	0	0	1	0	0	0	
35	Lakshmi Vilas Bank	80	10	0	0	0	10	0	0	0	
36	SOUTH INDIAN BANK	115	11	0	0	0	6	0	5	5	
37	Suryoday SFB	1564	1	0	0	0	1	0	0	0	
38	Uttar Bihar Gramin Bank	0	1	0	0	0	1	0	0	0	
39	YES BANK LTD	491	34	0	0	0	9	0	25	25	
40	IDFC First	1203	0	0	0	0	0	0	0	0	
41	Jana SFB	0	0	0	0	0	0	0	0	0	
42	OSCB	7076	0	0	0	0	0	0	0	0	
43	RBL Bank	202	0	0	0	0	0	0	0	0	
44	Standard Chartered	69	0	0	0	0	0	0	0	0	
	PVT BANKS TOTAL	49740	5165	1211	983	228	1125	2036	793	2829	
45	Not Yet Picked UP by any Bank	222									

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2023 - 24 (BANK WISE)									
(1st April 2023 - 26th February 2024)									
SL No	Bank Name	Target		Achievement		% of Achievement		Average Loan Size (Rs in Lakh)	
		Physical (SHG)	Financial (Rs in Lakh)	Physical (SHG)	Financial (Rs in Lakh)	Physical	Financial		
1	AXIS BANK	1035	3079.00	402	1303.45	39%	42%	3.24	
2	BANK OF BARODA - DENA - VIJAYA	9123	35324.25	9293	37979.16	102%	108%	4.09	
3	BANK OF INDIA	20654	83320.25	22313	96704.76	108%	116%	4.33	
4	BANK OF MAHARASHTRA	136	402.95	208	1029.30	153%	255%	4.95	
5	CANARA BANK - SYNDICATE BANK	14412	57458.75	13074	55510.59	91%	97%	4.25	
6	CENTRAL BANK OF INDIA	6546	26323.00	6406	27680.60	98%	105%	4.32	
7	FEDERAL BANK	60	202.50	68	251.10	113%	124%	3.69	
8	HDFC BANK	6275	22573.00	5559	20943.23	89%	93%	3.77	
9	ICICI BANK	4740	18143.75	4602	18047.13	97%	99%	3.92	
10	IDBI BANK	482	3618.25	477	2008.50	99%	56%	4.21	
11	INDIAN BANK - ALLAHABAD BANK	14843	56211.50	13746	60135.19	93%	107%	4.37	
12	INDIAN OVERSEAS BANK	10610	39052.30	10021	41964.14	94%	107%	4.19	
13	ODISHA CO-OP APEX BANK LTD	21766	70111.20	20305	70809.96	93%	101%	3.49	
14	ODISHA GRAMYA BANK	91539	365628.50	90627	360130.68	99%	98%	3.97	
15	PUNJAB AND SIND BANK	43	157.00	44	232.00	102%	148%	5.27	
16	PUNJAB NATIONAL BANK - OBC - UBI	21875	88403.25	21431	96192.65	98%	109%	4.49	
17	STATE BANK OF INDIA	90621	353641.00	86002	338598.55	95%	96%	3.94	
18	UCO BANK	25410	98599.75	25619	102948.70	101%	104%	4.02	
19	UNION BANK - CORPORATION - ANDHRA	15812	59645.50	16418	70135.83	104%	118%	4.27	
20	UTKAL GRAMEEN BANK	44018	118104.30	41774	106006.25	95%	90%	2.54	
	Grand Total	400000	1500000.00	388389	1508611.77	97%	101%	3.88	

Settlement Status on Mission Shakti Loan - State Interest Subvention (FY 2023-24)				
SI No.	BANK NAME	Phase - I	Phase II	Grand Amount (Upto February 2024)
1	ODISHA GRAMYA BANK	616770973	346014866	962785839
2	STATE BANK OF INDIA	426892956	383045554	809938510
3	UCO BANK	91616664	112662394	204279058
4	PUNJAB NATIONAL BANK	10409641	187037199	197446840
5	BANK OF INDIA	128574169	32529707	161103876
6	UTKAL GRAMEEN BANK	61889758	88710859	150600617
7	INDIAN BANK	10665326	91910337	102575663
8	UNION BANK	58097556	35113983	93211539
9	CANARA BANK	33708692	39444161	73152853
10	BANK OF BARODA	17604954	47313782	64918736
11	ICICI BANK	12265703	17169851	29435554
12	CENTRAL BANK OF INDIA	20673764	0	20673764
13	ODISHA CO-OP APEX BANK LTD	11317731	8535978	19853709
14	HDFC BANK	2688402	6425268	9113670
15	INDIAN OVERSEAS BANK	4593603	2910491	7504094
16	IDBI BANK	570465	3745439	4315904
17	AXIS BANK	0	6335	6335
18	PUNJAB AND SIND BANK	0	0	0
19	FEDERAL BANK	0	0	0
20	BANK OF MAHARASHTRA	0	0	0
GRAND TOTAL		1508340357	1402576204	2910916561

Data Sharing Status for the FY 2023-24 (As on 04.03.2024)				
SI No.	Name of the Bank	MOU Status	Data Sharing	Data to be Share
1	UCO Bank	Signed	Jan-24	Feb-24
2	Odisha Gramya Bank	Signed	Dec-23	January to February 2024
3	Utkal Grameen Bank	Signed	Dec-23	January to February 2024
4	Canara Bank	Signed	Dec-23	January to February 2024
5	Bank of Baroda	Signed	Dec-23	January to February 2024
6	HDFC Bank	Signed	Dec-23	January to February 2024
7	ICICI Bank	Signed	Dec-23	January to February 2024
8	State Bank of India	Signed	Nov-23	December 2023 to February 2024
9	Odisha State Cooperative Bank	Signed	Nov-23	December 2023 to February 2024
10	Bank of India	Signed	Nov-23	December 2023 to February 2024
11	Punjab National Bank	Signed	Nov-23	December 2023 to February 2024
12	IDBI Bank	Signed	Nov-23	December 2023 to February 2024
13	Union Bank of India	Signed	Oct-23	November 2023 to February 2024
14	Indian Bank	Signed	Oct-23	November 2023 to February 2024
15	Bank of Maharashtra	Signed	Oct-23	November 2023 to February 2024
16	Indian Overseas Bank	Signed	Sep-23	October 2023 to February 2024
17	Central Bank of India	Signed	Sep-23	October 2023 to February 2024
18	Axis Bank	Signed	Apr-23	May 2023 to February 2024
19	Federal Bank	Signed	Not Shared	March 2021 to July 2023
20	Punjab & Sind Bank	Not Signed	Not Shared	March 2021 - July 2023

Mission Shakti Scooter Yojana - Bank Wise Operation Status (As on 06.03.2024)						
SI No.	Name of the Bank	Status	Application Sponsored	Application Sanctioned	% of Achievement	Application Disbursed/Delivered
1	State Bank of India	In Operation	16218	8115	50%	6858
2	Odisha State Cooperative Bank	In Operation	10256	9543	93%	7527
3	Bank of India	In Operation	5232	4669	89%	4605
4	UCO Bank	In Operation	5053	3864	76%	3374
5	Odisha Gramya Bank	In Operation	8332	3517	42%	3342
6	Punjab National Bank	In Operation	3645	2845	78%	2620
7	Union Bank of India	In Operation	2718	2132	78%	2040
8	Indian Overseas Bank	In Operation	1528	1092	71%	1025
9	Indian Bank	In Operation	1898	867	46%	838
10	Canara Bank	In Operation	1997	844	42%	779
11	Bank of Baroda	In Operation	979	673	69%	665
12	Utkal Grammeen Bank	In Operation	3373	375	11%	266
13	HDFC Bank	In Operation	596	271	45%	60
14	ICICI Bank	-	210	0	0%	0
15	Central Bank of India	-	152	0	0%	0
16	IDBI Bank	-	57	0	0%	0
17	Axis Bank	-	28	0	0%	0
18	Bank of Maharashtra	-	1	0	0%	0
Grand Total			62273	38807	62%	33999

Engagement of WSHG member as BCA - MOU Signing Status (As on 31.12.2023)			
SI No.	Name of the Bank	Proposal submission Status	MOU Signing Status
1	State Bank of India	Received	Executed & in Operation
2	Odisha Gramya Bank	Received	Executed & in Operation
3	Utkal Grammeen Bank	Received	Executed & in Operation
4	UCO Bank	Received	Executed & in Operation
5	Union Bank of India	Received	Executed & in Operation
6	ICICI Bank	Received	Executed & in Operation
7	YES Bank	Received	Executed & in Operation
8	Punjab National Bank	Received	MOU Executed
9	Canara Bank	Received	MOU Executed
10	Axis Bank	Received	MOU Executed
11	Indian Bank	Received	MOU Executed
12	Bank of India	Received	MOU Executed
13	HDFC Bank	Received	MOU Executed
14	Bank of Maharashtra	Received	MoU Finalized, Under Process of Execution
15	Indian Overseas Bank	Received	MoU Finalized, Under Process of Execution
16	Bank of Baroda	Received	MoU Finalized, Under Process of Execution
17	Central Bank of India	Received	MoU Finalized, Under Process of Execution
18	Odisha State Cooperative Bank	Not Received	Response from Bank Awaiting
19	Punjab & Sind Bank	Not Received	Response from Bank Awaiting

Bankable IGS under SCA to SCSP-2022-23 Achievement												
Sl	Name of District	Annual Target	No. of application sponsored to banks		No. of loan application sanctioned by Banks		No. of loan application disbursed by Banks			Amt. disbursed in Rs. Lakhs		
		No. of SHG 2022-23	No. of SHG	No. of SC beneficiary	No. of SHG	No. of SC beneficiary	No. of SHG	No. of total beneficiaries	No. of SC beneficiary	Amt. of loan disbursed by Bank	Amount of subsidy due for payment	Total amount of subsidy paid by OSFDC
1	Balasore	5	1	10	1	10	1	10	10	10.00	5.00	5.00
2	Bhadrak	3	0		0	0	0	0	0	0.00	0.00	0.00
3	Boudh	5	3	19	2	19	2	2	19	43.50	6.75	6.75
4	Cuttack	6	3	37	3	37	3	40	37	30.00	13.50	13.50
5	Gajapati	1	0	0	0	0	0	0	0	0.00	0.00	0.00
6	Ganjam	6	6	65	5	55	5	55	55	53.50	25.00	25.00
7	Jagatsinghpur	4	4	40	4	40	4	40	40	40.00	5.99	5.99
8	Kandhamal	1	0	0	0	0	0	0	0	0.00	0.00	0.00
9	Kendrapara	10	10	76	10	76	10	100	76	84.00	42.25	42.25
10	Kendujhar	1	1	9	1	9	1	10	9	9.00	4.50	4.50
11	Khorda	6	1	8	0	0	0	0	0	0.00	0.00	0.00
12	Koraput	15	11	117	11	117	11	118	117	55.00	55.00	55.00
13	Nayagarh	2	1	10	1	10	1	10	10	10.00	5.00	5.00
14	Nuapada	4	4	40	4	40	4	41	40	20.00	10.00	10.00
15	Puri	3	0	0	0	0	0	0	0	0.00	0.00	0.00
16	Rayagada	1	0	0	0	0	0	0	0	0.00	0.00	0.00
17	Sambalpur	6	2	21	0	0	0	0	0	0.00	0.00	0.00
TOTAL		79	47	452	42	413	42	426	413	355.00	172.99	172.99

Prospective plan Under Bankable IGS for FY 2023-24, FY 2024-25 and FY 2025-26							
Sl	District	No. of SHG proposal received	No. of Beneficiary	Subsidy Amount involved for FY 2023-24	Subsidy Amount involved for FY 2024-25	Subsidy Amount involved for FY 2025-26	Total Subsidy Amount involved
1	ANGUL	9	90	1900000	900000	0	2800000
2	BALASORE	16	161	5599987	0	0	5599987
3	BARGARH	27	280	4250000	4500000	4250000	13000000
4	BHADRAK	7	74	3700000			3700000
5	BOLANGIR	1	8	275000	0	0	275000
6	BOUDH	8	80	1000000	1500000	1500000	4000000
7	CUITACK	12	125	4149974			4149974
8	DEOGARH	2	20	500000	500000		1000000
9	DHENKANAL	19	193	2299988	2250000	2750000	7299988
10	GAJAPATI						0
11	GANJAM	60	713	13549985	8450000	7949993	29949978
12	JAGATSINGHPUR	20	200	875000	1700000	2150000	4725000
13	JAJPUR	19	199	2449995	3699993	2249996	8399984
14	JHARSUGUDA						0
15	KALAHANDI	9	88	2950000			2950000
16	KANDHAMAL	12	120	2100000	1775000	2000000	5875000
17	KENDRAPARA	12	111	5174600			5174600
18	KEONJHAR	27	257	4850000	4550000	3450000	12850000
19	KHURDA	13	132	2649983	749997		3399980
20	KORAPUT	16	156	3000000	2300000	2500000	7800000
21	MALKANGIRI	16	160	3000000	2500000	2500000	8000000
22	MAYURBHANJ	14	137	2100000	2850000	1500004	6450004
23	NABARANGPUR	14	110	5500000			5500000
24	NAYAGARH	8	73	3650000			3650000
25	NUAPADA	2	23	500003			500003
26	PURI	15	160	2249995	1049992	1050000	4349987
27	RAYAGADA	2	20	1000000			1000000
28	SAMBALPUR	14	136	2250000	2249994	1799994	6299988
29	SONEPUR	8	81	2500005	1500000		4000005
30	SUNDARGARH	4	36	1800000			1800000
Total		386	3943	85824515	43024976	35649987	164499478

NPA Position under Priority Sector as on 31.12.2023 under various sectors (Amt in Crores)										
Sl	Bank Name	Priority Sector Advance			Non-priority Advance			Total Advance		
		Outstandin g	NPA		Outstandin g	NPA		Outstandin g	NPA	
			Amt	Amt		% of NPA to total Outstandin g	Amt		Amt	% of NPA to total Outstandin g
Grand Total		187657.52	9321.45	4.97	131837.32	276.02	0.21	319494.84	15349.88	4.80
1	Central Bank of India	1769.39	237.66	13.43	542.41	38.02	7.01	2311.80	275.68	11.92
2	UCO Bank	8721.08	1067.94	12.25	1277.43	28.23	2.21	9998.52	1096.17	10.96
3	Canara Bank	6196.23	413.66	6.68	5884.79	850.08	14.45	12081.01	1263.75	10.46
4	Punjab National Bank	9554.49	1293.32	13.54	11336.44	748.46	6.60	20890.93	2041.78	9.77
5	Bank of Maharashtra	1696.39	29.38	1.73	11.44	131.71	1151.61	1707.83	161.09	9.43
6	Bank of India	8374.90	1065.20	12.72	5714.56	73.24	1.28	14089.46	1138.45	8.08
7	Indian Overseas Bank	5139.52	280.52	5.46	191.48	61.40	32.07	5331.00	341.92	6.41
8	Bank of Baroda	6805.88	382.94	5.63	1017.47	75.30	7.40	7823.35	458.24	5.86
9	Indian Bank	4690.16	383.37	8.17	4885.53	40.99	0.84	9575.70	424.36	4.43
10	Union Bank of India	10694.40	716.74	6.70	15005.51	260.86	1.74	25699.90	977.60	3.80
11	Punjab & Sind Bank	468.33	39.84	8.51	1185.03	4.41	0.37	1653.35	44.25	2.68
12	State Bank of India	46730.15	819.71	1.75	22605.08	551.94	2.44	69335.23	1371.65	1.98
Total Public Sector Banks		110840.91	6730.28	6.07	69657.17	0.00	0.00	180498.08	9594.94	5.32

NPA Position under Priority Sector as on 31.12.2023 under various sectors (Amt in Crores)										
Sl	Bank Name	Priority Sector Advance			Non-priority Advance			Total Advance		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
			Amt	Amt		% of NPA to total Outstanding	Amt		Amt	% of NPA to total Outstanding
Grand Total		187657.52	9321.45	4.97	131837.32	276.02	0.21	319494.84	15349.88	4.80
13	Laxmi Vilas Bank	17.11	9.88	57.71	14.84	0.18	1.18	31.95	10.05	31.46
14	Karnatak Bank Ltd.	311.69	60.98	19.56	336.66	138.93	41.27	648.34	199.90	30.83
15	IDBI Bank	2138.27	224.72	10.51	1164.84	29.62	2.54	3303.11	254.33	7.70
16	Bandhan Bank	1544.64	108.62	7.03	1025.77	42.83	4.18	2570.41	151.45	5.89
17	City Union Bank	0.26	1.60	624.99	41.66	0.00	0.00	41.92	1.60	3.82
18	DCB Bank Ltd	1366.52	44.46	3.25	267.67	15.23	5.69	1634.18	59.69	3.65
19	Indus Ind Bank	4741.17	76.59	1.62	2292.44	81.67	3.56	7033.61	158.26	2.25
20	The South Indian Bank Ltd.	72.98	3.13	0.00	143.72	0.52	0.36	216.70	3.65	1.68
21	HDFC Bank	6988.57	166.44	2.38	16084.57	164.23	1.02	23073.14	330.67	1.43
22	CICI Bank	7377.65	70.62	0.96	11934.59	197.26	1.65	19312.24	267.88	1.39
23	Kotak Mahindra Bank Ltd	1584.26	22.06	1.39	577.35	6.84	1.18	2161.61	28.90	1.34
24	Axis Bank Ltd	11735.93	178.54	1.52	8840.56	59.61	0.67	20576.49	238.15	1.16
25	IDFC First Bank	1097.55	7.13	0.65	1802.24	23.55	1.31	2899.79	30.68	1.06
26	Yes Bank	1622.51	16.59	1.02	0.00	0.00	0.00	1622.51	16.59	1.02
27	Federal Bank	1046.34	7.92	0.76	594.59	7.53	1.27	1640.93	15.45	0.94
28	RBL Bank	266.66	3.62	1.36	430.38	0.03	0.01	697.04	3.65	0.52
29	Karur Vysya Bank	3.98	0.00	0.00	113.69	0.00	0.00	117.67	0.00	0.00
30	Standard Chartered Bank	0.00	983.17	0.00	0.00	0.00	0.00	0.00	983.17	0.00
31	Tamilnadu Mercantile Bank	3.37	0.00	0.00	21.99	0.00	0.00	25.36	0.00	0.00
Total Private Sector Banks		41919.45	19.72	0.05	45687.54	0.00	0.00	87606.99	2754.07	3.14

NPA Position under Priority Sector as on 31.12.2023 under various sectors (Amt in Crores)										
Sl	Bank Name	Priority Sector Advance			Non-priority Advance			Total Advance		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding
Grand Total		187657.52	9321.45	4.97	131837.32	276.02	0.21	319494.84	15349.88	4.80
32	Odisha Gramya Bank	8233.76	1192.00	14.48	664.69	80.60	12.13	8898.45	1272.61	14.30
33	Utkal Grameen Bank	3549.47	360.08	10.14	1146.21	68.55	5.98	4695.68	428.63	9.13
Total of RRBs		11783.23	1552.08	13.17	1810.90	0.00	0.00	13594.13	1701.24	12.51
34	Suryoday Small Finance Bank	750.71	34.53	4.60	155.89	2.97	1.91	906.60	37.50	4.14
35	Jana Small Finance Bank	1015.99	27.21	2.68	108.73	0.25	0.23	1124.72	27.46	2.44
36	ESAF Small Finance Bank	158.36	3.12	1.97	3.37	0.01	0.21	161.73	3.13	1.94
37	Ujjivan Small Finance Bank	557.78	5.57	1.00	102.34	1.01	0.99	660.12	6.58	1.00
38	Utkarsh Small Finance Bank	690.99	11.67	1.69	0.41	0.00	0.00	691.40	11.67	1.69
Total Small Finance Bank		3173.83	82.10	2.59	370.75	0.00	0.00	3544.58	86.34	2.44
39	Orissa State Co-Op. Bank	19940.10	937.26	4.70	14310.97	276.02	1.93	34251.07	1213.28	3.54
Total of Co-operative Banks		19940.10	937.26	4.70	14310.97	276.02	1.93	34251.07	1213.28	3.54

BANK WISE PROGRESS UNDER BALARAM 13.03.2024 PSBs						
Sl. No.	Name of the Bank	Target for FY 2023-24	Revised Targets for FY 2023-24	JLGs Sponsored to Bank	Disbursed During FY 23-24	Pending Applications FY 23-24
GRAND TOTAL		100000	65000	19927	8174	11653
1	UCO BANK	3550	2389	1217	247	970
2	STATE BANK OF INDIA	11312	6874	2310	131	2179
3	UNION BANK OF INDIA	3590	2449	314	99	215
4	PUNJAB NATIONAL BANK	3982	2786	491	98	293
5	CANARA BANK	3101	2473	568	95	473
6	BANK OF INDIA	3095	2153	506	67	439
7	INDIAN BANK	2156	1673	341	64	277
8	BANK OF BARODA	1621	1049	156	42	114
9	INDIAN OVERSEAS BANK	1468	973	216	31	185
10	CENTRAL BANK OF INDIA	955	688	338	5	333
11	BANK OF MAHARASHTRA	193	132	0	0	0
12	PUNJAB AND SIND BANK	160	128	0	0	0
PSBs TOTAL		35183	23767	6457	879	5478

BANK WISE PROGRESS UNDER BALARAM 13.03.2024 PVT. BANKS						
Sl. No.	Name of the Bank	Target for FY 2023-24	Revised Targets for FY 2023-24	JLGs Sponsored to Bank	Disbursed During FY 23-24	Pending Applications FY 23-24
GRAND TOTAL		100000	65000	19927	8174	11653
13	AXIS BANK LTD	1870	1101	134	31	103
14	IDBI BANK LTD	688	513	33	8	25
15	BANDHAN BANK LIMITED	2540	1600	0	0	0
16	DCB BANK LIMITED	560	341	0	0	0
17	FEDERAL BANK	256	170	0	0	0
18	HDFC BANK LTD	1650	1008	53	0	53
19	ICICI BANK LIMITED	1521	1003	62	0	62
20	IDFC FIRST BANK LIMITED	191	152	0	0	0
21	INDUSIND BANK LIMITED	341	211	0	0	0
22	KVB	16	18	0	0	0
23	KARNATAKA BANK LIMITED	11	6	0	0	0
24	KOTAK MAHINDRA BANK	48	49	0	0	0
25	DBS	28	11	0	0	0
26	RBL BANK LIMITED	38	20	0	0	0
27	THE SOUTH INDIAN BANK	16	22	0	0	0
PVT BANKS TOTAL		9774	6225	282	39	243

BANK WISE PROGRESS UNDER BALARAM 13.03.2024 RRBs, OSCB & SFBs						
Sl. No.	Name of the Bank	Target for FY 2023-24	Revised Targets for FY 2023-24	JLGs Sponsored to Bank	Disbursed During FY 23-24	Pending Applications FY 23-24
GRAND TOTAL		100000	65000	19927	8174	11653
28	ODISHA GRAMYA BANK	9563	6994	1710	62	1648
29	Utkal Grameen Bank	6794	3181	405	50	355
RRBs TOTAL		16357	10175	2115	112	2003
30	OSCB	35024	22430	11073	7144	3929
31	ESAF SFB	16	11	0	0	0
32	JANA SFB	1201	669	0	0	0
33	SURYODAY SFB	1153	738	0	0	0
34	UJJIVAN SFB	381	383	0	0	0
35	Utkarsh SFB	911	602	0	0	0
SFBs TOTAL		3662	2403	0	0	0



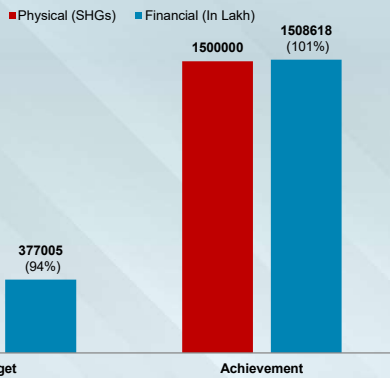
Credit Flow to WSHGs

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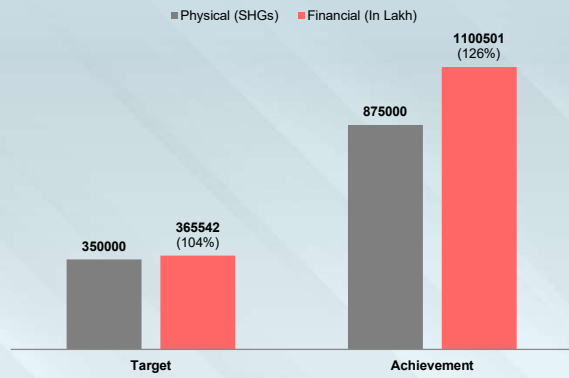
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Department of Mission Shakti

1. SHG Bank Linkage

Progress (FY 2023-24) Up-to February 2024



Achievement (FY 2022-23) Up-to March 2023



Average Loan Size	FY 2023-24	FY 2022-23
	Rs. 4.00 Lakh	Rs. 3.01 Lakh

Bank wise Progress (Up-to February 2024)

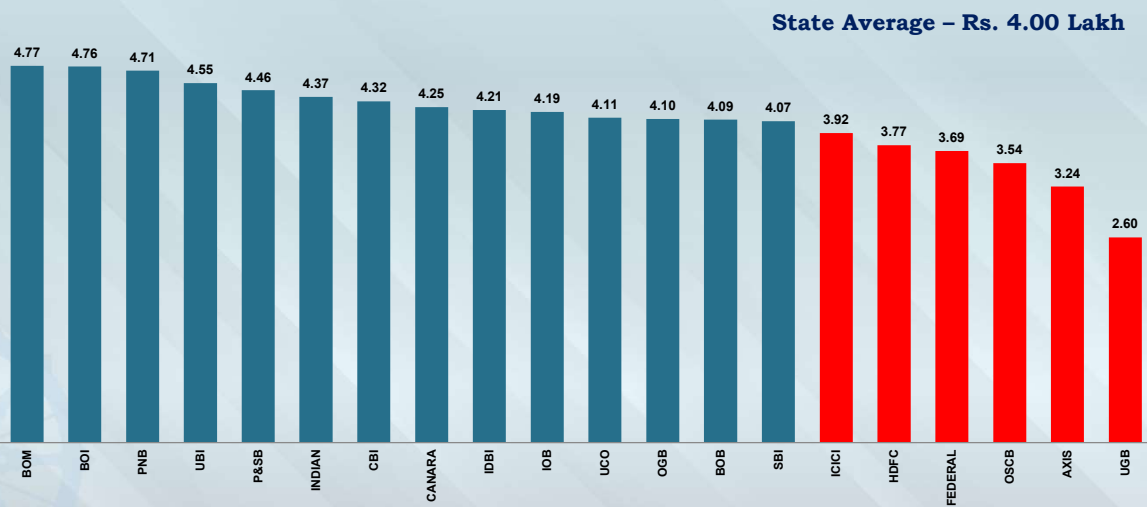
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SL No	Bank Name	Target		Achievement		% of Achievement		Average Loan Size (Rs in Lakh)
		Physical (SHG)	Financial (In Lakh)	Physical (SHG)	Financial (In Lakh)	Physical	Financial	
	2	3	4	5	6	7 (5/3)	8 (6/4)	9(6/5)
1	ODISHA GRAMYA BANK	91539	365628.50	87927	360130.68	96%	98%	4.10
2	STATE BANK OF INDIA	90621	353641.00	83202	338598.55	92%	96%	4.07
3	UTKAL GRAMEEN BANK	44018	118104.30	40774	106006.25	93%	90%	2.60
4	UCO BANK	25410	98599.75	25019	102948.70	98%	104%	4.11
5	BANK OF INDIA	20654	83320.25	20313	96704.76	98%	116%	4.76
6	PUNJAB NATIONAL BANK - OBC - UBI	21875	88403.25	20431	96192.65	93%	109%	4.71
7	ODISHA CO-OP APEX BANK LTD	21766	70111.20	20005	70809.96	92%	101%	3.54
8	UNION BANK - CORPORATION - ANDHRA	15812	59645.50	15418	70135.83	98%	118%	4.55
9	INDIAN BANK - ALLAHABAD BANK	14843	56211.50	13746	60135.19	93%	107%	4.37
10	CANARA BANK - SYNDICATE BANK	14412	57458.75	13074	55510.59	91%	97%	4.25
11	INDIAN OVERSEAS BANK	10610	39052.30	10021	41964.14	94%	107%	4.19
12	BANK OF BARODA - DENA - VIJAYA	9123	35324.25	9293	37979.16	102%	108%	4.09
13	CENTRAL BANK OF INDIA	6546	26323.00	6406	27680.60	98%	105%	4.32
14	HDFC BANK	6275	22573.00	5559	20943.23	89%	93%	3.77
15	ICICI BANK	4740	18143.75	4602	18047.13	97%	99%	3.92
16	IDBI BANK	482	3618.25	477	2008.50	99%	56%	4.21
17	AXIS BANK	1035	3079.00	402	1303.45	39%	42%	3.24
18	BANK OF MAHARASHTRA	136	402.95	216	1029.30	159%	255%	4.77
19	FEDERAL BANK	60	202.50	68	251.10	113%	124%	3.69
20	PUNJAB AND SIND BANK	43	157.00	52	232.00	121%	148%	4.46
Grand Total		400000	1500000.00	377005	1508611.77	94%	101%	4.00

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Average Loan Size (In Lakh)

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MISSION Shakti

Year Wise SHG Bank Linkage (Fin.)

MISSION SHAKTI



Year Wise SHG Bank Linkage (Phy.)

MISSION SHAKTI



Issues & Action

MISSION SHAKTI

- **Annual Target for FY 2024-25:**
 - Financial – **Rs. 20,000 Crore**
 - Physical – **4,00,000 SHGs**
 - Average Loan Size – **Rs. 5 Lakh**
- **Minimum Loan Size to SHGs** (1st dose - 2 lakh, 2nd & 3rd dose - 4 lakh & 6 lakh) – as per the decision taken in the 167th SLBC meeting and directive of FD
- **Service Charges** are being charged – CGTMSE (Canara), Documentation & Processing Fees, Folio Charges, CIBIL fees
- Minimum amount of saving is insisted for sanction & disbursement of loan – UGB, OGB, and CCBs

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2. State Interest Subvention

MISSION SHAKTI

- **State Government has increased the Interest Subvention benefits to Mission Shakti SHGs;**
 - From Rs. 5 Lakh to Rs. 10 lakh
 - Making effective annual interest rate at 0%
 - Effective from 1st April 2023
 - All Regular and Prompt payee SHGs will be benefited

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Interest Settlement Status

MISSION SHAKTI

SI No.	BANK NAME	Phase – I (In Crore)	Phase II (In Crore)	Grand Total (up-to February 2024)
	2	3	4	5 (3+4)
1	ODISHA GRAMYA BANK	61.68	34.60	96.28
2	STATE BANK OF INDIA	42.69	38.30	80.99
3	UCO BANK	9.16	11.27	20.43
4	PUNJAB NATIONAL BANK	1.04	18.70	19.74
5	BANK OF INDIA	12.86	3.25	16.11
6	UTKAL GRAMEEN BANK	6.19	8.87	15.06
7	INDIAN BANK	1.07	9.19	10.26
8	UNION BANK	5.81	3.51	9.32
9	CANARA BANK	3.37	3.94	7.32
10	BANK OF BARODA	1.76	4.73	6.49
11	ICICI BANK	1.23	1.72	2.94
12	CENTRAL BANK OF INDIA	2.07	0.00	2.07
13	ODISHA CO-OP APEX BANK LTD	1.13	0.85	1.99
14	HDFC BANK	0.27	0.64	0.91
15	INDIAN OVERSEAS BANK	0.46	0.29	0.75
16	IDBI BANK	0.06	0.37	0.43
17	AXIS BANK	0.00	0.00	0.00
GRAND TOTAL		150.834	140.258	291.092

Shakti

BLIS Data Sharing

MISSION SHAKTI

BLIS Data Sharing Status (06.03.2024)

SI No.	Name of the Bank	MOU Status	Data Sharing	Data to be Share
1	UCO Bank	Signed	Jan-24	Feb-24
2	Odisha Gramya Bank	Signed	Dec-23	January to February 2024
3	Utkal Grammeen Bank	Signed	Dec-23	January to February 2024
4	Canara Bank	Signed	Dec-23	January to February 2024
5	Bank of Baroda	Signed	Dec-23	January to February 2024
6	HDFC Bank	Signed	Dec-23	January to February 2024
7	ICICI Bank	Signed	Dec-23	January to February 2024
8	State Bank of India	Signed	Nov-23	December 2023 to February 2024
9	Odisha State Cooperative Bank	Signed	Nov-23	December 2023 to February 2024
10	Bank of India	Signed	Nov-23	December 2023 to February 2024
11	Punjab National Bank	Signed	Nov-23	December 2023 to February 2024
12	IDBI Bank	Signed	Nov-23	December 2023 to February 2024
13	Union Bank of India	Signed	Oct-23	November 2023 to February 2024
14	Indian Bank	Signed	Oct-23	November 2023 to February 2024
15	Bank of Maharashtra	Signed	Oct-23	November 2023 to February 2024
16	Indian Overseas Bank	Signed	Sep-23	October 2023 to February 2024
17	Central Bank of India	Signed	Sep-23	October 2023 to February 2024
18	Axis Bank	Signed	Apr-23	May 2023 to February 2024
19	Federal Bank	Signed	Not Shared	March 2021 to July 2023
20	Punjab & Sind Bank	Not Signed	Not Shared	March 2021 - July 2023

As per MoU, banks are to share the monthly data by 10th of succeeding month.

Shakti

3. Mission Shakti Scooter Yojana

MISSION SHAKTI

MSSY Status – 13.03.2024

Partnering Banks	18 banks (signed MoU for BLIS MIS Portal)
Implementing Banks	13 banks (except Axis, BoM, ICICI, IDBI, & CBI)
Loan Application Sponsored	62,288
Loan Sanctioned	39,721 (64%)
Loan Disbursement	34,706 (56%)
Pendency	22,567

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Implementation Status – Bank

MISSION SHAKTI

SI No.	Name of the Bank	Status	Application Sponsored	Application Sanctioned	% of Achievement	Application Disbursed/Delivered	Balance to be Sanctioned	
1	2	3	4	5	6 (5/4)	7	8	
1	Odisha State Cooperative Bank	In Operation	10256	9543	93%	7537	713	
2	State Bank of India	In Operation	16230	8482	52%	6996	7748	
3	Bank of India	In Operation	5231	4687	90%	4646	544	
4	Odisha Gramya Bank	In Operation	8343	3971	48%	3777	4372	
5	UCO Bank	In Operation	5052	3888	77%	3374	1164	
6	Punjab National Bank	In Operation	3648	2858	78%	2651	790	
7	Union Bank of India	In Operation	2722	2140	79%	2045	582	
8	Indian Overseas Bank	In Operation	1529	1092	71%	1005	437	
9	Indian Bank	In Operation	1898	878	46%	851	1020	
10	Canara Bank	In Operation	1997	844	42%	818	1153	
11	Bank of Baroda	In Operation	979	676	69%	668	303	
12	Utkal Grameen Bank	In Operation	3359	384	11%	273	2975	
13	HDFC Bank	In Operation	596	278	47%	65	318	
14	ICICI Bank	-	210	0	0%	0	210	
15	Central Bank of India	-	152	0	0%	0	152	
16	IDBI Bank	-	57	0	0%	0	57	
17	Axis Bank	-	28	0	0%	0	28	
18	Bank of Maharashtra	-	1	0	0%	0	1	
Grand Total			62288	39721	64%	34706	22567	62288

MISSION
Shakti

4. WSHG members as BCA

MISSION SHAKTI

BCA Operation – 13.03.2024

Partnering Banks	13 banks (SBI, OGB, UGB, UCO, UBI, PNB, Canara, Indian, BOI, ICICI, YES, Axis, HDFC)
Implementing Banks	6 banks (except PNB, UBI, Canara, Indian, BOI, Axis, HDFC)
MoU under Process	4 banks (BoM, IOB, BoB and CBI)
No. of SHG onboard/engaged	2,318
Transaction Details	Transaction Amount: Rs. 920.73 Crore Commission Amount: Rs. 2.52 Crore
No. of SHG Members (IIBF Certified) yet to on-boarded	1,038

MISSION
Shakti

Issues & Action

MISSION SHAKTI

- Engaging WSHG members as BC agents in the “**AMA BANK**” scheme (CSP+ outlets) in term of Finance Department letter No. 32077 dated 09.02.2023 and .
- Partnering banks namely SBI, UCO, PNB, Union Bank of India and Bank of Baroda (except Bank of India) are to share the location list for engagement of SHG members as Business Correspondent Agents in the ‘AMA BANK’ Scheme.
- Others banks (mostly public sector) to share new location for on boarding of women SHG members as BCA under BC model

MISSION
Shakti

**LIST OF PARTICIPANTS FOR 174th SLBC MEETING HELD ON 16.03.2024 FOR THE QUARTER ENDED DEC 2023
AT 11AM AT HOTEL CROWN,BHUBANESWAR**

SL	NAME	DESIGNATION	ORGANISATION
STATE GOVT OF ODISHA			
1	Shri Vishal Kumar Dev	Principal Secretary, Finance Department	Govt. Of Odisha
2	Shri S K Vashishth	Principal Secretary, F&ARD	Govt. Of Odisha
3	Smt Sujata R. Karthikeyan	Commissioner Cum Secretary, Mission Shakti Department	Govt. of Odisha
4	Dr.Uddhaba Chandra Majhi	MD OSCB	Govt. Of Odisha
5	Dr. Pragyasmitha Sahoo	Director Institutional Finance	Govt. Of Odisha
6	Shri Laxmikant P Pradhan	MD OSFDC	Govt. Of Odisha
7	Shri Laxman Ku Mallick	Director (SC) ST welfare Dept	Govt. Of Odisha
8	Shri D Prasanth Kumar Reddy	Director Industries	Govt. Of Odisha
9	Shri RK Lenka	Director Horticulture	Govt. Of Odisha
10	Dr. Krushna Chandra Pal	DD Image	Govt. Of Odisha
11	Shri P Chhotray	Director Textile & Handicrafts	Govt. Of Odisha
12	Shri Madhusmita Das	Dy Director Textile & Handicrafts	Govt. Of Odisha
13	Shri JP Das	Director, PRDW Dept.	Govt. Of Odisha
14	Shri Pradeep Kumar S	Addl Secretary, DA& FE	Govt. Of Odisha
15	Dr. Sanjukta Devi	Asst. Director, Dairy Dept, F & ARD	Govt. Of Odisha
16	Dr. Hemanta Kumar Pradhan	Addl. Director (L.D)	Govt. Of Odisha
17	Shri Subrat Ch. Mohanty	JD Fisheries	Govt. Of Odisha
18	Shri Tarakanta Bhakta	Dy Secretary, Finance Department	Govt. Of Odisha
19	Shri S K Dash	Spl Secy, Cooperation Dept	Govt. Of Odisha
20	Shri Amiya Kumar Sahoo	Addl Secy, Revenue Dept	Govt. Of Odisha
21	Shri Subrato Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
22	Shri Padmalochan Routray	BLC-FI,OLM	Govt. Of Odisha
23	Shri Amulya Prasad Dash	Joint Secretary OLM	Govt. Of Odisha
24	Shri Debasmitha Subudhi	Under Secretary, Finance Department	Govt. Of Odisha
25	Shri K Mishra	Dy Secretary, PR & DW Dept.	Govt. Of Odisha

Govt. Of India

26	Shri BK Behera	GM,BSNL	Govt. Of India
27	Shri Biranchi Narayan Khatua	Consultant, DOT	Govt. Of India
28	Shri Parichav	RM & OIC,NHB	Govt. Of India
29	Shri Akash Bhatnagar	Asst. Manager,NHB	Govt. Of India
30	Shri Nikula Ranjan Pati	Registrar	Govt. Of India

Reserve Bank of India

31	Dr. Sarada Prasan Mohanty	Regional Director	Reserve Bank Of India, Bhubaneswar
32	Shri Madhukar Anand	Dy General Manager	Reserve Bank Of India, Bhubaneswar
33	Shri Annet S Topno	Manager	Reserve Bank Of India, Bhubaneswar
34	Shri Utkal Kumar Sahu	Manager	Reserve Bank Of India, Bhubaneswar

NABARD

35	Dr. Sudhansu K K Mishra	Chief General Manager	NABARD
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SIDBI

36	Shri Pradyumna Chaudhury	Dy General Manager	SIDBI
37	Shri Dhiraj Kumar	Dy General Manager	CGTMSE, Mumbai

Public Sector Banks

38	Shri Ashwani Kumar	MD & CEO UCO Bank	Chairman, SLBC
39	Shri Dinesh Pruthi,	Chief General Manager	State Bank Of India
40	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
41	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
42	Smt. Aruna M	Field General Manager	Indian Bank
43	Shri G N Murthy	Dy General Manager	Canara Bank
44	Shri Nirbikar Rath	Dy General Manager	Bank Of Baroda
45	Shri Sampad Kumar Nayak	Chief Manager	Bank of Baroda
46	Shri Malayadas	Zonal Manager	Bank Of India
47	Shri Sujit Kumar Behera	Senior Manager	Bank Of India
48	Shri Sanjib Kumar Dash	Deputy Zonal Head	Bank of Maharashtra
49	Shri Alok Jyoti Mohanty	Chief Manager	Bank of Maharashtra
50	Shri Ashok Kumar Meher	Asst. General Manager	Canara Bank
51	Shri Suresh Chandra	Deputy Regional Head	Central Bank of India
52	Shri Samir Pattajoshi	Senior Manager	Indian Bank
53	Shri Gaurav Bharadwaj	Dy General Manager	Indian Overseasbank
54	Ms. Archana Padhi	Manager	Indian Overseasbank
55	Shri Pramod Kumar Sahu	Asst General Manager	Punjab National Bank
56	Shri Sunil Kumar Satapathy	Chief Manager	Punjab National Bank
57	Shri Raghunath Tudu	Chief Manager	SLBC, Odisha

58	Shri Sanoj Kumar Singh	Chief Manager	SLBC, Odisha
59	Shri Ratnakant Singh	Manager	SLBC, Odisha
60	Shri Sambit P Raul	Manager	SLBC, Odisha
61	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
62	Smt. Anima Pradhan	Senior Manager	SLBC, Odisha
63	Shri Ramesh Chandra Yadav	Deputy General Manager	State Bank Of India
64	Shri Shailesh Chandra Bhatt	Deputy General Manager	State Bank of India
65	Shri Tapan Kumar Sahu	Asst General Manager	State Bank Of India
66	Shri Neelachal Pradhan	Chief Manager	State Bank Of India
67	Shri Kishor Kaushal Hemrom	Manager	State Bank Of India
68	Shri Sudeep Dakua	Zonal Manager, Balasore	UCO Bank
69	Shri Rajesh Kumar	Zonal Manager, Sambalpur	UCO Bank
70	Ms. Madhusmita Mohapatra	Manager	Union Bank Of India

Private Sector Banks

71	Shri Debasish Swain	SVP	Axis Bank
72	Shri Tirtha Sarathi Routray	Manager	Axis Bank
73	Shri Aditya Narayan Sarangi	RH	Bandhan Bank
74	Shri Satyajit Parija	AVP	DBS (e-Laxmi Vilash Bank)
75	Shri Ganesh Acharya	Manager	DBS (e-Laxmi Vilash Bank)
76	Shri Ashok Kumar Satapathy	AVP	DCB Bank
77	Shri Manoj Kumar Mohapatra	DVP & Regional Head	Federal bank
78	Shri Motahar Hossain	Manager	Federal bank
79	Shri Ananta Pattnaik	VP	HDFC Bank
80	Shri Biswajit Dash	Sr. Manager	ICICI Bank
81	Shri Amiya Nayak	AGM	ICICI Bank
82	Md. Abdul Moshami	AGM	ICICI Bank
83	Shri Prateek Mohanty	State Head	IDFC Bank
84	Shri A K Mohapatra	VP	Indusind Bank
85	Shri Karthik KK	Cluster Head	Karnataka Bank
86	Shri Suman Chakraborty	Asst Mgr	Karur Vyas Bank
87	Shri Subhansu Panigrahi	DVP	Kotak Mahindra Bank
88	Shri Harish Nagraj	Sr. Manager	South Indian Bank
89	Shri Gurudatta Sahoo	Manager	RBL Bank Ltd

Small Finance Banks

90	Shri Prasanta Kumar Sahoo	PSL Manager	ESAF SFB
91	Shri Manoranjan P	AVP	Jana SFB
92	Shri Bijesh Kumar Baisak	Sr. Maager	Jana SFB
93	Shri Debasis Parida	Manager	Suryodya SFB
94	Shri Bholanath Khawas	State Head	Ujjivan SFB

Payment Bank

95	Shri Shailesh Singh	Regional Head	IPPB
96	Shri Biswajit Mahapatra	State Head	Airtel Payment Bank
97	Shri Tophan Senapati	Distribution Head	Airtel Payment Bank

Regional Rural banks

98	Shri Rishi Singh	Chairman	Odisha Gramya Bank
99	Shri Trupti Ranjan Swain	General Manager	Odisha Gramya Bank
100	Shri Bibhuti Pattnaik	Manager	Utkal Grameen Bank

State Cooperative Bank

101	Shri Achuta Nanda Patro	General Manager	Odisha State Cooperative Bank
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Insurance

102	Shri Santosh Kumar Giri	Sr Manager, Shriram GIC	General Insurance
103	Shri Ashok Kumar Choudhury	Regional Head, Bharti Axa life	SLCCI
104	Shri Amit Kumar M	Zonal Head, Bharti Axa life	SLCCI

Lead District Managers

105	Shri Choudhury Deepak Mishra	LDM, Angul	UCO Bank
106	Shri Biswajit Satpathy	LDM, Balasore	UCO Bank
107	Shri Maheswar Sahoo	LDM , Baragarh	State Bank of India
108	Shri N. Nageswara Rao	LDm, Bhadrak	UCO Bank
109	Shri Phattu Kisku	LDM, Bolangir	State Bank Of India
110	Shri Rajesh Kumar Behera	LDM, Cuttack	UCO Bank
111	Shri Kartikeswore Panda	LDM, Boudh	State Bank of India
112	Shri Rabindra Kumar Mohanty	LDM, Deogarh	State Bank Of India
113	Smt Debasish Kundu	LDM, Dhenkanal	UCO Bank
114	Shri Maheswar Mandal	LDM, Gajapati	Union Bank Of India
115	Kishore Cahandra Naik	LDM, Ganjam	Union Bank Of India
116	Shri Anil Kumar Pradhan	LDM, Jagatsinghpur	UCO Bank
117	Shri D K Bhuan	LDM, Jajpur	State Bank Of India
118	Shri Shirapani Naik	LDM, Jharsuguda	State Bank Of India
119	Shri Dhruba Pr. Singh	LDM, Kalahandi	State Bank Of India
120	Shri Harekrishna Jena	LDM, Kandhamal	State Bank Of India
121	Shri Manoj Kumar Pradhanee	LDM, Kendrapada	State Bank of India
122	Shri Rabinarayan Mahalik	LDM, Keonjhar	State Bank of India
123	Shri Lingaraj Sahu	LDM Koraput	State Bank of India
124	Shri Amar Ch. Agarwal	LDM, Khorda	State Bank of India
125	Shri Narasingh Padhi	LDM, Malkangiri	State Bank of India
126	Shri Siba Prasad Chaudhury	LDM, Mayurbhanja	Bank Of India
127	Shri Sunil Kumar Jamunda	LDM, Nabarangpur	State Bank Of India
128	Shri Sitaram Meher	LDM, Nuapada	State Bank Of India
129	Shri Shashi Sekhar Pattnaik	LDM, Nayagarh	State Bank Of India
130	Shri Kishore Kumar Acharya	LDM, Puri	UCO Bank
131	Shri B R Mishra	LDM, Raygada	State Bank of India
132	Shri G. Kamraj Dora	LDM, Sonapur	State Bank Of India
133	Shri Gagan Bihari Dhal	LDM, Sundargarh	State Bank of India