

लिंगराज नायक

प्रभारी

एस.एल.बी.सी., उड़ीशा



यूको बैंक

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UCO BANK

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संदर्भसं-SLBC/ODI/2024-25/956

दिनांक/ Date:20.12.2024

All the Members of State Level Bankers' Committee, Odisha

Respected Madam/Sir,

Sub: Proceedings of the 177th SLBC meeting Odisha for quarter ended Sept-24 held on 25.11.2024.

Please find the enclosed proceedings of the 177th SLBC meeting for September-24 held on 25.11.2024 at the Mayfair Convention, Jayadev Vihar, Bhubaneswar, Bhubaneswar.

We would request you to initiate steps for complying the action 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.

With regards,

(Lingaraj Nayak)

In-Charge

SLBC, Odisha

Encl: As stated above.



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Proceedings of the 177th SLBC meeting of Odisha held on 25.11.2024

The 177th SLBC meeting of Odisha for the September-2024 quarter was held on 25.11.2024 under the Chairmanship of Shri Vijaykumar N Kamble, ED UCO Bank cum Chairman, SLBC at the Mayfair Convention, Jayadev Vihar, Bhubaneswar in presence of:

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

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

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

Commissioner cum Secretary, Handloom, Handicraft and Textiles Deptt., Govt. of Odisha, Ms. Guha Poonam T,

Managing Director Odisha State Co-operative Bank, Shri Pravu Kalyan Pattnayak,

Director of Institutional Finance, Finance Department, Govt. of Odisha, Dr. Pragyasmita 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., Asst. General Manager CGTMSE, Asst. General Manager-BSNL, Director DoT, Registrar DRT, Secretary OKVIB, Senior Officials of State Government, Controlling Heads of different Banks, representatives from SUDA, Dept. of Post, Convenors of SLIC Life Insurance- Bharati Axa, & other participants. The list of participants is annexed.

Welcome address by ED UCO Bank cum Chairman SLBC, Odisha: Shri Vijaykumar N Kamble

The ED UCO Bank and Chairman SLBC welcomed all the participants to the 177th SLBC meeting of Odisha State. In his inaugural remarks, he praised the bankers, government officials and other members for their significant contributions in driving qualitative growth and development. He stated that SLBC serves as a review and policy-making forum, facilitating discussions on state development projects and uniting the banking community to achieve Odisha's developmental goals, benefiting people at the grassroots level. He then highlighted the various achievements as of 30th September 2024. To begin with, he informed that the banks in the State have achieved 49.34% of the target under the Annual Credit



Plan for the FY 2024-25, out of which achievement under Agriculture Sector is 53.00% and MSME sector is 56.89%. He also assured the forum that banks would surpass 100% of the ACP target this financial year as well. Regarding CD ratio, which stands at 76.53% as of September 30, 2024, is well above the national level which is a good sign for the State. He expressed concern that Cooperative Banks and Small Finance Banks are the major contributors to the CD ratio and urged other banks to align with the State's average CD ratio.

He also emphasized the need for sustainable growth in the farming sector and doubling farmers' income. He further emphasized the significant potential for marine product exports, along with rice and cashew exports, to boost the farmers' economy.

Then he requested NABARD and RBI to assist in developing the best cluster-based products for Odisha State. He informed that the Govt. of India is also focusing on the Clusters and Hon'ble Finance Minister, Govt. of India reviewed the performance of 198 clusters pan India recently. He then suggested that each bank should promote at least one cluster-based product.

Shri Kamble further highlighted the potential for Solar projects and environment-friendly products, urging bankers to focus on developing products that cater to the needs of the common people. Informing about the significance of the Jan Samarth Government portal, he urged banks to clear all pending applications on the portal within the specified time frame.

Regarding the performance under Financial Inclusion as of 30th September 2024, he expressed his satisfaction and informed the house that only 6.49% of PMJDY accounts in Odisha have a 'zero balance,' compared to about 19% nationally. However, he highlighted significant potential in issuing Debit cards to PMJDY account holders, as these cards offer insurance coverage of Rs. 2 lakhs for those who use them at least once. By not issuing debit cards, we are depriving account holders of their legitimate benefits, and he requested bankers to prioritize addressing this issue.

Lastly, he thanked the State Government for the successful implementation of the SUBHADRA scheme and commended the bankers for their significant contributions, highlighting it as a successful model across India.

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

The Regional Director, RBI, Bhubaneswar echoed the views of the ED, UCO Bank, and Chairman, SLBC Odisha, highlighting the qualitative improvements in the agenda, presentation, and the quality of discussions. To begin his remarks, he stated that India's GDP growth rate, which was 6.74%, is expected to rise to 7.20% during FY 2024-25, despite global uncertainties. To complement this growth and given that India is a bank-led economy, the support of banks is essential for sustaining progress. He informed that, as of October 2024, the national inflation



level is 6.70%, while Odisha's inflation stands at 7.50%. A study is being conducted to understand why inflation in Odisha consistently remains above the national level and neighboring states.

Regarding the initiatives taken by RBI, he informed that they have taken up with the Chief Secretary, Govt. of Odisha regarding digitization of land records for friction less credit to KCC. Regarding digital payments and penetration in the State, he stated that Odisha is very close to 100% digitalization and can consider it fully digitalized at this point.

He further informed that, as part of an initiative by the RBI Regional Office, under the release of the SUBHADRA scheme on 24.11.2024, 9,974 beneficiaries were paid through CBDC. He announced the launch of a two-series campaign, with the first from November 21 to December 23, 2024, and the second in January-February 2025, covering all 314 blocks of the state involving 15 banks to onboard three key products viz. CBDC, UPI, and create awareness about digital frauds to promote digital inclusion and secure digital transactions across the state.

He also informed that as part of RBI's 90th anniversary celebrations, they are organizing several functions, including the release of five Santhali booklets in Ol Chiki Script for school children, farmers, entrepreneurs, SHGs, and senior citizens. These booklets will be circulated not only in Odisha but also in Jharkhand, Bihar, West Bengal, Assam, and Tripura, where there are sizable Santhali communities.

RBI conducted an awareness program at Sambalpur wherein around 900 students from three different colleges participated. The event was graced by the ED, RBI, who shared insights on the functions of RBI, the economy, and the banking and financial industries. A town hall meeting was also held in Bolangir, with 150 MSME entrepreneurs participating to discuss and address their issues directly with bankers and other stakeholders. He also advised banks with lead bank responsibilities to instruct their Lead District Managers to conduct such town hall meetings every quarter, aimed at resolving the issues faced by MSME entrepreneurs and to escalate the unresolved issues to RBI. He informed about the RBI90quiz competition organized by RBI, where the state champions are awarded cash prizes of 2 lakh, 1.5 lakh and 1 lakh.

Expressing concern over the performance compared to the corresponding quarter of the previous financial year, he urged banks to make all-out efforts to achieve the targets allocated in the remaining 4 months of the current financial year. He advised banks to dispose of loan proposals within 14 days of receiving the complete application and the required documents as prescribed by RBI and the concerned banks' policy. Additionally, he emphasized that no proposal should be rejected for unjustified reasons, as RBI may conduct surprise checks. Promotion and handholding of new borrowers are to be encouraged.

Finally, concluding his remarks, the Regional Director, RBI, Bhubaneswar, advised the controlling heads of banks to ensure these instructions are effectively



communicated to their branches. This will enable customers to benefit from the ongoing economic development and government schemes. He emphasized that these efforts will help the state achieve new economic heights.

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

The Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, Smt. Anu Garg, highlighted 10 points strategy and reiterated the Vision 2036 for Odisha's centenary, aligned with the larger national Vision 2047. She emphasized that while we have been growing at a fairly robust rate, it may not be sufficient as we aim for accelerated growth across all sectors. In this regard, the role of the banking fraternity and Government departments will be significantly larger, requiring a higher scale of planning and collaboration. Citing the example of the Credit to GSDP ratio, which stands at 46.94% for Odisha, lower than two neighboring states Telengana and Andhra Pradesh and the national average, she emphasized the need to think big and recalibrate strategies, as from next year onwards growth will need to scale up significantly.

The second point she highlighted on the adequacy of loans given by banks. While some schemes have achieved significant progress in average loan size, others are still lagging behind and require focused efforts. She emphasized the need to focus not only on the number of loans disbursed but also on the total loan amounts to ensure meaningful financial impact.

The third point she highlighted is the quality of the advances and suggested to have evaluations of the advances already made and conduct small meetings to consolidate these evaluations to chalk out the issues and solution thereon to ensure whatever loan people are taking is actually contributing to their personal growth.

Her fourth focus point was regional development across schemes, expressing concern that only a few pockets and public sector banks are performing. She emphasized the need to address and improve contributions in underperforming areas. To elevate Odisha to significant heights by 2036, she emphasized the need for overall progress across all districts. She advised Lead District Managers to develop effective strategies to raise awareness about loans, identify issues, and establish a grievance redressal mechanism to address these challenges. Additionally, she stressed ensuring that people can easily access and benefit from these loans for their growth and development.

The fifth point she highlighted was the ease of banking, which she rebranded as the pleasure of banking, and advised all banks to ensure a seamless and customer-friendly banking experience.

The sixth point was IEC i.e. Information, Education, and Communication, which she emphasized as a crucial strategy for each bank. She highlighted that many



people are still unaware of the banking products available to them, how to access them, and how to use them online. She also advised banks to incorporate success stories into their IEC strategies, suggesting that these stories be featured on bank websites, branch premises, and during outreach programs to inspire and inform customers.

The seventh point was that IT, business process reengineering, and innovation in banking are critical areas; without progress in these, achieving any big goals will not be possible.

The eighth point she highlighted was the underperformance in government-sponsored schemes viz. PMEGP, Agriculture term loan etc. stressing the need for monitoring at higher levels to address and improve underperforming areas effectively.

Under the ninth point, she highlighted the importance of improving the Housing, Education, and Export sectors, which are critical for overall growth. She also informed that these three sectors will now be reviewed periodically.

Lastly, she appreciated the efforts of all stakeholders for tremendous success of SUBHADRA scheme. She advised banks to be more proactive in covering the remaining balance database and emphasized the responsibility of bankers to ensure the productive use of the Rs. 55,000 crores under the scheme.

She advised to think big, think differently, and ensure that the benefits provided are not just for the sake of account entries, but result in real progress for individuals.

Then the Agenda-wise discussion started by the Convenor, SLBC through a power point presentation.

AGENDA NO.1

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

The proceedings of the 175th SLBC meeting for March-24 along with Special SLBC meeting on Financial Inclusion, Financial Literacy and Digital Payment for the FY 2023-24 and 176th SLBC meeting for June-24 of Odisha held on 06.09.2024 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2024-25/610 dated 21.10.2024. Since no comments have been received from any member, the same is confirmed.



AGENDA NO.2

Annual Credit Plan / CD Ratio

2.1 Achievement under Annual Credit Plan (ACP) 2024-25 under Priority Sector

As of 30.09.2024, Rs. 1,03,889.11 crore has been disbursed under Priority Sector loans for FY 2024-25, achieving 49.34% of the Rs. 2,10,546.35 crore Annual Credit Plan target.

The Convenor, SLBC informed that 11 Banks are above 50% under ACP achievement. Likewise, 12 districts have achieved more than 50% of the ACP target for the quarter ending September-2024.

The Chair advised all banks who have not achieved at least 50% of their ACP target have to formulate strategies for improvement for achieving the annual target.

2.1. a. Education Loan

During the current FY 2024-25, as on 30.09.2024 the total disbursement is Rs. 366.38 Crores in 13,741 accounts and the Balance outstanding Rs. 2,687.73 Crores in 49,867 accounts. Against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 30.09.2024 is **Rs.227.09 Crore** which is **16.79%** of the target.

Principal Secretary, Finance Deptt., Govt. of Odisha, expressed dissatisfaction over the non-performance of many banks showing NIL disbursement in the first six months and cautioned the banks to improve their performance.

2.1. b. Housing Loan

During the current FY 2024-25 as on 30.09.2024, all banks have disbursed Rs.4,279.08 Crore (both priority and non-priority). The balance outstanding as on 30.09.2024 is Rs.32,700.06 Crore in 2,71,556 accounts. Against a target of **Rs.7,221.85 Crore** under Priority Sector Housing Loan, the achievement as of 30.09.2024 is **Rs.1,086.24 Crore** which is **15.04%** of the target.

Principal Secretary, Finance Deptt., Govt. of Odisha expressed deep concern over non-performance of IndusInd bank and other Pvt. Sector banks under Housing Loan and advised all the banks to give focused attention to increase housing loan.

As per data provided by NHB for PMAY as on 30.09.2024, 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

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

Principal Secretary, Finance Department, Govt. of Odisha, advised all banks to improve performance under export credit, as Odisha has significant opportunities in this area.

2.1.d. Advance to Weaker Section

The achievement under advance to weaker section as of 30th September 2024 is Rs.1,30,547.24 Crore which is 31.14% of ANBC against the benchmark level of 12%.

2.2 CD Ratio (All Banks)

The CD ratio as of September'2024 is 76.35%. The CD ratio of all public sector banks except Punjab & Sind Bank is above 60%. Similarly, CD ratio of 16 private banks is above 60% and in 4 banks have CD ratio below 60%. The CD ratio of both RRBs is also below 60%. All Small Finance Banks and OSCB have CD ratio more than 60%.

The Principal Secretary, Finance Deptt., Govt. of Odisha advised all banks to take necessary steps for improving the CD ratio. He has expressed concern over very high CD ratio in small finance banks.

As of September 30, 2024, all districts in the State have CD ratio above 40% and 9 districts are below 60%.

The Director, Institutional Finance, Finance Deptt. Govt. of Odisha stated that NBFCs/MFIs are doing good business in Odisha but SLBC does not have any information about them.

The Regional Director, RBI, Bhubaneswar, informed that SLBC is guided by RBI's Lead Bank Policy, and NBFCs/MFIs are not coming under its purview. However, RBI has taken up with Central Office of RBI in this regard.



AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha as on 30.09.2024 stands at 59,191 with 6,015 Brick & Mortar branches, 45,565 BC Points and 7,611 ATMs. There are 45,565 no. of Business Correspondents in the State of Odisha out of which 38,057 BCs are fixed point BCs and 43,651 BCs are active. Apart from this there are 8,929 facility access points of IPPB operating through 33 branches.

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

Villages Identified by DFS for opening B & M Branches

Out of the 14 villages identified by DFS for opening B& M branches, in 12 villages, branches are already opened and in the remaining 2 villages branches are not being opened due to unavailability of suitable premises. SLBC has already taken up the matter with Finance Dept. and Home Department, Govt. of Odisha in this regard.

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

Out of 65 identified GPs, B & M branches already opened in 22 GPs and in the remaining 43 GPs, all the allottee banks have reported that branch opening is not feasible in these 43 locations.

Opening of Brick & Mortar Branches in Unbanked GPs:

As reported by LDMs 3 GPs in the State do not have banking touchpoints within the GP boundary and the said 3 GPs are allotted to State Bank of India for opening of CSP plus.

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

As mentioned in Para 5.3 of the Master Circular on Lead Bank Scheme dated April 1, 2024, in Odisha State, there are 24 Unbanked Villages/ Unbanked Rural Centers having population more than 5,000 (Tier-5 centers) pertaining to 14 districts in the State. SLBC has taken up with the concerned LDMs to verify the presence of CBS-enabled banking outlet in the said locations and submit the status to SLBC on priority basis.



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

As on 30.09.2024, out of these 6 identified unbanked villages 3 villages were provided with BC points and 1 village (Panaspadar of Malkangiri dist.) was recommended for exemption after approval in the SLBC meeting held on 06.09.2024 and the approval is pending at DFS, Govt. of India.

3.4 Status of Financial Literacy Camps conducted

For FY 2024-25, during the quarter ending 30th September 2024, a total of 9,315 financial literacy camps were conducted through 3,145 rural branches, and 1,386 camps were held through 30 Financial Literacy Centers operating in the state.

3.5 Financial Literacy Centers (FLC)

As on 30.09.2024, out of 30 FLCs, there were 5 vacant positions for Financial Literacy Counsellors in various districts. UCO Bank has given fresh advertisement inviting application on 22.11.2024 with a last date for application on 07.12.2024, for Angul, Bhadrak & Jagatsinghpur districts. The Lead District Managers in Angul, Bhadrak and Jagatsinghpur have been assigned to carry out the counsellor's responsibilities. As informed by Bank of India, FL Counsellor for Mayurbhanj has been appointed on 05.10.2024 and the recruitment of FL Counsellor at Keonjhar will be completed by end of November 2024.

3.6 Centers for Financial Literacy (CFL) Project

The Centre for Financial Literacy (CFL) project in Odisha involves the allocation of 104 CFLs to 3 NGOs viz. DHAN Foundation (78 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) covering all blocks of Odisha. As informed by them for quarter ending 30.09.2024 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 17,474 and number of individuals participated in these Financial Literacy Awareness Programs is 4,61,670

3.7 Connectivity by BBNL/BSNL in the GPs

As on 30.09.2024 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of a total of 3,991 GPs & BHQs. The number of GPs and BHQs having active connectivity is 2,125 i.e. 53.26 %. Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fiber cable out of which 2,164 GPs and BHQs having active connectivity i.e. 70.60%.

3.8 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2024-25 up to 30.09.2024 NABARD has sanctioned Rs. 94.56 Lac (Rs. 79.80 Lac to banks and Rs. 14.76 Lac to other



agencies) under FIF out of sanction budget allocation of Rs. 2583.85 Lac. NABARD has disbursed Rs. 460.49 Lac (Rs. 458.49 Lac to banks and Rs. 2.00 Lac to other agencies) during the FY 2023-24 up to 30.09.2024 out of disbursement budget allocation of Rs. 1,934.17 Lac. All the banks are requested to take maximum benefit of FIF.

3.9 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

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

In the current year, against a target of opening 14,55,000 PMJDY accounts, banks have opened 6,93,024 accounts there by achieving 47.63% of the target. The ED UCO Bank cum Chairman SLBC informed that as on 30.09.24, the percentage of zero balance accounts is very low which a good sign. Banks to improve the Aadhaar seeding & issuance of Rupay Debit card.

3.10 Performance under Social Security Schemes

Under PMJJBY, the percentage of enrollment as on 30.09.2024 was 79.87% which further increased to 82.89% as on 13.11.2024 with 15,25,240 enrollments against the target of 18,40,000. Similarly, under PMSBY the percentage of enrollment was 64.56% as on 30.09.2024 which further increased to 75.21% as on 13.11.2024 with 25,94,885 enrollments against the target of 34,50,000. The APY scheme achieved an enrollment of 51.43% as on 30.09.2024 which further increased to 63.06% as on 13.11.2024 enrolling 2,67,228 persons against the target of 4,23,760.

Principal Secretary, Finance Deptt., Govt. of Odisha advised all banks for immediate settlement of claims and to provide the bank-wise claim settlement status under the social security schemes.

3.11 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 30.09.2024, is compared to the benchmark/aspirational targets set by NITI Aayog. Nuapada, Bolangir, Gajapati and Dhenkanal districts have achieved 100% in the KPI of Operative CASA per lakh population. All districts have achieved 100% benchmark level under PMJJBY, PLSBY and APY.

The Convenor, SLBC requested all banks to give increased focus on CASA in the remaining 7 districts.



3.12 Expanding and Deepening of Digital Payments Ecosystem

Four districts namely Cuttack, Bolangir, Sambalpur and Ganjam have already achieved 100% digitalization and are declared fully digitalized districts. For the remaining 26 districts, the cutoff date for crystallization was fixed as 31.03.2023. Out of these 26 districts, 14 districts have achieved 100% digitalization in both Savings Bank Account and Current Account as on 30.09.2024. In the remaining 12 districts though 100% digitalization has been achieved in Current Account, the percentage of digitalization in Savings Bank Account varies from 99.68% to 99.99% (Kendrapara-99.99%, Keonjhar 99.95%, Khurda 99.93%, Mayurbhanj 99.89%, Nayagarh 99.88%, Puri 99.83%, Jajpur 99.82%, Bhadrak 99.80%, Angul 99.79%, Balasore 99.77%, Jagatsinghpur 99.70% and Dhenkanal 99.68%). The shortfall in Savings Bank Account digitalization is due to 99.07% achievement by Odisha Gramya Bank. The reasons provided by Odisha Gramya Bank are given below:

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

As per instruction of RBI, merchant survey was conducted in all the rural and semi urban areas as per allotment done by SLBC. The merchant survey has been completed. After digitalization of all accounts, all banks have submitted certificate confirming the same.

As 100% digitalization has been achieved in 14 districts namely Bargarh, Boudh, Deogarh, Gajapati, Jharsuguda, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, Rayagada, Sonepur and Sundargarh in both Savings Bank Account & Current Account and for the remaining 12 districts as on 30.09.2024 100% digitalization has been achieved in CA and in case of SB Account the digitalization coverage is very close to 100%, the Convenor, SLBC proposed the house to declare all the 26 districts as fully digitalized considering the above points.

The house discussed the matter and considering the above facts accepted the proposal and consented to declare all 26 districts as fully digitalized. With this, all the 30 districts of Odisha are declared as fully digitalized.



AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

In the SAFAL portal as of 30.09.2024, total number of term loan applications received across all banks is 2,766, out of which 49 applications are sanctioned, 779 applications pending, 596 applications reverted/withdrawn, and 1,342 applications rejected. Similarly, out of total 42,760 crop loan applications received by DCCBs, 16,047 applications are sanctioned, 3,055 applications are rejected, 1,164 applications are withdrawn/reverted, and 12,489 applications are pending at different CCBs as of 30.09.2024.

The Convenor, SLBC, presented an analysis of term loan rejection reasons, revealing that 40.01% were due to issues with the Detailed Project Report and other reasons include incorrect applications (19.45%), evaluation/due diligence issues (14.46%), difficulty in reaching customers (6.56%), lack of applicant interest (6.78%), insufficient collateral (4.10%), and inadequate documentation (2.76%).

The Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, expressed concern about low sanctions and high rejections in term loans. The representative from State Bank of India explained that while high-value term loans are routed through various government portals, SAFAL portal loans are primarily small-ticket. Many applicants lack awareness about the activities they have applied for, undertake no economic activity or face land-related issues. He recommended sensitizing the ground level viz. Jan Suvidha Kendras on correct formats and required documents to improve the loan sanction ratio.

The Director, Horticulture, Govt. of Odisha, highlighted that most loan applications are rejected due to improper DPRs. A gap exists between the DPR format accepted by banks and the formats available to farmers or provided by the agriculture department at the district level. As these are small ticket size loans, it is difficult to formulate DPRs.

The Regional Director, RBI, Bhubaneswar, requested NABARD to prepare model DPRs for 15-20 major agriculture activities and upload them on their website. The General Manager, NABARD agreed to do the same within a short period.

The Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, directed the Agriculture Deptt. Govt. of Odisha convening a meeting with the members of the Agriculture Sub-Committee within 15 days, where NABARD should present simple and practical model DPRs for 20 major activities reflecting cost revisions and people's needs. She further advised that major issues and suggestions from DCC meetings at the district level should be brought to the SLBC forum for discussion. She also advised to include discussions on success stories of 2 districts and issues of 2 districts in the ensuing SLBC meetings.



The ED UCO Bank cum Chairman SLBC proposed forming a district-level task force to scrutinize proposals and forward task force-recommended proposals to banks and random check of rejected applications ensuring effective issue resolution.

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

All Banks have disbursed Rs. 39,419.41 Crore to Agriculture Sector under Annual Credit Plan for FY 2024-25 as of 30.09.2024 which is 53.00 % of the total Annual target of Rs. 74,381.60 Crore. Achievements under crop loans is 51.69%, term loans is 49.05%, allied advances is 46.17%, farm credit is 50.53%, agriculture infrastructure is 55.18%, and achievement under ancillary activities is 81.56% of their respective annual targets.

The PSBs, Pvt. banks, RRBs and Co-op Banks have achieved more than 50% of Agri ACP target, sector-wise while SFBs are falling short of 50% with 31.88% achievement.

The ED of UCO Bank cum Chairman SLBC expressed dissatisfaction over the absence of some of the Bank's State Heads at the SLBC meeting, emphasizing the need for proper representation. The Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, instructed banks to ensure representation at the SLBC meetings by officials at the appropriate level.

Principal Secretary, Finance Deptt. Govt. of Odisha cautioned the banks who have Nil performance under agriculture sector and informed the house that the performance of the banks under all general schemes and some flagship schemes will be assessed at the end of the year and the non-performing banks will be removed from empanelment list for handling Govt. business.

4.3 Agriculture Crop Loan:

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

Under Kharif 2024, against the target of Rs. 26,328.35 Crore, banks have disbursed Rs. Rs.24,764.80 Crore thereby achieving 94.06% of the target.

4.4 Kisan Credit Card (KCC)

Banks have disbursed 22,79,514 numbers of KCC accounts amounting to Rs.14,148.26 Crore from 01.04.2024 to 30.09.2024. Total outstanding balance as on 30.09.2024 is Rs.33,563.25 crore in 51,01,120 KCC accounts. The average loan size is Rs. 62,067.00. The average loan size of PSBs is Rs. 1.17 lac, in Pvt. Banks Rs.2.42 lacs. But in RRBs the average loan size is Rs.0.61 lac & in OSCB it is Rs.0.53 lac.



Director, Institutional Finance, Govt. of Odisha informed that though the ticket size in Pvt. Banks is high, their number of accounts are comparatively very low. She also said there is a discrepancy in amount shown under KCC, as many of the private sector banks have Nil performance under crop loan and KCC is mostly crop loan. She also advised both the RRBs and OSCB to increase their KCC ticket size.

The representative from State Bank of India stated that NPA in KCC remains to be very high and requested some action by the State Govt. viz. recovery measures, educating people etc. so that NPA percentage can be lowered in KCC.

4.5 Agriculture Term Loan

All Banks have disbursed Rs. 14,654.61 Crores under Agriculture Term Loan against target of Rs. 26,467.87 Crores achieving 55.37 % of the target. The achievement under allied agriculture is 47.94% & in other agriculture term loan the achievement is 59.50%. The Convenor, SLBC requested all banks to improve performance in allied agriculture term loan.

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

During the period from April 1, 2024, to September 30, 2024, a total of 1,38,62,483 enrollments are there covering 22,48,761 farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY- Implementation during Kharif 2024 Crop Season). The area insured during this period is 1,512.73 thousand hectares, and the sum insured amounts to Rs. 12,081.67 Crores. The gross premium is Rs. 1,510.91 Crores.

The Convenor, SLBC informed that the resolution dated 12.11.2024 issued by Co-operation Deptt., Govt. of Odisha for implementation of PMFBY for Rabi 2024-25 has been circulated to all banks by SLBC on 13.11.2024.

4.7 BALARAM (Bhoomi Hina Agriculturist Loan & Resources Augmentation Model)

In the current Financial Year, all banks have sanctioned/ disbursed credit facility to 9,429 JLGs against the annual target of 65,000. All the banks are advised to improve performance under BALARAM.

4.8 Agriculture Infrastructure Fund:

As of September 30, 2024, out of 2,938 applications sponsored to various banks, 2,157 cases have been sanctioned, amounting to Rs. 1,343.42 crores, with Rs. 804.33 crores disbursed to 1,687 accounts. Banks have rejected 692 cases, and 324 cases are pending with banks.

The Convenor SLBC informed the house that other agriculture term loans, if eligible under the Agriculture Infrastructure Fund (AIF), can be converged with



the scheme to avail its benefits. He also requested all banks to dispose all pending applications on priority basis.

4.9 Mission for Integrated Development of Horticulture (MIDH)

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

The Director, Horticulture, Govt. of Odisha, while appreciating the banks' performance under MIDH, urged SBI and CCBs to expedite action on the pending cases. He also requested the house to consider financing to FPOs and informed that the District-wise target under FPO will be shared with the banks by the Horticulture Department.

The Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, advised to resolve the bottlenecks by the Department and to include new and innovative projects under MIDH.

4.10 Agriculture Allied Sectors

As of September 30, 2024, banks have disbursed Rs. 4,537.35 Crores against the annual target of Rs. 9,826.71 Crore which is 46.17% of the annual target. The performance of banks in Dairy is 53.58% of the target, in Fishery 38.69% of the target, in Poultry 49.15 % of the target, in AH Sheep/Goatery/Piggery 35.21 % of the target, and in Other Allied Sectors 97.16 % of the target is achieved.

The Director, AH & VS, Govt. of Odisha also informed that rejections and pendency under AH & Fishery remains to be very high.

The Principal Secretary, Finance Deptt., Govt. of Odisha advised IndusInd Bank to increase the ticket size of the loans under allied sector.

The Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, emphasized that while agriculture remains a key focus area, horticulture and allied sectors must also be prioritized. She also stressed the need to thoroughly analyze the reasons for non-performance in these areas.

4.11 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of September 30, 2024, under the MKUY Scheme, a total of 6,856 applications have been sponsored to different banks. Out of these, 2,998 applications are sanctioned, 1,575 applications are rejected, and 2,283 applications are pending under the scheme. The highest sanctions of 1,530 cases in the ARD sector followed by 1,248 sanctions in Agriculture sector.



Regarding the pendency MKUY proposals under agriculture sector, The Dy. Director, Agriculture & Farmers' Empowerment Deptt., Govt. of Odisha informed that though the banks are sanctioning the loans physically, they are not uploading/updating the same in the 'GO SUGAM' portal.

The Director of AH & VS, Odisha, noted that many rejections in the ARD sector are due to trivial reasons, while the SBI representative clarified tha banks face challenges in processing proposals due to incomplete or missing documents and land issues.

The Principal Secretary Finance Deptt., Govt. of Odisha advised that MKUY should be an agenda item in DCC meeting so that resolution of deficiencies can be discussed.

4.12 KCC Saturation Drive

As of September 30, 2024, under the KCC Saturation Drive for Animal Husbandry, out of 65,860 applications accepted, 17,891 applications have been sanctioned, 45,592 applications have been rejected, and 2,377 applications are pending at various banks. Similarly, in case of Fisheries, out of 11,600 applications accepted, 2,444 applications have been sanctioned, 8,749 applications have been rejected and 407 applications are pending at various banks.

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

4.13 Financing to FPOs (Farmers Producer Organization)

The Convenor, SLBC informed that SBI has financed to 5 FPOS amounting to Rs. 0.57 Crore and UCO Bank has financed to 1 FPO amounting to Rs. 0.10 Crore and he requested the banks to consider financing to FPOs. The list of FPOs prepared by NABARD has been circulated to all banks by SLBC.

AGENDA NO.5

Financing to MSME Sector

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

The Convenor, SLBC informed that as of 30.09.2024, Rs. 58,075.44 crore, which is 56.89% of the total target of Rs. 1,02,083.66 crore, has been achieved. The achievement under micro, small & medium sector is 56.46%, 60.89% and 64.01%



respectively. The share of PSBs & Co-op banks is negligible and that of RRBs is 34.91%.

The Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, praised the banks for their excellent performance in the MSME sector and encouraged them to maintain the momentum so that current year target can be achieved.

5.2 Pradhan Mantri Employment Generation Programme (PMEGP)

Against a physical target of 6,000 units banks have sanctioned 1,693 proposals as of 30th September, 2024 which is 28.21% of target. As on 24.11.2024 the sanction increased to 2,307 which is 38.45 % of the annual target.

The Additional Secretary, MSME Department, Govt. of Odisha informed that the rejection rate and the pendency is very high under PMEGP.

The Director of KVIC urged Public Sector Banks to prioritize clearing pending applications and the Private Sector Banks to increase their participation in the PMEGP scheme. He also informed that the physical verification of units assisted under the PMEGP is expected to be completed by the end of January 2025 for which MoU has been signed with India Post. He requested all banks to extend co-operation to the officials of India Post while doing physical verification. He also informed that claim of margin money in all eligible cases should be the priority.

The Principal Secretary, Finance Department, Odisha, emphasized the need for year-round promotion of PMEGP loans, rather than limiting sanctions in the third and fourth quarters. He highlighted the scheme's subsidy component and its inclusive nature, with no restrictions on caste, gender, location, or APL/BPL status. He also informed that a MoU has been executed between KVIC, Ministry of MSME, Govt. of India and Department of Posts, Ministry of Communications, Govt. of India on 20th August 2024 for the physical verification of units assisted under the PMEGP. After physical verification of units, banks will be able to adjust the subsidy component in their account.

The Development Commissioner cum Additional Chief Secretary, Odisha, expressed concern over the poor performance and reduced ticket size of PMEGP, urging the establishment of a clear turnaround time for the scheme.

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

As of 30th September 2024, 224 proposals have been sanctioned out of a target of 3,800 for the year 2024-25, bringing the cumulative total sanctions to 1,618.

The Convenor, SLBC informed that one meeting with Controlling heads of banks was conducted on 03.10.2024. The Lead Project Manager NPMU advised all banks to:



- Distribute the targets among their branches.
- Source internal applications and upload in the portal.
- Contribute for success of the scheme. Even if target is not given to any bank, they can sanction proposals sourcing internally and uploading in the portal.
- Dispose pending proposals within turnaround time.
- Ensure no branches should be under no logged in status.
- Ensure disbursement of sanctioned proposals and prompt updation in the PMFME portal for getting subsidy.
- Target fixed for OGB and UGB at 300 each.

As the achievement vis-à-vis target for the current year is very low, all banks are requested to generate applications internally and dispose all pending applications on priority.

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

All Banks and Financial Institutions have sanctioned 11,00,843 accounts with an amount of Rs. 8,239.83 Crore and disbursed Rs. 8,141.13 Crores as on 30.09.2024 during the financial year 2024-25.

The Convenor, SLBC informed that Department of Financial Services, Ministry of Finance, Govt. of India vide letter no 6/12/2024-Mission Office-DFS, dated October 25, 2024 advised banks regarding enhancement of loan limit to Rs. 20 lakh from the current Rs. 10lakh under Pradhan Mantri Mudra Yojana (PMMY) for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' Category. The loans above Rs. 10 lakh and up to Rs. 20 lakh will be categorized as 'TarunPlus' and these changes are effective from FY 2024-25. He also requested all banks to increase the average loan size under Kishore category which is Rs.1.08 lac at present.

5.5 Stand Up India Scheme

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

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.

The Principal Secretary, Finance Deptt., Govt. of Odisha stated that 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. Though the banks have achieved the target set for women, banks are not able to achieve the target set for SC/STs which is only 28.97% as on 30.09.2024. The CGM, SBI informed that not enough applications are coming from SC/ST applicants as the loan size is more than Rs.10 lac to Rs.1 Crore.



5.6 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme

As per SIDBI, during the period of 01.04.2024 to 30.09.2024, banks have covered 26,962 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 3,052.18 Crores.

The Principal Secretary, Finance Department, Govt. of Odisha, informed the house that the state will provide an additional 10% CGTMSE coverage beyond the existing guarantee coverage of 75% and 85%. The cost of this top-up coverage will be fully borne by the Govt. of Odisha and he urged banks to process proposals under CGTMSE coverage instead of rejecting them over collateral issues.

The representative from CGTMSE informed that the additional coverage will be considered after receiving the final proposal from the State Govt.

5.7 Onboarding of MSME on Udyam Portal

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

The Convenor, SLBC informed that out of the total registered MSMEs 98.26% are micro, 1.62% are small and 0.12% are medium enterprises.

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

As on 30.09.2024, in RXIL platform, total buyers registered are 29, total sellers registered are 432, average tenor is 106 days and the average amount varies from 88k-4 Crore. Similarly in Invoice Mart platform, total buyers registered are 46, total sellers registered are 839, average tenor is 86 days and the average amount varies from 0.009 to 2.204 Crore. In M1Exchange platform, total buyers registered are 27, total sellers registered are 477, average tenor is 31 days and the average amount range is 5.26Crore.

5.9 PM Vishwakarma Yojana

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

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



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

The Convenor, SLBC informed that Interest subsidy amount of Rs.1579.63 lakhs pertaining to 1,580 application has been released as of 25.10.2024.

Principal Secretary, Finance Deptt., Govt. of Odisha advised all banks to certify the interest and other details quickly.

5.11 Silpi Unnati Yojana (SUY) – State Government Scheme

In the current FY up to 30.09.2024 out of 2,209 applications, 244 loan applications are sanctioned, 558 are rejected and 1,427 applications are pending. The Convenor, SLBC requested all banks to dispose all the pending applications in a time bound manner.

The Commissioner cum Secretary, Handloom, Textiles and Handicrafts Deptt., Govt. of Odisha expressed concern over the high rejection rate under the scheme. She also requested the banks to dispose the 1,427 pending applications on priority basis.

Principal Secretary, Finance Department, Govt. of Odisha, advised the MSE and Handloom, Textiles, and Handicrafts Departments to align efforts to prevent duplication of trades under PM Vishwakarma and Silpi Unnati Yojana.

AGENDA NO.6

Financing to SHGs

6.1 WSHG Bank linkage in Odisha

(a) Credit Flow to WSHGs.

As of 30th September 2024, 1,13,617 SHGs have been credit linked with an amount of Rs. 5,275.96crores, with an average loan size of Rs. 4.64 lakh. The physical linkage achievement is 28% of the target of 4,00,000 SHGs with the financial linkage achievement of 26% of the target of Rs.20,000 Crore as of 30.09.2024.

The Mission Director, Odisha Livelihood Mission, informed the house that a state-wide campaign would be conducted in December 2024 to achieve 70% of the target by the end of the month.

(b) Mission Shakti Loan – State Interest Subvention

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



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

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

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

(d) Mission Shakti Scooter Loan

An amount of Rs. 50 crores have been placed with partnering banks against which Rs. 30.43 Crore has been utilized as on 30.09.2024 under Mission Shakti Scooter Yojana.

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

Mission Shakti Department has signed MoU with 13 banks to engage SHG members & Federation as BCA. In the Sub-Committee meeting of SLBC on FI, FL and Digital Payment for the quarter ended September 2024 held on 11.11.2024, Director, Institutional Finance advised that the performance of Mission Shakti members operating as BCs is to be evaluated by the participating banks. She advised SLBC to devise a common format for evaluation of the performance of those BCs considering customer feedbacks. After evaluation of the same the banks will be advised accordingly.

6.2 National Urban Livelihood Mission (NULM)

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

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

Govt. has approved 305 no. of loan applications under Bankable IGS relating to the year 2023-24 & 2024-25 to be completed in 2024-25 in 28 districts. Against the target of 305 applications 120 applications have been sponsored to banks, 74 applications are disbursed as of 30th September 2024. District-wise and bank-wise details of applications already shared with banks by SLBC vide letter no. SLBC/ODI/2024-25/615 dated 07.10.2024. All banks to issue suitable instructions to their respective branches for disposal of applications on priority.



AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 30.09.2024

Total NPA as on 30.09.2024 is Rs.14,434.64 Crore which is 4.30% of the total advance outstanding. NPA % under Agriculture is 6.39%, under MSME is 4.24%. The NPA under education loan is 7.73 % and that for crop loan is 7.50 % as on 30.09.24.

The Principal Secretary, Finance Department, Govt. of Odisha, informed that though the overall NPA is 4.30%, the NPA in crop loan and education loan is higher. He urged banks and Government officials to collaborate for the recovery and reduction of NPAs.

7.2 State Recovery Act (OPDR)

As of 30th September, 2024, 2,144 OPDR cases amounting to Rs.50.61 Crore are pending.

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.

Principal Secretary, Finance Department, Govt. of Odisha, proposed a re-evaluation of the OPDR Act and suggested necessary modifications.

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

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

It is reported that as of 30.09.2024, 719 numbers of applications of various banks involving Rs.404.12 Crore for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates out of which 576 cases amounting to Rs.276.91 Crore are pending for more than 60 days.

All banks having lead bank responsibility are advised to take up the matter with LDMs to incorporate the agenda on pending SARFAESI applications, if not done, 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.



7.4 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.

7.5 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 banks are being badly hampered. State Government is requested to intervene in the matter for its early resolution.

7.6 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.

7.7 Property Cards Under SVAMITVA scheme- instrumental for property mortgage.

As per Directorate, Land Records & Surveys, Board of Revenue, Odisha, Cuttack, a total of 3,039 SVAMITVA property cards have been issued across Odisha as of 30.09.2024. This includes 2,654 cards in Rayagada, 317 in Jharsuguda, 35 in Nabarangpur, 21 in Gajapati, and 12 in Dhenkanal districts.

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

7.8 Digitization of land records

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 requested to provide banks with access to the digital land records database, facilitating the creation of online charges on land for loan sanctioning purposes. In this regard, a request letter has already been submitted to Revenue Department by SLBC vide letter no. SLBC/ODI/2024-25/676 dated 25.10.2024.



AGENDA NO. 8

Other Issues

8.1 PMSVANidhi (Street Vendors):

As per PM SVANidhi portal as of 30.09.2024, out of 1,19,325 applications sponsored, 98,061 applications are sanctioned & disbursement made in 93,102 accounts. 13,624 applications are pending at different bank branches. The Convenor, SLBC informed that "SVANidhi bhi Swabhiman bhi" Pakhwada campaign Camps " has been started from 18th November 2024 to 2nd December 2024 for completing IT based profiling of SVANidhi beneficiaries and their families, linkage of eligible beneficiaries to different schemes, clearance of sanctioned loans & disbursement of pending loans and mobilize street vendors to download PM SVANidhi mobile application.

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

As of 30th September, 2024, Banks in Odisha have sanctioned 253 cases amounting to Rs.4.22 Crore which further increased to 443 cases amounting to Rs.7.53 Crore as of 11.11.2024 under PMSGMBY.

Principal Secretary, Finance Department, Govt. of Odisha, informed that the State Government has decided to provide top up subsidy over and above the subsidy available from the Government of India under the PMSGMBY scheme. The decision will be communicated to banks shortly.

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

During the current FY 2024-25 as of 30.09.2024, Banks have extended credit to 1,66,945 beneficiaries of Minority Community amounting to Rs.1,398.61 Crore and the balance outstanding is Rs. 10,638.47 Crore in 10,81,979 accounts.

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

During the quarter from 01.07.2024 to 30.09.2024, the data upload numbers is 11,81,873, data download number is 5,00,568 and data up dation was in 11,49,552 cases.

8.5 RSETI

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



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

The State Govt. is requested to resolve the land related issues of 6 RSETIs i.e. Ganjam, Gajapati, Puri, Angul, Cuttack and Rayagada at an early date as per the decision taken in the meeting held on 14.03.2024 under the chairmanship of Additional Chief Secretary, Revenue & Disaster Management Deptt., Govt. of Odisha.

8.6 Fintech Adoption

Fin Techs help enhancing financial inclusion as more people are using digital mode for their financial services. Considering the potential of Fin Techs, banks may widely adopt Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development.

8.7 Functioning & Timely conduct of DCC/DLRC

The banks having lead bank responsibility are requested to instruct 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.

Strengthening of LDMs

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.

8.8 Absenteeism in DCC/ DLRC Meetings

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 attending the DCC/DLRC meetings fully prepared.



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

SLBC has already prepared a yearly calendar of SLBC meetings. All banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings.

8.10 Conduct of Town Hall Meetings at District Level.

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

LDM Bhadrak conducted a Town Hall Meeting on 27.09.2024, LDM Bargarh on 20.07.2024 and 17.08.2024, LDM Gajapati on 19.09.2024, LDM Khordha on 06.08.2024, LDM Balesore on 27.09.2024, LDM Ganjam on 20.09.2024, LDM Kandhamal on 27.09.2024, LDM Jagatsinghpur on 25.09.2024 and LDM Mayurbhanj conducted on 03.09.2024 at their respective districts. During these meetings, discussions were held with MSME entrepreneurs, bankers, and other relevant stakeholders

The Convenor, SLBC requested the banks having lead district responsibility to advise their LDMs to conduct town hall meetings every quarter and report the unresolved issues to SLBC.

8.11 Success Stories

- a. Ms. Pranati Mahunta, through UCO Bank's Agrahat branch, availed a Rs. 35 lakh MKUY loan for her Rs. 74.40 lakh poultry farm project, employing 10 people in rural Cuttack, and now serves as a beacon of determination and innovation in commercial broiler farming.
- b. M/S Bhagwati Traders, established by Paban Kumar Agrawal in Bargarh, Odisha, enhanced its groundnut oil processing capacity and profits with an Rs. 18.83 lakh PMFME loan, achieving a FY 2023-24 turnover of Rs. 234.43 lakh through local and digital marketing.
- c. Mrs. Rina Nayak from Dhenkanal availed a Rs. 3.06 lakh PMFME loan for her puffed rice business, now earning Rs. 15,000 monthly, employing two individuals, and significantly improving her standard of living.
- d. Mr. Jaydev Sahu established "Jaydev Store," a cosmetics and stationery shop in Berhampur, Ganjam, with a Rs. 10 lakh PMMY loan, earning a strong reputation for quality and service.



8.12 Other Points: Issues relating to SUBHADRA.

The issues relating to the implementation of SUBHADRA scheme like redressal of failure transactions, acting upon the feedback received through “Kuha Subhadra”, sharing of e-KYC data with OCAC & Department and capturing the digital transactions are discussed.

As the issues are related to various stakeholders and the scheme will be implemented for a fairly long period, the Development Commissioner cum Additional Chief Secretary, Govt. of Odisha advised to constitute a small committee for the SUBHADRA scheme under the Chairmanship of Principal Secretary, W & CD Department and banks having major share of SUBHADARA beneficiaries as members to discuss issues related to SUBHADRA and their effective resolution. The Chairman will decide other members of the small committee.

During the discussion the following action points emerged.

1. All banks to continue the momentum to achieve the ACP of the current year.
2. Banks to increase lending to education, housing and export sector.
3. The ticket size of KCC is to be increased, specially by RRBs & Cooperative Bank.
4. Performance under Govt. sponsored schemes to be improved.
5. Formulation of model DPR by NABARD for selected agriculture schemes.
6. A small Committee on SUBHADRA is to be constituted to resolve the issues.
7. Agriculture Deptt., Govt. of Odisha to convene a meeting with Agri Sub-Committee members where NABARD will present simple and practical DPRs of at least 20 major activities for SAFAL portal.

The meeting ended with vote of thanks by In-charge, SLBC.

(Goutam Patra)
General Manager and Convenor
SLBC, Odisha

**LIST OF PARTICIPANTS FOR 177th SLBC MEETING HELD ON 25.11.2024 FOR THE QUARTER ENDED SEP-2024
AT 10AM AT HOTEL MAYFAIR, BHUBANESWAR**

SL No	NAME	DESIGNATION	ORGANISATION
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STATE GOVT OF ODISHA

1	Smt Anu Garg	Additional Chief Secretary cum DC	Govt. Of Odisha
2	Shri Saswat Mishra	Principal Secretary, Finance Department	Govt. Of Odisha
3	Dr. Pragyasmitha Sahoo	Director Institutional Finance	Govt. Of Odisha
4	Shri Nikhil Pavan Kalyan	Director Horticulture	Govt. Of Odisha
5	Shri Ramashis Hazra	Director AH&VS	Govt. Of Odisha
6	Dr. Rajesh Das	Director Image	Govt. Of Odisha
7	Shri PP Choudhury	Addl Director Industries	Govt. Of Odisha
8	Dr. Babita Mahapatra	Additional CEO (Operation), OLC, Missionshakti	Govt. Of Odisha
9	Dr. Monica Priyadarshani	MD, OLM, Missionshakti	Govt. Of Odisha
10	Shri Ramakanta Sahoo	Asst. Director Textiles	Govt. Of Odisha
11	Ms. Manashi Mandhata	Addl. Secretary MSME Department	Govt. Of Odisha
12	Shri Mitranu Tripathy	Joint Director of Industry	Govt. Of Odisha
13	Shri Giotanjali Naik	Addl Secy PR&DW Deptt	Govt. Of Odisha
14	Dr. Sujata Priyambada Parida	Dy Director stats, Agriculture Deptt	Govt. Of Odisha
15	Shri Tarakanta Bhakta	Dy Secretary, Finance Department	Govt. Of Odisha
16	Dr. Prasanna Kumar Bal	Consultants, Finance Deptt.	Govt. Of Odisha
17	Shri Subrato Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
18	Shri Debasmitha Subudhi	Under Secretary, Finance Department	Govt. Of Odisha
19	Shri Chinmay Prusty	Consultants, APICOL	Govt. Of Odisha
20	Ms Snehmayee Naik	ASO	Govt. Of Odisha

Govt. Of India

21	Shri MSRK Murthy	AGM, CGTMSE	Govt. Of India
22	Shri Tophan Mallik	Manager, NHB	Govt. Of India
23	Shri Nikhil Ranjan Pati	Registrar, DRT	Govt. Of India
24	Shri Subash Chhetri	State Director, KVIC	Govt. Of India

Reserve Bank of India

25	Dr. Sarada Prasan Mohanty	Regional Director	Reserve Bank Of India, Bhubaneswar
26	Smt. Anita Patnaik	General Manager	Reserve Bank Of India, Bhubaneswar
27	Shri Madhukar Anand	Dy General Manager	Reserve Bank Of India, Bhubaneswar
28	Shri Tanmay Jaiswal	Manager	Reserve Bank Of India, Bhubaneswar
29	Annet Shradha Topno	Manager	Reserve Bank Of India, Bhubaneswar

NABARD

30	Shri Sanjay Kumar Talukdar	General Manager	NABARD
31	Shri Kamal Patnaik	Dy General Manager	NABARD
32	Shri D P Dash	Asst General Manager	NABARD

SIDBI

33	Shri Pradyumna Chaudhury	Dy General Manager	SIDBI
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Public Sector Banks

34	Shri Vijay Kumar N Kamble	Executive Director	Chairman, SLBC
35	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
37	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
38	Shri Iswar Ch. Sahoo	General Manager	State Bank Of India
39	Shri Jagdish Chander	General Manager	Canara Bank
40	Smt Swapna Bandopadhyaya	General Manager	Bank Of Baroda
41	Shri Vikash Krishna	General Manager	Bank Of India
42	Shri Bijoy Kumar Malik	Dy General Manager	Bank Of India
43	Shri Sanjib Kumar Dash	Deputy Zonal Head	Bank of Maharashtra
44	Shri Pankaj Kumar	Dy General Manager	Central Bank of India
45	Shri Gaurav Bharadwaj	Dy General Manager	Indian Overseasbank
46	Shri K B Mishra	Dy Genera Manager	Punjab National Bank
47.3	Shri Harinder Singh Sandhu	Dy General Manager	Union Bank Of India
48.4	Shri Sandeep Patnaik	Asst General Manager	Indian Bank
49.4	Shri Shailesh Chandra Bhatt	Asst General Manager	State Bank of India
50.5	Shri Tapan Kumar Sahu	Asst General Manager	State Bank Of India
51	Shri Sudeep Dakua	Zonal Manager, Balasore	UCO Bank
52	Shri Chinmay Kumar Sahoo	Zonal Manager, Bhubaneswar	UCO Bank
53	Shri Ashis Kumar Biswal	Zonal Manager, Sambalpur	UCO Bank
54	Shri Rashmi Ranjan Mishra	Manager	Punjab & Sind Bank
55	Shri Ratnakant Singh	Manager	SLBC, Odisha
55.8	Shri Sambit S Raul	Manager	SLBC, Odisha
56.8	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
57.7	Smt. Anima Pradhan	Senior Manager	SLBC, Odisha
58.6	Smt Binita N Barla	Manager	Canara Bank
59.5	Smt Madhusmita Mohapatra	Manager	Canara Bank
60.5	Smt Archana Padhi	Manager	Indian Overseasbank

61.4	Shri Samir R Pattjoshi	Sr Manager	Indian Bank
62.3	Shri Bn Rath	Sr Manager	Punjab National Bank
63.3	Shri KK Pradhan	Manager	Central Bank of India

Private Sector Banks

64	Shri Sujeet Kumar	Chief General Manager	IDBI Bank
65	Shri Pradipta Satpathy	SVP	Axis Bank
66	Shri Ashok Kumar Sahu	VP	Bandhan Bank
67	Shri Ganesh Kumar Acharya	Operation Head	DBS (e-Laxmi Vilash Bank)
68	Shri Satyajit Parija	Branch Head	DBS (e-Laxmi Vilash Bank)
69	Shri Ashok Kumar Satapathy	AVP	DCB Bank
70	Shri Manoj Kumar Mohapatra	DVP-II	Federal bank
71	Shri Ananta Pattnaik	VP	HDFC Bank
72	Md Abdul Moshaior	AGM	ICICI Bank
73	Shri Biswajit Dash	Sr. Manager	ICICI Bank
74	Shri Amiya Nayak	AGM	ICICI Bank
75	Shri Jeevanjyoti Samantray	Area Head	IDFC Bank
76	Shri A K Mohapatra	VP	Indusind Bank
77	Shri R Gopinath	Manager	Karnataka Bank
78	Shri Amiya Ranjan Swain	AVP	Kotak Mahindra Bank
79	Shri Shethy Harish Nagaraj	Sr. Mgr	South Indian Bank
80	Shri Stalin Behera	DVP	RBL Bank Ltd
81	Shri G Biswal	BM	Yes Bank
82	Shri T K Tarenia	ARDM	Axis Bank
83	Shri Santosh Ku Dash	AVP & BM	Bandhan bank

Small Finance Banks

84	Ms B Bidyabharatee	Dy Manager	ESAF SFB
85	Shri Manoranjan Pattnaik	Branch Manager	Jana SFB
86	Shri Abhisek Parhi	ZHC	Jana SFB
87	Shri Debasish Parida	Sr Mgr	Suryadoya SFB
88	Shri Amulya Ku Jena	State Leader	Ujjivan SFB
89	Shri Pradyumna Rao	Zonal Head	Utkarsh SFB
90	Shri Priya Ranjan Mishra	National Sales Manager	Utkarsh SFB

Payment Bank

91	Shri Shailesh Singh	Regional Head	IPPB
92	Shri Ashis Aman	Business Alliance Head	Airtel Payment Bank

Regional Rural banks

93	Shri Rishi Singh	Chairman	Odisha Gramya Bank
94	Shri Trupti Ranjan Swain	General manager	Odisha Gramya Bank
95	Shri Bipin Bihari Dash	General Manager	Utkal Grameen Bank

State Cooperative Bank

96	Shri Prabhu Kalyan Pattnayak	MD OSCB	Odisha State Cooperative Bank
97	Shri Achuta Nanda Patro	General Manager	Odisha State Cooperative Bank

Insurance

98	ShriAshok Kumar Choudhury	Associate Zonal Head, Bharati Axa Life	SLCCI
99	Ms. Madhusmita Samal	Manager Bharti Axa life	SLCCI