

**PROCEEDINGS OF THE 175<sup>th</sup> & 176<sup>th</sup>  
STATE LEVEL BANKERS' COMMITTEE  
MEETING OF ODISHA HELD ON 06.09.2024**



**UCO BANK  
CONVENOR-SLBC  
ODISHA**

लिंगराज नायक

प्रभारी

एस.एल.बी.सी., उड़ीशा



यूको बैंक

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**UCO BANK**

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Ashok Nagar, Bhubaneswar

संदर्भसं-SLBC/ODI/2024-25/659

दिनांक/ Date:21.10.2024

**All the Members of State Level Bankers' Committee, Odisha**

Respected Madam/Sir,

**Sub: Proceedings of the 175<sup>th</sup> SLBC meeting for March-24 along with Special SLBC meeting on Financial Inclusion, Financial Literacy and Digital Payment for the FY 2023-24 and 176<sup>th</sup> SLBC meeting for June-2024 of Odisha held on 06.09.2024.**

Please find the enclosed proceedings of the 175<sup>th</sup> SLBC meeting for March-24 along with Special SLBC meeting on Financial Inclusion, Financial Literacy and Digital Payment for the FY 2023-24 and 176<sup>th</sup> SLBC meeting for June-2024 of Odisha was held on 06.09.2024 at Hotel the Crown-IHCL SeleQtions, Nayapalli, 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.



## **Proceedings of the 175<sup>th</sup> and 176<sup>th</sup> SLBC meeting of Odisha held on 06.09.2024**

The 175<sup>th</sup> SLBC meeting for March-24 along with Special SLBC meeting on Financial Inclusion, Financial Literacy and Digital Payment for the FY 2023-24 and 176<sup>th</sup> SLBC meeting for June-24 of Odisha was held on 06.09.2024 under the Chairmanship of Shri Vijaykumar N Kamble, ED UCO Bank cum Chairman, SLBC at Hotel the Crown-IHCL SeleQtions, Nayapalli, Bhubaneswar in presence of:

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

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

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

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

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

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

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

Special Secretaries, Additional Secretaries, Joint Secretaries, the Directors of different Departments of Government of Odisha, General Manager of RBI, Dy. General Manager of NABARD, Deputy General Manager CGTMSE, Deputy General Manager CERSAI, Asst. General Manager-BSNL, , Registrar Secretary OKVIB and Senior Officials of State Government, Controlling Heads of different Banks, representatives from SUDA, Dept. of Post, convenors of SLIC Life Insurance- Bharati Axa, SLIC General Insurance- Shreeram General Insurance & other participants. The list of participants is annexed.

### **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 joint SLBC meeting. He then highlighted that to cater the needs of people, DFS, State Govt. and RBI has identified locations for opening of brick & mortar branches. He then appreciated the efforts of banks, RBI, NABARD and State Govt. in achieving 103% of the target under Annual Credit Plan during the FY 2023-24. He urged all bankers in Odisha to rally their branches and strive to surpass the ACP targets for the current Financial Year 2024-25, because in the current year there is an ambitious growth of 31.36 % over last year ACP target and the target has been fixed at Rs. 2,10,546.35 crore and banks have achieved Rs.56,257.86 Crore achieving 26.72% in the first quarter ending June'2024. The collective spirit of cooperation and dedication among all banks is pivotal in achieving these targets.

In the pursuit of financial inclusion, the banking sector has showcased unwavering commitment through various social security initiatives. Odisha's banks have achieved



commendable figures, in achieving targets at 112.41% under PMJJBY, 169.68 % under PMSBY, and 104.02 % under APY as of March 31, 2024. In the current financial year, banks have achieved 22.14% under PMJJBY, 24.81% under PMSBY and 32.70% under APY till 31.07.2024.

The Pradhan Mantri Jan Dhan Yojana on August 28, 2024, completed ten years of its implementation. The scheme launched in 2014, has proven to be the foundation stone in bringing over 80 per cent of Indian women under the ambit of financial inclusion. In Odisha there are 2,13,42,429 PMJDY accounts as on 31.03.2024. In the current year against a target of 14, 55,000 account for the full year banks have opened 5,41,911 accounts as on 31.07.2024 which is 37.24 % of the target

He highlighted the "SUBHADRA Scheme," which has been announced by the Government of Odisha. This flagship initiative is designed to financially empower women and provide safety nets for them and their families. The comprehensive scheme aims to enhance women's empowerment by offering financial support, raising awareness of their rights, improving health and educational outcomes, encouraging digital financial literacy.

He informed about the PM Suryaghar Yojana by the Govt. of India which is not only a step towards clean energy but also a crucial component of India's broader sustainability and development strategy. He urged all controlling heads to redouble their efforts to ensure the successful implementation of this scheme.

Lastly, the Chairman SLBC addressed the NPA status, which stood at 4.19% as of June 30, 2024. He reiterated the importance of sustained collaboration and coordination among all stakeholders to achieve inclusive growth and sustainable development for the state, calling for continued efforts to build a brighter future.

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

The Regional Director, RBI, Bhubaneswar stated that due to the model code of conduct for the SGE 2024 in the State, the 175<sup>th</sup> and 176<sup>th</sup> SLBC meetings for March 2024 and quarter ended June 2024 are being held jointly. He then informed that in the month of August 2024, Monetary Policy Committee has announced that the GDP of our country for the FY 2024-25 is projected at 7.2% and inflation at 4.5% (assuming a normal monsoon). However, the retail inflation in Odisha State is 7.2% as of June 2024. He also informed that RBI is conducting research to know the reason as to why the retail inflation of Odisha State is higher than that of the national level. He then informed about some policy initiatives taken by RBI. The Expanding and deepening of digital payment ecosystem, which was supposed to be 100% by December 2023, further extended to March 2024. But till now, 99.43% Savings Bank accounts and 96.01% current accounts are digitally enabled. He urged all the banks and the nodal banks to achieve the target of 100% digitalization for both Savings Bank accounts and Current Accounts immediately.

He then stated that out of 30 districts in Odisha, 2 districts namely Malkangiri and Nabarangpur have been identified where the per capita priority sector advance is less than Rs.9000/-. So, a higher weightage of 125% lending of the existing priority sector lending is assigned in these two districts.



The RD, RBI, Bhubaneswar then informed that as per the discussion made in the EC MSME Meeting of RBI, one workshop on CIBIL related issues was organized by RBI in which many MSME customers and banks participated and CIBIL related issues of many MSME customers was also resolved in that workshop. He also informed that RBI is proposing to conduct one such seminar in the western region of the State where the issues of the MSME entrepreneurs who suffer because of wrong CIBIL, or wrong outstanding amount can be resolved and also to make people aware about the consequences of default in accounts.

He also informed that as mark to the 90<sup>th</sup> year of RBI, RBI will be conducting Financial Literacy Camps in schools, colleges, online registration for the RBI 90 quiz competition is already opened for the undergraduate students of the colleges in all the 30 districts of Odisha. He further added that RBI will be launching Unified Lending Interface for the bankers where all the financial and non-financial details of the borrowers will be available so that banks can get the authenticated report.

He expressed his concern over the low CD ratio of the state as compared to the CD ratio of 85% at national level. He urges all banks to put forth vigorous effort to augment the CD ratio in the September 2024. He pointed out that the deposit growth rate is slower than the credit growth rate in the country whereas in Odisha the trend is reverse which is worsening the situation.

He then appealed the banks to achieve 100% of the ACP target for the FY 2024-25.

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

The Additional Chief Secretary cum Development Commissioner, Govt. of Odisha Smt. Anu Garg informed about the 3 developments in the State, the first one being change of Government in the State. She stated that the Government is very keen that rapid development has to take place and she requested all to work hard. She congratulated all the banks for achieving 100% of the annual credit plan target during the FY 2023-24 and requested all to continue the good work that has been started and to achieve what has been set up to achieve.

Regarding the second development which has taken place is very progressive. A Vision 2036 and a Vision 2047. At Government of India level, the Vision 2047 is also known as Amrit Kal. Embedded in the Vision 2047, our vision will be for 2036 when Odisha turns 100. In the Vision 2036 our trajectory should be very transformative, where the bankers will play an important role. She urged all to think differently so as to take Odisha to the next level.

She pointed out that while progress has been made, there are several areas that still need considerable attention and improvement. She stressed the importance of working diligently and swiftly to address the issues, particularly the significant decline in the CD ratio and the noticeable variations across districts and schemes. She also highlighted the need to at least double or triple the current GSDP ratio of the state to ensure stronger economic growth. In light of Vision 2036, she underlined that while steps are being taken, much more needs to be done across multiple areas to achieve the ambitious goals set for the future.



Regarding the third development, Smt. Garg mentioned about the SUBHADRA scheme which is one of the biggest schemes ever in the State with the largest coverage of women. It is an income support for women which can be used for entrepreneurship, for consumption needs etc. Under SUBHADRA scheme, women beneficiaries will get total amount of Rs.50,000/- in five years and Rs.10,000/- per year in 2 phases. She also informed that to encourage digital transaction and financial literacy, those women who will do maximum digital transaction will be rewarded with incentives. To have greater financial literacy she also urged RBI to extend the Financial Literacy Camps to women also involving women groups and SHGs.

With the urge to think beyond as to how to take the state to higher level she concluded her address.

Then the Agenda-wise discussion started.

## **AGENDA NO.1**

### **Confirmation of Proceedings of 174<sup>th</sup> SLBC Meeting held on 16.03.2024 at Bhubaneswar.**

The proceedings of 174<sup>th</sup> SLBC Meeting held on 16.03.2024 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2024-25/106 dated 01.05.2024. 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**

### **Special SLBC- Financial Inclusion/Financial Literacy/Banking Infrastructure**

Financial inclusion and financial literacy are interrelated concepts essential for economic growth and individual well-being. Financial inclusion refers to the availability and accessibility of financial services to all individuals, particularly those who are underserved by traditional banking systems, such as low-income populations and rural communities. It ensures that everyone can access essential financial products like savings accounts, credit, insurance, and digital payment systems. Financial literacy, on the other hand, involves the knowledge and skills needed to make informed and effective financial decisions. It encompasses understanding financial concepts like budgeting, investing, and managing debt. Together, financial inclusion and literacy empower individuals to participate fully in the economy, enhance their financial stability, and contribute to broader economic development by reducing poverty and nurturing sustainable growth.

#### **2.1.a. Banking Network in Odisha**

The total banking network in Odisha was 56,879 as on 31.03.2024 which further reduced to 56,087 as on 30.06.2024 with a total number of 5,948 B&M branches, 7,653 ATMs and 42,486 BCs.

Though the number of brick & mortar branches has increased in June 2024 the number of BCs and ATMs has reduced in the State as compared to March 2024.



### **2.1. b. Issuance of Digital Products during the last 3 years**

The Convenor, SLBC stated that there is a visible growth in the issuance of digital products viz. ATM card, mobile banking, internet banking & AEPS. However, there is decrease in the issuance of QR codes during the FY 2023-24.

### **2.1.c. Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)**

In the last FY 2023-24 total 13,57,879 PMJDY accounts are opened against the target of 14,50,000 achieving 93.63% of the target.

As of 30<sup>th</sup> June, 2024, during the FY 2024-25, 4,18,103 accounts have been opened under PMJDY in Odisha State against the target of 14,55,000 accounts, achieving 28.74% of the target. As of 31<sup>st</sup> July, 2024, 5,41,911 accounts have been opened under PMJDY, achieving 37.24% of the target. Cumulatively 2,18,84,340 PMJDY are opened till 31.07.2024 out of which 1,23,30,831 account are female A/cs.

### **2.1.d. Performance by Banks under Social Security Schemes**

Banks in Odisha have achieved all the three targets for 2023-24 under social security schemes i.e. APY (104.02%), PMJJBY (112.41% & PMSBY (169.68%).

Under PMJJBY, the enrollment achievement reached 22.14% as on 31.07.2024 with 4,07,306 enrollments against the target of 16,00,000. Similarly, under PMSBY enrollment achieved 24.81% as on 31.07.2024 with 8,55,801 enrollments compared to the target of 30,00,000. The APY scheme achieved an enrollment of 33.70% as on 31.07.2024 enrolling 1,38,584 individuals against the target of 4,46,060.

The Convenor, SLBC requested all banks to give concerted efforts to achieve all the three targets in the current year like that of last year.

### **2.1.e. Performance under BSBD Accounts**

In the last year, total 1,18,47,157 BSBD Accounts are opened out of which 65,99,195 are women accounts. The Convenor, SLBC requested to open more and more BSBD Accounts with focus on women accounts.

## **2.2 Opening of Brick & Mortar branches in Unbanked GPs**

There are 3 GPs in Odisha namely Dhuliput, Jantri and Populur in Malkangiri district which do not have a banking touch point within the GP. All the 3 GPs are allotted to State Bank of India, and they have assured that CSP Plus outlets will be opened in the GPs within 45 days.

The Principal Secretary, Finance Department, Govt. of Odisha informed that out of 4,373 GPs, CSP plus outlets are already opened in 2,757 and rest of the GPs will be covered very soon.

As per the decision of Special SLBC and 156<sup>th</sup> SLBC Meeting held on 30.09.2019, a committee was constituted under the Chairmanship of Special Secretary Cum Director,



Institutional Finance, Finance Department, Government of Odisha to examine the issue of opening of Brick & Mortar Bank Branches in Unbanked Gram Panchayats. The committee recommended for opening brick & mortar branches in 65 GPs. The committee also authorized SLBC to circulate the list to all banks and allocate GPs to different banks for opening of brick & mortar branches within 30th June 2020. Out of 65 identified GPs, B & M branches already opened in 22 GPs. Out of the 43 remaining GPs, concerned banks have reported that branch opening is not viable in 42 GPs and for 1 GP namely Renga, Union Bank of India has reported that survey is yet to be conducted.

Finance Department, Govt. of Odisha identified 270 GPs for opening of brick & mortar branches out of which branches have been opened in 21 GPs. In the Sub Committee meeting of SLBC on FI, FL & Digital Payment held on 24.06.2024, it has been decided to give flexibility to banks open brick & mortar branches in any of the 4,373 GPs having no brick & mortar branch.

### **2.3 Operations of Business Correspondents (BCs)**

Total number of BCs as on 30.06.2024 is 42,486 reduced from 43,115 as on 31.03.2024.

The number of BCs decreased due to decrease in number of BCs of Axis Bank (832), Kotak Mahindra Bank (307), IDBI Bank (134), Bank of India (34) and Central Bank of India (20).

### **2.4 Villages Identified by DFS for opening B & M Branches and Banking Touchpoints.**

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 12 brick & mortar branches are already opened by banks and at other 2 villages the branch opening process is under progress. As informed by Bank of Baroda at Mathpada village no suitable premise & no internet connectivity is available. Central Bank of India has also informed that no suitable premise is available at Hatigaon. SLBC has already taken up the matter with Finance Department, Govt. of Odisha to take up the matter with the concerned Department to provide necessary infrastructure for opening of brick & mortar branches in these 2 locations.

There are no unbanked villages in the state having population above 5000. As on 31.03.2024 DFS has identified 14 unbanked villages having population below 5000 for providing banking touchpoint. As on 30.06.2024, 4 villages remained unbanked out of 14 identified villages and the allottee banks have reported that network connectivity is not available in these villages.

In case of Panaspadar village in Malkangiri district with a population of only 72, DCC Malkangiri in the meeting held on 01.03.2024, exempted the village due to network issues for opening banking touchpoint. The matter is discussed in the SLBC meeting, and the committee accepted the decision at the DCC and advised SLBC to take up with DFS for exemption.



## **2.5 Connectivity by BSNL in the GPs**

According to the report from Bharat Broadband Network Limited (BBNL), as of June 2024, in the first phase of BharatNet, 3,990 Gram Panchayats (GPs) and Block Headquarters (BHQs) (out of 3,991) in 18 districts of Odisha have been connected through underground Optical Fiber Cable (OFC). Out of these connected GPs and BHQs, 54.09% 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 with 79.18% of them having active connectivity.

The representative of the telecom company is advised to improve active connectivity.

## **2.6 Conducting Financial Literacy Camps**

As per the information submitted by LDMs and Banks during the FY 2023-24 total 26,243 camps conducted by rural branches & 13,742 camps conducted by FLCs. In the June 2024 quarter 7,767 financial literacy camps are conducted through 3,100 rural branches and 1,302 camps are conducted through 30 Financial Literacy Centers operating in the State.

## **2.7 Financial Literacy Centers (FLC)**

Out of 30 FLCs, currently, there are 5 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 Keonjhar and Mayurbhanj and the posts will be filled up by September 2024.

The Regional Director, RBI advised UCO Bank to expedite the filling of vacancies as the posts are lying vacant for a long period.

## **2.8 Financial Inclusion Fund (FIF) of NABARD**

For FY 2023-24, NABARD has sanctioned Rs.1403.31 lacs under FIF and disbursed Rs.1218.05 lacs including previous period sanctions. As reported by NABARD, during FY 2024-25 up to 30.06.2024 NABARD has sanctioned Rs.14.54 Lac to other agencies under FI and Rs.9.00 lacs disbursed to banks during this period. The representative from NABARD informed that there are 4 pillars of Financial Inclusion Fund viz. Technology Adoption, Regulatory Infrastructure, Connectivity Infrastructure and Dissemination of Financial Literacy Message. He requested all the banks to submit the claims under Technology Adoption and Connectivity Infrastructure to NABARD immediately.

## **2.9 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 31.07.2024, is compared to the benchmark/aspirational targets set by NITI Aayog. Nuapada, Bolangir 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.

## **Mission Utkarsh**

The Mission Utkarsh ended in February 2024 and the progress of the Mission Utkarsh campaign in Kalahandi district shows good results. While the district has achieved 92.41% 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 207%, 180%, 116% and 103% achievement respectively. As of 30.06.2024 no village in the district remained unbanked as per JDD App.

## **2.8 Expanding and Deepening of Digital Payments Ecosystem**

The coverage with at least one of the digital modes of payment (Debit/ Rupay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) of freezed savings accounts is 99.61% and freezed current accounts is 96.57% as of 31.08.2024. In the Sub-Committee meeting of SLBC on FI, FL & Digital Payment held on 24.06.2024, the last date of completion of 100% digitalization has been extended to 30.09.2024. The Convenor, SLBC requested all banks to achieve 100% digitalization by 30.09.2024.

As per instruction of RBI, merchant survey was conducted in all the rural and semi urban areas as per enrollment done by SLBC. The merchant survey has been completed. The Convenor, SLBC requested all banks to complete the 100% digitalization of merchants by 30.09.2024.

## **AGENDA NO.3**

### **Annual Credit Plan and CD Ratio**

#### **3.1 Launching of ACP Target for the FY 2024-25**

NABARD has fixed the PLP at Rs.2,10,140.60 Crore for the year 2024-25. The same was circulated to LDMs with an outline bank wise target with careful consideration of the branch network, last year performance, overall target alignment with PLP and the bank specific targets provided by Finance Department factoring their handling Govt. deposits. LDMs considered their district specific PLP, and outline provided by SLBC and prepared their District Credit Plan and got approval in DCC. Following the approval process across all districts, the final ACP target for the FY 2024-25 is fixed at Rs. 2,10,546.35 Crore against the PLP of Rs. 2,10,140.60 Crore prepared by NABARD.

The Convenor SLBC informed that in the current year the target under ACP is 31.36% higher than the ACP target of last year with highest increase of 41.19% in MSME sector.



The ED of UCO Bank expressed his happiness that this year an ambitious target is taken that too more than the PLP prepared by NABARD.

The house accepted the ACP target fixed for the current year at Rs.2,10,546.35 Crore and appealed all banks to take appropriate steps for achieving the targets allocated to them.

### **Achievement under Annual Credit Plan (ACP) under Priority Sector**

During the FY 2023-24 total disbursement under Priority Sector loans was Rs.1,65,621.13 Crore, which represents an achievement of 103.33% against the annual target of Rs.1,60,280.22 Crore.

The Executive Director UCO Bank and Chairman SLBC, Odisha congratulated all the banks who have achieved the ACP target.

The total disbursement of Priority Sector loans for FY 2024-25 (up to 30.06.2024) is Rs.56,257.86 Crore, which represents an achievement of 26.72% against the annual target of Rs.2,10,546.35 Crore.

The Convenor, SLBC informed that 15 Banks are above 25% under ACP achievement. Likewise, 13 districts have achieved more than 25% of the ACP target for the quarter ending June-2024.

The Principal Secretary, Finance Department, Govt. of Odisha congratulated to all the banks, the RBI, NABARD and SLBC for surpassing 100% of the target under the Annual Credit Plan (ACP) for the financial year 2023-24. However, he voiced concern over the underperformance in certain schemes, such as education, housing and export credit, where the banks have not met even 70% of the target. He urged all the banks to make concerted efforts to achieve the desired targets in these key areas as well.

Simultaneously, the Principal Secretary, Finance Department, Govt. of Odisha urged the major banks that failed to meet their Annual Credit Plan (ACP) targets, such as Punjab & Sind Bank, which had an achievement rate of only 6.10% as of March 31, 2024, and HDFC Bank (99.18%), to explain the reasons for their underperformance. The representative from Punjab & Sind Bank cited the limited presence of rural branches as the key factor behind their inability to meet the ACP target. The representative from HDFC Bank assured that they are committed to achieving the target during the current financial year 2024-25.

Further, the Principal Secretary, Finance Department, Govt. of Odisha advised HDFC Bank and ICICI Bank to improve their performance under Agriculture Credit and CD ratio.

#### **3.1. a. Education Loan**

During the FY 2023-24, all banks have disbursed Rs.897.67 Crore in 20,819 accounts (both Priority & Non-Priority) out of which Rs.728.35 Crore belongs to priority sector which is 63.15% of the target.

During the current FY 2024-25, as on 30.06.2024 the total disbursement is Rs. 177.91 Crores in 7,634 accounts and the Balance outstanding as on 30.06.2024 is Rs. 2246.87 Crores in



48,717 accounts. Against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 30.06.2024 is **Rs.109.71 Crore** which is **8.09%** of the target. The Principal Secretary, Finance Deptt., Govt. of Odisha advised all banks to improve performance under education loan.

### **3.1. b. Housing Loan**

All banks have disbursed Rs.10,658.77 Crore in 92,628 accounts (both Priority & Non-Priority) from 01.04.2023 to 31.03.2024 out of which RS.4605.20 Crores under priority sector which is 69.62% of the target. During the current FY 2024-25 as on 30.06.2024, all banks have disbursed Rs.1960.58 Crore. The balance outstanding as on 30.06.2024 is Rs.31,096.33 Crore in 2,61,635 accounts. Against a target of Rs.7,221.85 Crore under Priority Sector Housing Loan, the achievement as of 30.06.2024 is Rs.630.65 Crore which is 8.73% of the target. The Principal Secretary, Finance Deptt., Govt. of Odisha advised all banks to improve performance under housing loan.

As per data provided by NHB for PMAY as on 30.06.2024, 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.

### **3.1. c. Export Credit**

All banks have disbursed Rs.4,161.15 Crore against the target of Rs. 7,435.96 Crore under Export Credit during the FY 2023-24 which is 55.96% of the target. During the current FY 2024-25 up to 30.06.2024, all banks have disbursed Rs.790.16 Crore against the annual target of Rs. 8443.26 Crore achieving 9.36% of the target. The Principal Secretary, Finance Department, Govt. of Odisha advised all banks to extend credit to export sector so that annual target can be achieved.

### **3.1.d. Advance to Weaker Section**

The achievement under advance to weaker section as of 31<sup>st</sup> March 2024 is Rs.1,27,408.13 Crore which is 31.57% of ANBC. As on 30<sup>th</sup> June 2024 the achievement under weaker section is Rs.1,29,479.48 Crore which is 38.12% of ANBC.

### **3.2 CD Ratio (All Banks)**

The CD ratio as of March'2023 was 80.33% reduced to 76.52% as of March'2024 due to rectifications in the Outstanding RIDF for March 31, 2024. The CD ratio as on June'2024 is 76.06%. The CD ratio of all public sector banks except Punjab & Sind Bank is above 60%. Similarly, CD ratio of 14 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 have CD ratio more than 60%

The Regional Director, RBI, Bhubaneswar pointed out that the CD ratio of the PSBs need to improve. The Principal Secretary, Finance Deptt., Govt. of Odisha advised banks whose CD ratio is marginally above 60% to improve the same.

### **3.3 CD Ratio (District wise)**



As of June 30, 2024, all districts in the State have CD ratio above 40% and 9 districts are below 60%. The CGM NABARD, Bhubaneswar requested to give more focus on the LWE districts and credit distressed districts so that the concerned districts can maintain the CD ratio of 60%.

## **AGENDA NO. 4**

### **Financing to Agriculture Sector**

#### **4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.**

In the SAFAL portal as of 30.06.2024, out of 2,718 total number of term loan applications received, out of which 47 applications are sanctioned, 872 applications pending, and 1,799 applications rejected.

The Principal Secretary, F & ARD Department, Govt. of Odisha highlighted some of the issues the first one being the rejection percentage under SAFAL portal. SAFAL portal was launched in 2022 and even after 2years of launch of the portal, as on date the sanction is only 1.72%, rejection is 66% and pendency is 32%.

The Principal Secretary, Finance Department, Govt. of Odisha suggested for a test check of rejected applications.

The second issue he raised was while analyzing the reasons for rejection, it is observed that 'improper DPR' is one of the major reasons for rejection. Instead of rejecting the proposal under 'improper DPR' ground he requested banks to cite proper reason of rejection. The third thing he highlighted was to assign the ACP target according to the potential and the past achievement of the particular bank.

In the current year, crop loan for DCCBs has been added to the portal. As of 30.06.2024, out of 23,034 applications received, 7,509 applications sanctioned, 9,832 applications rejected/ reverted, and 5,693 applications are pending at DCCB level.

The Regional Director, RBI advised the banks to sensitize their branches regarding early disposal of applications and the pendency should be nil beyond the permissible date. The reason of rejection should be specific and advised to bring some of the applications for test check so as to ascertain the genuineness of rejection.

The Director, Agriculture & Food Production, Govt. of Odisha highlighted the issue of high pending applications in SAFAL portal. Regarding Crop loans through SAFAL portal, he requested the banks to extend crop loan through SAFAL portal.

The Director Horticulture, informed that Horticulture Department is actively working on coming up with cold storages of 3000MT, 5000MT across the sub-divisions in the state. There is an estimate of Rs. 700-800 Crore of credit and budget. The project will be done on PPP mode where the Agri entrepreneurs would be brought in a lucrative way. He requested the banks to actively participate and give the feedback. The draft policies will come up after approval of the Govt. He also requested the banks to give thrust to MKUY scheme. He also stated that district level committees are capable of sorting out many issues and for generalized and policy related issues should be escalated.



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

During the FY 2023-24 all the Banks disbursed **Rs. 69,437.45 Crore** to Agriculture Sector under Annual Credit Plan which is **118.14 %** of the total Annual target of **Rs. 58,776.16 Crore**.

All the Banks have disbursed **Rs. 18,761.61 Crore** to Agriculture Sector under Annual Credit Plan for FY 2024-25 as of 30.06.2024 which is **25.22 %** of the total Annual target of **Rs. 74,381.60 Crore** allotted to different Banks. Achievement under crop loans is 22.71% of the annual target, achievement under term loans is 26.74%, achievement under allied advances is 23.71%, achievement under farm credit is 23.38%, achievement under agriculture infrastructure is 33.60%, and achievement under ancillary activities is 43.54% of their respective annual targets.

The PSBs, PVTs and RRBs have achieved more than 25% of Agri ACP target, sector-wise while Co-op Banks and SFBs are falling short of 25%. In agriculture term loan, banks have achieved Rs 29967.25cr against a target for 2023-24 of Rs 20970.81 here by achieving 142.90% of target. As on 30.6.24 banks have achieved 7882.10 crore against a target of 26467.87 crore thereby achieving 29.78% of the target.

Small finance banks & cooperative Bank have not done well in agri term loan sector. They are advised to improve performance.

## 4.3 Crop Loan

In the last FY 2023-24 all banks combinedly have achieved, Rs 39470.21 crore under crop loan against a target of Rs 37805.35cr there by achieving 104.4% of the target. Banks have achieved both Kharif FY 23 and Rabi FY 23-24 target fixed for last FY.

As on 30.06.24 total achievement under crop loan is Rs 10879.51cr against a target of 47913.73 cr thereby achieving 22.71% of the target. the kharif FY 23-24 target is 26352.55cr against which achievement up to 30.6.24 is 41.28% which is increased to 67.11% as on 16.08.24.

As some private sector banks and small finance banks are not extending Crop loan in the state showing NIL figure, the director agricultural advised them to improve performance immediately.

The average crop loan size as on 30.06.2024 Rs 0.75 lac mainly due to low ticket size by RRBs (Rs 0.72 Lac), SFBs (Rs 0.42 lac) and Coop bank (Rs0.05lac). The CGM NABARD advised banks to increase the ticket size of crop loan.

## 4.4 Kissan Credit Card (KCC)

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During the FY 2023-24 Banks disbursed 45,18,712 numbers of KCC accounts amounting to Rs.26,073.36 Crore from 01.04.2023 to 31.03.2024. In the current FY 2024-25, Banks have disbursed **10,27,570** numbers of KCC accounts amounting to **Rs.6,346.59 Crore** from **01.04.2024** to **30.06.2024**. Total outstanding balance as on **30.06.2024** is **Rs.31,974.75** crore in **50,44,128** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 61,763.07** against Rs.57,100.87 as on 31.03.2024. CGM NABARD, advised all banks specially RRBs, SFBs & OSCB to increase their ticket size of KCC.

#### **4.5 Crop Insurance (Pradhan Mantri Fasal Bima Yojana – PMFBY)**

During the period from April 1, 2024, to September 05, 2024, a total of 1,36,78,192 enrollments are there covering 22,21,820 farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY- Implementation during Kharif 2024 Crop Season). The area insured during this period is 1,500.08 thousand hectares, and the sum insured amounts to Rs. 11,980.59 Crores. The gross premium is Rs. 1,502.00 Crores.

The Director, Agriculture & Farmers Empowerment informed that banks could not saturate all KCC beneficiaries under PMFBY which is a cause of concern.

#### **4.6 BALARAM (Bhoomi Hina Agriculturist Loan & Resources Augmentation Model)**

In the current Financial Year up to 30.06.2024 all banks have sanctioned/ disbursed credit facility to 9,429 JLGs against the annual target of 65,000.

There are 11,294 applications pending with various banks. The Convenor, SLBC informed that as per decision in the Sub-Committee meeting, OSCB has to include eligible JLGs under ABLARAM which they have not reported so far. The Director, Agriculture advised OSCB to report in terms of the department notification.

#### **4.7 Agriculture Infrastructure Fund:**

As on 31.03.2024 total sanctions under AIF were 1,389 accounts amounting to Rs.900.51 Crore as of June 30, 2024, a total of 1,756 applications are sanctioned under the scheme, amounting to Rs. 1,128.19 Crores out of 2,500 applications sponsored. 635 applications are rejected/denied. Additionally, there are 109 applications pending at the bank level for further processing.



#### 4.8 Mission for Integrated Development of Horticulture (MIDH)

The Horticulture Department, Government of Odisha has reported that as of 31.03.24, out of 183 applications received under MIDH, 81 cases are sanctioned amounting to Rs.4.13 Crore and 97 cases are pending. As of 06.08 2024, there are 67 pending applications with various banks amounting to Rs. 2.08 Crore. On the other hand, banks have sanctioned 135 applications, amounting to Rs. 5.80 Crores.

#### 4.9 Agriculture Allied Sectors

In the last FY 2023-24, banks have achieved Rs.10,936.67 Crore against a target of Rs.7,664.73 Crore thereby achieving 142.69% of the targets. The sectoral targets for dairy, poultry, small animals & other allied sector also achieved except fishery sector where 85.47% of the target is achieved.

As of June 30, 2024, banks have disbursed **Rs. 2,330.09 Crore** against the annual target of **Rs. 9,826.71 Crore** which is **23.71%** of the annual target. The performance of banks in Dairy is 30.79% of the target, in Fishery 15.90% of the target, in Poultry 25.89 % of the target, in AH Sheep/Goatery/Piggery 17.96 % of the target, and in Other Allied Sectors 44.12 % of the target is achieved.

The Principal Secretary, F & ARD Department, Govt. of Odisha, raised the issue whether the loan sanctioned by MFIs which is a 100% subsidiary of Indusind Bank can be accounted for loans given to farmers under ARD sector. He requested NABARD and others to take a note of the issue. The representative from Indusind Bank clarified that Bharat Financial Inclusion is a wholly owned micro finance company of Indusind Bank. The MFI is operating in Odisha for more than 15 years and they have an existing book of microfinance in Odisha. Previously they were not properly categorizing the small ticket loans for which it was reported under 'Other category'. However, after the intervention of F & ARD Department and Finance Department, they have rectified the categorization now and will ensure correct reporting in the ensuing quarters.

The Principal Secretary, Finance Department, Govt. of Odisha raised the issue on banks lending through MFIs which will affect the common people and is not a healthy trend. He requested the banks to have a control over the micro finance companies viz. the rate of interest they are charging, the recovery measures they follow etc.

The Regional Director, RBI Bhubaneswar stated that the MFIs are licensed and regulated by RBI. This is a policy decision of RBI.

The Principal Secretary, F & ARD Department, Govt. of Odisha congratulated all the banks for increase in sanctions under sectors like dairy, fishery and poultry. However, there is a significant decline in the sheep, goat and piggery sector and requested banks to increase financing under the goat, sheep and piggery sector and also to fishery sector.

#### 4.10 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of 31.03.24, out of 6,368 applications sponsored to banks 2,071 proposals sanctioned, 1340 applications rejected and 2,957 applications were pending with banks.



As of June 30, 2024, under the MKUY Scheme, a total of 6,440 applications have been sponsored to different banks. Out of these, 2,523 applications are sanctioned, 1,365 applications are rejected, and 2,428 applications are pending under the scheme. The highest sanctions of 1,345 cases in the ARD sector followed by 938 sanctions in Agriculture sector.

The Principal Secretary, F & ARD Department, Govt. of Odisha stated that under MKUY, rejections are more than 50% of the applications sanctioned and requested the banks to increase the number of sanctions. Further, under MKUY, after the beneficiary marks completion in the 'GO SUGAM portal' there is a delay in project evaluation by the banks resulting delay in balance completion and release of subsidy by the Department. Also banks are supposed to provide two account numbers viz. loan account number and mirror account number. However, many branches are giving only one account which creates issue in releasing subsidy and he requested the banks to sensitize their branches accordingly. He further added that despite regular review meetings, there are many pending cases in Fisheries & ARD sector under MKUY. He requested the banks to take a decision at the earliest so that the applicant can rectify the defects or he may explore other avenues for financing as lingering of applications is causing problem to the beneficiary. As per decision taken, the branch mirror account shall be used in place of mirror account where bank is not able to open mirror account in the name of the entrepreneur. The individual TDR number will be intimated to APICOL.

The representative from State Bank of India stated that the loan applications are being uploaded at the Seva Kendras and proper documents are not being uploaded, proper loan amount, project details etc. are not mentioned and while asking the applicant he is unaware of the documents uploaded.

#### **4.11 KCC Saturation Drive**

As of June 30, 2024, under the KCC Saturation Drive for Animal Husbandry, out of 65,658 applications accepted, 17,764 applications have been sanctioned, 44,748 applications have been rejected, and 3,146 applications are pending at various banks. Similarly, in case of Fisheries, out of 11,567 applications accepted, 2,434 applications have been sanctioned, 8,689 applications have been rejected and 444 applications are pending at various banks.

The Principal Secretary, F & ARD Department, Govt. of Odisha highlighted about the KCC saturation drive by Govt. of India, where the performance of our state is not upto the mark. He requested the banks to actively participate in the campaign. As the nationwide KCC saturation campaign will resume from 15.09.24 till 31.03.2025.

#### **4.12 Financing to FPOs (Farmers Producer Organization)**

As informed by NABARD, in the current financial year upto 30.06.2024, 154 FPOs have been sanctioned credit limits of Rs.24.75 Crores by NABKISAN. Additionally, SBI has financed to 5 FPOS mounting to Rs. 0.57 Crore and UCO Bank has financed to 1 FPO amounting to Rs. 0.10 Crore.

The Dy. General Manager, NABARD stated that in Agri Credit ecosystem, FPO plays an important role. Many FPO applications under MKUY is pending with different banks and he requested the banks to dispose the applications in time bound manner. He also



informed that apart from Credit Guarantee Scheme there is a provision for capital subsidy and interest subsidy for term loans also.

#### **4.13 Performance under MPY & Biofloc.**

As per report received from Directorate of Fisheries, as on 30.06.2024 out of 19 applications received under Matsya Pokhari Yojna (MPY) banks have sanctioned 12 applications amounting to Rs.3.84 lacs and 7 applications are pending. Under Biofloc, out of 25 applications, sponsored banks have sanctioned 19 applications amounting to Rs.71.44 lacs and 6 applications are pending. The Principal Secretary, F& ARD Department advised all banks to dispose all the pending applications adhering to time norms.

### **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**, total achievement as on **31.03.2024** is **Rs.76,944.94 Crore** which is **106.43%** of total target. Similarly, against total target of **Rs.1,02,083.66 Crore**, total achievement as on **30.06.2024** is **Rs. 34,199.45 Crore** which is **33.50%** of total target.

The Principal Secretary, Finance Department, Govt. of Odisha congratulated banks for achieving ACP target for last 5 years and advised the banks who had not achieved the target during the last FY to achieve the same during the current FY. He also advised banks who have not achieved 25% of the current year target have to formulate proper strategies to achieve the target.

##### **5.2 Pradhan Mantri Employment Generation Programme (PMEGP)**

In the last FY pending 31.03.2024 against a physical target of 6000, banks have sanctioned 5,341 cases and 3,495 applications were pending with banks for disposal. As of June 30, 2024, against the annual physical target of 6000 units banks have sanctioned 409 accounts till which is 6.82% of target and 2306 applications are pending.

The Director of Industries stated that despite several follow up, a lot of applications are pending at bank level. Though the issues are highlighted at various forum, no significant improvement has been made so far. Banks have to take credit decisions timely.

The Principal Secretary, Finance Department, Govt. of Odisha stated that PMEGP is a flagship programme of the Govt. and is being reviewed at highest level. He also expressed his concern over very poor performance of private sector banks particularly HDFC Bank and ICICI Bank and advised them to improve performance in the remaining period of the current financial year.

He also informed that margin money claim & settlement is a measure for success of the programme. He observed that the margin money claim is very low and



advised banks to claim margin money in all eligible cases. The Director, KVIC also reiterated that sanctioning and claiming margin money are equally important. He urged all banks to improve performance.

The Executive Director UCO Bank cum Chairman SLBC stated to escalate the non-cooperation by HDFC, ICICI, IndusInd and Yes Bank under Govt. sponsored schemes to their higher authorities.

The Regional Director, RBI also advised all banks to improve performance under PMEGP.

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

Till 31.03.2024 total sanctions under PMFME was 1,399 with total sanctions in the last FY at 631 against a target of 2,990. As of 30<sup>th</sup> June 2024, in the current year 2024-25, against the total target of 3,800, only 102 proposals are sanctioned. Cumulatively total sanctions stood at 1,490.

The Director, Industries stated that the average sanction per branch in Odisha is only 0.27 under PMFME from the last 4 years and approximately 1300 branches have not sanctioned a single loan under PMFME.

The Convenor, SLBC requested all the banks to sanction and disburse all pending cases, give focus on internal sourcing of applications and no branch should be in not-logged in status.

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

During the FY 2023-24(01.04.2023 to 31.03.2024), all Banks and Financial Institutions have sanctioned 37,61,546 accounts with an amount of Rs. 23,539.14 Crore and disbursed Rs. 23,355.98 Crores. All Banks and Financial Institutions have sanctioned 5,62,503 accounts with an amount of Rs. 4,134.63 Crore and disbursed Rs. 4,018.36 Crores as on 30.06.2024 during the financial year 2024-25

The Convenor, SLBC congratulated all banks for their performance under MUDRA and requested all to continue the good work further. He also informed that the limit under MUDRA is to be increased to Rs.20 lac from current Rs.10 lac for those who have availed and successfully repaid loans previously taken under Tarun category as declared in the current year budget.

### **5.5 Stand Up India Scheme**

As of 31.03.2024, 6,703 applications have been sanctioned with disbursement amount of Rs.775.15 Crore. As of June 30, 2024, under the Stand-Up India scheme, banks have sanctioned loans to 6,982 applicants, out of which 1,265 are from the SC/ST category, with a disbursal amount of Rs. 195.72 Crores and 5,717 are from women category with a disbursal amount of Rs. 929.36 Crores. Though banks have achieved the target for financing women beneficiaries, the achievement under loan disbursal to SC/ST beneficiaries is not satisfactory (27%).



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.

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

As per SIDBI, during the period of 01.04.2024 to 30.06.2024, banks have covered 11,997 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 1,428.28 Crores.

The Asst. General Manager, CGTMSE, Mumbai informed that a new scheme has been introduced for Informal Micro Enterprises (IME) sector who are exempted from GST regime with the maximum coverage under Term Loan of Rs. 20.00 Lakhs and no legal action is required if any a/c is turning NPA. He requested the banks to cover maximum loans under the new scheme. PM Vishwakarma and PM Svanidhi are automatically covered under CGTMSE and no guarantee fee is required for the schemes, however no single case has been covered under PM Vishwakarma till now.

The Principal Secretary, Finance Department, Govt. of Odisha and the Executive Director UCO Bank and Chairman SLBC requested all banks to go for CGTMSE coverage instead of insisting collateral security from the borrowers.

## **5.7 Onboarding of MSME on Udyam Portal**

As of 30.06.2024, a total of 2,68,23,540 MSMEs have registered on the platform across the country. In the state of Odisha, there are 8,49,411 registered MSMEs. Out of the total registration of 8,49,411, the registration under micro category is 8,33,971, under small category 14,36 and under medium category 1,079. 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. Special focus should also be given for onboarding small & medium category.

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

As on 13.08.2024, total buyers registered under three platforms are RXIL-27, Invoice Mart-39 and M1Exchange-14. Total sellers registered under RXIL-355, Invoicesmart-758 & M1 Exchange-304. Average tenor varies from 112 days in RXIL, 71 days in Invoice Smart & 26 days in M1 Exchange. The average amount range also varies in platforms.

In the current year budget, the threshold turnover limit to be onboarded on the TreDs platform has been reduced from existing Rs.500 Crore to Rs. 250 Crore.

## **5.9 PM Vishwakarma Yojana 2023**

As on 30.06.2024, basic training completed, and applications forwarded for 3,843 cases out of which 1,052 applications are sanctioned and 715 cases are disbursed. The Convenor, SLBC requested all banks to clear the 2,926 pending applications on priority basis.



The Director, Industries informed that Govt. is monitoring three schemes viz. PMEGP, PMFME and PM Vishwakarma . So, he requested all banks to sensitize their branches to give priority to the applications forwarded to their branches under these schemes.

### **5.10 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 30.06.2024, 1,205 applications with an amount of Rs. 12.73 Crore have been disbursed

### **5.11 Silpi Unnati Yojana (SUY) – State Government Scheme**

As of 31.03.2024, total 1128 loan applications are sanctioned out of 3488 applications sponsored. In the current FY up to 30.06.2024 out of 2209 applications, 208 loan applications are sanctioned, 79 are rejected and 1922 applications are pending. The Convenor, SLBC requested all banks to dispose all the pending applications in a time bound manner.

## **AGENDA NO. 6**

### **Financing to SHGs**

#### **6.1 WSHG Bank linkage in Odisha**

##### **(a) Credit Flow to WSHGs.**

During the financial year 2023-24, ending on **March 31, 2024**, a total of **4,13,645** Women Self-Help Groups (W-SHG) were successfully linked with credit, receiving loans totaling to Rs. **16,586.75** crore. This achievement surpasses the annual targets set, with a physical linkage reaching 103% and a financial linkage reaching 111% against the targets of 4,00,000 SHGs and Rs. 15,000.00 crores respectively.

For the current FY 2024-25, physical target of 4,00,000 and financial target of Rs.20,000 crore has been fixed.

As of 30th June 2024, 44,361 SHGs have been credit linked with an amount of Rs. 1984.55crores. The physical linkage achievement is 11% with the financial linkage achievement of 10% as of 30.06.2024.

The average loan size was Rs.4.01 lacs as on 31.03.24 which has been increased to 4.47 lacs as on 30.06.2024.

##### **(b) Mission Shakti Loan – State Interest Subvention**

As of March 31, 2024, interest subvention claims amounting to Rs. 291.09 crores have been settled under the 'Mission Shakti Loan' - State Interest Subvention Scheme for the FY 2023-24, surpassing the annual target of Rs. 250 crores. This has benefited 2.97 lakh eligible SHGs.



Considering the growth, the annual target for the current financial year (FY 2024-25) for Mission Shakti Loan – State Interest Subvention has been fixed at Rs. 300 crores.

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

During the current financial year (2024-25), interest subvention amounting to Rs. 112.51 crore has been calculated for direct settlement or transfer to eligible SHGs through BLIS MIS portal.

### **(d) 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 Financial Inclusion, Financial Literacy and Digital Payment for the quarter ended June 2024 held on 23.08.2024, the Principal Secretary, Finance Deptt, Govt. of Odisha advised that the performance of Mission Shakti members operating as BCs is to be evaluated. If their performance is found satisfactory the remaining Banks will be advised accordingly. Banks are advised not to progress in signing the MoU and free to engage any eligible person as their BC agents.

### **(e) “Mission Shakti Scooter Yojana”**

As of 31.03.2024, out of 62,288 applications sponsored, 40,038 cases are sanctioned.

## **6.2 National Urban Livelihood Mission (NULM)**

As reported by SUDA, 1,376 loan applications under SEP-I, 551 loan applications under SEP-G and 3,783 applications under SHG-Bank linkage are disbursed as on 31.03.2024.

In the FY 2024-25 up to 30.06.2024, 85 applications under SEP-I, 123 applications under SEP-G and 594 applications under SHG Bank-linkage are disbursed.

## **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 101 applications have been sponsored to banks, 52 applications are sanctioned, and 3 applications are disbursed as of 31<sup>st</sup> July 2024. All financing banks are requested to expedite the sanction & disbursement of all eligible applications.

## **AGENDA NO. 7**

### **NPA, Recovery & Security Creation.**

#### **7.1 NPA position as on 31.03.2024 and 30.06.2024**

Total NPA as on 30.06.2024 is Rs.13,587.29 Crore, decreased from Rs.14,000.07 Crore, as on 31.03.2024. The NPA % of the State as on 31.03.24 & 30.06.24 remained at 4.19%. NPA



% under MSME is 4.31%. The NPA under education loan is 6.98 % and that for crop loan is 7.71 % as on 30.06.24

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

### **7.2 State Recovery Act (OPDR)**

There are 4,206 OPDR cases pending with different banks amounting to Rs.54.94 Crores as of 31.03.2024. As of 30.06.2024, there are 1,737 proposals amounting to Rs. 49.85 Crore are pending. The Convenor, SLBC requested to strengthen the mechanism of State OPDR Act.

### **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 30.06.2024, 823 numbers of applications involving Rs.500.04 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates out of which 544 cases amounting to Rs.386.24 Crore are pending for more than 60 days.

The Controlling Heads of SBI, UCO Bank, Union Bank of India and Bank of India are advised to issue instructions to Lead District Managers to incorporate in the DCC 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.

### **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**

Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of "registration of conveyance deed in favor of the Association of allottees for the common area in a real estate project" registration of sale deeds for purchase of flats is not 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.

### **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- 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.

### **7.8 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 requested 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. 8**

### **Other Issues**

#### **8.1 PM SVANidhi (Street Vendors)**

As per PM SVANidhi portal as of 30.06.2024, out of against the target of 1,24,900, disbursement made in 90,580 accounts, 7,673 applications are pending for sanction and 4,452 cases are pending for disbursement in different bank branches.

All banks are advised to dispose pending applications, disburse all sanctioned cases urgently.



The Principal Secretary, Finance Deptt. Govt. of Odisha informed that now the Finance Deptt. is the nodal department for PMSVANidhi & MUDRA.

## **8.2 Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities.**

During the FY 2023-24 from 01.04.2023 to 31.03.2024, Banks have extended credit of **Rs. 2,471.53 crore** to 2,61,004 beneficiaries of Minority Community. The outstanding balance as on 31.03.2024 was **Rs. 8,875.51 Crore** in 9,54,017 accounts.

During the current FY 2024-25 as of 30.06.2024, Banks have extended credit to 94,498 beneficiaries of Minority Community amounting to **Rs.714.42 Crore** and the balance outstanding is **Rs. 9851.81 Crore** in 1068499 accounts.

## **8.3 Central Know Your Customer Registry (CKYCR)- Data Population:**

CKYC Registry was set up to receive, store, safeguard and retrieve the KYC Records in digital form of clients under the Prevention of Money Laundering (Maintenance of Records), Rules, 2005. All banks are requested to sensitize their branches to onboard for API search & Download and update of KYC records in the CKYCR Registry.

The DGM CERSAI explained the details of CKYC through a PowerPoint presentation. As of 30.06.2024, the data upload numbers is 14,10,326, data download number is 11,98,768 and data updation was in 5,50,812 cases.

## **8.4 NBFC, MFI operations**

In Odisha, 25 NBFC-MFIs are operating viz. Annapurna, Arohan, ASA India, Aviral, Belstar, BWDA, Chaitanya, Credit Access, Fusion, IIFL Samasta, Inditrade, Jagaran, Janakalyan, Light, Midland, Muthoot Microfin, Satin, Satya, Share, Sindhuja, Spandana, Svamaan, Svatantra, Vector and VFS. These MFIs have 44,67,178 unique borrowers with 96,23,394 accounts and gross loan portfolio is **Rs.25,397 crores** as on 31.03.2024.

## **8.5 RSETI**

Till 31.03.2024, 2,55,230 candidates are trained out of which 1,96,638(77.04%) are settled and 1,10,350 (61.65%). The overall number of candidates trained as on 30.06.2024 is 2,60,024 out of which 1,98,886 (**76.49%**) numbers are settled and 1,58,615(**61%**) trained candidates have been credit linked.

As on 30.06.2024 (FY 2024-25), **4,657** Rural Poor/NRLM target group youth have been trained against annual target of **20,811** (% of achievement is **22.38 %**)

## **Status of Infrastructure related issues in RSETI**



The State Director, RSETI raised the issues relating to land issues of RSETIs. 6 RSETIs (Ganjam, Gajapati, Puri, Cuttack, Angul and Rayagada) are having issues regarding to possession of land and in Rayagada district, 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 rent and cess will be taken shortly.

## **8.6 Fintech Adoption**

Fin tech as an industry uses technology to make financial systems and the delivery of financial services more efficiently. 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.

## **8.7 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.

The General Manager, FIDD, RBI informed that all the Lead District Managers have to conduct special DCC meetings with special focus on FI & FL once every year as stipulated in the guidelines of RBI and LBS.

## **Strengthening of LDMs**

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated April 1, 2024, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/ Zonal Office. The office of LDMs should be sufficiently strengthened with appropriate infrastructural & 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 Proposal for reduction of frequency of the DLRC meetings.**

At present the DLRC meetings are held at quarterly intervals.

The frequency of DLRC meetings, often hindered by the unavailability of public representatives, poses a challenge for lead banks in ensuring regularity. The house discussed for the change of frequency of DLRC meetings. After deliberation, the house agreed upon recommending the conduct of the DLRC meetings at half yearly intervals and requested RBI to take appropriate action on this matter.

### **8.9 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.

### **8.10 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. SLBC Odisha has also circulated the yearly calendar of meetings on 04.01.2024. 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.

### **8.11 Inclusion of Unity Small Finance Bank & AU Small Finance Bank as members of SLBC.**

Two small finance banks namely AU Small Finance Bank & Unity Small Finance Bank have started operation in Odisha. They have requested SLBC to include them as members of SLBC.

After discussion the house agreed to include both the banks as members of SLBC Odisha.

### **8.12 Deliberation by SLIC Convenors.**



In the SLBC meeting, the Convenors of SLIC-life insurance, Bharti Axa Life Insurance and SLIC non-life Shreeram General Insurance participated. They have deliberated about the formation of SLIC life and SLIC non-life insurance committees in Odisha,

### **8.13 Conduct of Town Hall Meetings at District Level.**

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

In accordance with the SLBC's directive, the LDM Sonepur conducted a Town Hall Meeting on 12.06.2024, LDM Nuapada on 17.06.2024, LDM Balasore, LDM Dhenkanal, LDM Kandhamal on 29.06.2024 and LDM Kalahandi and LDM Rayagada conducted on 12.07.2024 at their respective districts. During these meetings, discussions were held with MSME entrepreneurs, bankers, and other relevant stakeholders. The forum provided an opportunity to address various issues and queries related to bank linkage and operational challenges faced by MSME entrepreneurs

The Regional Director, RBI advised the Controlling Heads of SBI, UCO, Union Bank of India and Bank of India to issue suitable instructions to their LDMS to meticulously conduct the townhall meetings regularly in every quarter and report the unresolved issues to SLBC.

### **8.14 Success Stories**

- I. Smt. Anita Dash, wife of Priyadarshi Dash, worked as a milk vendor for 15 years before establishing Krishna Dairy Farm in Angaragadia, Balasore, with a project cost of Rs. 35.85 lacs. She secured a term loan of Rs. 26.80 lacs under the PMFME scheme from UCO Bank on 22.07.2022 to purchase essential machinery. With 53 cows, the unit operates at a capacity of 5 quintals per day, generating a daily profit of around Rs. 10,000/-. The products are marketed in retail outlets across the district, and the unit has created employment for 44 people.
- II. Shri Prabodha Kumar Sahoo, a graduate from Begunia Khordha, applied for a loan under PMEGP and underwent training at RUDSETI Bhubaneswar. After completing the training, he secured a credit facility of Rs. 10 lakhs from Indian Bank Baghamari under PMEGP and established Annapurna Sanitary & Pipe in Begunia market in 2018. The unit is running successfully, generating a net income of about Rs. 45,000 per month, and has created employment opportunities for two other people.
- III. Shri Binanta Kumar Singh, a resident of Krushnachandrapur in Gumma block of Gajapati District, operates Redeems Cashew Industry. He secured a loan of Rs. 53.00 lacs (Rs. 38 lacs Term Loan and Rs. 15 lacs Working Capital) under the Mukhya Mantri Krushi Udyog Yojna (MKUY) from Union Bank of India's Ranipeta branch to modernize the unit with automated machines. The modernization significantly increased the processing capacity, turnover, revenue, and profitability. Situated in a tribal-dominated hilly area, the unit runs successfully, providing employment for 20 skilled and unskilled workers, and Shri Binanta Kumar Singh has become an inspiration for others in the locality.



- IV. Bhuban Farmers' Producers Company Limited, located at plot no 913, Tolankabereni in Bhuban, Dhenkanal District, is directed by Bhramarbar Guru and Tukuna Prusty. The FPO obtained a loan of Rs. 9.64 lacs under the Agriculture Infrastructure Fund (AIF) from UCO Bank's Bhuban Branch to establish a Custom Hiring Centre (CHC) for renting agricultural equipment like power pulverizers, mini rice mills, power weeders, and tractors to farmers. The unit began operations on 30.12.2023 with the loan and is running successfully. It has created employment for four people.
- V. Mr. Akshaya Kumar Pradhan, a fishery farmer from Bandhamal village, Kendrapada, Odisha, has built a thriving **fish farming and shrimp cultivation** business since 2016. With a Rs. 1 crore working capital loan from **Union Bank of India** in March 2023, Mr. Pradhan scaled up his operations to meet growing market demand. His success, driven by experience and strategic financial management, has not only strengthened his business but also contributed to local economic growth by generating employment opportunities in his community.
- VI. Mr. Gora Chand Sahoo, a fishery entrepreneur from Chaka Sartha, Balasore, Odisha, has significantly expanded his business, M/s Chinmayee Traders, since its inception in 2013. With a 12-acre farm housing 9 ponds for **Vennami shrimp cultivation**, his persistence and strategic adoption of modern technologies have led to remarkable productivity gains. Supported by a Rs. 2.4 crores credit limit from **UCO Bank**, Mr. Sahoo has further enhanced his operations, including the acquisition of 5 boats for marine fishery, boosting his productivity and profitability. His journey from a modest start to becoming a leading figure in the fishery sector is a testament to innovation and financial prudence.

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. Banks to increase lending to education and housing sector.
3. The ticket size of crop loan is to be increased specially by RRBs & Cooperative Bank.
4. All banks have to process the applications under various schemes in a time bound manner to reduce pendency.
5. All banks to ensure 100% digitalization in 26 districts by 30.09.2024.

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

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### ACP PERFORMANCE

| Particulars      | Amount in Rs. Cr          |             |                |                         |                    |                |
|------------------|---------------------------|-------------|----------------|-------------------------|--------------------|----------------|
|                  | FY 2022-2023 (31.03.2023) |             |                | FY 2023-24 (31.03.2024) |                    |                |
|                  | Target                    | Achv.       | % Achv.        | Target                  | Achv.              | % Achv.        |
| <b>Total ACP</b> | 1,34,664.87               | 1,35,720.72 | <b>100.78%</b> | 1,60,280.22             | <b>1,65,621.13</b> | <b>103.33%</b> |
| <b>Agri</b>      | 52,486.66                 | 54,716.32   | <b>104.25%</b> | 58,776.16               | <b>69,437.45</b>   | <b>118.14%</b> |
| <b>MSME</b>      | 59,449.52                 | 62,298.81   | <b>104.79%</b> | 72,297.84               | <b>76,944.94</b>   | <b>106.43%</b> |
| <b>Education</b> | 977.72                    | 717.53      | <b>73.39%</b>  | 1,153.35                | <b>728.35</b>      | <b>63.15%</b>  |
| <b>Housing</b>   | 6,065.78                  | 4,344.30    | <b>71.62%</b>  | 6,614.50                | <b>4,605.20</b>    | <b>69.62%</b>  |
| <b>WSHG</b>      | 8,750.00                  | 11,005.10   | <b>125.77%</b> | 15,000.00               | <b>16,586.75</b>   | <b>110.58%</b> |

| Particulars      | FY 2023-2024 (30.06.2023) |           |               | FY 2024-25 (30.06.2024) |           |               |
|------------------|---------------------------|-----------|---------------|-------------------------|-----------|---------------|
|                  | Annual Target             | Achv.     | % Achv.       | Annual Target           | Achv.     | % Achv.       |
| <b>Total ACP</b> | 1,60,280.22               | 45,994.72 | <b>28.70%</b> | 2,10,546.35             | 56,257.86 | <b>26.72%</b> |
| <b>Agri</b>      | 58,776.16                 | 17,540.25 | <b>29.84%</b> | 74,381.60               | 18,761.61 | <b>25.22%</b> |
| <b>MSME</b>      | 72,297.84                 | 23,156.93 | <b>32.03%</b> | 1,02,083.66             | 34,199.45 | <b>33.50%</b> |
| <b>Education</b> | 1,153.35                  | 102.36    | <b>8.88%</b>  | 1,356.87                | 109.71    | <b>8.09%</b>  |
| <b>Housing</b>   | 6,614.50                  | 592.42    | <b>8.96%</b>  | 7,221.85                | 630.65    | <b>8.73%</b>  |
| <b>WSHG</b>      | 15,000                    | 1704.50   | <b>11.36%</b> | 20,000.00               | 1,984.55  | <b>9.92%</b>  |

### COMPARISON OF PERFORMANCE WITH OTHER STATES as on 30.06.2024

Amount in Rs Crore

| STATES                  | AGRI            |                 |              | MSME             |           |       | TOTAL PS         |                 |              | CD RATIO     | NPA %       |
|-------------------------|-----------------|-----------------|--------------|------------------|-----------|-------|------------------|-----------------|--------------|--------------|-------------|
|                         | T               | A               | % A          | T                | A         | % A   | T                | A               | % A          |              |             |
| <b>ODISHA (June 24)</b> | <b>74381.60</b> | <b>18761.61</b> | <b>25.22</b> | <b>102083.66</b> | 34199.45  | 33.50 | <b>210546.35</b> | <b>56257.86</b> | <b>26.72</b> | <b>76.06</b> | <b>4.19</b> |
| KARNATAKA (June 24)     | 192201.00       | 55056.00        | 28.64        | 174242.00        | 72985.00  | 42.00 | 388376.00        | 132866.00       | 34.00        | 79.00        | 4.00        |
| UTTAR PRADESH (June 24) | 225783.00       | 50063.00        | 22.17        | 258302.00        | 102852.00 | 39.82 | 518096.00        | 156635.00       | 30.23        | 60.03        | 9.89        |
| HARYANA (June 24)       | 77688.00        | 10881.00        | 16.29        | 149952.00        | 27023.00  | 21.98 | 257077.00        | 41973.00        | 19.51        | 86.00        | 9.00        |
| GUJARAT (June 24)       | 137754.07       | 71041.15        | 50.07        | 257593.62        | 138312.84 | 53.69 | 424750.07        | 215362.45       | 50.70        | 84.87        | 3.10        |
| TELANGANA (June 24)     | 101549.00       | 41231.00        | 40.60        | 129636.00        | 57079.00  | 44.03 | 247962.00        | 100731.00       | 40.62        | 127.29       | 5.71        |

### COMPARISON OF BRANCHES & ATMS WITH OTHER STATES

| STATE                   | BRANCH NETWORK |                   |             | % of Rural Branches | Total no. of ATMs | Population (In Lakhs) (2011 Census) | Branches per lakh population | ATMs per lakh population |
|-------------------------|----------------|-------------------|-------------|---------------------|-------------------|-------------------------------------|------------------------------|--------------------------|
|                         | RURAL          | SEMI URBAN/ URBAN | TOTAL       |                     |                   |                                     |                              |                          |
| <b>ODISHA (June 24)</b> | <b>3100</b>    | <b>2848</b>       | <b>5948</b> | <b>52.12</b>        | <b>7653</b>       | <b>419.74</b>                       | <b>14.17</b>                 | <b>18.23</b>             |
| KARNATAKA (June 24)     | 4358           | 7952              | 12310       | 35.40               | 16705             | 610.95                              | 20.14                        | 27.34                    |
| UTTAR PRADESH (June 24) | 8986           | 11165             | 20151       | 44.59               | 18960             | 1998.12                             | 10.08                        | 9.49                     |
| HARYANA (June 24)       | 1753           | 3579              | 5332        | 32.87               | 7188              | 253.51                              | 21.03                        | 28.35                    |
| GUJARAT (June 24)       | 3620           | 6932              | 10552       | 34.30               | 12274             | 727.02                              | 14.51                        | 16.88                    |
| TELANGANA (June 24)     | 1872           | 4588              | 6460        | 28.97               | 9356              | 396.40                              | 18.45                        | 26.72                    |

# AGENDA NO. 1:

## Confirmation of Proceedings of 174<sup>th</sup> SLBC Meeting held on 16.03.2024 & Compliance Status of Action Points.

### 1.1 Confirmation of Proceedings of 174<sup>th</sup> SLBC Meeting held on 16.03.2024 & Compliance Status of Action Points.

The proceedings of 174<sup>th</sup> SLBC Meeting held on 16.03.2024 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2024-25/106 dated 01.05.2024. 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 | <p>In the financial year 2023-24, banks have successfully disbursed Rs. 1,65,621.13 crore, exceeding the annual target of Rs. 1,60,280.22 crore set under the Annual Credit Plan. This achievement represents 103.33% of the annual target.</p> <p style="text-align: right;">Amount in Rs. Cr</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">FY 2022-23</th> <th colspan="3" style="text-align: center;">FY 2023-24</th> </tr> <tr> <th style="text-align: center;">Target</th> <th style="text-align: center;">Achv.</th> <th style="text-align: center;">% Achv.</th> <th style="text-align: center;">Target</th> <th style="text-align: center;">Achv.</th> <th style="text-align: center;">% Achv.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1,34,664.87</td> <td style="text-align: center;">1,35,720.72</td> <td style="text-align: center;">100.78</td> <td style="text-align: center;">1,60,280.22</td> <td style="text-align: center;">1,65,621.13</td> <td style="text-align: center;">103.33</td> </tr> </tbody> </table> <p>For FY 2024-25, the ACP target has been fixed at Rs. 2,10,546.35 Crore which is 31.36% higher than the last year target.</p> <p>During the FY 2024-25, the total Priority Sector loan disbursement amounts to Rs. 56,257.86 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 26.72% under the Annual Credit Plan (ACP).</p> <p style="text-align: right;">Amount in Rs. Cr</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">FY 2023-24 (upto 30.06.2023)</th> <th colspan="3" style="text-align: center;">FY 2023-24 (upto 30.06.2024)</th> </tr> <tr> <th style="text-align: center;">Target</th> <th style="text-align: center;">Achv.</th> <th style="text-align: center;">% Achv.</th> <th style="text-align: center;">Target</th> <th style="text-align: center;">Achv.</th> <th style="text-align: center;">% Achv.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1,60,280.22</td> <td style="text-align: center;">45,994.72</td> <td style="text-align: center;">28.70</td> <td style="text-align: center;">2,10,546.35</td> <td style="text-align: center;">56,257.86</td> <td style="text-align: center;">26.72</td> </tr> </tbody> </table> | FY 2022-23                   |             |         | FY 2023-24 |  |  | Target | Achv. | % Achv. | Target | Achv. | % Achv. | 1,34,664.87 | 1,35,720.72 | 100.78 | 1,60,280.22 | 1,65,621.13 | 103.33 | FY 2023-24 (upto 30.06.2023) |  |  | FY 2023-24 (upto 30.06.2024) |  |  | Target | Achv. | % Achv. | Target | Achv. | % Achv. | 1,60,280.22 | 45,994.72 | 28.70 | 2,10,546.35 | 56,257.86 | 26.72 |
| FY 2022-23                   |   |  | FY 2023-24                   |             |         |            |  |  |        |       |         |        |       |         |             |             |        |             |             |        |                              |  |  |                              |  |  |        |       |         |        |       |         |             |           |       |             |           |       |
| Target                       | Achv.   | % Achv.  | Target                       | Achv.       | % Achv. |            |  |  |        |       |         |        |       |         |             |             |        |             |             |        |                              |  |  |                              |  |  |        |       |         |        |       |         |             |           |       |             |           |       |
| 1,34,664.87                  | 1,35,720.72   | 100.78   | 1,60,280.22                  | 1,65,621.13 | 103.33  |            |  |  |        |       |         |        |       |         |             |             |        |             |             |        |                              |  |  |                              |  |  |        |       |         |        |       |         |             |           |       |             |           |       |
| FY 2023-24 (upto 30.06.2023) |   |  | FY 2023-24 (upto 30.06.2024) |             |         |            |  |  |        |       |         |        |       |         |             |             |        |             |             |        |                              |  |  |                              |  |  |        |       |         |        |       |         |             |           |       |             |           |       |
| Target                       | Achv.   | % Achv.  | Target                       | Achv.       | % Achv. |            |  |  |        |       |         |        |       |         |             |             |        |             |             |        |                              |  |  |                              |  |  |        |       |         |        |       |         |             |           |       |             |           |       |
| 1,60,280.22                  | 45,994.72   | 28.70  | 2,10,546.35                  | 56,257.86   | 26.72   |            |  |  |        |       |         |        |       |         |             |             |        |             |             |        |                              |  |  |                              |  |  |        |       |         |        |       |         |             |           |       |             |           |       |

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

| Sl. | Action Points   | Compliance Status |                        |                                      |                         |                      |                                      |                         |                         |                   |                         |
|-----|---|-------------------|------------------------|--------------------------------------|-------------------------|----------------------|--------------------------------------|-------------------------|-------------------------|-------------------|-------------------------|
| 2.  | Targets under social security schemes are to be achieved                              | Scheme            | Target for enrolment   | No. of enrolments made in FY 2023-24 |                         | Target for enrolment | No. of enrolments made in FY 2024-25 |                         |                         |                   |                         |
|     |   |                   | FY 2023-24             | Up to 31.03.24                       | % Achv                  | FY 2024-25           | Up to 30.06.24                       | % Achv                  | Up to 31.07.24          | % Achv            |                         |
|     |   | APY               | 4,46,060               | 4,63,987                             | 104.02%                 | 4,23,760             | 89,500                               | 21.12%                  | 1,38,584                | 33.70%            |                         |
|     |   | PMJJBY            | 16,00,000              | 17,98,620                            | 112.41%                 | 18,40,000            | 2,31,805                             | 12.60%                  | 4,07,306                | 22.14%            |                         |
|     | PMSBY   | 30,00,000         | 50,90,452              | 169.68%                              | 34,50,000               | 4,92,806             | 14.28%                               | 8,55,801                | 24.81%                  |                   |                         |
| 3.  | The ticket size of crop loan is to be increased specially by RRBs & Cooperative Bank. | Banks             | FY 2022-23             |                                      |                         | FY 2023-24           |                                      |                         | FY 2024-25 (30.06.2024) |                   |                         |
|     |   |                   | No. of A/c             | Amt. in Rs. Crore                    | Avg. ticket size in Rs. | No. of A/c           | Amt. in Rs. Crore                    | Avg. ticket size in Rs. | No. of A/c              | Amt. in Rs. Crore | Avg. ticket size in Rs. |
|     |   |                   | RRBs                   | 334630                               | 2032.74                 | 60745.90             | 360151                               | 2318.31                 | 64370.42                | 140712            | 1019.77                 |
|     | OSCB  | 3456404           | 16683.87               | 48269.44                             | 3658426                 | 19184.81             | 52440.07                             | 761894                  | 3773.08                 | 49522.34          |                         |
| 4.  | All Banks to actively participate in 'Mission Shakti Scooter Yojana'                  | Date              | Applications sponsored | Applications sanctioned              | Applications pending    |                      |                                      |                         |                         |                   |                         |
|     |   | 31.03.2024        | 62,288                 | 40038                                | 22250                   |                      |                                      |                         |                         |                   |                         |

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

| Sl. | Action Points  | Compliance Status   |  |        |                                |                                      |                                |         |                                   |        |         |
|-----|--|---|--|--------|--------------------------------|--------------------------------------|--------------------------------|---------|-----------------------------------|--------|---------|
| 5.  | All banks have to process the applications under various schemes in a time bound manner to reduce pendency | Name of Scheme  | No. Of Applications forwarded to Banks as on |        |                                | No. Of Applications sanctioned as on |                                |         | No. Of Applications Pending as on |        |         |
|     |  |   | June-23                                      | Mar-24 | June-24                        | June-23                              | Mar-24                         | June-24 | June-23                           | Mar-24 | June-24 |
|     |  | PMEGP   | 4586   | 17146  | 2848                           | 750                                  | 5341                           | 409     | 2952                              | 3495   | 2306    |
|     |  | PMFME   | 3011   | 5323   | 253                            | 826                                  | 1399                           | 102     | 524                               | 1649   | 113     |
|     |  | MKUY  | 3748   | 6368   | 6440                           | 1193                                 | 2071                           | 2523    | 1515                              | 2957   | 2428    |
|     |  | SUY   | 1743   | 3488   | 2209                           | 127                                  | 1128                           | 208     | 1610                              | 2209   | 1922    |
|     | AIF  | 976   | 2221   | 2500   | 620                            | 1389                                 | 1756                           | 768     | 341                               | 109    |         |
| 6.  | All banks to ensure 100% digitization in 26 districts by 31.03.2024  | Type  | Frozen as on 31.03.2023                      |        | % of coverage as on 31.03.2024 |                                      | % of coverage as on 30.06.2024 |         |                                   |        |         |
|     |  | Savings Account   | 3,47,31,582                                  |        | 96.88%                         |                                      | 99.43%                         |         |                                   |        |         |
|     |  | Current Account   | 4,93,835                                     |        | 91.36%                         |                                      | 96.01%                         |         |                                   |        |         |
| 7.  | All banks to ensure timely and accurate data submission to SLBC within the stipulated time                 | Banks have submitted the certificate that the data submitted with respect to ACP achievement, MSME, EDDPE, Priority Sector lending etc. for the period from 01.04.2023 to 31.03.2024 correct and duly validated before submission |  |        |                                |                                      |                                |         |                                   |        |         |



**AGENDA NO. 2:**  
**Special SLBC - Financial Inclusion, Financial Literacy**  
**and Banking Infrastructure**

**2.1.a Banking Network in Odisha**

Total banking network in Odisha as on 31.03.2024 is 56,879. Details of B&M Branches, BC& ATM is given below:

| Parameter                    | Mar- 23       | Mar- 24       | Increase over March- 2023 | Banking Network Per lakh population Mar-24 (2011 census) | Rural         | Semi Urban    | Urban        |
|------------------------------|---------------|---------------|---------------------------|--|---------------|---------------|--------------|
| No. of B&M Branch            | 5,774         | 5,927         | 153                       | 14.12  | 3,095         | 1,552         | 1,280        |
| No. of BC                    | 48,923        | 43,262        | -5,661                    | 103.37   | 34,163        | 6,650         | 2,449        |
| No. of ATM                   | 7,627         | 7,690         | 63                        | 18.32  | 1,872         | 3,106         | 2,712        |
| <b>Total Banking Network</b> | <b>62,324</b> | <b>56,879</b> | <b>-5,445</b>             | <b>135.51</b>  | <b>39,130</b> | <b>11,308</b> | <b>6,441</b> |

### 2.1.a Banking Network in Odisha

Total banking network in Odisha as on 30.06.2024 is 56,087. Details of B&M Branches, BC& ATM is given below:

| Parameter                    | June- 23      | June- 24      | Increase over March- 2023 | Banking Network Per lakh population June-24 (2011 census) | Rural        | Semi Urban   | Urban        |
|------------------------------|---------------|---------------|---------------------------|---|--------------|--------------|--------------|
| <b>No. of B&amp;M Branch</b> | 5,791         | 5,948         | 153                       | 14.17   | 3,100        | 1,564        | 1,284        |
| <b>No. of BC</b>             | 42,959        | 42,486        | -5,661                    | 101.22  | 31,144       | 4,705        | 6,637        |
| <b>No. of ATM</b>            | 7,676         | 7,653         | 63                        | 18.23   | 1,837        | 3,104        | 2,712        |
| <b>Total Banking Network</b> | <b>56,426</b> | <b>56,087</b> | <b>-5,445</b>             | <b>133.62</b>   | <b>3,100</b> | <b>1,564</b> | <b>1,284</b> |

### 2.1.b Opening of Brick & Mortar Branches in Unbanked GPs

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

| Total No of GPs | GPs with B&M Branches | GPs with BCs/CSPs and IPPB facility access points only |
|-----------------|-----------------------|--|
| 6,798           | 2,422                 | 4,373  |

3 unbanked GPs having no banking touchpoints within the GP as informed by LDMs-

| DETAILS OF UNBANKED GPs |            |                   |                              |                     |
|-------------------------|------------|-------------------|------------------------------|---------------------|
| SL NO                   | District   | Name of the Block | Name of the Grama Panchayats | Allottee Bank       |
| 1                       | MALKANGIRI | CHITRAKONDA       | DHULIPUT                     | State Bank of India |
| 2                       |            |                   | JANTRI                       | State Bank of India |
| 3                       |            |                   | POPULUR                      | State Bank of India |

All the 3 GPs are allotted to State Bank of India for opening of CSP+ points under phase-III.

Finance Department, Govt. of Odisha had identified 270 GPs having no brick & mortar branches which were allotted to banks. Out of the identified GPs branches have been opened in 21 GPs. As decided in the subcommittee meeting of FI, FL & Digital Payment held on 24.06.2024 banks are now given flexibility to open brick and mortar branch in any of the 4,373 GPs having no brick & mortar branch.

## 2.1.b Opening of Brick & Mortar Branches in Unbanked GPs

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

65 GPs were identified by a committee under the Chairmanship of Special Secretary Cum Director, Institutional Finance, for opening of Brick & Mortar Bank. Till date, out of 65 identified GPs, B & M branches already opened in 22 GPs. The updated status of remaining 43 GPs for opening of Brick & mortar branches is given below-

| Sl. No. | Name of District | Proposed branch opening places suggested by LDMs | Block        | GP            | Population | Proposed Bank  | Current status  |
|---------|------------------|--|--------------|---------------|------------|----------------|---|
| 1       | Gajapati         | Gaiba  | Gummo        | Gaiba         | 4961       | Axis Bank      | Not feasible to open branch due to unavailability of network connectivity                     |
| 2       | Malkangiri       | PANASPUT   | CHITRAKONDA  | PANASPUT      | 5164       | Axis Bank      | Not feasible to open branch due to unavailability of network connectivity                     |
| 3       | Nabarangpur      | JAMADARPADA                                      | CHANDAHAN DI | JAMADARPADA   | 6387       | Axis Bank      | Not feasible to open branch due to unavailability of network connectivity                     |
| 4       | Kalahandi        | Adhamunda  | Kesinga      | Adhamunda     | 2983       | Bandhan Bank   | Not feasible due to unavailability of suitable premises                                       |
| 5       | Nuapada          | BHANPUR  | NUAPADA      | BHANPUR       | 4013       | Bandhan Bank   | Not feasible due to unavailability of suitable premises                                       |
| 6       | Malkangiri       | LUGEL  | KALIMELA     | LUGEL         | 8509       | Bank of Baroda | Not feasible to open branch, Bank has proposed for resurvey                                   |
| 7       | Nuapada          | LANJI  | KHARIAR      | LANJI         | 4398       | Bank of Baroda | Not feasible to open branch, Bank has proposed for resurvey                                   |
| 8       | Sambalpur        | Nisanbhanga                                      | RENGALI      | Nisanbhanga   | 5721       | Bank of Baroda | Not feasible to open branch, Bank has proposed for resurvey                                   |
| 9       | Keonjhar         | KALIAHATA  | TELKOI       | KALIAHATA     | 5485       | Bank of India  | Not feasible to open branch due to unavailability of network connectivity                     |
| 10      | Malkangiri       | MATERU   | PODIA        | MATERU        | 5105       | Bank of India  | Not economically feasible   |
| 11      | Nuapada          | MOTANUAPADA                                      | NUAPADA      | MOTANUAPADA   | 4192       | Bank of India  | Not economically feasible   |
| 12      | Boudh            | Ambagaon   | Kantamal     | Ambagaon      | 5142       | HDFC Bank      | Not feasible to open branch due to unavailability of network connectivity                     |
| 13      | Jharsuguda       | Tileimal   | Laikera      | Tileimal      | 4618       | HDFC Bank      | Not economically feasible   |
| 14      | Nabarangpur      | BADA AMADA                                       | KOSAGUMUDA   | BADA AMADA    | 7846       | HDFC Bank      | Not feasible due to unavailability of suitable premises                                       |
| 15      | RAYAGADA         | PUTASINGI  | GUNUPUR      | PUTASINGI     | 6152       | HDFC Bank      | Not economically feasible   |
| 16      | Deogarh          | Baniakhilinda                                    |              | Baniakhilinda | 4128       | ICICI Bank     | Not feasible to open branch due to unavailability of network connectivity & suitable premises |
| 17      | Kalahandi        | Temari   | Golamunda    | Temari        | 3544       | ICICI Bank     | Not feasible to open branch due to unavailability of network connectivity & suitable premises |
| 18      | Nabarangpur      | ANKABEDA   | CHANDAHAN DI | ANKABEDA      | 5778       | ICICI Bank     | Not feasible to open branch due to unavailability of network connectivity & suitable premises |

## 2.1.b Opening of Brick & Mortar Branches in Unbanked GPs

| Sl. No. | Name of District | Proposed branch opening places suggested by LDMs | Block          | GP           | Population | Proposed Bank       | Current status  |
|---------|------------------|--|----------------|--------------|------------|---------------------|---|
| 19      | RAYAGADA         | MANDIBISI  | KASHIPUR       | MANDIBISI    | 4641       | ICICI Bank          | Not feasible to open branch due to unavailability of network connectivity & suitable premises |
| 20      | Sambalpur        | TALAB  | DHANKUDA       | TALAB        | 8322       | Jana SFB            | Not feasible due to unavailability of suitable premises                                       |
| 21      | Nabarangpur      | KARCHAMAL  | KOSAGUMUDA     | KARCHAMAL    | 5130       | Indian Bank         | Not feasible to open branch due to unavailability of network connectivity                     |
| 22      | Gajapati         | Sambalpur  | Nuagada        | Sambalpur    | 4087       | Indian Bank         | Not feasible due to hilly terrain   |
| 23      | Koraput          | Talagumandi                                      | Narayana Patna | Talagumandi  | 4349       | Indian Bank         | Not feasible to open branch due to unavailability of network connectivity & suitable premises |
| 24      | Nabarangpur      | PARCHIPARA                                       | RAIGHAR        | PARCHIPARA   | 8561       | Indian Bank         | Not feasible to open branch due to unavailability of network connectivity                     |
| 25      | Koraput          | Ampavalli  | Pottangi       | Ampavalli    | 4030       | PNB                 | Not feasible due to Branch already opened in nearby village Petru.                            |
| 26      | Kalahandi        | Jugsaipatna                                      | Bhawanipatna   | Jugsaipatna  | 2892       | Jana SFB            | Not feasible due to unavailability of suitable premises                                       |
| 27      | Sundargarh       | Jamudihi   | Koida          | Jamudihi     | 4767       | Jana SFB            |   |
| 28      | Angul            | Aida   | Athamalik      | Aida         | 5958       | PNB                 | Not feasible to open branch, Bank has proposed for resurvey                                   |
| 29      | Bargarh          | Temri  | Paikmal        | Temri        | 4358       | PNB                 | Not feasible due to unavailability of suitable premises                                       |
| 30      | Koraput          | Murkar   | Dasamantapur   | Murkar       | 5614       | PNB                 | Not economically feasible   |
| 31      | Nabarangpur      | JODINGA  | RAIGHAR        | JODINGA      | 6430       | PNB                 | Not economically feasible   |
| 32      | Balangir         | Randa  | Puintana       | Randa        | 5406       | SBI                 | Not economically feasible   |
| 33      | Nuapada          | BHERA  | NUAPADA        | BHERA        | 5377       | SBI                 | Not economically feasible   |
| 34      | RAYAGADA         | JAGDALPUR  | MUNIGUDA       | JAGDALPUR    | 6253       | SBI                 | Not economically feasible   |
| 35      | Sambalpur        | NUABARANGMAL                                     | JUJUMURA       | JUABARANGMAL | 5319       | SBI                 | Not economically feasible   |
| 36      | Mayurbhanj       | Kusumbandha                                      | Bangiriposhi   | Kusumbandha  | 6769       | SBI                 | Not economically feasible   |
| 37      | Kalahandi        | Bandhapari                                       | Lanjigarh      | Bandhapari   | 3889       | Suryodaya SFB       | Not economically feasible   |
| 38      | Sambalpur        | KILASAMA   | DHANKUDA       | KILASAMA     | 7791       | UCO Bank            | Not feasible to open branch, Bank has proposed for resurvey                                   |
| 39      | Malkangiri       | BAPANPALLI                                       | PODIA          | BAPANPALLI   | 4747       | Ujjivan SFB         | Not economically feasible   |
| 40      | Malkangiri       | GUNTHAWADA                                       | CHITRAKONDA    | GUNTHAWADA   | 4425       | Union Bank of India | Not economically feasible   |
| 41      | Koraput          | Renga  | Semiliguda     | Renga        | 5563       | Union Bank of India | Survey Ongoing  |
| 42      | Malkangiri       | PARKANMALA                                       | KHAIRPUT       | PARKANMALA   | 5255       | Union Bank of India | Not feasible to open branch, Bank has proposed for resurvey                                   |
| 43      | Sambalpur        | KHINDA   | RENGALI        | KHINDA       | 5382       | Union Bank of India | Not feasible due to unavailability of suitable premises                                       |

### 2.1.c Operations of Business Correspondents (BCs).

As of 30.06.2024, there are 42,486 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of 30.06.2024 is given below.

| Bank Type           | Total BC Outlet |               |               | Out of which, Fixed Point BC | No. of Active BCs Out of Total BCs | No. of Inactive BCs | % of Inactive BCs |
|---------------------|-----------------|---------------|---------------|------------------------------|------------------------------------|---------------------|-------------------|
|                     | March 23        | March 24      | June 24       |                              |                                    |                     |                   |
| Public Sector Banks | 11,903          | 15,015        | 15,054        | 14,270                       | 14,351                             | 703                 | 4.67              |
| Private Sector Bank | 35,131          | 26,283        | 25,472        | 21,861                       | 25,187                             | 285                 | 1.12              |
| RRBs                | 1,793           | 1,856         | 1,857         | 1,215                        | 1,215                              | 642                 | 34.57             |
| SFBs                | 96              | 108           | 103           | 103                          | 103                                | 0                   | 0.00              |
| <b>Total</b>        | <b>48,923</b>   | <b>43,262</b> | <b>42,486</b> | <b>37,449</b>                | <b>40,856</b>                      | <b>1,630</b>        | <b>3.84</b>       |

Reduction in the number of BC from 31.03.2023 to 31.03.2024 is mainly due to the reduction of 5,634 BCs of Indusind Bank, 394 BCs of RBL Bank. In the Sub Committee Meeting of SLBC on FI, FL & Digital Payment held on 24.06.2024, the Principal Secretary, Finance Department, Govt. of Odisha instructed that remittance model BCs shall not be included in the BC count and Banks to adjust their BC figures accordingly.

The reasons of decrease in the number of BCs are due to decrease in number of BCs by Axis Bank (832), Kotak Mahindra Bank (307), IDBI Bank (134), Bank of India (34) and Central Bank of India (20) during the quarter.

### 2.1.d Villages Identified by DFS for opening B & M Branches

14 villages in Odisha are identified by DFS for opening brick and mortar branches. Out of these 14 villages, brick and mortar branches are already opened in 12 villages. Status of opening of B & M branch in these rest 2 villages is given below:

| District     | Sub District | Village  | Allottee Bank         | Issues  |
|--------------|--------------|----------|-----------------------|---|
| Nabarangapur | Raighar      | Hatigan  | Central Bank of India | • No suitable premises available.                         |
| Koraput      | Boipariguda  | Mathpada | Bank of Baroda        | • No suitable premises & Internet Connectivity available. |

- SLBC has taken up the matter with Finance Department and Home Department.
- Finance Department, Govt. of Odisha has informed that they have taken up the issues with Panchayati Raj & Drinking Water Department, Government of Odisha and Electronics and Information Technology Department, Government of Odisha to provide necessary infrastructure to allottee banks.
- There are no Unbanked Villages/ Unbanked Rural Centres having population more than 5,000 in the State as on 30.06.2024
- As of 31.03.2024 DFS has identified 14 unbanked villages having population below 5,000 for providing banking touchpoints out of which BC/ CSP points are provided in 10 villages. As on 30.06.2024 only 4 villages remain unbanked details of which is given below.

| Sl. No. | District   | Sub district | Village name | Allottee bank | Population | Reason/s for non-achievement as on 30.06.2024   |
|---------|------------|--------------|--------------|---------------|------------|---|
| 1       | Sambalpur  | Dhama        | Tabloi       | Bank of India | 222        | • Network Connectivity  |
| 2       | Malkangiri | Jodamba      | Panaspadar   | SBI           | 72         | • In the DCC meeting held on 01.03.2024 the village was exempted for opening of BC/CSP point due to network issues. |
| 3       | Ganjam     | Tarasingi    | Siuli        | UGB           | 110        | • Network Connectivity & 3 phase electricity  |
| 4       | Cuttack    | Narasinghpur | Satyajaypur  | SBI           | 491        | • Network Connectivity  |

Finance Department, Govt. of Odisha vide letter dated 20.07.2024 has requested BSNL to provide network connectivity in the above mentioned 4 villages. LDMs can take up with DCC for exemption of opening BC point due to low population, non availability of network connectivity etc.

SLBC to accept the exemption of Panaspadar village for opening of BC/ CSP as the same is approved by DCC of Malkangiri district.

## 2.2 Connectivity by BBNL/BSNL in the GPs

| Phase                | Total No. of GPs & BHQs | No of GPs/BHQs Service Ready | AS ON 31.03.2023                        |                          | AS ON 30.06.2023                        |                          | AS ON 31.03.2024                        |                          | AS ON 30.06.2024                        |                          |
|----------------------|-------------------------|------------------------------|---|--------------------------|---|--------------------------|---|--------------------------|---|--------------------------|
|                      |                         |                              | 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 | No of GPs/BHQs with Active Connectivity | % of Active Connectivity |
| I (Under Ground OFC) | 3991                    | 3,990                        | 2,390                                   | 59.90%                   | 2206                                    | 55.29 %                  | 2082                                    | 52.18%                   | 2158                                    | 54.09%                   |
| II Aerial OFC        | 3065                    | 2,549                        | 2,917                                   | 95.17%                   | 2549                                    | 83.16 %                  | 2876                                    | 93.83%                   | 2427                                    | 79.18%                   |

In the subcommittee meeting held on 23.08.2024 BSNL informed that the connectivity through overhead optical fiber cables is maintained by OPTCL (Odisha Power Transmission Corporation Limited). Due to dismantlement of electric poles for road expansion and railway projects etc. the overhead optical fiber network gets ruptured resulting in decrease in active connectivity.

### Action Points:

- The active connectivity is to be increased especially in Phase-I
- BSNL has proposed that 150 new GPs will be covered under phase- I within 3 months.

## 2.3.a Performance under BSBDA Accounts during the last 3 years

| Sl. No. | Particulars                 | FY 2021-22  | FY 2022-23  | FY 2023-24  |
|---------|-----------------------------|-------------|-------------|-------------|
| 1.      | No. of BSBDA Accounts       | 1,63,66,307 | 1,12,93,415 | 1,18,47,157 |
| 2.      | No. of BSBDA Accounts Women | 81,99,397   | 63,89,378   | 65,99,195   |

## 2.3.b Credit Indicators during the last 3 years

| Sl. No. | Particulars              | FY 2021-22  | FY 2022-23  | FY 2023-24  |
|---------|--------------------------|-------------|-------------|-------------|
| 1.      | No. of advance Accounts  | 1,38,36,397 | 1,41,33,906 | 1,54,40,479 |
| 2.      | No. of PMJDY OD Accounts | 1,28,661    | 8,99,355    | 9,49,217    |
| 3.      | No. of KCC Accounts      | 35,04,696   | 37,80,305   | 45,18,712   |
| 4.      | No. of SHG Accounts      | 3,10,819    | 3,65,542    | 4,13,645    |
| 5.      | No. of JLG Accounts      | 6,091       | 8,069       | 9,286       |

## 2.3.c Issuance of Digital Products during the last 3 years

| Sl. No. | Particulars                          | FY 2021-22  | FY 2022-23  | FY 2023-24  |
|---------|--------------------------------------|-------------|-------------|-------------|
| 1.      | No. of ATM cards issued              | 1,52,81,284 | 2,69,33,224 | 3,01,17,191 |
| 2.      | No. of Internet Banking Issued       | 43,87,574   | 82,19,074   | 96,06,242   |
| 3.      | No. of Mobile Banking Issued         | 64,83,148   | 97,91,674   | 1,18,39,835 |
| 4.      | No. of AEPS Enabled Accounts         | 2,78,45,788 | 2,83,34,370 | 3,65,41,639 |
| 5.      | No. of QR Code/ PoS Enabled Accounts | 14,30,139   | 65,40,219   | 47,89,904   |

### 2.3.d Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

The performance regarding opening of PMJDY accounts during the last 3 years is given below:

| Sl. No. | Particulars           | FY 2021-22  | FY 2022-23  | FY 2023-24  | FY 2024-25 up to 31.07.2024 |
|---------|-----------------------|-------------|-------------|-------------|-----------------------------|
| 1       | No. of PMJDY accounts | 1,85,40,664 | 1,99,84,550 | 2,13,42,429 | 2,18,84,340                 |
| 2       | Out of which Male     | 81,42,885   | 87,63,994   | 93,43,756   | 95,53,509                   |
| 3       | Out of which Female   | 1,03,9,779  | 1,12,20,556 | 1,19,98,673 | 1,23,30,831                 |

The performance regarding opening of PMJDY accounts as of 31.03.2024 (FY 2023-24) is given below:

| Target 2023-24 | No. of PMJDY accounts opened in FY 2023-24 |                  |                  |                  |               |
|----------------|--|------------------|------------------|------------------|---------------|
|                | Up to 30.06.2023                           | Up to 30.09.2023 | Up to 31.12.2023 | Up to 31.03.2024 | % Achievement |
| 14,50,000      | 2,86,078                                   | 6,55,178         | 10,48,337        | 13,57,879        | 93.63 %       |

| FY                         | Target    | No. of PMJDY accounts opened | % Achievement |
|----------------------------|-----------|------------------------------|---------------|
| 2023-24 (Up to 30.06.2023) | 14,50,000 | 2,86,078                     | 19.73 %       |
| 2024-25 (Up to 30.06.2024) | 14,55,000 | 4,18,103                     | 28.74 %       |
| 2024-25 (Up to 31.07.2024) | 14,55,000 | 5,41,911                     | 37.24 %       |

### 2.3.e Performance by Banks under Social Security Schemes during the last 3 years

The performance under PMJJBY, PMSBY, APY & NPS during the last 3 years is given below:

| Sl | Scheme | Particulars            | FY 2021-22  | FY 2022-23  | FY 2023-24  |
|----|--------|------------------------|-------------|-------------|-------------|
| 1. | PMJJBY | No. of PMJJBY enrolled | 37,24,667   | 53,35,638   | 71,34,258   |
|    |        | PMJJBY-Male            | 16,20,984   | 18,58,555   | 28,98,106   |
|    |        | PMJJBY-Female          | 21,01,248   | 28,01,929   | 42,25,291   |
| 2. | PMSBY  | No. of PMSBY enrolled  | 1,02,67,235 | 1,29,92,389 | 1,80,82,841 |
|    |        | PMSBY-Male             | 49,46,850   | 60,63,247   | 84,48,764   |
|    |        | PMSBY-Female           | 53,07,218   | 69,15,560   | 96,17,870   |
| 3. | APY    | No. of APY enrolled    | 3,64,572    | 18,67,336   | 23,32,112   |
|    |        | APY-Male               | 1,65,804    | 8,57,677    | 10,42,265   |
|    |        | APY-Female             | 1,98,700    | 10,09,659   | 12,89,847   |
| 4. | NPS    | No. of NPS enrolled    | 3,96,014    | 25,955      | 25,893      |
|    |        | NPS-Male               | 3,81,599    | 18,209      | 15,320      |
|    |        | NPS-Female             | 14,415      | 7,746       | 10,573      |

The performance under PMJJBY, PMSBY & APY schemes during the FY 2023-24 up to March 2024 is given below:

| Scheme | Target for enrolment FY 2023-24 | No. of enrolments made in FY 2023-24 |                  |                  |                  | % Achievement |
|--------|---------------------------------|--------------------------------------|------------------|------------------|------------------|---------------|
|        |                                 | Up to 30.06.2023                     | Up to 30.09.2023 | Up to 31.12.2023 | Up to 31.03.2024 |               |
| APY    | 4,46,060                        | 62,898                               | 1,93,540         | 3,31,508         | 4,63,987         | 104.02 %      |
| PMJJBY | 16,00,000                       | 4,10,402                             | 7,44,638         | 13,30,146        | 17,98,620        | 112.41 %      |
| PMSBY  | 30,00,000                       | 14,58,534                            | 30,58,423        | 42,85,737        | 50,90,452        | 169.68 %      |

### 2.3.e Performance by Banks under Social Security Schemes

The performance under APY, PMJJBY & PMSBY in FY 2024-25 is given below:

| Scheme | FY 2023-24 |                  |               | FY 2024-25 |                  |               |                  |               |
|--------|------------|------------------|---------------|------------|------------------|---------------|------------------|---------------|
|        | Target     | Up to 30.06.2023 | % Achievement | Target     | Up to 30.06.2024 | % Achievement | Up to 31.07.2024 | % Achievement |
| APY    | 4,46,060   | 62,898           | 14.10%        | 4,23,760   | 89,500           | 21.12 %       | 1,38,584         | 33.70%        |
| PMJJBY | 16,00,000  | 4,10,402         | 25.65%        | 18,40,000  | 2,31,805         | 12.60 %       | 4,07,306         | 22.14%        |
| PMSBY  | 30,00,000  | 14,58,534        | 48.62%        | 34,50,000  | 4,92,806         | 14.28 %       | 8,55,801         | 24.81%        |

### 2.4.a Status of Financial Literacy Camps conducted

| FY                       | No. of rural branches | Target for No. of Camps by Rural Branches as per RBI Guidelines | Total Camps in FY 2023-24 | % of Achievement | No. of Camps conducted by FLCs |
|--------------------------|-----------------------|---|---------------------------|------------------|--------------------------------|
| 2023-24 (Full Year)      | 3,095                 | 37,140  | 26,243                    | 70.66%           | 13,742                         |
| 2024-25 up to 30.06.2024 | 3,100                 | 9,300   | 7,767                     | 83.52            | 1,302                          |

### 2.4.b Financial Literacy Centers (FLC)

| 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.                         | <ul style="list-style-type: none"> <li>Advertised inviting applications from candidates several times, but no application has been received.</li> <li>Matter has been taken up with HO.</li> <li>In the meanwhile, LDMs of respective districts are given charge to function as FL counsellor.</li> </ul> |
| Bank of India    | 2                                  | Keonjhar & Mayurbhanj.                                    | <ul style="list-style-type: none"> <li>Bank has assured that the vacant post will be filled up by the end of September 2024.</li> </ul>   |

## 2.5 Financial Inclusion Fund (FIF) of NABARD

| FIF during FY 2023-24                  |          |                |          |
|--|----------|----------------|----------|
| Components                             | Banks    | Other Agencies | Total    |
| Sanctioned                             | 1,149.40 | 253.91         | 1403.31  |
| Disbursed including previous sanctions | 1,094.85 | 123.20         | 1,218.05 |

- Disbursement of funds to banks include Rs.120.68 Lakhs pertaining to FY 2022-23 and Rs. 1,097.37 Lakhs pertaining to FY 2023-24.

| FIF during FY 2024-25 |  |            |            |                |            |
|-----------------------|--|------------|------------|----------------|------------|
| Budget FY 2024-25     | Components                             | Banks      |            | Other Agencies |            |
|                       |  | 30.06.2023 | 30.06.2024 | 30.06.2023     | 30.06.2024 |
| 2583.85               | Sanctioned                             | NIL        | NIL        | NIL            | 14.54      |
| 1934.17               | Disbursed including previous sanctions | NIL        | 9.00       | NIL            | NIL        |

| Disbursement details during FY 2024-25 (Year wise breakup) under FIF |       |                |       |
|--|-------|----------------|-------|
| Sanction Year  | Banks | Other Agencies | Total |
| FY 2023-24   | 9.00  | 0.00           | 9.00  |
| FY 2024-25   | 0.00  | 0.00           | 0.00  |
| TOTAL  | 9.00  | 0.00           | 9.00  |

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

Performance of the 10 Aspirational districts as of 31.07.2024 in the KPIs in comparison to the Benchmark/ Aspirational Target as reported by NITI Aayog is given below.

| Name of the District     | Operative CASA Per lakh population |          |       | Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population |        |       | Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population |        |       | Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population |        |      |
|--------------------------|------------------------------------|----------|-------|--|--------|-------|---|--------|-------|--|--------|------|
|                          | Jan'20                             | Jul'24   | % Ach | Jan'20   | Jul'24 | % Ach | Jan'20  | Jul'24 | % Ach | Jan'20   | Jul'24 | %Ach |
| Target-100% of Benchmark | 1,29,755                           |          |       | 9,775  |        |       | 30,303  |        |       | 2,886  |        |      |
| State Average            | 2,47,182                           |          |       | 17,549   |        |       | 44,255  |        |       | 5,785  |        |      |
| Bolangir                 | 91,640                             | 1,41,417 | 109   | 3,581  | 24,994 | 256   | 12,005  | 47,764 | 158   | 1,609  | 4,607  | 160  |
| Dhenkanal                | 94,898                             | 1,39,542 | 108   | 6,308  | 24,841 | 254   | 21,854  | 55,996 | 185   | 1,964  | 6,830  | 237  |
| Gajapati                 | 90,970                             | 1,28,243 | 99    | 2,738  | 20,292 | 208   | 8,092   | 45,082 | 149   | 1,706  | 5,094  | 177  |
| Kalahandi                | 72,899                             | 1,17,563 | 91    | 2,046  | 16,693 | 171   | 7,306   | 37,860 | 125   | 937  | 3,536  | 123  |
| Kandhamal                | 77,817                             | 1,17,001 | 90    | 2,898  | 24,604 | 252   | 11,818  | 47,297 | 156   | 1,193  | 4,846  | 168  |
| Koraput                  | 72,387                             | 1,13,507 | 87    | 3,228  | 18,078 | 185   | 8,555   | 37,681 | 124   | 1,069  | 4,732  | 164  |
| Malkangiri               | 63,248                             | 1,11,459 | 86    | 2,035  | 25,101 | 257   | 5,213   | 44,430 | 147   | 716  | 3,729  | 129  |
| Nabarangpur              | 64,668                             | 1,10,786 | 85    | 2,482  | 16,981 | 174   | 7,609   | 30,429 | 100   | 910  | 3,105  | 108  |
| Nuapada                  | 87,177                             | 1,37,982 | 106   | 3,215  | 27,399 | 280   | 10,941  | 52,094 | 172   | 1,143  | 4,230  | 147  |
| Rayagada                 | 72,970                             | 1,13,187 | 87    | 4,045  | 20,269 | 207   | 9,767   | 38,642 | 128   | 1,445  | 5,120  | 177  |

## 2.6.b 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 special campaign for Mission Utkarsh in Kalahandi dist. was up to 29.02.2024. The progress as on 29.02.2024 is given below-

| KPIs<br>(Per lakh Population) | National Target (Feb' 24) | Ach. (Feb' 24) | % Ach to national benchmark |
|-------------------------------|---------------------------|----------------|-----------------------------|
| CASA                          | 1,19,714                  | 1,10,630       | 92.41%                      |
| PMJJBY                        | 6,405                     | 13,273         | 207.23%                     |
| PMSBY                         | 19,003                    | 34,236         | 180.16%                     |
| APY                           | 2,770                     | 3,239          | 116.93%                     |
| MUDRA                         | 48,937                    | 50,197         | 102.57%                     |

As of 30.09.2023 there were 3 villages in the district identified as unbanked in JDD GIS APP. As of 31.03.2024 there is no unbanked village in Kalahandi district as per JDD app.

## 2.7 Expanding and Deepening of Digital Payments Ecosystem

- In an effort to expand and deepen digital payment eco system in the State, 26 districts were selected for 100% digitalized under EDDPE 3.0.
- The cutoff date for crystallization of total eligible accounts (SB & Current) by banks is fixed as 31.03.2023 and the date of achieving 100% digitization was fixed on 31.03.2024 which was extended up to 30.06.2024. In the subcommittee meeting on Financial Inclusion, Financial Literacy and Digital Payment held on 23.08.2024 the last date was further extended up to 30.09.2024.
- Achievement as on 31.08.2024 is given below.

| Banks                | Digital coverage for individuals (Savings Accounts) |                               |              | Digital coverage for Businesses (Current Accounts) |                         |              |
|----------------------|---|-------------------------------|--------------|--|-------------------------|--------------|
|                      | Total No. of Accounts                               | Total No. of Accounts covered | % coverage   | Total No. of Accounts                              | No. of accounts covered | % coverage   |
| Public Sector Banks  | 23345562  | 23342688                      | 99.99        | 276555   | 276431                  | 99.96        |
| Private Sector Banks | 3270666   | 3258278                       | 99.62        | 188200   | 187115                  | 99.42        |
| Regional Rural Banks | 3915994   | 3799016                       | 97.01        | 4289   | 2642                    | 61.60        |
| Small Finance Bank   | 701409  | 698887                        | 99.64        | 3525   | 3502                    | 99.35        |
| Coop Bank Total      | 3408297   | 3408297                       | 100.00       | 13798  | 0                       | 0.00         |
| <b>TOTAL</b>         | <b>34641928</b>                                     | <b>34507166</b>               | <b>99.61</b> | <b>486367</b>                                      | <b>469690</b>           | <b>96.57</b> |

- 10 banks (PNB, Bandhan Bank, City Union Bank, Federal bank, HDFC Bank, South Indian Bank, OGB, UGB, Utkarsh SFB and OSCB) has not achieved 100% digitalization yet.
- As per the instructions of RBI a merchant survey was conducted under EDDPE 3.0 where 4,786 merchants were identified as not digitalized. Banks have to digitalize the merchants who are having account in their banks. In case of those merchants who don't have bank accounts or have not provided their bank account details the surveyee banks are advised to digitalize them. After digitization of all accounts banks are to submit a certificate confirming the same to SLBC. Till date Bank of Baroda, Union Bank of India and The South Indian Bank have submitted the certificate confirming the same. All other banks are requested to digitalize the identified merchants and submit the certificate at the earliest as the deadline for the same is 15.09.2024 as decided in the subcommittee meeting on FI, FL, Digital Payment held on 23.08.2024.



**AGENDA NO.3**  
**Annual Credit Plan/ CD Ratio**

**3.1 Launching of ACP Target for the FY 2024-25**

NABARD has fixed the PLP at Rs.2,10,140.60 Crore. The same was circulated to LDMs with an outline bank wise target with careful consideration of the branch network, last year performance, overall target alignment with PLP and the bank specific targets provided by Finance Department factoring their handling Govt. deposits. LDMs considered their district specific PLP and outline provided by SLBC and prepared their District Credit Plan and got approval in DCC. Following the approval process across all districts, the final ACP target for the FY 2024-25 is fixed at Rs. 2,10,546.35 Crore against the PLP of Rs. 2,10,140.60 Crore prepared by NABARD.

| FY  | Crop Loan | Agri Term Loan | Total Agriculture | MSME        | Other Priority Sector | Total       |
|---|-----------|----------------|-------------------|-------------|-----------------------|-------------|
| <b>2023-24 ACP</b>                        | 37805.35  | 20970.81       | 58776.16          | 72297.84    | 29206.22              | 1,60,280.22 |
| <b>2024-25 PLP</b>                        | 47869.73  | 26106.11       | 73975.84          | 102083.66   | 34081.11              | 2,10,140.61 |
| <b>2024-25 ACP</b>                        | 47913.73  | 26467.87       | 74381.60          | 1,02,083.66 | 34081.09              | 2,10,546.35 |
| <b>% Increase over Target for last FY</b> | 26.74     | 26.21          | 26.55             | 41.20       | 16.69                 | 31.36       |

**3.1 Target vs. Achievement of Annual Credit Plan (ACP) under Priority Sector**

In the financial year 2023-24, the total Priority Sector loan disbursement amounts to Rs.1,65,688.14 Crore, surpassing the annual target of Rs.1,60,280.22 Crore, resulting in an achievement rate of 103.37% under the Annual Credit Plan (ACP).

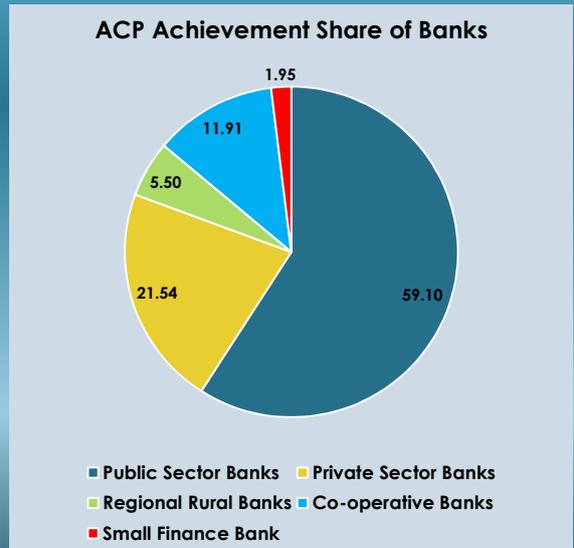
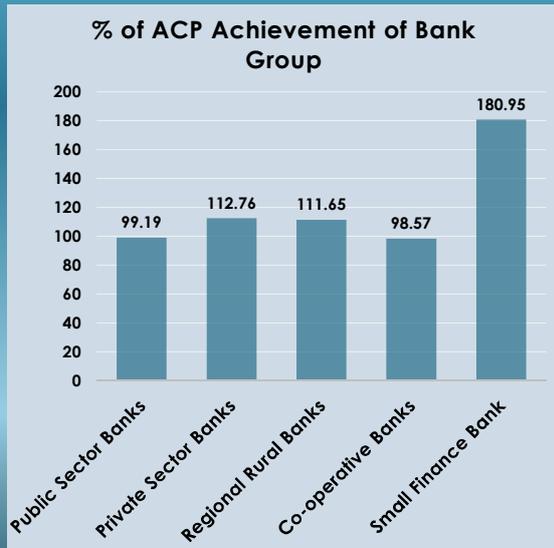
As of June 30, 2024, in the financial year 2024-25, the total Priority Sector loan disbursement amounts to Rs. 56,257.86 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 26.72% under the Annual Credit Plan (ACP).

### 3.1 Target vs. Achievement of Annual Credit Plan (ACP) under Priority Sector

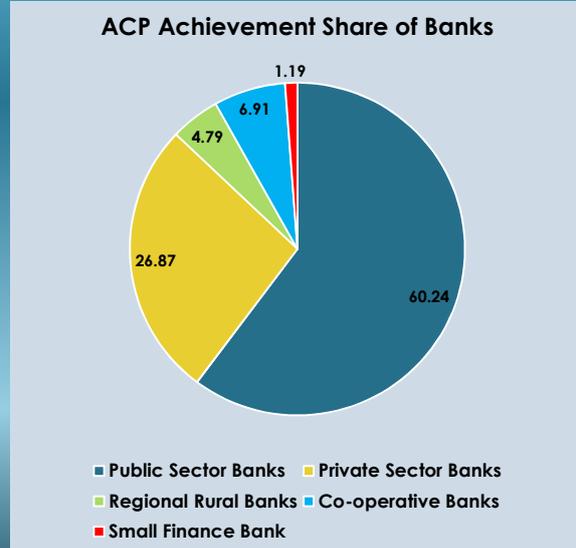
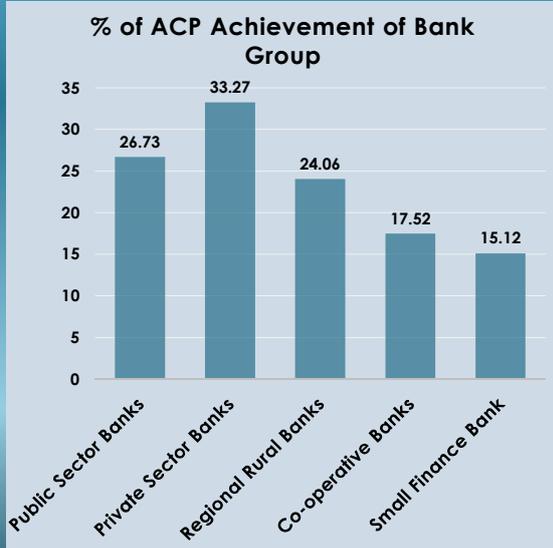
| Comparative- Sectoral Target Vs Achievement under ACP (Amt in Rs. Crore) |                           |             |        |                           |             |        |
|--|---------------------------|-------------|--------|---------------------------|-------------|--------|
| Particulars  | FY 2022-2023 (31.03.2023) |             |        | FY 2023-2024 (31.03.2024) |             |        |
|  | Target                    | Achv        | % Achv | Target                    | Achv        | % Achv |
| Agri Total   | 52,486.66                 | 54,716.32   | 104.25 | 58,776.16                 | 69,437.45   | 118.14 |
| MSME Total   | 59,449.52                 | 62,298.81   | 104.79 | 72,297.84                 | 76,944.94   | 106.43 |
| Education  | 977.72                    | 717.53      | 73.39  | 1,153.35                  | 728.35      | 63.15  |
| Housing  | 6,065.78                  | 4,344.30    | 71.62  | 6,614.50                  | 4,605.20    | 69.62  |
| Export Credit  | 4,706.82                  | 5,044.71    | 107.18 | 7,435.96                  | 4,161.15    | 55.96  |
| Other PS   | 10,978.37                 | 8,599.05    | 78.33  | 14,002.41                 | 9,744.04    | 69.59  |
| Priority Sector Total  | 1,34,664.87               | 1,35,720.72 | 100.78 | 1,60,280.22               | 1,65,621.13 | 103.33 |

| Particulars           | FY 2023-2024 (up to 30.06.23) |           |        | FY 2024-2025 (Up to 30.06.24) |           |        |
|-----------------------|-------------------------------|-----------|--------|-------------------------------|-----------|--------|
|                       | Annual Target                 | Achv      | % Achv | Annual Target                 | Achv      | % Achv |
| Agri Total            | 58,776.16                     | 17,540.25 | 29.84  | 74,381.60                     | 18,761.61 | 25.22  |
| MSME Total            | 72,297.84                     | 23,156.93 | 32.03  | 1,02,083.66                   | 34,199.45 | 33.50  |
| Education             | 1,153.35                      | 102.36    | 8.88   | 1,356.87                      | 109.71    | 8.09   |
| Housing               | 6,614.50                      | 592.42    | 8.96   | 7,221.85                      | 630.65    | 8.73   |
| Export Credit         | 7,435.96                      | 2,876.01  | 38.68  | 8,443.26                      | 790.16    | 9.36   |
| Other PS              | 13,255.64                     | 1,720.16  | 12.98  | 17,059.13                     | 1,766.28  | 10.35  |
| Priority Sector Total | 1,60,280.22                   | 45,994.72 | 28.70  | 2,10,546.35                   | 56,257.86 | 26.72  |

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



### 3.1 Target vs. Achievement of Annual Credit Plan (ACP) 2024-25 as of 30.06.2024 under Priority Sector



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

#### 24 Banks achieved more than 100% of the target

| PSBs                 |            | RRBs & OSCB        |            | PVTs                    |            | SFBs         |            |
|----------------------|------------|--------------------|------------|-------------------------|------------|--------------|------------|
| Name                 | % of achv. | Name               | % of achv. | Name                    | % of achv. | Name         | % of achv. |
| Bank of Maharashtra  | 136.51     | Utkal Grameen Bank | 122.64     | Karnatak Bank Ltd.      | 246.51     | Utkarsh SFB  | 304.08     |
| UCO Bank             | 102.25     | Odisha Gramya Bank | 104.97     | Kotak Mahindra Bank Ltd | 179.84     | Jana SFB     | 198.26     |
| Canara Bank          | 101.53     |                    |            | IDFC Bank               | 172.28     | Suryoday SFB | 136.63     |
| Punjab National Bank | 100.82     |                    |            | Axis Bank Ltd           | 129.68     | Ujjivan SFB  | 127.26     |
| State Bank of India  | 100.26     |                    |            | ICICI Bank              | 118.56     | ESAF SFB     | 125.10     |
| Bank of Baroda       | 100.17     |                    |            | Indus Ind Bank          | 110.01     |              |            |
| Indian Bank          | 100.12     |                    |            | Federal Bank            | 108.52     |              |            |
| Bank of India        | 100.10     |                    |            | Bandhan Bank            | 101.11     |              |            |
|                      |            |                    |            | Yes Bank                | 100.71     |              |            |

#### 14 Banks not achieved the target

| PSBs                  |            | RRBs & OSCB              |            | PVTs                           |            |
|-----------------------|------------|--------------------------|------------|--------------------------------|------------|
| Name                  | % of achv. | Name                     | % of achv. | Name                           | % of achv. |
| Punjab & Sind Bank    | 6.17       | Orissa State Co-Op. Bank | 98.57      | Karur Vysya Bank               | 1.89       |
| Indian Overseas Bank  | 92.45      |                          |            | Tamilnadu Mercantile Bank Ltd. | 9.41       |
| Union Bank of India   | 93.00      |                          |            | The South Indian Bank Ltd.     | 22.10      |
| Central Bank of India | 95.03      |                          |            | City Union Bank                | 27.79      |
|                       |            |                          |            | RBL Bank                       | 55.55      |
|                       |            |                          |            | DBS Bank(e-LVB )               | 70.89      |
|                       |            |                          |            | IDBI Bank                      | 84.69      |
|                       |            |                          |            | DCB Bank Ltd                   | 92.49      |
|                       |            |                          |            | HDFC Bank                      | 99.18      |

### 3.1 Target vs. Achievement of Annual Credit Plan (ACP) 2024-25 as of 30.06.2024 under Priority Sector

#### 15 Banks achieved > than 25% of the target

| PSBs                  |            | PVTs                       |            | SFBs     |            |
|-----------------------|------------|----------------------------|------------|----------|------------|
| Name                  | % of achv. | Name                       | % of achv. | Name     | % of achv. |
| Bank of Maharashtra   | 33.06      | The South Indian Bank Ltd. | 69.65      | ESAF SFB | 26.75      |
| Central Bank of India | 31.07      | City Union Bank            | 68.18      |          |            |
| State Bank of India   | 30.68      | CICI Bank                  | 46.86      |          |            |
| Bank of Baroda        | 26.47      | HDFC Bank                  | 41.00      |          |            |
| Union Bank of India   | 25.62      | RBL Bank                   | 38.14      |          |            |
|                       |            | Axis Bank Ltd              | 36.18      |          |            |
|                       |            | IDBI Bank                  | 35.27      |          |            |
|                       |            | Karnatak Bank Ltd.         | 30.56      |          |            |
|                       |            | Yes Bank                   | 29.35      |          |            |

#### 23 Banks achieved < than 25% of the target

| PSBs                 |            | RRBs & OSCB              |            | PVTs                           |            | SFBs         |            |
|----------------------|------------|--------------------------|------------|--------------------------------|------------|--------------|------------|
| Name                 | % of achv. | Name                     | % of achv. | Name                           | % of achv. | Name         | % of achv. |
| UCO Bank             | 24.61      | Utkal Grameen Bank       | 24.90      | DBS Bank(e-LVB )               | 24.83      | Jana SFB     | 14.26      |
| Canara Bank          | 20.77      | Odisha Gramya Bank       | 23.49      | Federal Bank                   | 21.56      | Suryoday SFB | 14.13      |
| Indian Bank          | 20.76      | Orissa State Co-Op. Bank | 17.52      | Bandhan Bank                   | 19.58      | Utkarsh SFB  | 14.01      |
| Punjab National Bank | 20.16      |                          |            | Indus Ind Bank                 | 18.56      | Ujjivan SFB  | 13.03      |
| Indian Overseas Bank | 20.02      |                          |            | IDFC Bank                      | 17.74      |              |            |
| Bank of India        | 18.69      |                          |            | Kotak Mahindra Bank Ltd        | 17.71      |              |            |
| Punjab & Sind Bank   | 1.32       |                          |            | DCB Bank Ltd                   | 16.83      |              |            |
|                      |            |                          |            | Karur Vysya Bank               | 14.74      |              |            |
|                      |            |                          |            | Tamilnadu Mercantile Bank Ltd. | 0.00       |              |            |

### 3.1 District-wise Target vs. Achievement of Annual Credit Plan (ACP) 2023-24 under Priority Sector

| 18 Districts achieved >100% of the target |            | 12 Districts not achieved the target |            |
|---|------------|--------------------------------------|------------|
| Name                                      | % of achv. | Name                                 | % of achv. |
| BOLANGIR                                  | 164.18     | KHURDA                               | 99.97      |
| JHARSUGUDA                                | 134.59     | KANDHAMAL                            | 97.69      |
| DHENKANAL                                 | 132.80     | NABARANGPUR                          | 96.53      |
| SUNDARGARH                                | 123.66     | KEONJHAR                             | 93.91      |
| KALAHANDI                                 | 121.37     | JAGATSINGHPUR                        | 92.32      |
| CUTTACK                                   | 115.07     | RAYAGADA                             | 85.62      |
| DEOGARH                                   | 113.74     | BALASORE                             | 85.34      |
| ANGUL                                     | 113.73     | MAYURBHANJ                           | 82.10      |
| NAYAGARH                                  | 112.47     | KENDRAPARA                           | 78.31      |
| KORAPUT                                   | 111.24     | GAJAPATI                             | 77.54      |
| GANJAM                                    | 110.27     | JAJPUR                               | 74.51      |
| NUAPADA                                   | 109.71     | BHADRAK                              | 71.26      |
| SONEPUR                                   | 109.32     |                                      |            |
| MALKANGIRI                                | 107.99     |                                      |            |
| BOUDH                                     | 106.90     |                                      |            |
| SAMBALPUR                                 | 104.53     |                                      |            |
| PURI                                      | 103.74     |                                      |            |
| BARGARH                                   | 103.50     |                                      |            |

### 3.1 District-wise Target vs. Achievement of Annual Credit Plan (ACP) 2024-25 as of 30.06.2024 under Priority Sector

| 13 Districts achieved >25% of the target |            | 17 Districts achieved < 25% of the target |            |
|--|------------|---|------------|
| Name                                     | % of achv. | Name                                      | % of achv. |
| JHARSUGUDA                               | 44.23      | NABARANGPUR                               | 24.99      |
| SUNDARGARH                               | 36.60      | KEONJHAR                                  | 24.85      |
| BOLANGIR                                 | 35.50      | JAJPUR                                    | 24.69      |
| GANJAM                                   | 31.72      | NAYAGARH                                  | 24.26      |
| KALAHANDI                                | 29.65      | KHURDA                                    | 24.23      |
| RAYAGADA                                 | 29.10      | BHADRAK                                   | 24.13      |
| ANGUL                                    | 29.10      | MAYURBHANJ                                | 23.27      |
| NUAPADA                                  | 28.98      | BARGARH                                   | 22.93      |
| CUTTACK                                  | 27.72      | JAGATSINGHPUR                             | 22.68      |
| SAMBALPUR                                | 27.40      | MALKANGIRI                                | 22.23      |
| BALASORE                                 | 27.35      | SONEPUR                                   | 21.69      |
| PURI                                     | 25.62      | BOUDH                                     | 20.38      |
| KENDRAPARA                               | 25.39      | DEOGARH                                   | 20.13      |
|  |            | DHENKANAL                                 | 19.62      |
|  |            | KORAPUT                                   | 19.17      |
|  |            | GAJAPATI                                  | 18.30      |
|  |            | KANDHAMAL                                 | 15.60      |

### 3.1.a Education Loan

During the FY 2023-24, all banks have disbursed Rs.897.67 Crore in 20,819 accounts (both Priority & Non-Priority). During the current FY 2024-25, as on 30.06.2024 the total disbursement is Rs. 177.91 Crores in 7,634 accounts and the Balance outstanding as on 30.06.2024 is Rs. 2246.87 Crores in 48,717 accounts.

| TOP 3 PERFORMING BANKS |                    |
|------------------------|--------------------|
| Banks                  | Amt. in Rs. Crores |
| State Bank of India    | 43.85              |
| Union Bank of India    | 25                 |
| Indian Bank Bank       | 7.47               |

### 3.1.b Housing Loan

All banks have disbursed Rs.10,658.77 Crore in 92,628 accounts (both Priority & Non-Priority) from 01.04.2023 to 31.03.2024. During the current FY 2024-25 as on 30.06.2024, all banks have disbursed Rs.1960.58 Crore. The balance outstanding as on 30.06.2024 is Rs.31,096.33 Crore in 2,61,635 accounts.

| FY                     | Disbursement (Priority) | Disbursement (Non-Priority) | Total Disbursement |           | Outstanding |           |
|------------------------|-------------------------|-----------------------------|--------------------|-----------|-------------|-----------|
|                        | Amount                  | Amount                      | No. of A/cs        | Amount    | No. of A/cs | Bal. O/S  |
| FY 2023-24, March 2024 | 4,605.20                | 6,053.57                    | 92,628             | 10,658.77 | 2,78,695    | 31,033.76 |
| FY 2024-25, June 2024  | 630.65                  | 1,329.93                    | 32,552             | 1,960.58  | 2,61,635    | 31,096.33 |

| TOP 3 PERFORMING BANKS |                        |
|------------------------|------------------------|
| Banks                  | Amount (Rs. in Crores) |
| State Bank of India    | 512.78                 |
| Union Bank of India    | 262.84                 |
| Indian Bank            | 142.75                 |

### 3.2. CD Ratio

The CD ratio as of March'2024 stood. The CD ratio as on June'2024 is 76.06%.

**Based on total utilization (including loan sanctioned outside State) of credit in the State**

| Banks              | 31.03.2024   | 30.06.2024         |                                     |              |
|--------------------|--------------|--------------------|-------------------------------------|--------------|
|                    |              | Total Deposit      | Total Advance Utilized in the State | CD Ratio     |
| Public Sector      | 68.69        | 3,59,431.59        | 2,43,805.53                         | 67.83        |
| Private Sector     | 78.48        | 1,18,864.04        | 94,020.42                           | 79.10        |
| RRBs               | 54.02        | 25,621.91          | 14,577.32                           | 56.89        |
| Cooperative        | 124.26       | 34,961.63          | 125.27                              | 125.27       |
| Small Finance Bank | 166.54       | 2,458.13           | 3,958.15                            | 161.02       |
| <b>State</b>       | <b>76.52</b> | <b>5,34,284.86</b> | <b>4,06,373.59</b>                  | <b>76.06</b> |

### 3.2. CD Ratio (PSBs)

| BANKS                      | Mar-23       | Jun-23       | Mar-24       | Jun-24           |                                     |              |
|----------------------------|--------------|--------------|--------------|------------------|-------------------------------------|--------------|
|                            | CD Ratio     | CD Ratio     | CD Ratio     | Total Deposit    | Total Advance Utilized in the State | CD Ratio     |
| Bank of Maharashtra        | 190.28       | 146.51       | 131.62       | 1874.14          | 2335.65                             | 124.62       |
| Punjab National Bank       | 78.14        | 92.25        | 94.24        | 25379.43         | 23576.30                            | 92.90        |
| Bank of India              | 80.83        | 76.76        | 76.61        | 20000.90         | 15305.48                            | 76.52        |
| Bank of Baroda             | 79.64        | 72.04        | 79.66        | 12605.72         | 9082.07                             | 72.05        |
| Indian Bank                | 77.14        | 79.66        | 71.52        | 18059.65         | 12658.99                            | 70.10        |
| Canara Bank                | 77.35        | 79.64        | 74.08        | 21817.56         | 15283.46                            | 70.05        |
| Union Bank of India        | 72.20        | 71.58        | 67.49        | 41746.66         | 27939.30                            | 66.93        |
| UCO Bank                   | 61.74        | 62.41        | 65.69        | 23292.39         | 15584.13                            | 66.91        |
| Central Bank of India      | 47.07        | 51.10        | 61.08        | 3934.42          | 2476.39                             | 62.94        |
| State Bank of India        | 61.26        | 62.35        | 62.86        | 180896.57        | 113802.04                           | 62.91        |
| Indian Overseas Bank       | 61.69        | 61.33        | 62.33        | 8551.51          | 5333.01                             | 62.36        |
| Punjab & Sind Bank         | 170.76       | 134.28       | 133.81       | 1272.64          | 428.72                              | 33.69        |
| <b>Public Sector Banks</b> | <b>67.45</b> | <b>68.70</b> | <b>68.69</b> | <b>359431.59</b> | <b>243805.53</b>                    | <b>67.83</b> |

### 3.2. CD Ratio (Pvt. Banks)

| BANKS                       | Mar-23       | Jun-23       | Mar-24       | Jun-24           |                                     |              |
|-----------------------------|--------------|--------------|--------------|------------------|-------------------------------------|--------------|
|                             | CD Ratio     | CD Ratio     | CD Ratio     | Total Deposit    | Total Advance Utilized in the State | CD Ratio     |
| City Union Bank             | 213.28       | 209.79       | 162.88       | 28.21            | 45.72                               | 162.07       |
| Karnatak Bank               | 139.19       | 178.58       | 121.52       | 515.47           | 659.43                              | 127.93       |
| Indus Ind Bank              | 126.23       | 122.15       | 110.19       | 6046.12          | 7095.05                             | 117.35       |
| Kotak Mahindra Bank         | 139.19       | 100.47       | 99.65        | 2132.51          | 2445.42                             | 114.67       |
| Federal Bank                | 116.47       | 122.82       | 111.91       | 1542.57          | 1670.33                             | 108.28       |
| DCB Bank Ltd                | 109.41       | 105.98       | 100.38       | 1819.06          | 1784.17                             | 98.08        |
| IDFC Bank                   | 129.81       | 128.88       | 98.08        | 3538.49          | 3467.86                             | 98.00        |
| Yes Bank                    | 136.00       | 96.13        | 105.24       | 2082.49          | 2012.98                             | 96.66        |
| The South Indian Bank       | 227.87       | 24.46        | 152.33       | 235.25           | 188.13                              | 79.97        |
| Axis Bank                   | 72.56        | 72.81        | 74.38        | 29948.00         | 22499.34                            | 75.13        |
| IDBI Bank                   | 65.34        | 70.02        | 72.04        | 6351.82          | 4717.15                             | 74.26        |
| HDFC Bank                   | 72.18        | 73.49        | 75.52        | 31952.01         | 23716.88                            | 74.23        |
| ICICI Bank                  | 70.51        | 74.66        | 72.11        | 26671.92         | 19772.21                            | 74.13        |
| Bandhan Bank                | 76.34        | 71.60        | 74.00        | 4234.41          | 3034.74                             | 71.67        |
| RBL Bank                    | 44.61        | 58.00        | 72.18        | 1233.07          | 739.07                              | 59.94        |
| Karur Vysya Bank            | 37.31        | 37.71        | 36.58        | 331.78           | 121.87                              | 36.73        |
| Tamilnadu Mercantile        | 31.35        | 148.18       | 20.27        | 91.95            | 23.02                               | 25.04        |
| DBS (e-Laxmi Vilas Bank)    | 26.45        | 32.60        | 19.13        | 108.93           | 27.07                               | 24.85        |
| <b>Private Sector Banks</b> | <b>77.88</b> | <b>79.27</b> | <b>78.48</b> | <b>118864.04</b> | <b>94020.42</b>                     | <b>79.10</b> |

### 3.2. CD Ratio (RRBs, OSCB & SFBs)

| BANKS                           | Mar-23        | Jun-23        | Mar-24        | Jun-24          |                                     |               |
|---------------------------------|---------------|---------------|---------------|-----------------|-------------------------------------|---------------|
|                                 | CD Ratio      | CD Ratio      | CD Ratio      | Total Deposit   | Total Advance Utilized in the State | CD Ratio      |
| Odisha Gramya Bank              | 50.80         | 50.04         | 55.08         | 16694.24        | 9623.52                             | 57.65         |
| Utkal Grameen Bank              | 46.70         | 48.05         | 52.15         | 8927.67         | 4953.80                             | 55.49         |
| <b>Regional Rural Banks</b>     | <b>49.39</b>  | <b>49.35</b>  | <b>54.02</b>  | <b>25621.91</b> | <b>14577.32</b>                     | <b>56.89</b>  |
| <b>Orissa State Co-Op. Bank</b> | <b>137.32</b> | <b>130.22</b> | <b>124.26</b> | <b>27909.19</b> | <b>34961.63</b>                     | <b>125.27</b> |

| BANKS                      | Mar-23        | Jun-23        | Mar-24        | Jun-24         |                                     |               |
|----------------------------|---------------|---------------|---------------|----------------|-------------------------------------|---------------|
|                            | CD Ratio      | CD Ratio      | CD Ratio      | Total Deposit  | Total Advance Utilized in the State | CD Ratio      |
| ESAF SFB                   | 192.16        | 205.76        | 846.09        | 54.47          | 313.12                              | 574.85        |
| Utkarsh SFB                | 115.40        | 95.94         | 320.14        | 181.62         | 924.09                              | 508.80        |
| Suryoday SFB               | 322.29        | 292.20        | 252.17        | 331.76         | 882.48                              | 266.00        |
| Ujjivan SFB                | 235.00        | 399.50        | 172.19        | 376.05         | 614.63                              | 163.44        |
| Jana SFB                   | 121.14        | 122.51        | 79.73         | 1514.23        | 1223.83                             | 80.82         |
| <b>Small Finance Banks</b> | <b>170.84</b> | <b>151.06</b> | <b>166.54</b> | <b>2458.13</b> | <b>3958.15</b>                      | <b>161.02</b> |

### 3.3. CD Ratio (District wise)

| DISTRICTS   | Mar-23   | Jun-23   | Mar-24   | Jun-24        |                                     |          |
|-------------|----------|----------|----------|---------------|-------------------------------------|----------|
|             | CD Ratio | CD Ratio | CD Ratio | Total Deposit | Total Advance Utilized in the State | CD Ratio |
| JHARSUGUDA  | 295.68   | 293.46   | 246.77   | 8303.96       | 18959.19                            | 228.32   |
| KALAHANDI   | 87.49    | 86.97    | 106.34   | 6619.51       | 6961.92                             | 105.17   |
| SAMBALPUR   | 98.26    | 97.20    | 106.06   | 29912.61      | 28354.01                            | 94.79    |
| JAJPUR      | 101.83   | 98.90    | 90.77    | 14837.65      | 13432.38                            | 90.53    |
| BOUDH       | 87.52    | 88.76    | 86.81    | 1857.24       | 1661.94                             | 89.48    |
| BARGARH     | 85.15    | 82.59    | 87.75    | 9013.04       | 7749.13                             | 85.98    |
| NABARANGPUR | 74.72    | 73.88    | 77.17    | 3184.91       | 2505.14                             | 78.66    |
| SONEPUR     | 78.15    | 77.46    | 80.67    | 3193.37       | 2507.72                             | 78.53    |
| NAYAGARH    | 74.10    | 73.27    | 78.30    | 5535.24       | 4320.95                             | 78.06    |
| DHENKANAL   | 66.37    | 66.43    | 66.44    | 8996.56       | 6932.13                             | 77.05    |
| KHURDA      | 75.21    | 78.79    | 75.42    | 184623.69     | 141641.51                           | 76.72    |
| BHADRAK     | 70.69    | 72.72    | 74.73    | 9191.56       | 6890.89                             | 74.97    |
| BOLANGIR    | 71.85    | 71.51    | 75.54    | 10195.48      | 7605.33                             | 74.60    |
| NUAPADA     | 62.53    | 62.90    | 66.72    | 2581.40       | 1800.43                             | 69.75    |
| GANJAM      | 57.91    | 59.30    | 63.95    | 29520.36      | 19394.33                            | 65.70    |

### 3.3. CD Ratio (District wise)

| DISTRICTS     | Mar-23   | Jun-23   | Mar-24   | Jun-24        |                                     |          |
|---------------|----------|----------|----------|---------------|-------------------------------------|----------|
|               | CD Ratio | CD Ratio | CD Ratio | Total Deposit | Total Advance Utilized in the State | CD Ratio |
| KEONJHAR      | 54.64    | 51.50    | 55.86    | 16108.77      | 10482.29                            | 65.07    |
| KORAPUT       | 61.44    | 62.32    | 64.91    | 8629.30       | 5565.16                             | 64.49    |
| BALASORE      | 59.69    | 59.97    | 63.96    | 18975.59      | 12194.02                            | 64.26    |
| RAYAGADA      | 114.54   | 116.78   | 108.87   | 5235.86       | 3340.69                             | 63.80    |
| ANGUL         | 67.16    | 68.20    | 63.57    | 19578.95      | 12041.40                            | 61.50    |
| CUTTACK       | 56.88    | 55.42    | 59.34    | 41088.59      | 25103.71                            | 61.10    |
| MALKANGIRI    | 50.52    | 51.29    | 57.96    | 2381.65       | 1393.21                             | 58.50    |
| KENDRAPARA    | 52.96    | 54.37    | 56.38    | 9079.08       | 5155.48                             | 56.78    |
| KANDHAMAL     | 53.93    | 53.31    | 55.57    | 3357.78       | 1894.39                             | 56.42    |
| JAGATSingHPUR | 41.62    | 45.90    | 57.52    | 14872.48      | 8141.60                             | 54.74    |
| SUNDARGARH    | 59.19    | 55.65    | 55.30    | 31563.74      | 17134.05                            | 54.28    |
| PURI          | 50.58    | 47.68    | 53.22    | 14392.41      | 7517.11                             | 52.23    |
| DEOGARH       | 48.17    | 73.91    | 51.90    | 2074.63       | 1061.59                             | 51.17    |
| GAJAPATI      | 45.70    | 46.60    | 49.99    | 3303.83       | 1677.02                             | 50.76    |
| MAYURBHANJ    | 46.02    | 45.36    | 48.87    | 16075.64      | 7904.33                             | 49.17    |



## AGENDA NO. 4

### Financing to Agriculture Sector

#### 4.1 SAFAL (Simplified Application for Agricultural Loans) Portal status

| Status              | Forwarded    |               | Sanctioned |              | Rejected/ Withdrawn/ Reverted |               | Pending    |              |
|---------------------|--------------|---------------|------------|--------------|-------------------------------|---------------|------------|--------------|
|                     | Mar'24       | June'24       | Mar'24     | June'24      | Mar'24                        | June'24       | Mar'24     | June'24      |
| Term Loan All Banks | 2,787        | 2,718         | 44         | 47           | 1,857                         | 1,799         | 886        | 872          |
| Crop Loan DCCBs     | -            | 23,034        | -          | 7,509        | -                             | 9,832         | -          | 5,693        |
| <b>Total</b>        | <b>2,787</b> | <b>25,752</b> | <b>44</b>  | <b>7,556</b> | <b>1,857</b>                  | <b>11,631</b> | <b>886</b> | <b>6,565</b> |

#### Bank Wise Status of Term Loan applications in SAFAL portal as of 30.06.2024

| Bank Name             | Applications Received | Applications Sanctioned | Applications Rejected | Application Withdrawn /Reverted | Total Pending |
|-----------------------|-----------------------|-------------------------|-----------------------|---------------------------------|---------------|
| Union Bank of India   | 125                   | 13                      | 59                    | 27                              | 26            |
| State Bank of India   | 1,395                 | 11                      | 793                   | 324                             | 267           |
| Bank of India         | 240                   | 5                       | 76                    | 20                              | 139           |
| Central Bank of India | 34                    | 5                       | 16                    | 3                               | 10            |
| Punjab National Bank  | 152                   | 4                       | 40                    | 24                              | 84            |
| Canara Bank           | 82                    | 2                       | 61                    | 16                              | 3             |
| Odisha Gramya Bank    | 164                   | 2                       | 17                    | 12                              | 133           |
| UCO Bank              | 161                   | 2                       | 65                    | 46                              | 48            |
| Bank of Maharashtra   | 5                     | 1                       | 1                     | 3                               | 0             |
| Indian Bank           | 78                    | 1                       | 8                     | 58                              | 11            |
| Punjab & Sind Bank    | 3                     | 1                       | 0                     | 1                               | 1             |
| Axis Bank             | 6                     | 0                       | 0                     | 0                               | 6             |
| Bandhan Bank          | 12                    | 0                       | 0                     | 4                               | 8             |
| Bank of Baroda        | 13                    | 0                       | 0                     | 3                               | 10            |
| Federal Bank          | 1                     | 0                       | 1                     | 0                               | 0             |
| HDFC Bank             | 1                     | 0                       | 0                     | 1                               | 0             |
| ICICI Bank            | 6                     | 0                       | 4                     | 2                               | 0             |
| IDBI Bank             | 10                    | 0                       | 2                     | 0                               | 8             |
| Indian Overseas Bank  | 1                     | 0                       | 0                     | 0                               | 1             |
| Utkal Gramin Bank     | 229                   | 0                       | 72                    | 40                              | 117           |
| <b>Total</b>          | <b>2,718</b>          | <b>47</b>               | <b>1,215</b>          | <b>584</b>                      | <b>872</b>    |

#### 4.1 SAFAL (Simplified Application for Agricultural Loans) Portal as on 30.06.2024

| TERM LOAN REJECTION REASON ANALYSIS |                    |            |
|-------------------------------------|--------------------|------------|
| REASON FOR REJECTION                | NO OF APPLICATIONS | PERCENTAGE |
| IMPROPER DPR                        | 488                | 40.16      |
| WRONG APPLICATION                   | 205                | 16.87      |
| UNSATISFACTORY DUE DILLIGENCE       | 191                | 15.72      |
| COULDN'T REACH CUSTOMER             | 86                 | 7.08       |
| APPLCIANT NOT INTERESTED            | 88                 | 7.24       |
| INSUFFICIENT COLLATERALS            | 52                 | 4.28       |
| OTHERS                              | 47                 | 3.87       |
| INSUFFICIENT DOCUMENTS              | 41                 | 3.37       |
| LOANS AVAILED OUTSIDE SAFAL         | 17                 | 1.40       |

**In the sub committee meeting held on 21.08.2024 it was decided that.**

- SAMAGRA team & APICOL will review the rejected applications to ascertain the actual deficiencies.
- Banks to sanction more proposals through SAFAL Portal as this will be a key factor while deciding placement of department funds.

#### 4.1 SAFAL (Simplified Application for Agricultural Loans) Portal as on 30.06.2024

##### DCCBs PERFORMANCE UNDER CROP LOAN THROUGH SAFAL PORTAL 30.06.2024

| CCB Name                 | Applications Received | Applications Sanctioned | Applications Rejected | Application Withdrawn /Reverted | Total Pending |
|--------------------------|-----------------------|-------------------------|-----------------------|---------------------------------|---------------|
| Sambalpur DCCB           | 16,008                | 4,759                   | 2,255                 | 4,663                           | 4,331         |
| Nayagarh CCB             | 736                   | 467                     | 101                   | 74                              | 94            |
| Banki CCB                | 665                   | 415                     | 114                   | 68                              | 68            |
| Bolangir DCCB            | 693                   | 319                     | 163                   | 112                             | 99            |
| Sundargarh CCB           | 551                   | 294                     | 98                    | 123                             | 36            |
| Balasore Bhadrak CCB     | 561                   | 270                     | 139                   | 73                              | 79            |
| Boudh CCB                | 460                   | 246                     | 88                    | 67                              | 59            |
| Keonjhar CCB             | 678                   | 234                     | 81                    | 111                             | 252           |
| Berhampur CCB            | 658                   | 150                     | 173                   | 244                             | 91            |
| Bhawanipatna CCB         | 409                   | 142                     | 72                    | 83                              | 112           |
| Mayurbhanj CCB           | 329                   | 83                      | 135                   | 59                              | 52            |
| Khorda CCB               | 144                   | 31                      | 19                    | 55                              | 39            |
| Angul DCCB               | 207                   | 29                      | 36                    | 53                              | 89            |
| United Puri Nimapara CCB | 201                   | 28                      | 34                    | 26                              | 113           |
| Cuttack CCB              | 112                   | 25                      | 48                    | 13                              | 26            |
| Koraput CCB              | 535                   | 10                      | 336                   | 37                              | 152           |
| Aska CCB                 | 87                    | 7                       | 72                    | 7                               | 1             |
| <b>Total</b>             | <b>23,034</b>         | <b>7,509</b>            | <b>3,964</b>          | <b>5,868</b>                    | <b>5,693</b>  |

#### 4.2 Financing to Agriculture Sector - ACP AGRI

| Particulars          | FY 2022-2023 (up to 31.03.2023) |                  |               | FY 2023-2024 (up to 31.03.2024) |                  |               |
|----------------------|---------------------------------|------------------|---------------|---------------------------------|------------------|---------------|
|                      | Target                          | Achv.            | % Achv        | Target                          | Achv.            | % Achv        |
| Crop Loan            | 35,156.06                       | 33,137.77        | 94.26         | 37,805.35                       | 39,470.21        | 104.40        |
| Term Loan            | 6,918.76                        | 6,004.50         | 86.79         | 7,852.98                        | 7,247.37         | 92.29         |
| Allied Advance       | 6,485.61                        | 7,491.18         | 115.50        | 7,664.73                        | 10,936.67        | 142.69        |
| Farm Credit          | 48,560.43                       | 46,633.45        | 96.03         | 53,323.06                       | 57,654.24        | 108.12        |
| Agriculture Infra    | 1,882.27                        | 1,840.50         | 97.78         | 2,112.46                        | 2,419.02         | 114.51        |
| Ancillary Activities | 2,043.97                        | 6,242.37         | 305.40        | 3,340.64                        | 9,364.18         | 280.31        |
| <b>Agri Total</b>    | <b>52,486.66</b>                | <b>54,716.32</b> | <b>104.25</b> | <b>58,776.16</b>                | <b>69,437.45</b> | <b>118.14</b> |

| Particulars          | FY 2023-2024 (up to 30.06.2023) |                  |              | FY 2024-2025 (up to 30.06.2024) |                  |              |
|----------------------|---------------------------------|------------------|--------------|---------------------------------|------------------|--------------|
|                      | Annual Target                   | Achv.            | % Achv       | Annual Target                   | Achv.            | % Achv       |
| Crop Loan            | 37,805.35                       | 10,766.96        | 28.48        | 47,913.73                       | 10,879.51        | 22.71        |
| Term Loan            | 7,852.98                        | 1,837.60         | 23.40        | 8,599.31                        | 2,299.20         | 26.74        |
| Allied Advance       | 7,664.73                        | 1,720.73         | 22.45        | 9,826.71                        | 2,330.09         | 23.71        |
| Farm Credit          | 53,323.06                       | 14,325.29        | 26.83        | 66,339.75                       | 15,508.81        | 23.38        |
| Agriculture Infra    | 2,112.46                        | 342.64           | 16.22        | 2,501.64                        | 840.56           | 33.60        |
| Ancillary Activities | 3,340.64                        | 2,869.94         | 85.91        | 5,540.21                        | 2,412.25         | 43.54        |
| <b>Agri Total</b>    | <b>58,776.16</b>                | <b>17,537.87</b> | <b>29.84</b> | <b>74,381.60</b>                | <b>18,761.61</b> | <b>25.22</b> |

## 4.2 Financing to Agriculture Sector - ACP AGRI

| Banks        | FY 2022-2023 (up to 31.03.2023) |                  |               | FY 2023-2024 (up to 31.03.2024) |                  |               |
|--------------|---------------------------------|------------------|---------------|---------------------------------|------------------|---------------|
|              | Annual Target                   | Achv.            | % Achv        | Annual Target                   | Achv.            | % Achv        |
| PSBs         | 24,362.96                       | 23,632.09        | 97.00         | 29,036.14                       | 31,720.86        | 109.25        |
| PVTs         | 7,055.03                        | 10,063.13        | 142.64        | 8,217.62                        | 12,927.38        | 157.31        |
| RRBs         | 3,168.98                        | 2,593.77         | 81.85         | 3,509.65                        | 3,463.07         | 98.67         |
| SFBs         | 229.11                          | 1,646.27         | 718.55        | 444.78                          | 1,959.57         | 440.57        |
| Co-op Banks  | 17,670.59                       | 16,781.06        | 94.97         | 17,567.97                       | 19,366.57        | 110.24        |
| <b>Total</b> | <b>52,486.66</b>                | <b>54,716.32</b> | <b>104.25</b> | <b>58,776.16</b>                | <b>69,437.45</b> | <b>118.14</b> |

| Banks        | FY 2023-2024 (up to 30.06.2023) |                  |              | FY 2024-2025 (up to 30.06.2024) |                  |              |
|--------------|---------------------------------|------------------|--------------|---------------------------------|------------------|--------------|
|              | Annual Target                   | Achv.            | % Achv       | Annual Target                   | Achv.            | % Achv       |
| PSBs         | 29,036.14                       | 9,273.79         | 31.94        | 34,807.52                       | 9,379.57         | 26.95        |
| PVTs         | 8,217.62                        | 3,016.73         | 36.71        | 12,977.23                       | 3,789.18         | 29.20        |
| RRBs         | 3,509.65                        | 860.09           | 24.51        | 4,135.86                        | 1,354.18         | 32.74        |
| SFBs         | 444.78                          | 724.59           | 162.91       | 2,189.06                        | 422.58           | 19.30        |
| Co-op Banks  | 17,567.97                       | 3,664.55         | 20.86        | 20,271.93                       | 3,816.11         | 18.82        |
| <b>Total</b> | <b>58,776.16</b>                | <b>17,539.75</b> | <b>29.84</b> | <b>74,381.60</b>                | <b>18,761.61</b> | <b>25.22</b> |

## 4.2 Financing to Agriculture Sector - ACP AGRI as on 31.03.2024

27 Banks achieved >100% of the target

| PSBs                  |            | RRBs & OSCB              |            | PVTs             |            | SFBs         |            |
|-----------------------|------------|--------------------------|------------|------------------|------------|--------------|------------|
| Name                  | % of achv. | Name                     | % of achv. | Name             | % of achv. | Name         | % of achv. |
| Canara Bank           | 161.52     | Utkal Grameen Bank       | 138.81     | RBL Bank         | 680.46     | ESAF SFB     | 1211.82    |
| Bank of Maharashtra   | 151.09     | Orissa State Co-Op. Bank | 110.24     | Karnatak Bank    | 489.83     | Suryoday SFB | 457.59     |
| Punjab National Bank  | 139.96     |                          |            | IDFC Bank        | 442.02     | Utkarsh SFB  | 439.47     |
| Bank of India         | 125.57     |                          |            | Indus Ind Bank   | 397.82     | Jana SFB     | 392.14     |
| Bank of Baroda        | 107.91     |                          |            | DBS Bank(e-LVB ) | 384.10     | Ujjivan SFB  | 313.83     |
| Central Bank of India | 107.07     |                          |            | Kotak Mahindra   | 342.99     |              |            |
| Indian Overseas Bank  | 104.77     |                          |            | Federal Bank     | 228.74     |              |            |
| Indian Bank           | 103.97     |                          |            | DCB Bank         | 213.16     |              |            |
| Union Bank of India   | 102.09     |                          |            | Axis Bank        | 163.24     |              |            |
| UCO Bank              | 101.19     |                          |            |                  |            |              |            |
| State Bank of India   | 100.02     |                          |            |                  |            |              |            |

## 4.2 Financing to Agriculture Sector - ACP AGRI as on 31.03.2024

11 Banks achieved <100% of the target

| PSBs               |            | RRBs & OSCB        |            | PVTs                   |            | SFBs |            |
|--------------------|------------|--------------------|------------|------------------------|------------|------|------------|
| Name               | % of achv. | Name               | % of achv. | Name                   | % of achv. | Name | % of achv. |
| Punjab & Sind Bank | 9.00       | Odisha Gramya Bank | 68.91      | ICICI Bank             | 94.62      | --   |            |
|                    |            |                    |            | The South Indian Bank. | 93.97      |      |            |
|                    |            |                    |            | Bandhan Bank           | 85.11      |      |            |
|                    |            |                    |            | IDBI Bank              | 63.68      |      |            |
|                    |            |                    |            | HDFC Bank              | 59.10      |      |            |
|                    |            |                    |            | City Union Bank        | 13.45      |      |            |
|                    |            |                    |            | Karur Vysya Bank       | 11.36      |      |            |
|                    |            |                    |            | Tamilnadu Mercantile   | 0.06       |      |            |
|                    |            |                    |            | Yes Bank               | 0.00       |      |            |

## 4.2 Financing to Agriculture Sector - ACP AGRI as on 30.06.2024

Banks achieved >25% of the target

| PSBs                  |            | RRBs & OSCB        |            | PVTs                       |            | SFBs     |            |
|-----------------------|------------|--------------------|------------|----------------------------|------------|----------|------------|
| Name                  | % of achv. | Name               | % of achv. | Name                       | % of achv. | Name     | % of achv. |
| Bank of Maharashtra   | 47.60      | Utkal Grameen Bank | 32.77      | The South Indian Bank Ltd. | 165.50     | ESAF SFB | 36.23      |
| Central Bank of India | 29.46      | Odisha Gramya Bank | 32.71      | RBL Bank                   | 106.97     |          |            |
| State Bank of India   | 28.82      |                    |            | Yes Bank                   | 78.65      |          |            |
| Punjab National Bank  | 26.49      |                    |            | Karur Vysya Bank           | 76.61      |          |            |
| Canara Bank           | 25.90      |                    |            | City Union Bank            | 70.86      |          |            |
| Union Bank of India   | 25.36      |                    |            | HDFC Bank                  | 47.81      |          |            |
| Bank of India         | 25.08      |                    |            | Axis Bank Ltd              | 33.33      |          |            |
|                       |            |                    |            | ICICI Bank                 | 30.19      |          |            |
|                       |            |                    |            | IDBI Bank                  | 28.72      |          |            |
|                       |            |                    |            | Federal Bank               | 26.88      |          |            |

## 4.2 Financing to Agriculture Sector - ACP AGRI as on 30.06.2024

### Banks achieved < 25% of the target

| PSBs                 |            | RRBs & OSCB              |            | PVTs                    |            | SFBs         |            |
|----------------------|------------|--------------------------|------------|-------------------------|------------|--------------|------------|
| Name                 | % of achv. | Name                     | % of achv. | Name                    | % of achv. | Name         | % of achv. |
| Indian Bank          | 24.96      | Orissa State Co-Op. Bank | 18.82      | Indus Ind Bank          | 22.61      | Jana SFB     | 16.63      |
| Bank of Baroda       | 24.44      |                          |            | IDFC Bank               | 20.95      | Suryoday SFB | 22.75      |
| UCO Bank             | 23.28      |                          |            | DCB Bank Ltd            | 18.13      | Ujjivan SFB  | 16.32      |
| Indian Overseas Bank | 22.31      |                          |            | Bandhan Bank            | 16.65      | Utkarsh SFB  | 12.45      |
| Punjab & Sind Bank   | 2.99       |                          |            | Kotak Mahindra Bank Ltd | 13.03      |              |            |
|                      |            |                          |            | DBS Bank(e-LVB )        | 10.79      |              |            |
|                      |            |                          |            | Karnatak Bank Ltd.      | 5.01       |              |            |
|                      |            |                          |            |                         |            |              |            |
|                      |            |                          |            |                         |            |              |            |

## 4.2 Financing to Agriculture Sector - Crop Loan

Amf. in Rs. 'Crore

| Banks        | FY 2022-2023 (up to 31.03.2023) |                  |              | FY 2023-2024 (up to 31.03.2024) |                  |              |
|--------------|---------------------------------|------------------|--------------|---------------------------------|------------------|--------------|
|              | Annual Target                   | Achv             | % Achv       | Annual Target                   | Achv             | % Achv       |
| PSBs         | 12,498.95                       | 12,265.45        | 98.13        | 14,256.96                       | 14,798.34        | 103.8        |
| PVTs         | 3,458.31                        | 2,155.71         | 62.33        | 3,730.15                        | 3,168.73         | 84.95        |
| RRBs         | 2,177.12                        | 2,032.74         | 93.37        | 2,341.31                        | 2,318.31         | 99.02        |
| SFBs         | 104.35                          | 0                | 0            | 204.2                           | 0.01             | 0            |
| Co-op Banks  | 16,917.33                       | 16,683.87        | 98.62        | 17,272.73                       | 19,184.81        | 111.07       |
| <b>Total</b> | <b>35,156.06</b>                | <b>33,137.77</b> | <b>94.26</b> | <b>37,805.35</b>                | <b>39,470.21</b> | <b>104.4</b> |

| Banks        | FY 2023-2024 (up to 30.06.2023) |                  |              | FY 2024-2025 (up to 30.06.2024) |                  |              |
|--------------|---------------------------------|------------------|--------------|---------------------------------|------------------|--------------|
|              | Annual Target                   | Achv.            | % Achv       | Annual Target                   | Achv.            | % Achv       |
| PSBs         | 14,256.96                       | 5,552.12         | 38.94        | 19,721.23                       | 5,090.56         | 25.81        |
| PVTs         | 3,730.15                        | 908.28           | 24.35        | 4,696.10                        | 996.08           | 21.21        |
| RRBs         | 2,341.31                        | 698.25           | 29.82        | 3,551.81                        | 1,019.77         | 58.25        |
| SFBs         | 204.20                          | 0.00             | 0.00         | 352.06                          | 0.02             | 0.01         |
| Co-op Banks  | 17,272.73                       | 3,609.83         | 20.90        | 19,592.51                       | 3,773.08         | 19.26        |
| <b>Total</b> | <b>37,805.35</b>                | <b>10,768.48</b> | <b>28.48</b> | <b>47,913.73</b>                | <b>10,879.51</b> | <b>22.71</b> |

## 4.2 Financing to Agriculture Sector - Crop Loan 31.03.2024

| Banks achieving > 100 % |            |                          |            |                  |            |         |  |
|-------------------------|------------|--------------------------|------------|------------------|------------|---------|--|
| PSBs                    |            | RRBs & OSCB              |            | PVTs             |            |         |  |
| Name                    | % of achv. | Name                     | % of achv. | Name             | % of achv. |         |  |
| Canara Bank             | 249.19     | Utkal Grameen Bank       | 111.86     | DBS Bank(e-LVB ) |            | 1528.51 |  |
| Central Bank of India   | 182.80     | Orissa State Co-Op. Bank | 111.07     | Federal Bank     |            | 473.01  |  |
| UCO Bank                | 134.61     |                          |            | Axis Bank Ltd    |            | 165.09  |  |
| Indian Overseas Bank    | 108.62     |                          |            |                  |            |         |  |
| Bank of India           | 104.86     |                          |            |                  |            |         |  |
| Bank of Baroda          | 101.78     |                          |            |                  |            |         |  |
| Punjab National Bank    | 101.00     |                          |            |                  |            |         |  |
| Union Bank of India     | 100.05     |                          |            |                  |            |         |  |

| PSBs & RRBs         |            | PVTs                       |            | PVTs with 'Zero' performance |            | SFBs         |            |
|---------------------|------------|----------------------------|------------|------------------------------|------------|--------------|------------|
| Name                | % of achv. | Name                       | % of achv. | Name                         | % of achv. | Name         | % of achv. |
| Odisha Gramya Bank  | 87.86      | DCB Bank                   | 87.13      | Bandhan Bank                 | 0.00       | Ujjivan SFB  | 0.03       |
| State Bank of India | 87.00      | IDBI Bank                  | 86.61      | City Union Bank              | 0.00       | ESAF SFB     | 0.00       |
| Indian Bank         | 67.90      | ICICI Bank                 | 86.06      | Indus Ind Bank               | 0.00       | Jana SFB     | 0.00       |
| Bank of Maharashtra | 6.87       | Karnatak Bank              | 81.26      | Kotak Mahindra Bank          | 0.00       | Suryoday SFB | 0.00       |
| Punjab & Sind Bank  | 3.80       | Karur Vysya Bank           | 50.37      | RBL Bank                     | 0.00       | Utkarsh SFB  | 0.00       |
|                     |            | HDFC Bank                  | 8.88       | Tamilnadu Mercantile.        | 0.00       |              |            |
|                     |            | IDFC Bank                  | 5.86       | Yes Bank                     | 0.00       |              |            |
|                     |            | The South Indian Bank Ltd. | 0.30       |                              |            |              |            |

## 4.2 Financing to Agriculture Sector - Crop Loan 30.06.2024

| Banks achieving > 100 % |            |                    |            |                    |            |        |  |
|-------------------------|------------|--------------------|------------|--------------------|------------|--------|--|
| PSBs                    |            | RRBs & OSCB        |            | PVTs               |            |        |  |
| Name                    | % of achv. | Name               | % of achv. | Name               | % of achv. |        |  |
| UCO Bank                | 38.71      | Odisha Gramya Bank | 32.87      | Karur Vysya Bank   |            | 132.05 |  |
| Central Bank of India   | 32.00      | Utkal Grameen Bank | 25.38      | Karnatak Bank Ltd. |            | 40.82  |  |
| Canara Bank             | 29.60      |                    |            | Axis Bank Ltd      |            | 33.52  |  |
| Indian Overseas Bank    | 27.99      |                    |            | Federal Bank       |            | 28.31  |  |
| Punjab National Bank    | 26.63      |                    |            |                    |            |        |  |
| State Bank of India     | 25.77      |                    |            |                    |            |        |  |

| PSBs & OSCB         |            | PVTs           |            | PVTs with 'Zero' performance |            | SFBs         |            |
|---------------------|------------|----------------|------------|------------------------------|------------|--------------|------------|
| Name                | % of achv. | Name           | % of achv. | Name                         | % of achv. | Name         | % of achv. |
| Bank of India       | 22.76      | ICICI Bank     | 22.18      | Bandhan Bank                 | 0.00       | Ujjivan SFB  | 0.08       |
| Union Bank of India | 21.68      | DCB Bank Ltd   | 18.58      | City Union Bank              | 0.00       | ESAF SFB     | 0.00       |
| Indian Bank         | 21.24      | HDFC Bank      | 9.65       | Kotak Mahindra Bank Ltd      | 0.00       | Jana SFB     | 0.00       |
| Orissa State Co-Op. | 19.26      | IDFC Bank      | 4.65       | DBS Bank(e-LVB )             | 0.00       | Suryoday SFB | 0.00       |
| Bank of Baroda      | 16.33      | IDBI Bank      | 4.21       | RBL Bank                     | 0.00       | Utkarsh SFB  | 0.00       |
| Bank of Maharashtra | 0.24       | Indus Ind Bank | 0.02       | Standard Chartered Bank      | 0.00       |              |            |
| Punjab & Sind Bank  | 0.13       |                |            | The South Indian Bank Ltd.   | 0.00       |              |            |
|                     |            |                |            | Tamilnadu Mercantile         | 0.00       |              |            |
|                     |            |                |            | Yes Bank                     | 0.00       |              |            |

#### 4.2 Financing to Agriculture Sector - Crop Loan 30.06.2024

|                                     |                          |                      |
|-------------------------------------|--------------------------|----------------------|
| <b>Kharif 24 Target</b>             | <b>Rs. 26,352.55 Cr.</b> | <b>Achievement %</b> |
| <b>Achievement as on 30.06.2024</b> | <b>Rs.10,879.51Cr.</b>   | <b>41.28</b>         |
| <b>Achievement as of 16.08.2024</b> | <b>Rs.17,684.82</b>      | <b>67.11</b>         |

#### Action points:

- PSBs to further improve their achievement under Crop Loan.
- Pvt Sector banks showing poor performance have to gear up.
- Achievement under crop loan will be a criteria for placing of Department funds.

#### 4.2 Financing to Agriculture Sector - Agriculture Term Loan

| Banks        | FY 2022-2023 (up to 31.03.2023) |                  |               | FY 2023-2024 (up to 31.03.2024) |                  |               |
|--------------|---------------------------------|------------------|---------------|---------------------------------|------------------|---------------|
|              | Annual Target                   | Achv.            | % Achv        | Annual Target                   | Achv.            | % Achv        |
| PSBs         | 11,864.01                       | 11,366.64        | 95.81         | 14,779.18                       | 16,922.52        | 114.50        |
| PVTs         | 3,596.72                        | 7,907.42         | 219.85        | 4,487.47                        | 9,758.64         | 217.46        |
| RRBs         | 991.86                          | 561.03           | 56.56         | 1,168.34                        | 1,144.76         | 97.98         |
| SFBs         | 124.76                          | 1,646.27         | 1,319.58      | 240.58                          | 1,959.56         | 814.52        |
| Co-op Banks  | 753.26                          | 97.19            | 12.90         | 295.24                          | 181.76           | 61.56         |
| <b>Total</b> | <b>17,330.61</b>                | <b>21,578.55</b> | <b>124.51</b> | <b>20,970.81</b>                | <b>29,967.25</b> | <b>142.90</b> |

| Banks        | FY 2023-2024 (up to 30.06.2023) |                 |              | FY 2024-2025 (up to 30.06.2024) |                 |              |
|--------------|---------------------------------|-----------------|--------------|---------------------------------|-----------------|--------------|
|              | Annual Target                   | Achv.           | % Achv       | Annual Target                   | Achv.           | % Achv       |
| PSBs         | 14,779.18                       | 3,721.67        | 25.18        | 15,086.29                       | 4,289.01        | 28.43        |
| PVTs         | 4,487.47                        | 2,108.45        | 46.99        | 8,281.12                        | 2,793.09        | 33.73        |
| RRBs         | 1,168.34                        | 161.84          | 13.85        | 584.04                          | 334.41          | 57.26        |
| SFBs         | 240.58                          | 724.59          | 301.18       | 1,836.99                        | 422.56          | 23.00        |
| Co-op Banks  | 295.24                          | 54.72           | 18.53        | 679.42                          | 43.03           | 6.33         |
| <b>Total</b> | <b>20,970.81</b>                | <b>6,771.27</b> | <b>32.29</b> | <b>26,467.87</b>                | <b>7,882.10</b> | <b>29.78</b> |

#### 4.2 Financing to Agriculture Sector - Agriculture Term Loan 31.03.2024

| Banks achievement > 100 % of the target |            |                    |            |                            |            |              |            |
|---|------------|--------------------|------------|----------------------------|------------|--------------|------------|
| PSBs                                    |            | RRBs & OSCB        |            | PVTs                       |            | SFBs         |            |
| Name                                    | % of achv. | Name               | % of achv. | Name                       | % of achv. | Name         | % of achv. |
| Bank of Maharashtra                     | 288.82     | Utkal Grameen Bank | 211.03     | IDFC Bank                  | 830.66     | ESAF SFB     | 1372.36    |
| Punjab National Bank                    | 177.86     |                    |            | RBL Bank                   | 715.00     | Utkarsh SFB  | 936.75     |
| Bank of India                           | 145.39     |                    |            | Karnatak Bank Ltd.         | 633.96     | Suryoday SFB | 857.46     |
| Indian Bank                             | 138.50     |                    |            | Indus Ind Bank             | 551.82     | Jana SFB     | 735.83     |
| Bank of Baroda                          | 113.89     |                    |            | Kotak Mahindra Bank Ltd    | 477.43     | Ujjivan SFB  | 531.59     |
| State Bank of India                     | 112.65     |                    |            | DCB Bank Ltd               | 337.09     |              |            |
| Union Bank of India                     | 104.06     |                    |            | The South Indian Bank Ltd. | 162.55     |              |            |
| Indian Overseas Bank                    | 101.21     |                    |            | Bandhan Bank               | 162.47     |              |            |
|   |            |                    |            | Axis Bank Ltd              | 161.45     |              |            |
|   |            |                    |            | DBS Bank(e-LVB )           | 123.09     |              |            |
|   |            |                    |            | HDFC Bank                  | 107.80     |              |            |
|   |            |                    |            | ICICI Bank                 | 103.00     |              |            |

#### 4.2 Financing to Agriculture Sector - Agriculture Term Loan 31.03.2024

| Banks Achievement < 100% |            |                          |            |                                |            |
|--------------------------|------------|--------------------------|------------|--------------------------------|------------|
| PSBs                     |            | RRBs & OSCB              |            | PVTs                           |            |
| Name                     | % of achv. | Name                     | % of achv. | Name                           | % of achv. |
| Canara Bank              | 76.49      | Orissa State Co-Op. Bank | 61.56      | Federal Bank                   | 49.89      |
| UCO Bank                 | 69.21      | Odisha Gramya Bank       | 37.75      | IDBI Bank                      | 41.45      |
| Central Bank of India    | 33.63      |                          |            | City Union Bank                | 13.73      |
| Punjab & Sind Bank       | 10.60      |                          |            | Karur Vysya Bank               | 0.00       |
|                          |            |                          |            | Tamilnadu Mercantile Bank Ltd. | 0.00       |
|                          |            |                          |            | Yes Bank                       | 0.00       |

## 4.2 Financing to Agriculture Sector - Agriculture Term Loan 30.06.2024

### Banks achievement > 25 % of the target

| PSBs                 |            | RRBs & OSCB        |            | PVTs                       |            | SFBs         |            |
|----------------------|------------|--------------------|------------|----------------------------|------------|--------------|------------|
| Name                 | % of achv. | Name               | % of achv. | Name                       | % of achv. | Name         | % of achv. |
| Bank of Maharashtra  | 71.04      | Utkal Grameen Bank | 106.08     | The South Indian Bank Ltd. | 266.15     | ESAF SFB     | 37.13      |
| Bank of Baroda       | 36.93      | Odisha Gramya Bank | 32.07      | IDBI Bank                  | 170.60     | Suryoday SFB | 27.06      |
| State Bank of India  | 32.81      |                    |            | Yes Bank                   | 125.62     |              |            |
| Indian Bank          | 29.77      |                    |            | RBL Bank                   | 111.05     |              |            |
| Union Bank of India  | 29.63      |                    |            | City Union Bank            | 83.54      |              |            |
| Bank of India        | 28.99      |                    |            | HDFC Bank                  | 65.93      |              |            |
| Punjab National Bank | 26.34      |                    |            | DBS Bank(e-LVB )           | 47.11      |              |            |
|                      |            |                    |            | ICICI Bank                 | 41.19      |              |            |
|                      |            |                    |            | Axis Bank Ltd              | 33.11      |              |            |
|                      |            |                    |            | Indus Ind Bank             | 25.50      |              |            |

## 4.2 Financing to Agriculture Sector - Agriculture Term Loan 30.06.2024

### Banks Achievement < 25%

| PSBs & OSCB              |            | SFBs                       |            | PVTs                           |            |
|--------------------------|------------|----------------------------|------------|--------------------------------|------------|
| Name                     | % of achv. | Name                       | % of achv. | Name                           | % of achv. |
| Canara Bank              | 20.50      | Jana Small Finance Bank    | 20.54      | IDFC Bank                      | 23.47      |
| Indian Overseas Bank     | 13.24      | Ujjivan Small Finance Bank | 19.54      | Bandhan Bank                   | 22.93      |
| Central Bank of India    | 11.92      | Utkarsh Small Finance Bank | 15.30      | DCB Bank Ltd                   | 17.97      |
| UCO Bank                 | 7.02       |                            |            | Federal Bank                   | 16.92      |
| Orissa State Co-Op. Bank | 6.33       |                            |            | Kotak Mahindra Bank Ltd        | 14.26      |
| Punjab & Sind Bank       | 4.71       |                            |            | Karnatak Bank Ltd.             | 1.65       |
|                          |            |                            |            | Karur Vysya Bank               | 0.00       |
|                          |            |                            |            | Tamilnadu Mercantile Bank Ltd. | 0.00       |

### 4.3 Kissan Credit Card (KCC) 31.03.2024

Amt. in Rs. 'Crore'

| Banks        | FY 2022-2023 (up to 31.03.2023) |                  |                       |                  |                  |  | FY 2023-2024 (up to 31.03.2024) |                  |                       |                  |                  |                       |
|--------------|---------------------------------|------------------|-----------------------|------------------|------------------|--|---------------------------------|------------------|-----------------------|------------------|------------------|-----------------------|
|              | No. of KCC Issued               |                  |                       | Balance O/S      |                  |  | No. of KCC Issued               |                  |                       | Balance O/S      |                  |                       |
|              | No.                             | Amt              | Avg. Loan size in Rs. | No.              | Amt              |  | No.                             | Amt              | Avg. Loan size in Rs. | No.              | Amt              | Avg. Loan size in Rs. |
| PSBs         | 7,17,343                        | 5,140.65         | 71,662.37             | 11,50,128        | 8,643.88         |  | 10,06,678                       | 8,181.13         | 81,268.59             | 10,73,541        | 7,604.78         | 70,838.28             |
| PVTs         | 35,818                          | 887.14           | 2,47,679.94           | 1,57,870         | 2,384.93         |  | 44,493                          | 1,018.49         | 2,28,910.17           | 2,05,487         | 2,864.31         | 139,391.30            |
| RRBs         | 2,69,613                        | 1,614.57         | 59,884.72             | 4,40,825         | 2,574.35         |  | 2,81,714                        | 1,762.68         | 62,569.84             | 4,46,396         | 2,798.90         | 62,699.93             |
| SFBs         | 0                               | 0                | 0                     | 0                | 0                |  | 0                               | 0                | 0                     | 0                | 0                | 0.00                  |
| Co-op Banks  | 27,57,531                       | 14,167.35        | 53,008.83             | 33,33,877        | 17,813.86        |  | 3,185,827                       | 15,111.06        | 47,432.14             | 3,502,181        | 22,872.28        | 65,308.67             |
| <b>Total</b> | <b>37,80,305</b>                | <b>21,809.71</b> | <b>57,692.99</b>      | <b>50,82,700</b> | <b>31,417.02</b> |  | <b>45,18,712</b>                | <b>26,073.36</b> | <b>57,700.87</b>      | <b>52,27,605</b> | <b>36,140.27</b> | <b>69,133.51</b>      |

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

| PSB,RRB& OSCB                 |                       |  | PVT BANKS & SFB                        |                       |  |
|-------------------------------|-----------------------|--|--|-----------------------|--|
| Bank                          | Disbursement (in Cr.) |  | Bank                                   | Disbursement (in Cr.) |  |
| <b>TOP 3 PERFORMING BANKS</b> |                       |  | <b>TOP 3 PERFORMING BANKS</b>          |                       |  |
| Orissa State Co-Op. Bank      | 15,111.06             |  | Axis Bank Ltd                          | 643.18                |  |
| State Bank of India           | 6,109.13              |  | HDFC Bank                              | 302.33                |  |
| Utkal Grameen Bank            | 1,217.50              |  | ICICI Bank                             | 37.14                 |  |
| <b>BOTTOM 3 BANKS</b>         |                       |  | <b>MAJOR BANK WITH NIL PERFORMANCE</b> |                       |  |
| Central Bank of India         | 5.62                  |  | IndusInd Bank                          | 0                     |  |
| Punjab & Sind Bank            | 0.00                  |  | Karur Vysya Bank                       | 0                     |  |
| Bank of Maharashtra           | 0.00                  |  | Kotak Mahindra Bank                    | 0                     |  |

### 4.3 Kissan Credit Card (KCC) 30.06.2024

Amt. in Rs. 'Crore'

| Banks        | FY 2023-2024 (up to 30.06.2023) |                 |                       |                  |                  |  | FY 2024-2025 (up to 30.06.2024) |                 |                       |                  |                  |                       |
|--------------|---------------------------------|-----------------|-----------------------|------------------|------------------|--|---------------------------------|-----------------|-----------------------|------------------|------------------|-----------------------|
|              | No. of KCC Issued               |                 |                       | Balance O/S      |                  |  | No. of KCC Issued               |                 |                       | Balance O/S      |                  |                       |
|              | No.                             | Amt             | Avg. Loan size in Rs. | No.              | Amt              |  | No.                             | Amt             | Avg. Loan size in Rs. | No.              | Amt              | Avg. Loan size in Rs. |
| PSBs         | 1,27,985                        | 3,208.57        | 2,50,699.28           | 1,01,6895        | 6,569.38         |  | 1,45,115                        | 1,249.36        | 86,095.78             | 9,87,637         | 6,523.14         | 6,6047.95             |
| PVTs         | 20,812                          | 220.84          | 1,06,113.31           | 161,632          | 2,295.70         |  | 32,869                          | 836.31          | 2,54,437.31           | 2,28,161         | 3,369.17         | 1,47,666.34           |
| RRBs         | 96,969                          | 598.25          | 61,695.17             | 437,577          | 2,679.99         |  | 1,07,869                        | 673.59          | 62,445.19             | 4,49,075         | 2,838.76         | 63,213.49             |
| SFBs         | 0                               | 0               | 0                     | 0                | 0                |  | 4                               | 0.02            | 45,000.00             | 5                | 0.03             | 60,000.00             |
| Co-op Banks  | 6,30,447                        | 3,293.40        | 52,239.19             | 32,12,278        | 18,196.35        |  | 7,41,713                        | 3,587.31        | 48,365.20             | 33,79,250        | 19,243.65        | 56,946.51             |
| <b>Total</b> | <b>8,76,213</b>                 | <b>7,321.07</b> | <b>83,553.58</b>      | <b>48,28,382</b> | <b>29,741.42</b> |  | <b>10,27,570</b>                | <b>6,346.59</b> | <b>61,763.07</b>      | <b>50,44,128</b> | <b>31,974.75</b> | <b>63,390.04</b>      |

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

| PSB,RRB& OSCB                 |                       |  | PVT BANKS & SFB                        |                       |  |
|-------------------------------|-----------------------|--|--|-----------------------|--|
| Bank                          | Disbursement (in Cr.) |  | Bank                                   | Disbursement (in Cr.) |  |
| <b>TOP 3 PERFORMING BANKS</b> |                       |  | <b>TOP 3 PERFORMING BANKS</b>          |                       |  |
| Orissa State Co-Op. Bank      | 3,587.31              |  | Axis Bank Ltd                          | 488.72                |  |
| Utkal Grameen Bank            | 500.22                |  | HDFC Bank                              | 268.06                |  |
| State Bank of India           | 437.56                |  | ICICI Bank                             | 33.18                 |  |
| <b>BOTTOM 3 BANKS</b>         |                       |  | <b>MAJOR BANK WITH NIL PERFORMANCE</b> |                       |  |
| Bank of Maharashtra           | 0.02                  |  | IndusInd Bank                          | 0                     |  |
| Punjab & Sind Bank            | 0.02                  |  | Karur Vysya Bank                       | 0                     |  |
| Central Bank of India         | 0.00                  |  | Kotak Mahindra Bank                    | 0                     |  |

#### 4.3 Pradhan Mantri Fasal Bima Yojana (PMFBY)

Comparison of Farmers Covered under PMFBY is given below:

| Parameters                                  | KHARIF 2022-23             | KHARIF 2023-24             |
|---|----------------------------|----------------------------|
|   | (01.04.2022 to 30.09.2022) | (01.04.2024 to 05.09.2024) |
| No of Farmers                               | 22,48,249                  | 22,21,820                  |
| No of Enrolments (Both loanee & non loanee) | 1,36,06,471                | 1,36,78,192                |
| Area Insured (000'ha)                       | 1,513.07                   | 1,500.08                   |
| Sum Insured (Rs. In Crores)                 | 11,386.73                  | 11,980.59                  |
| Farmers Premium (Rs. In Crores)             | 12.60                      | 12.03                      |
| State Premium (Rs. In Crores)               | 838.03                     | 876.20                     |
| GOI Premium (Rs. In Crores)                 | 592.61                     | 613.76                     |
| Gross Premium (Rs. In Crores)               | 1,443.25                   | 1,502.00                   |

#### 4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

| BALARAM PERFORMANCE AS OF 31.03.2024 |                    |                         |                      |                      |
|--------------------------------------|--------------------|-------------------------|----------------------|----------------------|
| Banks                                | Target (No of JLG) | No of JLGs sent to Bank | No of JLGs disbursed | Pending applications |
| PSBs                                 | 23,767             | 7,041                   | 946                  | 6,095                |
| PVTs                                 | 6,234              | 283                     | 39                   | 244                  |
| RRBs                                 | 10,175             | 2,178                   | 116                  | 2,062                |
| SFBs                                 | 2,403              | 0                       | 0                    | 0                    |
| Co-op Banks                          | 22,421             | 11,220                  | 8,185                | 3,035                |
| <b>Total</b>                         | <b>65,000</b>      | <b>20,722</b>           | <b>9,286</b>         | <b>11,436</b>        |

| BALARAM PERFORMANCE AS OF 30.06.2024 |                    |                         |                      |                      |
|--------------------------------------|--------------------|-------------------------|----------------------|----------------------|
| Banks                                | Target (No of JLG) | No of JLGs sent to Bank | No of JLGs disbursed | Pending applications |
| PSBs                                 | 23,767             | 7,039                   | 970                  | 6,069                |
| PVTs                                 | 6,234              | 283                     | 41                   | 242                  |
| RRBs                                 | 10,175             | 10,175                  | 2,178                | 121                  |
| SFBs                                 | 2,403              | 0                       | 0                    | 0                    |
| Co-op Banks                          | 22,421             | 11,223                  | 8,297                | 2,926                |
| <b>Total</b>                         | <b>65,000</b>      | <b>20,723</b>           | <b>9,429</b>         | <b>11,294</b>        |

| Sl. No. | Name of Bank         | No. of JLGs disbursed |
|---------|----------------------|-----------------------|
| 1       | OSCB                 | 8,297                 |
| 2       | UCO Bank             | 266                   |
| 3       | State Bank of India  | 142                   |
| 4       | Union Bank of India  | 113                   |
| 5       | Punjab National Bank | 110                   |

##### Action Points:

- As per notification dated, OSCB has to clarify eligible JLG finance in BALARAM
- More number of groups to be formed and proposals to be sent to banks.
- Banks to sanction all eligible proposals and achieve the target.

#### 4.7 Agriculture Allied Sectors

(Amt in Rs. Cr.)

| Sector                   | FY 2022-23 31.03.2023 |                 |               | FY 2023-24 31.03.2024 |                  |               |
|--------------------------|-----------------------|-----------------|---------------|-----------------------|------------------|---------------|
|                          | Target                | Achv.           | % Achv.       | Target                | Achv.            | %Achv.        |
| Dairy                    | 2,117.00              | 2,116.67        | 99.98         | 2,551.83              | 3,383.94         | 132.61        |
| Fishery                  | 1,557.61              | 889.68          | 57.12         | 1,609.54              | 1,375.68         | 85.47         |
| Poultry                  | 1,228.36              | 1,110.81        | 90.43         | 1,566.43              | 1,719.49         | 109.77        |
| AHSheep/Goatery/ Piggery | 1,350.23              | 2,726.42        | 201.92        | 1,722.84              | 4,015.23         | 233.06        |
| Other Allied Sector      | 232.42                | 647.60          | 278.63        | 214.09                | 442.33           | 206.61        |
| <b>TOTAL</b>             | <b>6,485.61</b>       | <b>7,491.18</b> | <b>115.50</b> | <b>7,664.73</b>       | <b>10,936.67</b> | <b>142.69</b> |

| Sector                    | FY 2023-2024 (up to 30.06.2023) |                 |              | FY 2024-2025 (up to 30.06.2024) |                 |              |
|---------------------------|---------------------------------|-----------------|--------------|---------------------------------|-----------------|--------------|
|                           | Target                          | Achv.           | % Achv.      | Annual Target                   | Achv.           | % Achv       |
| Dairy                     | 2,551.83                        | 555.28          | 21.76        | 2,907.89                        | 895.27          | 30.79        |
| Fishery                   | 1,609.54                        | 177.85          | 11.05        | 2,305.87                        | 366.56          | 15.90        |
| Poultry                   | 1,566.43                        | 294.33          | 18.79        | 2,164.62                        | 560.42          | 25.89        |
| AH Sheep/Goatery/ Piggery | 1,722.84                        | 567.33          | 32.93        | 2,187.68                        | 392.85          | 17.96        |
| Other Allied Sector       | 214.09                          | 126.18          | 58.94        | 260.64                          | 115.00          | 44.12        |
| <b>TOTAL</b>              | <b>7,664.73</b>                 | <b>1,720.73</b> | <b>22.45</b> | <b>9,826.71</b>                 | <b>2,330.09</b> | <b>23.71</b> |

#### 4.8 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

##### MKUY SECTORAL PROGRESS 31.03.2024

| Scheme         | No. of Proposals Sponsored | No. of Proposals sanctioned | No. of proposals rejected | No. of proposals pending |
|----------------|----------------------------|-----------------------------|---------------------------|--------------------------|
| Agriculture    | 1,918                      | 606                         | 139                       | 1,173                    |
| ARD            | 3,716                      | 1,230                       | 1,077                     | 1,409                    |
| Fishery        | 75                         | 18                          | 17                        | 40                       |
| Horticulture   | 297                        | 114                         | 48                        | 135                      |
| Inter Sectoral | 362                        | 103                         | 59                        | 200                      |
| <b>TOTAL</b>   | <b>6,368</b>               | <b>2,071</b>                | <b>1,340</b>              | <b>2,957</b>             |

##### MKUY SECTORAL PROGRESS 30.06.2024

| Scheme         | No. of Proposals Sponsored | No. of Proposals sanctioned | No. of proposals rejected | No. of proposals pending |
|----------------|----------------------------|-----------------------------|---------------------------|--------------------------|
| Agriculture    | 2,065                      | 938                         | 197                       | 930                      |
| ARD            | 3,762                      | 1,345                       | 1,085                     | 1,332                    |
| Fishery        | 76                         | 22                          | 18                        | 36                       |
| Horticulture   | 308                        | 135                         | 12                        | 37                       |
| Inter Sectoral | 229                        | 83                          | 53                        | 93                       |
| <b>TOTAL</b>   | <b>6,440</b>               | <b>2,523</b>                | <b>1,365</b>              | <b>2,428</b>             |

##### Action Points

- Branch General Account shall be used in place of Mirror Account in case where the Bank is not able to open Mirror Account in the name of entrepreneur. Those Banks which are able to open mirror account in the name of the entrepreneur shall continue providing Mirror Account details for release of the advance CIS through Mirror Account. However individual TDR number will be intimated by Banks to APICOL in case of Bank general Account.
- The pending applications are to be disposed of on priority basis.

#### 4.9 Agriculture Infrastructure Fund (AIF)

| Quarter    | Sponsored | Sanctioned | Sanction Amnt<br>In Rs. Crores | Rejected/Denied | Pending |
|------------|-----------|------------|--------------------------------|-----------------|---------|
| 30.06.2023 | 976       | 620        | 361.23                         | 281             | 75      |
| 31.03.2024 | 2,221     | 1,389      | 900.51                         | 364             | 341     |
| 30.06.2024 | 2,500     | 1,756      | 1,128.19                       | 635             | 109     |

##### TOP PERFORMERS

| Sl. No. | Name of Bank         | No. of loans sanctioned | Amt. sanction in Rs. Crore |
|---------|----------------------|-------------------------|----------------------------|
| 1       | State Bank of India  | 597                     | 259.73                     |
| 2       | Punjab National Bank | 375                     | 234.25                     |
| 3       | Bank of India        | 219                     | 112.31                     |
| 4       | HDFC Bank            | 132                     | 145.89                     |
| 5       | Union Bank of India  | 96                      | 56.9                       |
| 6       | Bank Of Baroda       | 62                      | 35.13                      |
| 7       | UCO Bank             | 59                      | 42.22                      |
| 8       | Canara Bank          | 53                      | 115.03                     |
| 9       | Indian Bank          | 46                      | 51.06                      |

##### Action Points:

- Pending applications are to be disposed off on priority basis.
- Proposals under other schemes can be converged with AIF if eligible to get benefit of AIF.

#### 4.10 Mission for Integrated Development of Horticulture (MIDH)

##### PROGRESS UNDER MIDH

| Date       | Received proposals |                           | Sanctioned Projects |                           | Rejected Projects by Bank |                           | Pending Proposals |                           |
|------------|--------------------|---------------------------|---------------------|---------------------------|---------------------------|---------------------------|-------------------|---------------------------|
|            | Nos.               | Project Cost in Rs. Lakhs | Nos.                | Project Cost in Rs. Lakhs | Nos.                      | Project Cost in Rs. Lakhs | Nos.              | Project Cost in Rs. Lakhs |
| 31.03.2024 | 183                | 782.02                    | 81                  | 413.47                    | 5                         | 36.82                     | 97                | 331.7                     |
| 06.08.2024 | 207                | 842.49                    | 135                 | 579.91                    | 5                         | 36.82                     | 67                | 207.9                     |

##### TOP PERFORMERS

| Sl. No. | Name of Bank         | No. of loans sanctioned | Project Cost in Rs. Lakhs |
|---------|----------------------|-------------------------|---------------------------|
| 1       | Punjab National Bank | 31                      | 67.90                     |
| 2       | State Bank of India  | 23                      | 56.72                     |
| 3       | Bank of India        | 19                      | 24.45                     |
| 4       | OSCB                 | 17                      | 39.01                     |
| 5       | Odisha Gramya Bank   | 17                      | 57.76                     |

##### Action Point:

Pending applications are to be disposed off on priority basis.

#### 4.10 Finance to FPOs

| Banks               | No of FPOs | Amount in Rs. Lakhs |
|---------------------|------------|---------------------|
| NABAKISAN           | 154        | 2,475.00            |
| State Bank of India | 5          | 57.00               |
| UCO Bank            | 1          | 9.90                |

#### Action Point:

- All Bank to credit link FPOs list of which is already shared to them by SLBC.

#### 4.10 KCC Saturation drive

| Performance as of 30.06.2024 |                             |                               |                            |                            |
|------------------------------|-----------------------------|-------------------------------|----------------------------|----------------------------|
| Sector                       | No. of application accepted | No. of application sanctioned | No. of application Pending | No of Application Rejected |
| Animal Husbandry             | 65,658                      | 17,764                        | 3,146                      | 44,748                     |
| Fisheries                    | 11,567                      | 2,434                         | 444                        | 8,689                      |
| Total                        | 77,225                      | 20,198                        | 3,590                      | 53,437                     |

| KCC AHD REJECTION REASON  | NO OF APPLICATIONS |
|---|--------------------|
| Applicant in default NPA  | 7,419              |
| Milch animal in possession/No space available for cattle shed   | 5,460              |
| Already having KCC with Some other Bank   | 4,695              |
| Applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application | 4,122              |
| Wrong/ incomplete information furnished   | 3,400              |
| TPA not furnished/ Collection account is in other Bank  | 2,026              |
| Application for purpose of cattle   | 1,310              |
| Already availed loan for same purpose from other Banks  | 783                |
| Members of the family applying for KCC against same milch animal                                      | 446                |
| Not a member of Pacs  | 289                |
| Second application submitted for same/other reasons   | 89                 |
| Any Other Reason  | 14,709             |

#### 4.10 KCC Saturation drive

| KCC FISH REJECTION REASON  | NO OF APPLICATIONS |
|--|--------------------|
| Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application | 2,530              |
| Any Other Reason   | 2,367              |
| Applicant in default NPA   | 1,555              |
| Wrong/ incomplete information furnished  | 914                |
| Already having KCC with Some other Bank  | 694                |
| Not having permission/ licence for pond/reservoir  | 340                |
| Farmers do not have vessel   | 119                |
| Application for vending  | 91                 |
| Already availed loan for same purpose from other Banks   | 69                 |
| Second application submitted for same/other reasons  | 10                 |

The nation-wide KCC saturation campaign will resume from 15.09.2024 till 31.03.2025. All Banks and LDMs to ensure active participation in the campaign.

#### Action:

- Rejection reasons to be analyzed
- Disbursement amount to be provided.

#### 4.10 Bank-wise performance under Fisheries Sector as on 30.06.2024 ( MPY & Biofloc)

Area in Hectares

Amount in Rs. Lakhs

| Name of the Bank         | Sponsored |             |                    |              | Sanctioned |             |                    |              | Returned |          |            |          | Pending  |             |            |              |
|--------------------------|-----------|-------------|--------------------|--------------|------------|-------------|--------------------|--------------|----------|----------|------------|----------|----------|-------------|------------|--------------|
|                          | MPY       | Amnt        | Biofloc No         | Amnt.        | MPY        | Amnt        | Biofloc No         | Amnt.        | MPY      | Amnt     | Biofloc No | Amnt.    | MPY      | Amnt        | Biofloc No | Amnt.        |
| State Bank of India      | 4         | 1.98        | 6                  | 25.78        | 3          | 1.6         | 6                  | 21.6         | 0        | 0        | 0          | 0        | 1        | 0.38        | 0          | 4.18         |
| Bank of India            | 1         | 0.8         | 0                  | 8.8          | 0          | 0           | 0                  | 0            | 0        | 0        | 0          | 0        | 1        | 0.8         | 0          | 8.8          |
| Credit Co-operative Bank | 5         | 1.94        | 0                  | 21.34        | 2          | 0.7         | 0                  | 7.7          | 0        | 0        | 0          | 0        | 3        | 1.24        | 0          | 13.64        |
| Union Bank of India      | 4         | 1.54        | 1<br>Insulated Van | 28.64        | 4          | 1.54        | 1<br>Insulated Van | 28.64        | 0        | 0        | 0          | 0        | 0        | 0           | 0          | 0            |
| Indian Bank              | 1         | 1.2         | 0                  | 13.2         | 0          | 0           | 0                  | 0            | 0        | 0        | 0          | 0        | 1        | 1.2         | 0          | 13.2         |
| Canara Bank              | 2         | 0           | 8                  | 8            | 1          | 0           | 2                  | 2            | 0        | 0        | 0          | 0        | 1        | 0           | 6          | 6            |
| Odisha Gramya Bank       | 1         | 0           | 4                  | 4            | 1          | 0           | 4                  | 4            | 0        | 0        | 0          | 0        | 0        | 0           | 0          | 0            |
| IDBI Bank                | 1         | 0           | 7                  | 7.5          | 1          | 0           | 7                  | 7.5          |          | 0        | 0          | 0        |          |             |            |              |
| <b>Total</b>             | <b>19</b> | <b>7.46</b> | <b>25</b>          | <b>117.2</b> | <b>12</b>  | <b>3.84</b> | <b>19</b>          | <b>71.44</b> | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>7</b> | <b>3.62</b> | <b>6</b>   | <b>45.82</b> |



## AGENDA NO. 5 Financing to MSME Sector

### 5.1 ACP achievement Micro, Small and Medium Enterprises (MSMEs) Bank sector wise

Against total target of **Rs.72,297.84 Crore**, total achievement as on **31.03.2024** is **Rs.76,944.94 Crore** which is **106.43%** of total target.

| Sector             | FY 2022-2023 (31.03.2023) |                  |               | FY 2023-2024 (31.03.2024) |                  |               |
|--------------------|---------------------------|------------------|---------------|---------------------------|------------------|---------------|
|                    | Annual Target             | Achv.            | % Achv        | Annual Target             | Achv.            | % Achv        |
| Micro Enterprises  | 20,807.33                 | 26,036.85        | 125.13        | 25,304.25                 | 31,822.35        | 125.76        |
| Small Enterprises  | 18,429.35                 | 17,815.76        | 96.67         | 22,412.36                 | 27,071.02        | 120.79        |
| Medium Enterprises | 10,700.92                 | 16,756.93        | 156.59        | 13,013.60                 | 15,855.95        | 121.85        |
| Khadi & village    | 2,972.48                  | 193.52           | 6.51          | 3,614.88                  | 310.16           | 8.58          |
| Others under MSME  | 6,539.45                  | 1,495.75         | 22.87         | 7,952.75                  | 1,885.46         | 23.71         |
| <b>TOTAL</b>       | <b>59,449.53</b>          | <b>62,298.81</b> | <b>104.79</b> | <b>72,297.84</b>          | <b>76,944.94</b> | <b>106.43</b> |

Against total target of **Rs. 1,02,083.66 Crore**, achievement as on **30.06.2024** is **Rs. 34,199.45 Crore** which is **33.50%** of total target.

| Sector             | FY 2023-2024 (up to 30.06.2023) |                  |              | FY 2024-2025 up to (30.06.2024) |                  |              |
|--------------------|---------------------------------|------------------|--------------|---------------------------------|------------------|--------------|
|                    | Annual Target                   | Achv.            | % Achv       | Annual Target                   | Achv.            | % Achv       |
| Micro Enterprises  | 25,304.25                       | 10,867.32        | 42.95        | 45,937.65                       | 14,354.44        | 31.25        |
| Small Enterprises  | 22,412.36                       | 7,660.61         | 34.18        | 30,625.10                       | 11,772.22        | 38.44        |
| Medium Enterprises | 13,013.60                       | 4,209.70         | 32.35        | 20,416.73                       | 7,374.85         | 36.12        |
| Khadi & village    | 3,614.88                        | 22.22            | 0.61         | 2,041.67                        | 33.38            | 1.63         |
| Others under MSME  | 7,952.75                        | 397.08           | 4.99         | 3,062.51                        | 664.56           | 21.70        |
| <b>TOTAL</b>       | <b>72,297.84</b>                | <b>23,156.93</b> | <b>32.03</b> | <b>1,02,083.66</b>              | <b>34,199.45</b> | <b>33.50</b> |

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

Against total target of **Rs.72,297.84 Crore**, total achievement as on **31.03.2024** is **Rs.76,944.94 Crore** which is **106.43%** of total target.

| Banks        | FY 2022-2023 (31.03.2023) |                  |               | FY 2023-2024 (31.03.2024) |                  |               |
|--------------|---------------------------|------------------|---------------|---------------------------|------------------|---------------|
|              | Annual Target             | Achv.            | % Achv        | Annual Target             | Achv.            | % Achv        |
| PSBs         | 42,370.45                 | 45,585.17        | 107.59        | 49,865.94                 | 53,671.62        | 107.63        |
| PVTs         | 14,011.79                 | 14,084.54        | 100.52        | 16,591.23                 | 20,411.55        | 123.03        |
| RRBs         | 2,383.19                  | 2,473.91         | 103.81        | 3,283.81                  | 2,480.82         | 75.55         |
| SFBs         | 595.88                    | 155.19           | 26.04         | 938.56                    | 270.42           | 28.81         |
| Co-op Banks  | 88.22                     | 0.00             | 0.00          | 1,618.3                   | 110.54           | 6.83          |
| <b>TOTAL</b> | <b>59,449.53</b>          | <b>62,298.81</b> | <b>104.79</b> | <b>72,297.84</b>          | <b>76,944.94</b> | <b>106.43</b> |

Against total target of **Rs. 1,02,083.66 Crore**, achievement as on **30.06.2024** is **Rs. 34,199.45 Crore** which is **33.50%** of total target.

| Banks        | FY 2023-2024(up to 30.06.2023) |                 |              | FY 2024-2025(up to 30.06.2024) |                 |              |
|--------------|--------------------------------|-----------------|--------------|--------------------------------|-----------------|--------------|
|              | Annual Target                  | Achv.           | Achv %       | Annual Target                  | Achv.           | %Achv.       |
| PSBs         | 49865.94                       | 13650.51        | 27.37        | 70662.62                       | 22336.76        | 31.61        |
| PVTs         | 16591.23                       | 8694.18         | 52.40        | 26128.16                       | 10926.34        | 41.82        |
| RRBs         | 3283.81                        | 674.23          | 20.53        | 3622.93                        | 890.90          | 24.59        |
| SFBs         | 938.56                         | 137.82          | 14.68        | 983.31                         | 44.35           | 4.51         |
| Co-op Banks  | 1618.3                         | 0.19            | 0.01         | 686.64                         | 1.10            | 0.16         |
| <b>Total</b> | <b>72297.84</b>                | <b>23156.93</b> | <b>32.03</b> | <b>102083.66</b>               | <b>34199.45</b> | <b>33.50</b> |

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

#### Banks achieved >100% of the target as on 31.03.2024

| PSBs                  |            | RRBs & OSCB        |            | PVTs                    |            |
|-----------------------|------------|--------------------|------------|-------------------------|------------|
| Name                  | % of achv. | Name               | % of achv. | Name                    | % of achv. |
| Bank of Maharashtra   | 130.96     | Utkal Grameen Bank | 118.89     | Karnatak Bank Ltd.      | 281.01     |
| Bank of Baroda        | 119.86     |                    |            | Kotak Mahindra Bank Ltd | 180.32     |
| Central Bank of India | 115.60     |                    |            | ICICI Bank              | 178.53     |
| UCO Bank              | 113.77     |                    |            | HDFC Bank               | 150.45     |
| State Bank of India   | 113.52     |                    |            | Axis Bank Ltd           | 146.77     |
| Indian Bank           | 112.48     |                    |            | IDBI Bank               | 129.49     |
| Punjab National Bank  | 106.44     |                    |            | Federal Bank            | 101.56     |
| Indian Overseas Bank  | 100.49     |                    |            |                         |            |
| Canara Bank           | 100.10     |                    |            |                         |            |

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

#### Banks achieved <100% of the target as on 31.03.2024

| PSBs                |            | RRBs & OSCB              |            | PVTs                           |            | SFBs         |            |
|---------------------|------------|--------------------------|------------|--------------------------------|------------|--------------|------------|
| Name                | % of achv. | Name                     | % of achv. | Name                           | % of achv. | Name         | % of achv. |
| Union Bank of India | 95.07      | Odisha Gramya Bank       | 50.23      | Bandhan Bank                   | 84.89      | Jana SFB     | 61.60      |
| Bank of India       | 78.67      | Orissa State Co-Op. Bank | 6.83       | IDFC Bank                      | 81.20      | Ujjivan SFB  | 41.79      |
| Punjab & Sind Bank  | 7.95       |                          |            | Indus Ind Bank                 | 70.59      | ESAF SFB     | 20.85      |
|                     |            |                          |            | DBS Bank(e-LVB )               | 48.40      | Utkarsh SFB  | 13.40      |
|                     |            |                          |            | DCB Bank Ltd                   | 35.81      | Suryoday SFB | 0.29       |
|                     |            |                          |            | Tamilnadu Mercantile Bank Ltd. | 13.80      |              |            |
|                     |            |                          |            | RBL Bank                       | 1.17       |              |            |
|                     |            |                          |            | City Union Bank                | 0.14       |              |            |
|                     |            |                          |            | Karur Vysya Bank               | 0.00       |              |            |
|                     |            |                          |            | The South Indian Bank Ltd.     | 0.00       |              |            |
|                     |            |                          |            | Yes Bank                       | 0.00       |              |            |

#### Action points:

- Banks having NIL achievement have to show improvement in the current year.
- Current Year target is fixed at Rs.102083.66 Crore which increase of Rs. 29785.82 Crore over last year ACP with increase of 41.20%. Banks to give focused attention to achieve the target.
- Banks those have not achieved the target have to formulate strategies to achieve this year target.

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

#### Banks achieved >25% of the target as on 30.06.2024

| PSBs                  |            | RRBs & OSCB        |            | PVTs                |            |
|-----------------------|------------|--------------------|------------|---------------------|------------|
| Name                  | % of achv. | Name               | % of achv. | Name                | % of achv. |
| State Bank of India   | 40.20      | Odisha Gramya Bank | 36.19      | Yes Bank            | 62.69      |
| Central Bank of India | 38.92      |                    |            | ICICI Bank          | 60.89      |
| Bank of Baroda        | 33.56      |                    |            | DBS Bank(e-LVB )    | 47.06      |
| Bank of Maharashtra   | 29.02      |                    |            | HDFC Bank           | 46.43      |
| Union Bank of India   | 26.40      |                    |            | IDBI Bank           | 45.59      |
| UCO Bank              | 25.45      |                    |            | Karnataka Bank Ltd. | 45.07      |
|                       |            |                    |            | Axis Bank Ltd       | 44.17      |
|                       |            |                    |            | Federal Bank        | 25.76      |

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

| Banks achieved <25% of the target as on 30.06.2024 |            |                          |            |                                |            |                             |            |
|--|------------|--------------------------|------------|--------------------------------|------------|-----------------------------|------------|
| PSBs   |            | RRBs & OSCB              |            | PVTs                           |            | SFBs                        |            |
| Name   | % of achv. | Name                     | % of achv. | Name                           | % of achv. | Name                        | % of achv. |
| Indian Overseas Bank                               | 23.64      | Utkal Grameen Bank       | 12.92      | Kotak Mahindra Bank Ltd        | 21.06      | ESAF Small Finance Bank     | 7.79       |
| Canara Bank  | 22.78      | Orissa State Co-Op. Bank | 0.09       | Indus Ind Bank                 | 19.70      | Ujjivan Small Finance Bank  | 7.35       |
| Punjab National Bank                               | 21.64      |                          |            | IDFC Bank                      | 16.30      | Jana Small Finance Bank     | 5.31       |
| Indian Bank  | 18.75      |                          |            | Bandhan Bank                   | 11.29      | Utkarsh Small Finance Bank  | 2.33       |
| Bank of India                                      | 13.86      |                          |            | The South Indian Bank Ltd.     | 9.71       | Suryoday Small Finance Bank | 0.00       |
| Punjab & Sind Bank                                 | 1.39       |                          |            | DCB Bank Ltd                   | 5.55       |                             |            |
|  |            |                          |            | RBL Bank                       | 0.90       |                             |            |
|  |            |                          |            | City Union Bank                | 0.00       |                             |            |
|  |            |                          |            | Karur Vysya Bank               | 0.00       |                             |            |
|  |            |                          |            | Tamilnadu Mercantile Bank Ltd. | 0.00       |                             |            |

## 5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 31.03.2024 and 30.06.2024 are given below (Margin money (MM) Rs. In lacs)

| Date     | Target     |           | Forwarded to Bank |           | Sanctioned by Bank |           | %Achievement |       | Pending at bank |           |
|----------|------------|-----------|-------------------|-----------|--------------------|-----------|--------------|-------|-----------------|-----------|
|          | No of Prj. | MM        | No of Prj.        | MM        | No of Prj.         | MM        | No of Prj.   | MM    | No of Prj.      | MM        |
| 30.06.23 | 6,000      | 34,000.00 | 4,586             | 15,081.14 | 750                | 2,584.08  | 12.50        | 7.60  | 2,952           | 9,876.75  |
| 31.03.24 | 6,000      | 34,000.00 | 17,146            | 57,532.55 | 5,341              | 17,861.56 | 89.02        | 52.53 | 3,495           | 13,318.60 |
| 30.06.24 | 6,000      | 34,000.00 | 2,848             | 10,170.95 | 409                | 1,602.05  | 6.82%        | 4.71% | 2,306           | 8,340.68  |

## AGENDA NO-2: PMEGP :

PMEGP Bank wise performance given below

| SL. NO. | Name                  | PMEGP BANK WISE 31.03.2024 |                    |                      | PMEGP BANK WISE 30.06.2024 |                    |                      |
|---------|-----------------------|----------------------------|--------------------|----------------------|----------------------------|--------------------|----------------------|
|         |                       | Target                     | Sanctioned by Bank | Margin Money Claimed | Target                     | Sanctioned by Bank | Margin Money Claimed |
| 1       | BANK OF BARODA        | 257                        | 321                | 308                  | 270                        | 22                 | 63                   |
| 2       | BANK OF INDIA         | 345                        | 469                | 485                  | 355                        | 50                 | 92                   |
| 3       | BANK OF MAHARASHTRA   | 40                         | 19                 | 19                   | 40                         | 1                  | 6                    |
| 4       | CANARA BANK           | 354                        | 365                | 353                  | 354                        | 38                 | 112                  |
| 5       | CENTRAL BANK OF INDIA | 133                        | 120                | 138                  | 133                        | 13                 | 22                   |
| 6       | INDIAN BANK           | 286                        | 126                | 152                  | 286                        | 14                 | 51                   |
| 7       | INDIAN OVERSEAS BANK  | 170                        | 143                | 122                  | 170                        | 17                 | 26                   |
| 8       | PUNJAB AND SIND BANK  | 15                         | 5                  | 6                    | 15                         | 1                  | 1                    |
| 9       | PUNJAB NATIONAL BANK  | 458                        | 459                | 390                  | 468                        | 43                 | 102                  |
| 10      | STATE BANK OF INDIA   | 1920                       | 2010               | 1251                 | 1950                       | 72                 | 574                  |
| 11      | UCO BANK              | 385                        | 342                | 324                  | 385                        | 39                 | 110                  |
| 12      | UNION BANK OF INDIA   | 521                        | 650                | 576                  | 540                        | 62                 | 128                  |

## AGENDA NO-2: PMEGP :

PMEGP Bank wise performance given below

| SL. NO. | Name                         | PMEGP_BANK WISE_31.03.2024 |                    |                      | PMEGP_BANK WISE_30.06.2024 |                    |                      |
|---------|------------------------------|----------------------------|--------------------|----------------------|----------------------------|--------------------|----------------------|
|         |                              | Target                     | Sanctioned by Bank | Margin Money Claimed | Target                     | Sanctioned by Bank | Margin Money Claimed |
| 13      | AXIS BANK LTD                | 202                        | 55                 | 25                   | 200                        | 9                  | 6                    |
| 14      | BANDHAN BANK LTD             | 94                         | 0                  | 0                    | 90                         | 0                  | 0                    |
| 15      | CITY UNION BANK LIMITED      | 1                          | 0                  | 0                    | 1                          | 0                  | 0                    |
| 16      | DCB BANK LIMITED             | 25                         | 0                  | 0                    | 23                         | 0                  | 0                    |
| 17      | FEDERAL BANK                 | 17                         | 13                 | 4                    | 17                         | 1                  | 2                    |
| 18      | HDFC BANK                    | 208                        | 24                 | 12                   | 200                        | 10                 | 10                   |
| 19      | ICICI BANK LTD               | 187                        | 2                  | 1                    | 180                        | 0                  | 0                    |
| 20      | IDBI BANK                    | 58                         | 98                 | 90                   | 60                         | 6                  | 14                   |
| 21      | IDFC FIRST BANK LTD          | 22                         | 1                  | 1                    | 20                         | 0                  | 0                    |
| 22      | INDUSIND BANK                | 48                         | 0                  | 0                    | 40                         | 0                  | 0                    |
| 23      | KARNATAKA BANK LTD           | 4                          | 0                  | 2                    | 4                          | 0                  | 1                    |
| 24      | KARUR VYSYA BANK             | 2                          | 0                  | 0                    | 2                          | 0                  | 0                    |
| 25      | KOTAK MAHINDRA BANK LTD      | 5                          | 0                  | 0                    | 5                          | 0                  | 0                    |
| 26      | LAXMI VILAS BANK             | 3                          | 0                  | 0                    | 3                          | 0                  | 0                    |
| 27      | RBL BANK LTD                 | 2                          | 0                  | 0                    | 2                          | 0                  | 0                    |
| 28      | Standard Chartred BANK       | 1                          | 0                  | 0                    | 0                          | 0                  | 0                    |
| 29      | SOUTH INDIAN BANK            | 2                          | 0                  | 0                    | 2                          | 0                  | 0                    |
| 30      | TAMILNAD MERCANTILE BANK LTD | 1                          | 0                  | 0                    | 1                          | 0                  | 0                    |
| 31      | YES BANK LTD                 | 4                          | 0                  | 0                    | 4                          | 0                  | 0                    |
| 32      | ODISHA GRAMYA BANK           | 180                        | 105                | 101                  | 150                        | 10                 | 22                   |
| 33      | UTKAL GRAMYA BANK            | 50                         | 14                 | 11                   | 30                         | 1                  | 9                    |
|         | <b>Total</b>                 | <b>6000</b>                | <b>5341</b>        | <b>4371</b>          | <b>6000</b>                | <b>409</b>         | <b>1351</b>          |

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

| FY                             | Target | Total No. of proposals sponsored to Banks | No. of proposals sanctioned from 01.04.23 to 31.03.24 | Cumulative no. of proposals sanctioned by Banks | No. of proposals rejected by Banks | No. of proposals pending at Banks |
|--------------------------------|--------|---|---|---|------------------------------------|-----------------------------------|
| <b>2023-24</b><br>(31.03.2024) | 2,990  | 5,323                                     | 631   | 1,399   | 2,275                              | 1,649                             |
| <b>2024-25</b><br>(30.06.2024) | 3,800  | 263                                       | 102   | 1,490   | 48                                 | 113                               |

It is reported that as on 01.08.2024, 103 individual and group applications under PMFME were under not logged in status. Concerned banks are requested to follow up with their respective branches to ensure log-in and disposal of applications immediately.

#### Target under PMFME for the FY 2024-25:

For the FY 2024-25, PMFME target has been fixed for 3,800 units. The district-wise and bank-wise has already been circulated to banks and LDMS.

#### Action points:

- Dispose all the pending applications.
- Disbursement of all the sanctioned cases.
- Internal sourcing of applications are given much more importance.
- Internal sourcing applications should be entered in the portal.
- There should not be any not logged in branches at any point of time.

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

All Banks and Financial Institutions have sanctioned 37,61,546 accounts with an amount of Rs. 23,539.14 Crore and disbursed Rs. 23,555.98 Crores during the financial year 2023-24. (Amt in Rs. Cr)

| Categories   | FY 2022-23       |                   |                  | FY 2023-24       |                   |                  |
|--------------|------------------|-------------------|------------------|------------------|-------------------|------------------|
|              | No. of Accounts  | Sanctioned Amount | Disbursed Amount | No. of Accounts  | Sanctioned Amount | Disbursed Amount |
| Shishu       | 30,52,350        | 9,767.12          | 9,721.40         | 27,12,948        | 9,860.24          | 9,800.46         |
| Kishore      | 8,23,622         | 7,949.02          | 7,859.69         | 10,03,220        | 9,608.71          | 9,537.18         |
| Tarun        | 46,359           | 3,922.47          | 3,924.04         | 45,378           | 4,070.19          | 4,018.34         |
| <b>Total</b> | <b>39,22,511</b> | <b>21,708.61</b>  | <b>21,505.13</b> | <b>37,61,546</b> | <b>23,539.14</b>  | <b>23,355.98</b> |

All Banks and Financial Institutions have sanctioned 5,62,503 accounts with an amount of Rs. 4,134.63 Crore and disbursed Rs. 4,018.36 Crores as on 30.06.2024 during the financial year 2024-25.

| Categories   | FY 2023-24 (up to 30.06.2023) |                   |                  | FY 2024-25 (up to 30.06.2024) |                   |                  |
|--------------|-------------------------------|-------------------|------------------|-------------------------------|-------------------|------------------|
|              | No. of Accounts               | Sanctioned Amount | Disbursed Amount | No. of Accounts               | Sanctioned Amount | Disbursed Amount |
| Shishu       | 5,09,966                      | 1791.15           | 1780.50          | 4,15,514                      | 1,496.64          | 1,492.17         |
| Kishore      | 1,10,773                      | 1232.72           | 1151.88          | 1,35,886                      | 1,495.56          | 1,431.48         |
| Tarun        | 9,403                         | 722.18            | 662.80           | 11,103                        | 1,142.43          | 1,094.71         |
| <b>Total</b> | <b>6,30,142</b>               | <b>3746.05</b>    | <b>3595.18</b>   | <b>5,62,503</b>               | <b>4,134.63</b>   | <b>4,018.36</b>  |

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

The bank category-wise disbursement position under Mudra Sector (category wise) for FY 2023-24 up to 31.03.2024.

| Financial Institutions | FY 2023-24 (From 01.04.2023 to 31.03.2024) |                                   |
|------------------------|--|-----------------------------------|
|                        | No. of Accounts                            | Disbursed Amount (Amt in Rs. Cr.) |
| Public Sector Banks    | 2,74,260                                   | 6169.04                           |
| Private Sector Banks   | 18,55,046                                  | 9001.52                           |
| Regional Rural Banks   | 16,402                                     | 245.03                            |
| Small Finance Banks    | 3,96,944                                   | 1810.27                           |
| MFIs & NBFCs           | 12,18,894                                  | 6130.12                           |
| <b>Total</b>           | <b>37,61,546</b>                           | <b>23,355.98</b>                  |

The bank category-wise disbursement position under Mudra Sector (category wise) for FY 2023-24 up to 30.06.2024

| Financial Institutions | FY 2024-25 (From 01.04.2024 to 30.06.2024) |                                   |
|------------------------|--|-----------------------------------|
|                        | No. of Accounts                            | Disbursed Amount (Amt in Rs. Cr.) |
| Public Sector Banks    | 36,827                                     | 1444.56                           |
| Private Sector Banks   | 2,89,836                                   | 1480.45                           |
| Regional Rural Banks   | 3,091                                      | 52.68                             |
| Small Finance Banks    | 88,109                                     | 388.43                            |
| MFIs & NBFCs           | 1,44,640                                   | 652.24                            |
| <b>Total</b>           | <b>5,62,503</b>                            | <b>4018.36</b>                    |

The limit of Mudra loans will be enhanced to ₹20 lakh from the current ₹10 lakh for those who have availed and successfully repaid loans previously taken under the Tarun category declared in the current year budget.

## 5.5 Stand Up India Scheme

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

(Amt in Rs. Cr)

| Date                 | Target SC/ST | SC/ST         |        | Target Women | Women          |        | Total Target | Total         |         |
|----------------------|--------------|---------------|--------|--------------|----------------|--------|--------------|---------------|---------|
|                      |              | A/Cs          | Disb   |              | A/Cs           | Disb   |              | A/Cs          | Disb    |
| 31.03.2024           | 4,656        | 1,152         | 102.13 | 4,656        | 5,551          | 673.02 | 9,312        | 6,703         | 775.15  |
| <b>% Achievement</b> |              | <b>24.75%</b> |        |              | <b>119.23%</b> |        |              | <b>71.99%</b> |         |
| 30.06.2024           | 4,686        | 1,265         | 195.72 | 4,686        | 5,717          | 929.36 | 9372         | 6982          | 1125.08 |
| <b>% Achievement</b> |              | <b>27.00%</b> |        |              | <b>122.00%</b> |        |              | <b>74.50%</b> |         |

Action Point:

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

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

| 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                    | <b>56,392</b>                       | <b>6,109.41</b>       |
| FY 2024-25 (up to 30.06.2024) | <b>11,997</b>                       | <b>1,428.28</b>       |

Cumulative coverage since inception is in 344234 accounts amounting to Rs 22192.27 crore.

Action Points:

- Banks to increase coverage by extending collateral free loans to MSMEs
- Sensitization of bank staff and customers are to be done by banks.

### 5.7 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 on boarded on the TReDS platform.
- In the Current year budget the turnover limit has been reduced to Rs. 250 crore.

The updated status on the adoption and use of TReDS portal by MSMEs as of 13.08.2024 is given below:

| Sl. No. | Particulars                                  | RXIL                             | Invoice Mart                      | M1Exchange                      |
|---------|--|----------------------------------|-----------------------------------|---------------------------------|
| 1       | Total buyers registered                      | 27                               | 39                                | 14                              |
| 2       | Total MSME sellers registered                | 355                              | 758                               | 304                             |
| 3       | Total financing on TreDs for MSMEs of Odisha | Rs.1876.06 Crore                 | Rs.3554.11 Crore                  | Rs. 449 Crore                   |
| 4       | No. of Invoice financed                      | Invoice-20531/ FUs-4190          | 83806                             | 3330                            |
| 5       | Govt. Entities on boarded                    | 2 (NALCO & MCL)                  | 4                                 | 0                               |
| 6       | Average range                                | Min-6.5%, Max-11.75% & Avg-7.67% |                                   | 6.80 %-9.55 %                   |
| 7       | Average tenor                                | 112 Days                         | 71 Days                           | 26 Days                         |
| 8       | Amount range                                 | Rs. 0.67 Crore                   | Rs. 0.005 Crore to Rs.10.00 Crore | Rs.0.0008 Crore to Rs.4.2 Crore |

### 5.8 Onboarding of MSMEs on Udyam Portal

- Government of India has made the registration of entities mandatory through the Udyam Portal for classification as MSMEs, which is an important step towards promoting formalization in the sector.
- The onboarding of MSMEs on the portal is in progress and currently 2,68,23,540 MSMEs are registered on the platform in whole country and 8,49,411 MSMEs are registered in Odisha.

| Sl. No. | Sector | Total Udyam portal registered (30.06.2024) |
|---------|--------|--|
| 1       | Micro  | 833971                                     |
| 2       | Small  | 14361                                      |
| 3       | Medium | 1079                                       |

Action points: On boarding of small & medium category to be increased.

### 5.9 Silpi Unnati Yojana

| Period     | Total No. of application sponsored | No. of application sanctioned | No. of application pending | No. of application rejected |
|------------|------------------------------------|-------------------------------|----------------------------|-----------------------------|
| 30.06.2023 | 1,743                              | 127                           | 1,610                      | 6                           |
| 31.03.2024 | 3,488                              | 1,128                         | 2,209                      | 151                         |
| 30.06.2024 | 2,209                              | 208                           | 1922                       | 79                          |

Action Points: All pending applications are to be disposed on priority basis

### 5.10 PM Vishwakarma Yojana

Performance as on 31.07.2024 & 31.08.2024 under PM Vishwakarma Yojana is given below.

|                                 | 31.07.2024 | 31.08.2024 |
|---------------------------------|------------|------------|
| Basic Training Completed        | 3,843      | 6,796      |
| Loan Applications sent to Banks | 3,843      | 6,796      |
| Total Loan Amount Required      | 3,694.09   | 6502.50    |
| Applications Sanctioned         | 1,052      | 1,751      |
| Applications Disbursed          | 715        | 1,052      |
| Applications Rejected           | 1,472      | 2119       |
| Loan Pending For Sanction       | 1,319      | 2,926      |

#### Action points:

- Bank branches to promptly verify the Aadhar linkage with Account details.
- In the training programme one session to be taken by bank officials to explain the bank credit linkage
- Banks to promptly process the applications received for credit linkage.

### 5.11 CM- SRIM (Chief Ministers' Scheme for Reimbursement of interest to MSEs)

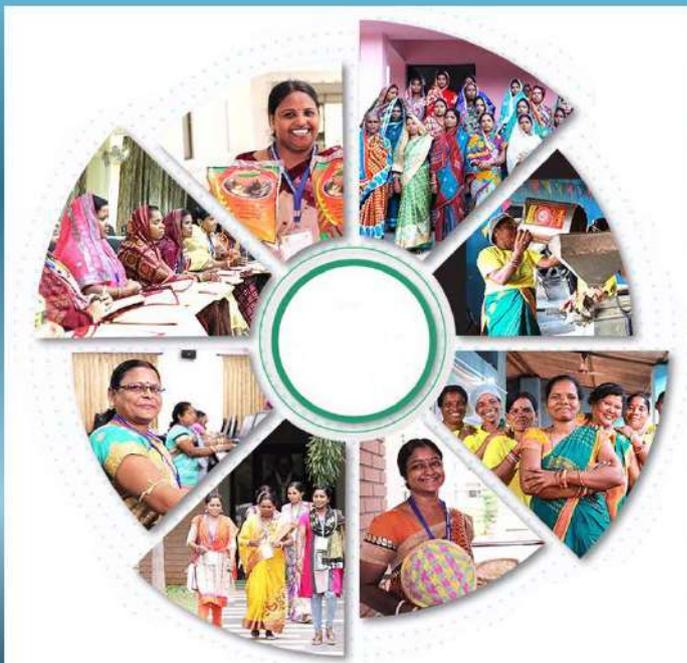
#### INFORMATION ON CM-SRIM AS ON 26.07.2024

| Sl. No. | DIC_NAME               | CUMULATIVE                     |                                   |
|---------|------------------------|--------------------------------|-----------------------------------|
|         |                        | Since 19.02.2024 to 26.07.2024 |                                   |
|         |                        | Total Application              | Disbursed Amount (amount In lakh) |
| 1       | Angul                  | 30                             | 23.27                             |
| 2       | Balasore               | 35                             | 39.60                             |
| 3       | Bargarh                | 41                             | 42.40                             |
| 4       | Bhadrak                | 43                             | 37.11                             |
| 5       | Bolangir               | 48                             | 58.47                             |
| 6       | Boudh                  | 16                             | 11.97                             |
| 7       | Cuttack                | 139                            | 163.64                            |
| 8       | Deogarh                | 5                              | 1.08                              |
| 9       | Dhenkanal              | 60                             | 54.51                             |
| 10      | Gajapati               | 51                             | 47.36                             |
| 11      | Ganjam                 | 84                             | 89.37                             |
| 12      | Jagatsinghpur          | 1                              | 1.93                              |
| 13      | Jajpur (Kalinga Nagar) | 55                             | 41.62                             |
| 14      | Jharsuguda             | 34                             | 40.70                             |
| 15      | Kalahandi              | 45                             | 43.60                             |

**5.11 CM- SRIM (Chief Ministers' Scheme for Reimbursement of interest to MSEs)**

**INFORMATION ON CM-SRIM AS ON 26.07.2024**

| Sl. No. | DIC_NAME     | CUMULATIVE                     |                                   |
|---------|--------------|--------------------------------|-----------------------------------|
|         |              | Since 19.02.2024 to 26.07.2024 |                                   |
|         |              | Total Applications             | Disbursed Amount (amount in lakh) |
| 16      | Kandhamal    | 5                              | 3.63                              |
| 17      | Kendrapara   | 18                             | 15.55                             |
| 18      | Kendujhar    | 3                              | 5.79                              |
| 19      | Khordha      | 106                            | 158.52                            |
| 20      | Koraput      | 60                             | 84.32                             |
| 21      | Malkangiri   | 13                             | 5.72                              |
| 22      | Mayurbhanj   | 44                             | 27.63                             |
| 23      | Nabarangpur  | 4                              | 2.54                              |
| 24      | Nayagarh     | 22                             | 20.77                             |
| 25      | Nuapada      | 6                              | 5.01                              |
| 26      | Puri         | 59                             | 55.76                             |
| 27      | Rayagada     | 11                             | 17.89                             |
| 28      | Sambalpur    | 60                             | 61.86                             |
| 29      | Sonepur      | 11                             | 6.12                              |
| 30      | Sundargarh   | 40                             | 34.42                             |
|         | <b>Total</b> | <b>1205</b>                    | <b>1273.01</b>                    |



**AGENDA 6:**  
Financing to  
SHGs

## 6.1 WSHG in Odisha through Mission Shakti

### a) SHG Bank Linkage

(Amt in Rs. Cr.)

| Achievement          | FY 2022-23 (31.03.2023) |           |            | FY 2023-24 (31.03.2024) |           |            | FY 2023-24 (as of 30.06.2023) |            |            | FY 2024-25 (30.06.2024) |            |            |
|----------------------|-------------------------|-----------|------------|-------------------------|-----------|------------|-------------------------------|------------|------------|-------------------------|------------|------------|
|                      | Annual Target           | Achv.     | % of Achv. | Annual Target           | Achv.     | % of Achv. | Annual Target                 | Achv.      | % of Achv. | Annual Target           | Achv.      | % of Achv. |
| Physical (SHG)       | 3,50,000                | 365542    | 104        | 4,00,000                | 4,13,645  | 103        | 400000                        | 45046      | 11         | 400000                  | 44361      | 11         |
| Financial (In Crore) | 8,750.00                | 11,005.10 | 126        | 15,000.00               | 16,586.75 | 111        | 15000.00                      | 1704.50    | 11         | 20000.00                | 1984.55    | 10         |
| Average Loan Size    | 4.00 Lakh               | 3.01 Lakh |            | 4.00 Lakh               | 4.01 Lakh | --         | 4.00 Lakh                     | 3.78 Lakhs |            | 4.00 Lakhs              | 4.47 Lakhs |            |

### b) Mission Shakti Loan - State Interest Subvention

As of March 31, 2024, interest subvention claims amounting to Rs. 291.09 crores have been settled under the 'Mission Shakti Loan' - State Interest Subvention Scheme for the FY 2023-24, surpassing the annual target of Rs. 250 crores. This has benefited 2.97 lakh eligible SHGs.

Considering the growth, the annual target for the current financial year (FY 2024-25) for Mission Shakti Loan – State Interest Subvention has been fixed at Rs. 300 crore.

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

During the current fiscal year (2024-25), interest subvention amounting to Rs. 112.51 crore has been calculated for direct settlement or transfer to eligible SHGs through BLIS MIS portal.

## 6.1 WSHG in Odisha through Mission Shakti

### d) Mission Shakti Scooter Loan

As of 31.03.2024, out of 62,288 applications sponsored, 40,038 cases are sanctioned.

### e) WSHG members as BCA

Mission Shakti Department has signed MoU with 13 banks to engage SHG members & Federation as BCA. In the Sub-Committee meeting of SLBC on Financial Inclusion, Financial Literacy and Digital Payment for the quarter ended June, 2024 held on 23.08.2024, the Principal Secretary, Finance advised that the performance of Mission Shakti members operating as BCs is to be evaluated. If their performance is found satisfactory the Banks will be advised accordingly. Banks are advised not to progress in signing the MoU and are free to engage any eligible person as their BC agents.

#### Action Points:

- Current year target for WSHG credit linkage fixed for 4,00,000 accounts with amount of Rs. 20,000 Crore.
- Average loan size is to be increased (especially Utkal Grameen Bank, Axis Bank, Federal Bank and HDFC Bank)

### 6.2 National Urban Livelihood Mission (NULM)

| Category           | For FY 2022-23 (upto 31.03.2023) |                       |            | For FY 2023-24 (upto 31.03.2024) |                       |            | For FY 2023-24 (upto 30.06.2023) |                       |            | For FY 2024-25 (upto 30.06.2024) |                       |            |
|--------------------|----------------------------------|-----------------------|------------|----------------------------------|-----------------------|------------|----------------------------------|-----------------------|------------|----------------------------------|-----------------------|------------|
|                    | Annual Target                    | No. of loan disbursed | % of Achv. | Annual Target                    | No. of loan disbursed | % of Achv. | Target                           | No. of loan disbursed | % of Achv. | Target upto 30.09.24             | No. of loan disbursed | % of Achv. |
| Sep-I (Individual) | 3000                             | 1790                  | 59.67      | 3000                             | 1376                  | 45.86      | 2052                             | 121                   | 5.90       | 2750                             | 85                    | 3.09       |
| SEP-G (Group)      | 540                              | 519                   | 96.11      | 540                              | 551                   | 102.02     | 375                              | 42                    | 11.21      | 500                              | 123                   | 24.61      |
| SHG Bank Linkage   | 6000                             | 4437                  | 73.95      | 6000                             | 3783                  | 63.05      | 5422                             | 278                   | 5.13       | 2500                             | 594                   | 23.76      |

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

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

Govt. has approved 305 no. of loan applications under Bankable IGS relating to the year 2023-24 & 2024-25 to be completed in 2024-25 in 28 districts. Against the target of 305 applications 101 applications have been sponsored to banks, 52 applications are sanctioned, and 3 applications are disbursed as of 31<sup>st</sup> July 2024. All financing banks are requested to expedite the disbursement of all 101 applications.

**AGENDA NO. 7**  
**NPA, RECOVERY AND SECURITY CREATION**

## 7.1 NPA position as on 31.03.2024

- ❖ Total NPA as on 31.03.2024 is Rs.14,000.70 Crore, increased from Rs. 12,940.20 Crore as on 31.03.2023.
- ❖ Total NPA as on 30.06.2024 is RS.13,587.29 Crore decreased from Rs.14,000.07 Crore, as on 31.03.2024.
- ❖ The NPA % of the State as on 31.03.2024 was 4.19%.(Priority Sector 5.18%, Non-Priority Sector 3.13%). The NPA % of the State as on 30.06.2024 is 4.19%.(Priority Sector 5.23%, Non-Priority Sector 2.77%).

| Sector wise comparison of NPA % |            |            |            |            |
|---------------------------------|------------|------------|------------|------------|
| Sector                          | 31.03.2023 | 30.06.2023 | 31.03.2024 | 30.06.2024 |
| Short Term Crop Loan            | 9.59       | 8.39       | 7.97       | 7.71       |
| Agriculture Term Loan           | 9.49       | 8.34       | 5.66       | 5.29       |
| Agriculture Allied              | 5.21       | 5.57       | 4.54       | 4.48       |
| Total Agriculture               | 7.98       | 7.92       | 6.67       | 6.49       |
| MSME Sector                     | 5.09       | 5.01       | 4.24       | 4.31       |
| Education Loan                  | 10.68      | 9.68       | 8.99       | 6.98       |
| Housing Loan                    | 2.63       | 2.44       | 2.01       | 2.27       |
| Total Priority Sector           | 5.81       | 5.99       | 5.18       | 5.23       |
| Total Advance                   | 4.64       | 5.88       | 4.19       | 4.19       |

### Action Points

- 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.

## 7.2 State Recovery Act (OPDR)

There were 4,206 OPDR cases pending with different banks amounting to Rs.54.94 Crores as of 31.03.2024.

As of 30.06.2024, there are 1,737 proposals amounting to Rs. 49.85 Crore are pending.

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.

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

- ❖ As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- ❖ As of 31.03.2024, 815 numbers of applications involving Rs.548.35 Crore of different banks for attachment of property under section 14 of SARFAESI Act were pending with District Magistrates.
- ❖ As of 30.06.2024, 823 numbers of applications are pending involving Rs. 500.04 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 544 applications involving Rs. 386.24 Crore are pending for more than 60 days.

### Action Points:

- All LDMs to include in DCC agenda for discussion.
- State Govt. to take up with DMs for quick enforcement of the act.

## 7.4 Other Issues

- **Registration Conveyance Deed**-Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of "**registration of conveyance deed in favor of the Association of allottees for the common area in a real estate project**" registration of sale deeds for purchase of flats is not allowed for the time being at the registering offices. Banks are facing difficulty in sanction & disbursement of housing loans. Under this scenario, inflow of housing loan files from builder projects branches for sale transaction of flats are being badly hampered. State Government is requested to intervene in the matter for its early resolution.
- **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.
- **Property Cards Under SVAMITVA scheme- validity as instrumental for property** 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 implementing SVAMITVA scheme. As on 31.03.2024, 1,751 SVAMITVA property cards are issued in Rayagada district only.
- **Digitization of land records**- 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.**

- **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



## AGENDA NO. 8

## OTHER ISSUES



### 8.1 PMSVANidhi (Street Vendors):

|                        | 1st Loan | 2nd Loan | 3rd Loan | Overall  |
|------------------------|----------|----------|----------|----------|
| Target                 | 96,600   | 25,300   | 3,000    | 1,24,900 |
| Achievement            | 61,194   | 25,103   | 4,283    | 90,580   |
| Pending to be achieved | 35,406   | 197      | 6,841    | 34,320   |
| Eligible Applications  | 79,999   | 32,880   | 4,782    | 1,19,720 |
| Sanctions              | 64,856   | 26,382   | --       | 96,020   |
| Returned by Banks      | 9,866    | 3,603    | 1,568    | 13,960   |
| Pending Sanctions      | 5,261    | 2,895    | 499      | 7,673    |
| Pending Disbursements  | 3,662    | 1,279    | --       | 4,452    |

#### Action Points:

- All Banks to dispose pending applications
- All sanctioned applications are to be disbursed
- Emphasis to be given on "Mai Bhi Digital" onboarding.
- SUDA has provided ULB wise details of nodal officers. Banks to provide the same.

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

| 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 March 24 | 2,61,004                       | 2,471.53     | 9,54,017                                 | 8,875.51     |
| 2024-25 June 24  | 94,498                         | 714.42       | 10,68,499                                | 9,851.81     |

### 8.3 Central Know Your Customer Registry (CKYCR)- Data Population

CKYC Registry was set up to receive, store, safeguard and retrieve the KYC Records in digital form of clients under the Prevention of Money Laundering (Maintenance of Records), Rules, 2005. The CKYC data as of 30.06.2024 for Odisha state as provided by CERSAI, New Delhi is given below:

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

### 8.4 NBFC, MFI Operations

In Odisha, 25 NBFC-MFIs are operating viz. Annapurna, Arohan, ASA India, Aviral, Belstar, BWDA, Chaitanya, Credit Access, Fusion, IIFL Samasta, Inditrade, Jagaran, Janakalyan, Light, Midland, Muthoot Microfin, Satin, Satya, Share, Sindhuja, Spandana, Svamaan, Svatantra, Vector and VFS.

In Odisha, the microfinance operation as on 31.03.2024 is given below:

| State  | No. of Unique borrowers | No. of A/cs | Gross loan portfolio in Rs. Crore | Rank |
|--------|-------------------------|-------------|-----------------------------------|------|
| Odisha | 44,67,178               | 96,23,394   | 25,397                            | 7    |

\*\* Source: Magazine "Micrometer" issue 49.

## 8.5 RSETI

| Bank wise settlement and credit linkage (cumulative W.E.F. 01.04.2011 ) |                    |          |               |          |                    |          |                        |          |
|---|--------------------|----------|---------------|----------|--------------------|----------|------------------------|----------|
| Name of Bank  | Candidates Trained |          | Total Settled |          | %age of Settlement |          | %age of Credit Linkage |          |
|   | 31.03.24           | 30.06.24 | 31.03.24      | 30.06.24 | 31.03.24           | 30.06.24 | 31.03.24               | 30.06.24 |
| Union Bank of India   | 18239              | 18444    | 15092         | 15196    | 82                 | 82       | 68                     | 68       |
| BOI   | 17756              | 18175    | 13412         | 13858    | 75                 | 76       | 55                     | 49       |
| CBI   | 6891               | 7011     | 4717          | 4737     | 68                 | 68       | 43                     | 47       |
| RUDSETI   | 15179              | 15300    | 12769         | 12948    | 84                 | 85       | 77                     | 77       |
| SBI   | 137856             | 140865   | 107687        | 108337   | 77                 | 77       | 58                     | 62       |
| UCO   | 59309              | 60229    | 42961         | 43810    | 72                 | 73       | 61                     | 61       |
| TOTAL   | 255230             | 260024   | 196638        | 198886   | 77                 | 77       | 62                     | 61       |

### RSETI Land Issues

| Sl. | 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. |

State Govt. to take up with concerned Collectors for speedy allotment of land.

## 8.6 Fintech Adoption

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

## 8.7 Functioning & Timely conduct of DCC/DLRC

As per the RBI guidelines and Lead Bank Scheme the DCC and DLRC meetings should be conducted 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.

### Strengthening of LDMs

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated 1<sup>st</sup> April, 2024, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/ Zonal Office. The office of LDMs should be sufficiently strengthened with appropriate infrastructural & 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 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, taking into account the convenience of the MPs.

On a review of the DCC/ DLRC meetings, it is observed that late receipt/ non-receipt of intimation of the date of meetings, clash of dates with other events, commonality of dates, etc., hinder participation of members in these meetings, thus undermining the prime objective of conducting the meetings.

Thus the house may discuss on the proposal for changing the frequency of DLRC meetings to half-yearly basis instead of quarterly basis, aiming to facilitate consistent conduct of these meetings

### 8.9 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.

All Banks to give proper instructions to their nodal branches at the district level to attend the DCC/DLRC regularly and with adequate preparation for the said meetings

### 8.10 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.

### 8.11 Conduct of Town Hall Meetings at District Level.

As discussed in the Town Hall meeting on MSME related issues conducted at Balasore on 19<sup>th</sup> 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. The details of town hall meetings held so far is given below:

| DISTRICT NAME | Date of meeting |
|---------------|-----------------|
| KALAHANDI     | 12.07.2024      |
| BALASORE      | 29.06.2024      |
| DHENKANAL     | 29.06.2024      |
| GANJAM        | 12.08.2024      |
| KANDHAMAL     | 29.06.2024      |
| NAYAGARH      | 21.05.2024      |
| NUAPADA       | 17.06.2024      |
| Rayagada      | 12.07.2024      |

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

## 8.12 Recent Policy Changes (Government, RBI & NABARD)

1. NABARD, Central Office, Mumbai has issued the circular for support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD Wan technologies vide circular no.97/DFIBT-02/2024 dated 17.05.2024.
  - NABARD has been providing support under FIF to improve the connectivity in the form of CAPEX support for both solar and non-solar powered VSATs in the network grey areas.
  - As per the FIF policy issued vide circular no.8697-8705/DFIBT-23/2016-17 dated 16<sup>th</sup> October 2016, the VSAT being supported was based on wide beam based communication system. Keeping in view its limitations, NABARD has decided to introduce HTS based VSAT communication system as an improvement

2. RBI, Central Office, Mumbai has issued master direction on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions vide circular no. RBI/DOS/2024-25/118/DOS.CO.FMG.SEC.No.5/23.04.001/2024-25 dated July 15,2024.

These Directions are issued with a view to providing a framework to banks for prevention, early detection and timely reporting of incidents of fraud to Law Enforcement Agencies (LEAs), Reserve Bank of India (RBI) and NABARD and dissemination of information by RBI and matters connected therewith or incidental thereto.

3. RBI, Central Office, Mumbai has issued notification on Key Fact Statement (KFS) for Loans and Advances vide notification no. RBI/2024-25/18/ DOR.STR.REC.13 /13.03.000/2024-25 dated April 15,2024.

This initiative aims to improve transparency and minimize information gaps regarding financial products offered by various regulated entities, enabling borrowers to make well-informed financial decisions

## Launch of new Scheme-SUBHADRA.

Government of Odisha has launched SUBHADRA, a flagship scheme, to financially empower women and provide safety nets to them and their families. This is a comprehensive initiative that aims to empower women by offering financial, improving awareness of their rights, improving health and educational outcomes, encouraging digital financial literacy and fostering personal and professional growth.

### Benefits under SUBHADRA

- All identified beneficiaries under the scheme would be provided a SUBHADRA Card (ATM-cum-debit card).
- The beneficiaries will receive Rs. 50,000/- (Rs. 10,000/- per annum between 2024-25 to 2028-29). The annual installment of Rs. 10,000/- will be credited to in two installments of Rs. 5,000/- to the standalone accounts of the beneficiaries.

### Eligibility Criteria

- The woman beneficiary must be a resident of Odisha.
- The applicant's age should be more than 21 years and less than 60 years as on the qualifying date. The date of birth as recorded in the Aadhaar card would be taken for calculation of age.
- The applicant should be covered under National Food Security Act(NSFA)/ State Food Security Schemes (SFSS). Any woman from a family without NFSA/ SFSS can apply under SUBHADRA if her family income is not more than Rs. 2.50 Lakhs

### Nodal Department

- Department of Women and Child Development (DWCD), Govt. of Odisha will be nodal Department for SUBHADRA.
- The list of eligible beneficiaries will be shared by OCAC to banks through SLBC for verification of credentials.

## PM Surya Ghar: Muft Bijli Yojana

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

### Objective of PM- Surya Ghar : Muft Bijli Yojana

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

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

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

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

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

## Other Matters

- Inclusion of AU Small Finance Bank and Unity Small Finance Bank as members of SLBC.
- SLIC

## SUCCESS STORIES

1. Smt. Anita Dash, wife of Priyadarshi Dash, worked as a milk vendor for 15 years before establishing Krishna Dairy Farm in Angaragadia, Balasore, with a project cost of Rs. 35.85 lacs. She secured a term loan of Rs. 26.80 lacs under the **PMFME scheme** from **UCO Bank** on 22.07.2022 to purchase essential machinery. With 53 cows, the unit operates at a capacity of 5 quintals per day, generating a daily profit of around Rs. 10,000/-. The products are marketed in retail outlets across the district, and the unit has created employment for 44 people.
2. Shri Prabodha Kumar Sahoo, a graduate from Begunia Khordha, applied for a loan under PMEGP and underwent training at RUDSETI Bhubaneswar. After completing the training, he secured a credit facility of Rs. 10 lakhs from **Indian Bank** Baghamari under **PMEGP** and established Annapurna Sanitary & Pipe in Begunia market in 2018. The unit is running successfully, generating a net income of about Rs. 45,000 per month, and has created employment opportunities for two other people.
3. Shri Binanta Kumar Singh, a resident of Krushnachandrapur in Gumma block of Gajapati District, operates Redeems Cashew Industry. He secured a loan of Rs. 53.00 lacs (Rs. 38 lacs Term Loan and Rs. 15 lacs Working Capital) under the **Mukhya Mantri Krushi Udyog Yojna (MKUY)** from **Union Bank of India's** Ranipeta branch to modernize the unit with automated machines. The modernization significantly increased the processing capacity, turnover, revenue, and profitability. Situated in a tribal-dominated hilly area, the unit runs successfully, providing employment for 20 skilled and unskilled workers, and Shri Binanta Kumar Singh has become an inspiration for others in the locality.
4. Bhuban Farmers' Producers Company Limited, located at plot no 913, Tolankabereni in Bhuban, Dhenkanal District, is directed by Bhramarbar Guru and Tukuna Prusty. The FPO obtained a loan of Rs. 9.64 lacs under the **Agriculture Infrastructure Fund (AIF)** from **UCO Bank's** Bhuban Branch to establish a Custom Hiring Centre (CHC) for renting agricultural equipment like power pulverizers, mini rice mills, power weeders, and tractors to farmers. The unit began operations on 30.12.2023 with the loan and is running successfully. It has created employment for four people.

## SUCCESS STORIES

5. Mr. Akshaya Kumar Pradhan, a fishery farmer from Bandhamal village, Kendrapada, Odisha, has built a thriving **fish farming and shrimp cultivation** business since 2016. With a Rs. 1 crore working capital loan from **Union Bank of India** in March 2023, Mr. Pradhan scaled up his operations to meet growing market demand. His success, driven by experience and strategic financial management, has not only strengthened his business but also contributed to local economic growth by generating employment opportunities in his community.
6. Mr. Gora Chand Sahoo, a fishery entrepreneur from Chaka Sartha, Balasore, Odisha, has significantly expanded his business, M/s Chinmayee Traders, since its inception in 2013. With a 12-acre farm housing 9 ponds for **Vennami shrimp cultivation**, his persistence and strategic adoption of modern technologies have led to remarkable productivity gains. Supported by a Rs. 2.4 crores credit limit from **UCO Bank**, Mr. Sahoo has further enhanced his operations, including the acquisition of 5 boats for marine fishery, boosting his productivity and profitability. His journey from a modest start to becoming a leading figure in the fishery sector is a testament to innovation and financial prudence.

ANY OTHER MATTER  
WITH PERMISSION  
OF THE CHAIR

THANK YOU

**LIST OF PARTICIPANTS FOR 175TH SLBC MEETING FOR MARCH-24 AND 176TH SLBC MEETING OF JUNE-24 OF ODISHA STATE HELD ON 06.09.2024  
AT HOTEL THE CROWN-IHCL SELEQTIONS, NAYAPALLI, BHUBANESWAR CROWN, BHUBANESWAR**

| SL No | NAME | DESIGNATION | ORGANISATION |
|-------|------|-------------|--------------|
|-------|------|-------------|--------------|

**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  | Shri S K Vashishth            | Principal Secretary, F&ARD              | Govt. Of Odisha |
| 4  | Dr. Pragyasmitha Sahoo        | Director Institutional Finance          | Govt. Of Odisha |
| 5  | Shri Prem Ch Chaudhury        | Director Agriculture                    | Govt. Of Odisha |
| 6  | Shri D Prasanth Kumar Reddy   | Director Industries                     | Govt. Of Odisha |
| 7  | Shri Nikhil Pavan Kalyan      | Director Horticulture                   | Govt. Of Odisha |
| 8  | Shri PK Pattnayak             | MD IC, OSCB                             | Govt. Of Odisha |
| 9  | Shri Madhusmita Das           | Dy Director Textile & Handicrafts       | Govt. Of Odisha |
| 10 | Dr, Girish Ch Kar             | DD, APICOL                              | Govt. Of Odisha |
| 11 | Shri Laxmikant P Pradhan      | MD OSFDC                                | Govt. Of Odisha |
| 12 | Shri S Kanungo                | Addl. Secretary H&UD Department         | Govt. Of Odisha |
| 13 | Ms. Manashi Mandhata          | Addl. Secretary MSME Department         | Govt. Of Odisha |
| 14 | Ms S Pattnaik                 | addl. Secretary Mission Shakti          | Govt. Of Odisha |
| 15 | Shri Binod Ku Jena            | Joint Secretary MSME Department         | Govt. Of Odisha |
| 16 | Shri Sisir Kumar Rath         | Jt Director, Handicrafts                | Govt. Of Odisha |
| 17 | Shri Ambika Prasad Dash       | Jt Secretary OLM,MS Deptt               | Govt. Of Odisha |
| 18 | Shri Gauranga Chandra Swain   | Joint Director, Horticulture            | Govt. Of Odisha |
| 19 | Dr. J B Pattanayak            | Addl. Director DAH & VS                 | Govt. Of Odisha |
| 20 | Dr. Sujata Priyambada Parida  | Dy Director stats, Agriculture Deptt    | Govt. Of Odisha |
| 21 | Shri Tarakanta Bhakta         | Dy Secretary, Finance Department        | Govt. Of Odisha |
| 22 | Dr. Prasanna Kumar Bal        | Consultants, Finance Deptt.             | Govt. Of Odisha |
| 23 | Shri J Lakra                  | Joint Director, Fisheries               | Govt. Of Odisha |
| 24 | Shri Dinesh Kumar Pradhan     | AFO, Directorate of Fisheries           | Govt. Of Odisha |
| 25 | Shri BC Rath                  | SARCS, Fisheries Deptt                  | Govt. Of Odisha |
| 26 | Shri Subrato Kumar Pradhan    | Fl, Mission Shakti Department,          | Govt. Of Odisha |
| 27 | Shri Prakash Kumar Mishra     | Handicraft Promotion Officer            | Govt. Of Odisha |
| 28 | Shri Debasmita Subudhi        | Under Secretary, Finance Department     | Govt. Of Odisha |
| 29 | Shri Sushree Sangita Maharana | PRO, Finance Deptt                      | Govt. Of Odisha |

**Govt. Of India**

|    |                          |                            |                |
|----|--------------------------|----------------------------|----------------|
| 30 | Shri VP Singh            | Dy General Manager, CERSAI | Govt. Of India |
| 31 | Shri MSRK Murthy         | AGM, CGTMSE                | Govt. Of India |
| 32 | Shri Vivekananda Hembram | Regional Manager, NHB      | Govt. Of India |
| 33 | Shri Tophan Mallik       | Manager, NHB               | Govt. Of India |
| 34 | Shri Nikula Ranjan Pati  | Registrar                  | Govt. Of India |
| 35 | Shri Subash Chhetri      | State Director, KVIC       | Govt. Of India |

**Reserve Bank of India**

|    |                           |                    |                                    |
|----|---------------------------|--------------------|------------------------------------|
| 36 | Dr. Sarada Prasan Mohanty | Regional Director  | Reserve Bank Of India, Bhubaneswar |
| 37 | Smt. Anita Patnaik        | General Manager    | Reserve Bank Of India, Bhubaneswar |
| 38 | Shri Madhukar Anand       | Dy General Manager | Reserve Bank Of India, Bhubaneswar |
| 39 | Shri Tanmay Biswal        | Manager            | Reserve Bank Of India, Bhubaneswar |

**NABARD**

|    |                         |                       |        |
|----|-------------------------|-----------------------|--------|
| 40 | Dr. Sudhansu K K Mishra | Chief General Manager | NABARD |
| 41 | Shri Niranjan Bhuan     | Dy General Manager    | NABARD |

**SIDBI**

|    |                          |                    |       |
|----|--------------------------|--------------------|-------|
| 42 | Shri Pradyumna Chaudhury | Dy General Manager | SIDBI |
|----|--------------------------|--------------------|-------|

**Public Sector Banks**

|    |                             |                                    |                       |
|----|-----------------------------|------------------------------------|-----------------------|
| 43 | Shri Vijay Kumar Kamble     | Executive Director                 | Chairman, SLBC        |
| 44 | Shri Goutam Patra           | General Manager Cum Convenor, SLBC | UCO Bank              |
| 45 | Shri Sarvesh Ranjan         | General Manager                    | Union Bank Of India   |
| 46 | Shri Lingaraj Nayak         | In-Charge, SLBC                    | UCO Bank              |
| 47 | Smt. Aruna M                | Field General Manager              | Indian Bank           |
| 48 | Shri Jagadish Chander       | General Manager                    | Canara Bank           |
| 49 | Shri Shiba P. Nayak         | Dy General Manager                 | Bank Of Baroda        |
| 50 | Shri Bijoy Kumar Malik      | Dy General Manager                 | Bank Of India         |
| 51 | Shri Sanjib Kumar Dash      | Deputy Zonal Head                  | Bank of Maharashtra   |
| 52 | Shri Ashok Kumar Meher      | Asst. General Manager              | Canara Bank           |
| 53 | Shri SK Sharma              | Dy General Manager                 | Central Bank of India |
| 54 | Shri Gaurav Bharadwaj       | Dy General Manager                 | Indian Overseasbank   |
| 55 | Shri Rajesh Kumar           | Genera Manager                     | Punjab National Bank  |
| 56 | Shri Rashmi Ranjan Mishra   | Chief Manager                      | Punjab & Sind Bank    |
| 57 | Shri Ponnambala M.M         | General Manager                    | State Bank Of India   |
| 58 | Shri Srikanta Tripathy      | Deputy General Manager             | State Bank Of India   |
| 59 | Shri Shailesh Chandra Bhatt | Deputy General Manager             | State Bank of India   |

**LIST OF PARTICIPANTS FOR 175TH SLBC MEETING FOR MARCH-24 AND 176TH SLBC MEETING OF JUNE-24 OF ODISHA STATE HELD ON 06.09.2024  
AT HOTEL THE CROWN-IHCL SELEQTIONS, NAYAPALLI, BHUBANESWAR CROWN,BHUBANESWAR**

| SL No | NAME                     | DESIGNATION                | ORGANISATION        |
|-------|--------------------------|----------------------------|---------------------|
| 60    | Shri Tapan Kumar Sahu    | Asst General Manager       | State Bank Of India |
| 61    | Shri Sudeep Dakua        | Zonal Manager, Balasore    | UCO Bank            |
| 62    | Shri Chinmay Kumar Sahoo | Zonal Manager, Bhubaneswar | UCO Bank            |
| 63    | Shri A K Biswal          | Zonal Manager, Sambalpur   | UCO Bank            |

**Private Sector Banks**

|    |                             |                       |                           |
|----|-----------------------------|-----------------------|---------------------------|
| 64 | Shri Sujeet Kumar           | Chief General Manager | IDBI Bank                 |
| 65 | Shri Bhabani Dikshit        | VP                    | Axis Bank                 |
| 66 | Shri Aditya Narayan Sarangi | RH                    | Bandhan Bank              |
| 67 | Shri Satyajit Parija        | AVP                   | DBS (e-Laxmi Vilash Bank) |
| 68 | Shri Ashok Kumar Satapathy  | AVP                   | DCB Bank                  |
| 69 | Shri Motahar Hossain        | Manager               | Federal bank              |
| 70 | Shri Ananta Pattnaik        | VP                    | HDFC Bank                 |
| 71 | Shri Biswajit Dash          | Sr. Manager           | ICICI Bank                |
| 72 | Shri Amiya Nayak            | AGM                   | ICICI Bank                |
| 73 | Shri Prateek Mohanty        | State Head            | IDFC Bank                 |
| 74 | Shri A K Mohapatra          | VP                    | Indusind Bank             |
| 75 | Smt Sweety Panigrahi        | Cluster Head          | Karnataka Bank            |
| 76 | Shri Somnath Nayak          | Asst Mgr              | Karur Vyas Bank           |
| 77 | Shri Sachin Verma           | VP                    | Kotak Mahindra Bank       |
| 78 | Shri Nagarjun Reddy         | Operation Mgr         | South Indian Bank         |
| 79 | Shri Stalin Behera          | DVP                   | RBL Bank Ltd              |
| 80 | Shri Arun Das               | Cluster Head          | Yes Bank                  |
| 81 | Shri Deepak Kr Swain        | BM                    | City Union bank           |

**Small Finance Banks**

|    |                           |                     |              |
|----|---------------------------|---------------------|--------------|
| 82 | Shri Biswaranjan Kar      | CA-ASM              | ESAF SFB     |
| 83 | Shri Rakesh Panda         | Zonal Head          | Jana SFB     |
| 84 | Shri Dipti Ranjan Routray | State Head          | Unity SFB    |
| 85 | Nirmal Biswal             | CH                  | Suryodya SFB |
| 86 | Shri Bholanath Khawas     | State Head          | Ujjivan SFB  |
| 87 | Shri Jyoti Ranjan Prusty  | Zonal operating Mgr | Utkarsh SFB  |

**Payment Bank**

|    |                      |                        |                     |
|----|----------------------|------------------------|---------------------|
| 88 | Shri Shailesh Singh  | Regional Head          | IPPB                |
| 89 | Shri Ashis Aman      | Business Alliance Head | Airtel Payment Bank |
| 90 | Shri Tophan Senapati | Distribution Head      | Airtel Payment Bank |

**Regional Rural banks**

|    |                        |                 |                    |
|----|------------------------|-----------------|--------------------|
| 91 | Shri Rishi Singh       | Chairman        | Odisha Gramya Bank |
| 92 | Shri Bipin Bihari Dash | General Manager | Utkal Grameen Bank |

**State Cooperative Bank**

|    |                              |                 |                               |
|----|------------------------------|-----------------|-------------------------------|
| 93 | Shri Prabhu Kalyan Pattnayak | MD OSCB         | Odisha State Cooperative Bank |
| 94 | Shri Achuta Nanda Patro      | General Manager | Odisha State Cooperative Bank |

**RSETI**

|    |                |          |       |
|----|----------------|----------|-------|
| 95 | Shri BC Khanda | Director | NACER |
|----|----------------|----------|-------|

**Insurance**

|    |                      |                                       |       |
|----|----------------------|---------------------------------------|-------|
| 96 | Shri Ashis Sharma    | Program Manager, SIP, Bharti Axa Life | SLCCI |
| 97 | Ms. Madhusmita Samal | Manager Bharti Axa life               | SLCCI |
| 98 | Shri Somesh Mahajan  | Head Statistic plan , Bharti Axa life | SLCCI |