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सम्मान आपके विश्वास का



UCO BANK  
Honours your Trust

GM/SLBC/ODI/ 479 /13-14

Date: 30.10.2013.

To

All the Participants of State Level Bankers' Committee, Odisha.

Dear Sir /Madam,

**Sub: - 133<sup>rd</sup> SLBC Meeting of Odisha rescheduled and will be held on 16.11.2013.**

In partial modification. to our earlier letter no GM/SLBC/ODI/469/13-14 dated 23-10-2013, this is to inform you that **133<sup>rd</sup> SLBC Meeting has been rescheduled due to unavoidable circumstances and will be held on 16.11.2013 (Saturday) as per the following programme.**

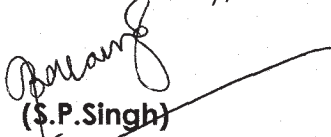
Venue : **Convention Hall, Hotel MAYFAIR, Bhubaneswar.**

Date: **16-11-2013(Saturday).**

Time : **10.30 AM.**

The Agenda notes and background papers will be sent to you shortly.

Yours faithfully,

  
(S.P. Singh)

**Circle Head, UCO Bank-Cum-Convenor, SLBC, Odisha**

Copy to: The General Manager, RBI, RPCD, Bhubaneswar for information.

Copy to: The Chief General Manager, NABARD, Bhubaneswar for information.

Copy to: The Director, Institutional Finance & Addl. Secretary to Government, Finance Department, Govt. of Odisha.

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**BANKING AT A GLANCE IN ODISHA FOR THE  
QUARTER ENDED SEPTEMBER, 2013.**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Up to September, 2013</b>
1.	Total No. of Branches	3958
	Of which:	
	a) Rural Branches	2162(55%)
	b) Semi Urban Branches	1041(26%)
	c) Urban Branches	755(19%)
2.	Total Deposit (in Rs. crores)	157617.33
3.	Total Advance Utilized in the State (Amount in Rs. crores)	140487.21
4.	Total Business (Deposit + Advance) (Amount in Rs. crores)	298104.54
5.	Credit Deposit (CD) Ratio (%)	89.13
6.	a) CD Ratio of Rural Branches	107.14
	b) CD Ratio of Semi Urban Branches	78.39
	c) CD Ratio of Urban Branches	86.63
7.	Total Advance Sanctioned & Utilized in the State (Amt In Rs. Crores)	83297.31
8.	Total PS Advance (In Rs. crores)	46874.33
9.	% of PS Advance to Total Advance	56.27
10.	Agriculture Advance (in Rs. crores)	25378.85
11.	% of Agriculture Advance to Total Advance	30.47
12.	MSME Advance (in Rs.crores)	17442.62
13.	% of MSME Advance to total advance	20.94
14.	Advance to Weaker Section (in Rs. crores)	15890.86
15.	% of Advance to weaker section to PS Adv.	33.90
16.	Total DRI Advance (in Rs. crores)	231.13
17.	% of DRI Advance to total advance(Excluding RRB & Co-op Bank)	0.36
18.	Credit Investment to Deposit Ratio %	89.78
19.	Overdue %	57.34
20.	a) Public Sector Banks	59.42
	b) Private Sector Banks	54.78
	c) RRBs	35.14
	d) Cooperative Banks	64.73
21.	Recovery % PMRY/PMEGP SGSY	20.65 32.85
22.	Education loan B/O (In Rs.crores)	1952.33



23.	Achievement under ACP 2013-14 under priority sector (Sept-2013) %	85
	a) Total Agriculture	112
	b) MSE	86
	c) Education	33
	d) Housing	72
	e) Other Priority	22
24.	Branch Net Work	
	a) Public Sector	2389
	b) Private Sector	318
	c) RRBs	908
	d) Cooperative	343
	e) Total	3958
25.	Lead Districts	30
	a) SBI	19
	b) UCO	7
	c) BOI	2
	d) Andhra Bank	2

## **AGENDA NOTES OF 133<sup>rd</sup> SLBC MEETING**

### **Agenda Item No.1**

#### **Confirmation of Proceedings of 132<sup>nd</sup> SLBC meeting held on 16.08.2013 at Bhubaneswar.**

The Proceedings of 132<sup>nd</sup> SLBC meeting held on 16.08.2013 at Bhubaneswar had been circulated among all the members of SLBC vide our letter No.GM/SLBC/ODISHA/363/2012-13 dated 27.08.2013. Since no comments have been received from any quarter the same may please be confirmed.

### **Agenda Item No.2**

Action Taken Report on major decisions taken in 132<sup>nd</sup> SLBC meeting held on 16.08.2013.

<b>Sl. No.</b>	<b>Action points</b>	<b>Action to be taken by</b>	<b>Action taken</b>
1.	<b>DRI Loans in favour of Persons with Disability(PWD)</b>	All Banks/ Director of Welfare / LDMs	<p>A meeting of the Sub- committee of SLBC was held on 26.09.2013 under the chairmanship of the Commissioner cum Secretary, Women &amp; Child Development Department, Government of Odisha. The sub-committee came out with the decision that Additional District Welfare Officers (ADSWOs) of the districts will sponsor 15 DRI applications per bank branch and each branch will sanction and disburse a minimum of 08 such applications. This will be the target of each branch.</p> <p>The decisions of the sub – committee has already been communicated under the joint signature of Convenor, SLBC and Commissioner cum Secretary vide letter No. 1089/WCD dated 07.10.2013 of W &amp; CD department addressed to all Collectors, Controlling Heads of Banks and LDMs in the state (a copy of the communication is enclosed in – <b>Annexure – I</b> .</p> <p>It is reported by the Director, Welfare of Persons with Disability, Government of Odisha that 5536 number of applications have been sponsored to different bank branches, 1122 applications have been sanctioned and 896 applications have been disbursed.</p> <p><b>Banks are requested to ensure achievement of the target for 2013-14 without fail.</b></p> <p><b>Financing under DRI by RRBs.</b></p> <p>As regards DRI financing by Regional Rural Banks, a reference is invited to para 2.3 of RBI's CO circular DBOD. No.BP.1900/C.453 (U)-77 dated July 06, 1977. Circular says that RRBs are not permitted to advance credit at concessional rates of interest. To ensure that the persons served by these banks can also avail themselves of the benefits of the scheme, the sponsoring banks may lend through RRBs on an agency basis. Thus, eligible borrowers will be able to obtain loans at the rate 4% per annum in the areas served by RRBs.</p>

<p>2.</p>	<p><b>Financial Inclusion Plan (FIP).</b></p> <p><b>(i) Each village to be covered by a banking outlet – Instruction from RBI</b> Some of the banks had sought the views of RBI on the coverage of villages with less than 2000 population - whether all villages need to be covered or only the villages having Gram Panchayats need to be covered.</p> <p><b>(ii) Opening of branches in un-banked rural centres</b></p> <p><b>(iii) Banking services in villages</b></p>	<p>Action – All Banks</p>	<p>RBI, vide their letter No. RPCD: CO: LBS: No.2246/02.20.005/2013-14 dated 22.08.2013 have clarified as mentioned below.</p> <ol style="list-style-type: none"> <li>A village is considered to be covered only when it has a bank branch or a fixed location BC outlet or a BC is visiting the village on pre announced days.</li> <li>In order to have transactional accounts, which only can make business viable for banks, it is necessary to provide a bouquet of basic banking services viz. a pure savings account, a deposit product like a variable recurring deposit, an entrepreneurial credit product like KCC or GCC and an overdraft.</li> <li>Banks also have to open sufficient number of rural branches in such a manner that there is one branch within a distance of 3-4 kms. to support about 8-10 BCS.</li> <li>Banks should adopt a planned and structured approach under Financial Inclusion, with the clear objective of providing banking outlets in every village in next three years through a mix of branches and branch less modes.</li> </ol> <p>Banks (including RRBs) have been advised to open at least 1000 branches during the financial year 2013-14 specifically in unbanked rural centres. During the 6 months period ended on September 30, 2013, major banks in the state have opened 113 branches of which 58 are in rural unbanked centres and 9 in rural banked centres. The progress is monitored by RBI on a monthly basis. Banks are requested to make efforts to reach the target set by March 2014.</p> <p>The State Government has already issued notification for providing space in Rajiv Gandhi Seva Kendras to banks for opening banking outlets free of cost for 5 years. Banks are advised to take advantage of this facility.</p> <p>The state had 47655 unbanked villages in all (including villages with population &gt;2000 and also &lt;2000) which are to be provided with banking outlets by March 31, 2015. As per RBI instructions, at least 5% of these villages should have B&amp;M branches. Progress in this regard is given below.</p>
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	(v) Board Approved FIP – 2013-16		<ul style="list-style-type: none"> <li>• Inadequate and delayed remuneration from banks.</li> <li>• Banks are not clubbing other works viz. NPA recovery, serving of notices, dealing with other bank products etc. with BC activity which can make the business self sustainable</li> <li>• Greater involvement and co-operation from branch managers</li> </ul> <p>FIP progress in major banks in the state is reviewed by RBI on a quarterly basis. It is observed that most of the banks are speeding up their efforts to cover the villages allotted to them by way of banking outlets. Banks viz. Union bank, UBI, Bank of Baroda, Indian Bank, IOB have shown consistent progress in BC-ICT transactions. Few banks viz. Andhra Bank, Canara Bank and Syndicate Bank where BC activity was virtually absent six months back have since appointed BCs and are showing good no. of transactions under BC-ICT mode. However, it was noticed that</p> <ul style="list-style-type: none"> <li>• in case of some banks there is considerable time lag between opening of accounts through BC-ICT mode and making it operational / transaction enabled.</li> <li>• Transactions through BC-ICT mode is not happening to the desired extent.</li> <li>• The performance of banks is also poor in extending small ODs in these BSBD accounts.</li> </ul> <p>Banks must appreciate that to take our FI efforts further, they need to open accounts and provide basic banking services in those accounts.</p>
3.	<b>Implementation of Direct Benefit Transfer (DBT) Scheme.</b> As per directive of Department of Financial Services, Ministry of Finance, Govt. of India, DBT scheme has been implemented from 01.07.2013 covering 26 schemes in 04 districts of Odisha namely, <b>Puri, Cuttack, Bolangir and Sonepur</b> The rest of the districts will be covered in phases.	Action - State Govt. / LDMs/ SLBC	Since the matter is closely monitored and followed up by the Department of Financial Services, Ministry of Finance Govt. of India, and DBT implementation is a time bound programme, we solicit kind cooperation of State Govt and Unique Identification Authority of India (UIDAI) authorities to expedite the process for smooth implementation of the scheme in Odisha.

**District wise status is as below (as on 31.10.2013)**

Sl. No.	Particulars	Puri	Cuttack	Subarnapur	Bolangir
1	No. of schemes (out of 29) are applicable for the districts	18	12	8	8
2	No. of schemes for which beneficiary list has been already submitted by the state govt. Deptts.	10	12	7	7
3	No. of beneficiaries, list received by the LDM	38909	32391	18497	23117
4	No. of A/cs opened (Scheme wise)	37339	31114	11276	15798
5	How many accounts are Aadhar seeded	661	405	162	171
6	No. of ATMs in the district	79	242	19	52
7	No. of GPs	230	342	96	285
8	No of A/cs in which ATM cards issued	19233	8440	200	592

It is observed that there is still gap in opening of accounts of beneficiaries and issuance of ATM debit cards. LDMs are advised to follow the following actions.

- LDMs should take up the matter urgently with concerned banks for opening of account and issuance of ATM cards of remaining beneficiaries latest by 30.11.2013.
- In case the beneficiaries not available at the address given in the list, matter is to be taken up with district authorities immediately for correction in the list.
- For seeding of Aadhaar number in the bank accounts, the matter is to be taken up with District/State Co-Ordinator of Electronic Corporation of India Limited and Director of Census, Govt. of Odisha.

4.	<p><b>Issues Relating to RSETIs</b></p> <p>It was reported by SBI that the claims for reimbursement of training cost of BPL candidates in respect of 17 RSETIs is pending with DRDA of respective districts as on 30.09.2013 is <b>Rs.132.82</b> lakhs.</p> <p>UCO Bank has also reported that a claim amount of <b>Rs.31.54</b> lakhs in respect of 6 RSETIs is pending for reimbursement.</p> <p>RSETIs wise pending list is enclosed (<b>Annexure - III</b>)</p>	Action-Panchayati Raj Deptt.	<p>SLBC and concerned sponsor banks have been following up the matter with the Director, OLM. In the last SLBC meeting, it was assured to settle the pending cases by 31<sup>st</sup> August 2013.</p> <p>The representative of Panchayati Raj Deptt. present in the house may inform latest position.</p>
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5.	<p><b>Clearing House- Opening of Clearing House in Odisha at centers with more than 5 bank branches.</b></p> <p>Establishment of Clearing House is being done as per Direction of Govt. of India and keeping in view of the importance of the matter, RBI is also constantly monitoring the same.</p> <p>The centres namely Gopalpur, Gunupur &amp; Dhamara have been identified for opening of Clearing House. But till date, Clearing House operation has not been effected at the said centres.</p>	SBI/ UCO Bank/ Andhra Bank /RBI	<p>Gunupur (Dist- Rayagada) – RBI has given permission to the SBI (Leader Bank) to open Clearing House.</p> <p>Gopalpur (Dist-Ganjam)- Andhra Bank has been identified as leader bank.</p> <p>Dhamara (Dist- Bhadrak)- UCO Bank, Bansda branch has been identified as leader bank for opening Clearing House.</p> <p>The banks with lead bank responsibility are requested to ensure functioning of the Clearing House by 30<sup>th</sup> November 2013.</p>
6.	<p><b>Difficulties faced by tenant farmers / Oral leasees in selling paddy at PACs/ Govt. Mandies .</b></p> <p>In the 130<sup>th</sup> SLBC meeting, it was pointed out that the tenants farmers/oral lessees are unable to sell paddy at Govt. Mandi to get Minimum Support Price as fixed by Govt. Those farmers are not in a position to produce necessary documents / proof of cultivating land which is mandatory to sell paddy to the Govt. agencies. As a result, they are selling their produce to the local traders / middle men at lesser price. Hence, State Govt. was requested to devise appropriate mechanism for purchase of paddy from these farmers and to avoid distress selling.</p> <p>In the last SLBC meeting, Chief Secretary advised Agriculture Department, Cooperation Department and Food supplies &amp; Consumer Welfare Department to ensure supply of farmers identity cards before start of current procurement season.</p>	<p><b>Action -</b></p> <p>Cooperation Department / Agriculture Department/ Food supplies &amp; Consumer Welfare Department</p>	<p>We are yet to receive the action taken details in this regard. The representatives of concerned departments are requested to inform the development.</p>

### **Agenda Item No. 3 (Fresh Issues)**

#### **A) RELIEF AND RESTORATION MEASURES BY BANKS IN AREA AFFECTED BY RECENT NATUTAL CALAMITIES (PHAILIN & FLOOD).**

The recent devastation caused due to occurrence of natural calamities i.e. severe Cyclone Storm (Phailin and subsequent flood) in 18 districts of Odisha warrants active financial support of banks in revival of the economic activities of victims in collaboration with State Government.



A meeting of sub-committee of SLBC was held on 28.10.2013 on Banking intervention in post cyclone/flood thereafter with regard to Relief & Rehabilitation measures under the chairmanship of the Additional Chief Secretary, Finance Department, Government of Odisha. The minute of the said meeting has already been communicated to all the controlling heads of banks, the LDMS, RBI, NABARD & different department of Govt. of Odisha with request to implement the action points emerged in the meetings. **The emphasis was given on conversion of short term crop loan to medium term loans, restructuring of existing loan to with relaxed terms & conditions and provision of fresh loans to the victims.** The banks have been requested to follow the existing RBI guidelines issued to banks for relief measures to be provided in areas affected by natural calamities.

The proceedings of the meeting held on 28.10.2013 is annexed in **Annexure - IV**

### **Extent of damage due to recent natural calamities (Severe cyclone/Flood) in State of Odisha.**

Nature and period of natural calamity.

<b>Sl. No.</b>	<b>Item</b>	<b>Details</b>
1	Total number of district in the state.	<b>30</b>
2	Number and names of districts affected	<b>18</b> (Angul, Balasore, Bhadrak, Cuttack, Deogarh, Gajapati, Bolangir, Ganjam, Jagatsinghpur, Jajpur, Kandhamal, Kendrapada, Keonjhar, Koraput, Khurda, Mayurbhanj, Nayagarh, Puri.
3	Number of villages affected	<b>18374</b>
4	Population affected ( in lakh)	<b>13235981</b>
5	Total land area affected (in lakh ha.)	
6	Cropped are affected in ha.	
	i) Total cropped area affected	<b>1100501</b>
	ii) Estimated loss to crops	<b>2300 crore</b>
	iii) Area in ha. where crop damage was more than 50 %	<b>651590</b>
7	Percentage of area held by SMF:	
	i) In the State as a whole	<b>53.10</b>
	ii) In the affected Districts	
8	Houses damaged:-	
	a) No. of house damaged :-	<b>541200</b>
	i) Fully damaged pucca houses	<b>430</b>
	ii) Fully damaged kutcha houses	<b>121246</b>
	iii) Severely damaged pucca houses	<b>7174</b>
	iv) Severely damaged kutcha house	<b>80406</b>
	v) Partly damaged houses	<b>180628</b>
	vi) No. of huts damaged	<b>52161</b>
	vii) No. of cowshed damaged	<b>99155</b>
	b) Estimated value of damage to houses (Rs. in lakh)	<b>222147.00</b>
9	No. of human lives lost	<b>44</b>
10	No. of persons with grievous injuries	<b>28</b>
11	No. of persons with minor injuries	<b>53</b>



12	Animals lost:-	
	a) No.of big animals lost	<b>1500</b>
	b)No. of small animals lost	<b>3002</b>
	c) No poultry(birds) lost	<b>170970</b>
13	Damage to public properties:- (a) In physical terms (sector wise details should be given e.g. length of State roads damaged, length of district roads damaged, length of district road damage, length of village roads damaged, No. of bridges damaged, No. of culverts damaged, No. of school building damaged etc.)	Length of State Roads: 1947.35 km. Length of District Roads: 8099 Km. Length of village Roads: 17637.30 Km No. of bridges/culverts damaged: 253 No. of school buildings damaged:5825 No. of community assets damaged:4199 Length of River embankments damaged: 874.48KM. Length of River embankments damaged:765.81 Km No. of Minor Irrigation projects damaged:1269 No. of Lift Irrigation Projects damaged: 4848 No. of deep bore well damaged:641 Length of drainage channels damaged: 700.67 Km.
	b) Estimated value of the damage to public properties.	<b>9852 crore</b>
14	Estimated total damage to houses, Crops and public properties.	<b>14373.47 crore.</b>

## **B) IMPLEMENTATION OF DIRECT BENEFIT TRANSFER TO LPG (DBTL) IN THE DISTRICTS IN ODISHA.**

Implementation of Direct Benefit Transfer for LPG (DBTL) in the districts in Odisha identified by Government of India. DBTL will be implemented in the Districts- Puri, Cuttack, Khurdha & Bolangir with effect from 01.11.2013 and in Bhadrak & Sundergarh district w.e.f 01.01.2014.

For its smooth implementation and proper monitoring of the implementation at different levels, the roles and responsibilities of different functionaries, i.e. controlling offices, Lead District Offices and branches are listed below in **Annexure - V**

**It may be noted that subsidy on LPG will not be available to the consumer if their accounts are not seeded with Aadhaar number.**

### **Role of State Government :**

- i. The State Government Authorities should be requested to create awareness among the public for seeding of Aadhaar numbers in their Bank accounts. Adequate media and other publicity should also be done by the State Government in this regard.
- ii. The State Authority should instruct the District Authorities to advise the Panchayat Samit, other local bodies and Sarpanches to instruct their field machinery to collect the request application from the LPG consumers for Aadhaar seeding in the accounts of LPG consumers.
- iii. LPG dealers should also be instructed to provide necessary customer details to the Banks and co-operate the Banks in collection of request applications for Aadhaar seeding in the

- Bank Accounts of the consumers.
- iv. Concerned State Authority may be requested to increase the Aadhaar penetration in the State.

#### **AADHAR SEEDING:**

1. The member Banks should be requested to keep their branches open on Sunday also for facilitating the LPG consumers in submitting their application for Aadhaar seeding in Bank accounts.
2. A Sub-Committee on DBTL may be formed at State level for smooth implementation and monitoring the scheme in the state if possible.
3. A photo copy of the Aadhaar application submitted by the LPG consumer in the Bank may be sent to the respective LPG dealer for entering in their system through the LDM.

#### **C) Scheme for Rural Transport Connectivity in the Scheduled & other Backward Areas of the State.**

“Scheme for Rural Transport Connectivity in the Scheduled and other Backward Areas of the State” has been introduced by Commercial Transport Department, Government of Odisha. The details of the scheme is enclosed as **Annexure - VI**

All the bankers are requested to fund the project as it is meant for the people living in the Tribal Sub-Plan Areas (118 Blocks). As the scheme envisages interest subvention of 3% and additional incentives of 2% for prompt repayment, we impress upon all the Bankers to sensitize the potential transport operators to implement the scheme immediately so that the connectivity in the Sub-Plan is ensured.

#### **D) Interest Subvention for Agriculture & Allied Sector loans.**

The modalities for interest subvention in respect of loans under Agriculture and Allied Sector introduced by Government of Odisha has been communicated to all the Banks. The fund is available with Nodal Bank i.e. UCO Bank. All Banks are requested to claim the interest subvention amount in the prescribed format for reimbursement.

#### **I) Modalities for Interest Subvention to Commercial Banks, RRBs and Co-operative Banks on Agricultural Term Loans.**

The copy of the letter No. 1-CR-70/2013/Coop. dated 27.08.2013 of Co-operation Department, Govt. of Odisha along with the modalities for Interest subvention to Commercial Banks/ Regional Rural Banks / Co-operative Banks on Agricultural Term Loans has already been circulated among all member banks.

The guidelines mentioned in the referred letter may be followed up for claiming interest subvention. (**Annexure - VII**)

#### **Modalities for Interest Subvention to Commercial Banks / RRBs for Crop Loan.**

The copy of the letter No. 1-CR-72/2013/Coop. dated 27.08.2013 of Co-operation Department, Govt. of Odisha along with the modalities for Interest subvention to Commercial Banks/ Regional Rural Banks for Crop Loan has already been circulated among all member banks.

The guidelines mentioned in the referred letter may be followed up for claiming interest subvention. **(Annexure - VIII)**

#### **Financing under Pisciculture scheme.**

#### **Approved guidelines on new State Plan Schemes in Fisheries Sector.**

Director of Fisheries, Government of Odisha has communicated on 08.10.2013 the guide lines approved by Government in Fisheries & Animal Resource Development Department, Odisha, Bhubaneswar on the following three new State Plan Schemes for implementation in our state during the year 2013-14. The guidelines are also available on the website of the Directorate of Fisheries [www.orissa@fisheries.com](http://www.orissa@fisheries.com). SLBC has also circulated the guidelines vide its letter No. GM/SLBC/ODI/441/2013-14 dated 09.10.2013 among all the Banks. **(Annexure - IX)**

#### **Schemes :**

1. Promotion of Intensive Agriculture & Fish Seed Hatchery.
2. Interest Subvention on Long Term Credit Support to Fish Farmers.
3. Interest Subvention on Short Term Credit Support to Fish Farmers.

We request the controlling heads of all banks to sanction & disburse all the eligible proposals pending at their bank & also claim the interest subvention for smooth implementation of the new schemes. The district-wise target fixed during 2013-14 under different schemes has also been enclosed to the referred communication.

#### **Dairy Farming –**

#### **II. Modalities, guidelines & applications form for Implementation of the State Plan Scheme “ Interest Subvention on short term credit support to Dairy farmers (Short Term)”, Interest Subvention on long term credit support to Dairy Farmers( Long Term)” & “ Promotion of Dairy Entrepreneurship(PDE)”.**

Government of Odisha has introduced three new state plan schemes during the year 2013-14 in Animal Resource Development Sector namely:

1. Interest Subvention on Short Term Credit support to Dairy Farmers.
2. Interest Subvention on Long term credit support to Dairy Farmers.
3. Promotion of Dairy Entrepreneurship (PDE).

Necessary guidelines, modalities and application forms in respect of above schemes have been placed in the web-site of [www.orissaahvs.com](http://www.orissaahvs.com).

SLBC has also communicated the guidelines & modalities in respect of these three schemes for successful implementation vide its letter No. GM/SLBC/ODI/446/2013-14 dated 10.10.2013. **(Annexure – X)**

Bank wise performance under agriculture allied sectors is enclosed in **Annexure – XI.**

#### **E) Stamp Duty & Registration Charges for creation of Equitable Mortgage:**

We receive frequent queries from different banks with regard to Stamp Duty & Registration fees towards execution of Equitable Mortgage deeds. SLBC has already communicated to all banks the Notifications of Govt. of Odisha, Revenue & Disaster Management Department in this regard vide its letter No. GM/SLBC/ODI/379/2013-14 dated 05.09.2013. These amendments / notifications are also available in the web site of Government of Odisha

We reproduce below the amendment for reference and implementation.

1. Notification No. Rgn-181/11-30080/R&DM, Bhubaneswar dated 15<sup>th</sup> July, 2011 regarding amendment made in article-A, in Part-1 to the schedule of fees payable on registration of equitable mortgage by deposit of title deeds. The amendment made was as under

**“the fees for registration of equitable mortgage by deposit of title deeds. at the rate of 0.5% subject to maximum of Rupees Two Thousands/- of the value of consideration.”**

2. Subsequently, vide Notification No. 2450-Legis-6/2012/L dated 1<sup>st</sup> March, 2013, the Govt. of Odisha further made certain amendment to the Stamp Act in the state of Odisha (Odisha Amendment) Act. 2012. in Schedule I-A, in Article 6, for sub-clause (a) of clause (2) reads as under -

**“If such loan or debt is repayable on demand or more than three months from the date of execution of the instrument evidencing the agreement, the Stamp Duty will be 0.5% on loan or debt amount subject to maximum of Rupees Five Thousands”.**

3. Vide Notification No. 55189/R & DM, Bhubaneswar dated 21.12.2012 – Term Loans for Agriculture purpose were exempted **from payment of stamp duty up to Rupees Ten Lacs.**

Govt. of Odisha, Revenue and Disaster Management Department vide their letter No. Stamp-10/2013-27913 dated 22.07.2013 and stamp-10/2013-33133 dated 29.08.2013 desired to know the details of collection of revenue on stamp duty and registration fees towards execution of equitable mortgage deeds. We, therefore, request the controlling heads of all banks to furnish the information for the period **1<sup>st</sup> April, 2013 to till date** for onward submission of the information to Govt. of Odisha.

#### **F) Crop Insurance:**

##### **Modified National Agricultural Insurance Scheme (MNAIS) Implementation during Kharif 2013 Crop Season.**

For extension of cut-off date upto 30.09.2013 for implementation of MNAIS for paddy cultivation in Balasore, Bhadrak, Jagatsinghpur and Khurda Districts, request has been made by the Commissioner cum Secretary, Cooperation Department, Government of Odisha & the Convenor, SLBC vide their letter no. 6662/III-CR-7/2012/Coop. dated 17.08.2013 and GM/SLBC/ODI/340/2013-14 dated 21.08.2013 respectively. No communication has been received in this regard so far.

##### **Prompt Settlement of Insurance Claim in the Districts affected by recent natural calamities.**

The implementing agencies namely The Agriculture Insurance Company of India, The ICICI Lombard GIC Ltd and The HDFC ERGO GIC Ltd are requested to settle the crop insurance claim expeditiously.

#### **G) Reporting of Data / Information by Bank having more than one controlling offices.**

When more than one controlling offices of any bank are operating in the State, the Controlling Office situated at Bhubaneswar is requested to submit the consolidated figure to SLBC/RBI on behalf of that bank.

#### **H) Conduct of DCC Meeting:--**

It is observed that though annual calendar for holding DCC meeting has been prepared by the LDMs, the schedule date is not being adhered to by some LDMs. SLBC has already advised all LDMs for strict compliance in this regard.

## **I) Delay in submission of SLBC statements/LBS data;-**

The Schedule time for on line submission of SLBC data is 15<sup>th</sup> day of the succeeding month of the quarter to which it relates. But we observe that some Banks including major Banks like SBI do not adhere to the time norm & data is received only after our repeated reminders and that too long after the due date. It is becoming very difficult for us to compile, finalise the Agenda Notes, their printing and distribution among the members in time.

We, therefore request again to all the Controlling Heads of banks to co-operate with us & ensure submission of error free data strictly as per fixed schedule.

## **Agenda Item No. 4**

### **RSETI Issues :**

#### **A) RSETI Functioning.**

SBI is facing difficulties in completion of formalities required for construction of RSETI buildings which is causing avoidable delay. The Ownership Document/ Record of Right (RoR) will be required at all such places where the land falls within the jurisdiction of Town Planning Authorities as in case of Rourkela, Sambalpur, Bolangir, Sonepur, Koraput, Rayagada etc. then Record of Right (RoR) has to be issued in favour of the RSETI /SBI. In some cases the land has been allotted by the Director Technical Education, Odisha, Cuttack to RSETI as in case of Bolangir, Rourkela etc.

- i. In these cases Director Technical Education, Odisha may permit ITI in the concerned district to issue 99 years lease in favour of RSETI and SBI for use of the and for training institute purpose. Alternately, ITI District Administration can enter into an MOU with RSETI and SBI for use of the land for training institute purpose.
- ii. To resolve the problem, we suggest that State Govt. may advise all Town Planning Authorities that approval will not be required for construction of RSETI building where the Plan has been prepared by an Architect and approved by Local Advisory Committee of RSETI where PD, DRDA is a member and Collector is now the Chairman.
- iii. The issues on allotment of land in Districts of Jagatsinghpur, Cuttack, Nuapara, Koraput etc. have not been solved.

The Director, RSETI, Jagatsinghpur informed that Tahasildar, Jagatsinghpur has instructed to deposit the yearly land rent and cess of Rs.34425/- and Rs.25819/- respectively in Govt. Account for handing over possession of land to RSETI, Jagatsinghpur.

In this context we would reiterate that the State Government will be allotting land **free of cost** with nominal registration expenses to set up RSETI as per MoRD guidelines. Hence, State Govt. is requested to look into the matter.

- iv. Manpower provision by RSETIs run by Bank of India at Keonjhar and Baripada and Central bank of India at Deogarh has not taken place and the management has to take proactive step for up gradation of rating.
- v. Credit linkage and settlement need improvement and all the controlling offices should take steps in this regard.

- vi. Residential provision for trainees should be made at all the RSETIs sponsored by UCO bank, BOI, and Central bank of India.

#### Training Details of RSETIs in Odisha (April 2013 to September, 2013)

Sl.No.	Particulars	Total number
1.	No.of Programmes conducted	284
2.	Total No.of Trainees Trained	7646
a.	Male	3080
b.	Female	4566
3.	Above Poverty Line	2658
4.	Below Poverty Line	4988
5.	Scheduled Castes(SC)	1944
6.	Scheduled Tribes(ST)	1464
7.	Other Backward Classes(OBC)	2620
8.	Minority category	99
9.	Other category	1519
D)a.	No settled with Bank Finance(with amount Rs.2393 lakhs.)	1596
b.	No settled with self finance(Amount of Rs.345.04 Lakhs)	2037
c.	No settled with wage employ(Amount of Rs.33.53 lakhs)	587
E)	Cumulative since beginning of the Institute.	
a.	No of Training Programme	1590
b.	No. of Youth Trained	44798

#### Status Report of RSETI Training in Odisha as on 30<sup>th</sup> September 2013

Name of the Bank	Programme conducted		Youth Trained	No of trainees settled	Bank Credit linkage ratio
	Indoor	Outdoor			
State Bank of India	159	0	4040	1561	0.5%
UCO BANK	44	14	1953	1168	31%
Andhra Bank	37	0	895	1086	66%
Bank of India	17	1	431	108	16%
Central Bank of India	2	0	107	0	0
RUDSETI (SDME Trust, Syndicate Bank & Canara Bank)	10	0	220	297	46%
<b>TOTAL</b>	<b>269</b>	<b>15</b>	<b>7646</b>	<b>4220(55%)</b>	<b>20.87%</b>

#### B) Financial Literacy Materials –

As per instruction of RBI and in consultation with NABARD, Bhubaneswr, SLBC has printed and distributed standardized Financial Literacy Materials (**Financial Literacy Guide, Financial Literacy Diary and Financial Literacy Posters**) in Odiya to all Banks. Banks have been advised to distribute the same to rural & semi urban branches, RSETIs and Financial Literacy Centers. Each participant will be provided with one diary in the training programme of Financial Literacy Center.



**Agenda Item No.5 (Agriculture Allied Sectors)**

(Amount in Rs. Crores)

Name of Bank	Dairy(Including DEDS)				Poultry			
	Disbursement (01.04.2013 - 30.09.2013)		Balance outstanding as on 30.09.2013		Disbursement (01.04.2013 - 30.09.2013)		Balance outstanding as on 30.09.2013	
	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt.
Total Public Sector Banks	720	9.92	30789	267.52	134	10.66	11480	181.53
Total Private Sector Banks	0	0	0	0	1	0.20	1	0.20
Total of RRBs	877	5.16	36909	181.99	416	2.83	13087	233.10
Total of Commercial Banks	1597	15.08	67698	449.51	551	13.69	24568	414.83
Total of Co-operative Banks	225	1.15	246	27.64	307	1.49		8.06
Grand Total	1822	16.23	67944	477.15	858	15.18	24568	422.89

Name of Bank	Fishery				Others(Goatery,Piggery etc.)			
	Disbursement (01.04.2013 - 30.09.2013)		Balance outstanding as on 30.09.2013		Disbursement (01.04.2013 - 30.09.2013)		Balance outstanding as on 30.09.2013	
	A/c	Amt	A/c	Amt	A/c	Amt.	A/c	Amt
Total Public Sector Banks	522	7.69	20039	162.20	4005	32.60	64742	536.27
Total Private Sector Banks	71	0.41	71	0.10.41	0	0	2832	73.93
Total of RRBs	339	1.91	4307	49.04	1978	16.26	37582	214.54
Total of Commercial Banks	932	10.01	24417	211.65	5983	48.86	105156	824.74
Total of Co-operative Banks	390	1.40		7.50	3925	28.71		155.52
Grand Total	1322	11.41	24417	219.15	9908	77.57	105156	980.26

No Private Bank has disbursed any amount under allied activities for the period 01.04.2013 to 30.09.2013. Among Public Sector Banks, Bank of Maharashtra, Punjab & Sind Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Travancore and Vijaya Bank have also not financed during the first half year.

**Agenda Item No.6.****NATIONAL HORTICULTURE BOARD, BHUBANESWAR (ODISHA)**

The National Horticulture Board has developed a Commercial Horticulture Scheme of the Board i.e. **Hi-Tech Commercial Production of vegetable** in open field with 20% of the Project Cost Capital investment back - ended subsidy maximum of Rs.25.00 lakhs. Since it is a bankable project & innovative scheme, bankers are requested to come forward to encourage this project in the greater interest of farmers in rural areas.

Operational Guidelines for schemes of NHB is available on official web site of NHB <http://www.nhb.gov.in>.

The details of the valid Letter of Intent (LOI) pending in the different Banks (Branch wise) for Term Loan sanction for Hi- Tech Commercial Horticulture Projects and details of the Utilization Certificate pending in the different Banks (Branch wise) where the project has been completed and full/final subsidy amount has been utilized is enclosed ( **Annexure – XII**)

All the banks are requested to sanction the eligible projects and ensure submission of utilization certificate in time.

### **Agenda Item No.7**

#### **Recovery Position as on 30.09.2013**

Overall recovery position of Banks dues in the state during last three years is as follows.

<b>Y e a r</b>	<b>% of recovery</b>	<b>% of overdues</b>
31.03.2011	49.59	50.41
31.03.2012	61.82	38.18
31.03.2013	54.55	45.45
30.09.2013	42.66	57.34

#### **Position of Recovery under Govt. sponsored scheme**

<b>As on</b>	<b>% of Recovery (IRDP/SGSY)</b>	<b>% of Recovery PMRY &amp; PMEGP</b>
31.03.2011	43.26	19.22
31.03.2012	42.58	15.26
31.03.2013	24.73	18.83
30.09.2013	32.85	20.65

It may be observed from **Annexure - XIII** that the recovery position of Agriculture, MSME & SHG Sectors are 38.31, 56.44 & 51.91 % respectively.

#### **Position of Overdues:**

##### **(Institution wise break up)**

<b>Institution</b>	<b>31.03.2011</b>	<b>31.03.2012</b>	<b>31.03.2013</b>	<b>30.09.2013</b>
Public Sector Banks	44.43	46.41	59.78	59.42
RRBs	36.96	29.83	41.16	35.14
Co-op Banks	30.90	29.89	32.22	64.73

As on 30.09.2013 the recovery of all Banks in Odisha being 42.66 % is very poor.

Banks & Govt. Departments have to make joint endeavor with specific strategies to improve the recovery performance for better recycling of funds. Under PMRY / PMEGP and IRDP/SGSY the recovery performance is 20.65 & 32.85 % respectively; which is far from satisfactory. Various line department officials are requested to be involved actively in recovery camps for recovery of bank dues.

The NPA % of the State is 8.620, which is at a higher side and alarming. The NPA position of special schemes and sector wise is given in **Annexure – XIV** for information of members.

Under OPDR act.16977Cases involving Rs134.14 crores are pending for disposal by Certificate Courts. The detailed bank wise position in respect of Odisha Public Demand Recovery Act and Odisha Agriculture Credit Operation and MISC Provision (Banks Act) is given in **Annexure – XV**.



We request the concerned authorities of Govt. of Odisha to ensure quick disposal of all pending cases.

#### **Agenda Item No.8. (Banking Key Indicators)**

The details of Bank wise deposit, advances & important banking key indicators are given in **Annexure - XVI**

##### **(a) CD Ratio (All banks):**

Area	2010-11	2011-12	2012-13	30.09.2013
Rural	82.43	100.29	112.72	107.14
Semi-Urban	43.06	46.96	68.74	78.39
Urban	70.20	73.43	85.87	86.63
Total	65.28	71.88	86.94	89.13

It is observed from the above that CD Ratio of the state has consistently increased from 65.28 from March, 2011 to 89.13 % as on Sept-2013.

##### **(b). Major Key indicators (Commercial Banks only)**

(Amount in Rs.Crores.)

Parameter	30.09.2012	31.03.2013	30.09.2013	Variation of growth over September 2012	Variation of growth over September 2012 in %
No. of branches	3326	3483	3615	289	8.69
Deposit	133699.63	140877.38	152095.38	18395.75	13.76
Advances	99241.10	121169.61	133677.35	34436.25	34.70
CD Ratio	74.23	86.01	89.13	13.66	18.40
Investment	513.85	428.32	1027.69	513.84	99.99
Credit+ Investment to Deposit Ratio	74.61	84.18	90.51	15.90	21.31
Priority Sector advances	37827.27	41237.63	46874.33	2650.73	7.00
Agril.Advances	15902.77	18715.01	25378.85	2923.04	18.38
MSME advances	15175.22	17101.00	17442.62	2097.04	13.82
Advance to Weaker section	8391.39	10251.07	15890.86	2279.24	27.16

##### **Major Ratios:**

Sl. No.	Ratios In %	RBI stipulation	As on 30.09.2012	As on 31.03.2013	As on 30.09.2013
1.	C D Ratio	60	75.81	86.94	89.13
2.	P.S.Advances	40	60.24	59.55	56.27
3.	Agril.Advances	18	29.26	30.93	30.47
4.	Weaker Section advance to P.S.Advances	25	29.50	32.05	33.90

**Observation :-**

Commercial Banks in Odisha have achieved all national parameters. On a year to year basis the deposits & advances have increased by 13.76 % and 34.70 % respectively.

The Public Sector Banks and Private Sector Banks having **low CD Ratios below 60%** are given below.

**Public Sector Banks:**

Sl. No.	N a m e	CD Ratio (30-09-2013)
1	Bank of Maharashtra	46.97
2	Vijaya Bank	28.90

**Private Sector Banks:**

Sl. No.	N a m e	CD Ratio (30.09.2013)
1	ICICI Bank	56.12
2	Indus Ind. Bank	30.34
3	Kotak Mahendra Bank	25.43
4	The South Indian Bank Ltd	8.28
5	Ing.Vysya Bank	6.07
6	Laxmivilas Bank	2.62

It is a matter of great concern that the above named banks having very low CD ratio do not show much improvement despite our repeated advice.

**District wise CD ratio as of 30.09.2012 & 30.09.2013 for all Districts of Odisha . (Amt. in Crores)**

SL. NO.	DISTRICT NAME	30/09/2012			30/09/2013		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	4463.20	2000.51	44.82	4962.06	3543.03	71.40
2	BALASORE	4073.41	2815.04	69.11	5201.33	3331.58	64.05
3	BHADRAK	2008.71	1309.50	65.19	2570.29	1950.32	75.88
4	BARAGARH	2041.27	1608.75	78.81	2572.34	1577.78	61.34
5	BOLANGIR	2296.31	1296.62	56.47	2837.58	1366.91	48.17
6	BOUDH	423.18	285.34	67.43	468.50	309.05	65.97
7	CUTTACK	10818.72	5616.04	51.91	12884.31	6381.46	49.53
8	DEOGARH	543.08	181.09	33.34	568.37	215.29	37.88

9	DHENKANAL	2075.58	1027.61	49.51	2375.23	1327.71	55.90
10	GAJAPATI	717.96	281.83	39.25	1119.69	317.78	28.38
11	GANJAM	6290.76	3743.13	59.50	7568.65	3994.01	52.77
12	JAGATSINGHPUR	4060.64	1408.47	34.69	5045.68	2695.79	53.43
13	JAJPUR	3191.75	1875015	58.75	3678.99	2065.26	56.14
14	JHARSUGUDA	1864.96	1093.39	58.63	2167.47	1403.49	64.75
15	KALAHANDI	1489.05	1055.95	70.91	1749.37	1171.85	66.99
16	KANDHAMAL	1147.52	439.49	38.30	1220.50	400.90	32.85
17	KENDRAPARA	2045.07	1043.49	51.02	2593.36	1037.35	40.00
18	KEONJHAR	5108.57	7634.95	149.45	5487.79	2898.31	52.81
19	KHURDA	43396.13	26696.21	61.52	48805.36	34126.30	69.92
20	KORAPUT	2262.77	970.10	42.87	2677.62	1115.21	41.65
21	MALKANGIRI	823.11	162.63	19.76	809.84	181.09	22.36
22	MAYURBHANJA	3868.11	2085.71	53.92	4751.49	1968.20	41.42
23	NAYAGARH	1356.81	867.53	63.94	898.15	558.21	62.15
24	NOWRANGPUR	832.62	447.11	53.70	1599.18	961.08	60.10
25	NUAPADA	973.65	366.50	37.64	837.60	338.48	40.41
26	PURI	2958.06	1577.73	53.34	3567.57	1620.49	45.42
27	RAYAGADA	1456.84	559.74	38.42	1910.79	944.61	49.44
28	SAMBALPUR	16315.94	1747.96	10.71	15820.54	2389.69	15.10
29	SONEPUR	746.82	455.71	61.02	904.94	484.35	53.52
30	SUNDARGARH	7243.76	4277.07	59.04	9568.75	5404.18	56.48

It is observed that only 10 districts have achieved CD Ratio of more than 60 %.

CD Ratio of Deoghar, Gajapati, Kandhamal, Malkangiri and Sambalpur district is below 40%. The LDMs of districts having CD ratio below 60 % should constitute sub-committee of DCC to review the same and initiate appropriate steps to achieve at least 60 % at the earliest.

#### **Agenda Item No: 09**

##### **(A) Annual Credit Plan :-**

Achievement under Annual Credit Plan as on 30.09.2013 has also been prepared in the revised format (LBS-MIS-III) and is enclosed in **Annexure – XVII**.

Performance under major segments of Priority Sector are reproduced below.

(Amount in Rs. Crores)

Sl. No.	Sectors	Target	Achievement	% of Achievement
1	Agriculture & Allied	9760.12	10904.16	112
2	MSE	2328.73	2012.32	86
3	Education	414.94	137.05	33
4	Housing	911.42	654.68	72
5	Others	3720.38	832.95	22
	<b>Total</b>	<b>17135.48</b>	<b>14541.16</b>	<b>85</b>

The above data reveals that the performance of Banks under ACP for the half year ended Sept. 2013 is 85 %.

**(B) Brief Analysis of Trend in Agriculture Credit. Outstanding:**

(Amount in Rs. Crores)

Years	31.03.2012	Share %	31.03.2013	Share%	30.09.2013	Share%
<b>Commercial Banks (Excluding RRB)</b>	8711.84	55.26	11249.19	58.35	10564.06	52.45
<b>RRBs</b>	2617.31	16.60	2377.35	12.33	3023.38	15.01
<b>Co-op Banks</b>	4437.01	28.14	5649.54	29.32	6553.04	32.54
<b>Total</b>	<b>15766.16</b>	<b>100</b>	<b>19276.08</b>	<b>100</b>	<b>20140.48</b>	<b>100</b>

**Agenda Item No.10:**

**Modified Guideline on implementation of Revival, Reform and Restructuring (RRR) package for Handloom Sector.**

The Development Commissioner (Handlooms), Ministry of Textiles, Govt. of India, New Delhi have issued a modified guideline for implementation of the Revival, Reform and Restructuring Package of Handloom Sector. The guidelines are being put on the website [www.handlooms.nic.in](http://www.handlooms.nic.in). We have already circulated the same by e-mail on 03.10.2013 among the banks.

**Salient features of RRR package for Handloom Sector :**

1. The implementation of the package has been extended up to **31.12.2013**.
2. Under the scheme, funds will be provided for repayment of **100% of Principal and 25% of interest as on the date of loan becoming NPA and which is overdue as on 31.03.2010** in respect of viable and potentially viable PWC societies and apex societies as well as in respect of individual handloom weavers. Self Help Groups and Joint Liability Groups who have taken such loans for handloom weaving purposes, provided the banks agree for sanctioning of fresh loans.

The balance 75 % of overdue interest and the entire penal interest, if any, will have to be written off by the bank as a pre-condition.

3. There would be an overall ceiling of **Rs.50000** per individual beneficiary as far as funding under this scheme is concerned in respect of waiver of overdue of individual handloom weavers.

4. The Government has approved concessional credit at 6% interest rate for 3 years to be extended from the date of disbursal of fresh loan extended by banks to the eligible handloom borrowers covered under RRR package. The quantum of interest subsidy to be borne by GOI will be limited to the difference between the actual rate of interest charged by the Banks and **6 % interest to be borne by the borrower.**

The maximum interest subvention would be capped at 7%. The interest subvention would not be available after the date on which a loan becomes non-performing asset (NPA).

5. The Government will make necessary provisions towards payment of Guarantee Fee @ 1% and Annual Service Fee @ 0.5% to be paid to

CGTMSE, for credit guarantee for period of three years from the date of first disbursal of the fresh loans.

Once the loan application is found eligible for sanction of loan, the details will be sent on line by the banks to CGTMSE within the stipulated time period as specified by the CGTMSE for obtaining credit guarantee cover for such loan. **The financial assistance towards Credit Guarantee Fee and Annual Fee will be paid by the Government of India to the CGTMSE directly.**

6. Margin Money assistance @ **Rs.10000/-** per weaver to individual weaver, their Self-Help Groups and Joint Liability Groups.

7. Banks are authorized to engage **Banker Facilitator** for collection and preliminary processing of loan application for completeness in all respects, submission of application to the bank branch and post sanction monitoring till disbursement of loan, for which GOI will pay an incentive of 0.5% of loan amount disbursal subject to minimum of Rs.200/- and maximum of Rs.2000 per Weavers' Credit Card to the bank for onward payment to the Banker Facilitator.

8. The concerned bank branch will submit the claim of margin money and interest subsidy to their controlling offices who, in turn, will submit the claim to Regional Office of NABARD which will transfer the claim amount to the controlling office of the bank. Banks may claim margin money and interest subvention in advance based on the number of beneficiaries that bank intend to cover in a period of six months.

The controlling heads of all banks are requested to take immediate steps for identifying the eligible left over cases to extend the benefit of the modified RRR Package which is to be implemented **positively by 31.12.2013.**

The Govt. of India has set a target of 20,000 No. of Weavers Credit Card to be issued by the Bank during the year 2013-14. So far 7161 Nos. of Weavers Credit Cards have been issued by different Banks as on 31.10.2013 and 15919 No. of applications are still pending with the concerned Banks. The copy of the bank wise list is enclosed (**Annexure - XVIII**).

#### **Agenda Item No.11 ( Branch Expansion )**

During the period 01.04.2013 to 30.09.2013, Banks have opened 116 new branches in the state taking the total branches to 3958. Out of 116 branches, Public Sector Banks, Private Sector Banks and RRB have opened 63, 44 and 7 number of branches respectively.

Bank wise and District wise branch network are enclosed in **Annexure - XIX.**

**Position of ATM installation in the State:**

1. No. of Onsite ATMs – 1683
  2. No. of Ofsite ATMs- 1453
  3. Total No. of ATMs - 3136
- 
1. No. of ATMs in Rural Branch – 717
  2. No. of ATMs in Semi-Urban Branch – 1161
  3. No. of ATMs in Urban Branch– 1258

Bank wise and District wise ATM position are enclosed in **Annexure - XX.**

**Agenda Item No.12 (Progress under Govt. Sponsored Programmes)**

**A. SHG Bank Linkage :-**

It has been reported by State Mission Director-cum- CEO that during the current financial year, **one lac SHGs** will be credit linked for an amount of Rs 1000 crs. The bank wise quarterly target furnished by the Panchayati Raj Department has already been intimated to all controlling Heads of Banks and LDMs vide our letter No. GM/SLBC/ODI/287/2013-14 dated 23.07.2013.

NRLM scheme is in operation with effect from 1st April, 2013 in place of SGSY in the state under the banner of Odisha Livelihoods Mission (OLM). The major changes in the NRLM scheme is that the capital subsidy has been done away with and interest subvention has been introduced. The interest subvention beyond 7% is to be reimbursed to the banks by RBI in IAP districts and in other districts the subvention will be administered by OLM in Odisha. In IAP districts 3 % additional subvention will also be paid on regular repayment by the SHGs to Banks. Govt. of Odisha is also considering reimbursing additional interest rebate to bring down the effective rate to 2% p.a across the state.

As interest subvention will be calculated by the system and will be directly credited to the SHG accounts through 'NEFT' a complete database on SHG including their transaction is required to be maintained at OLM and on receipt of the master dump data and monthly transactions dump data; the interest amount will be calculated and credited.

Chief Minister has announced that the National Rural Livelihood Mission (NRLM) will be implemented in 40 blocks of 10 Left Wing Extremists (LWEs) affected district of the state during 2013-14.

OLM has already requested all the controlling heads of Banks to share the available data in the prescribed format for administering interest subvention under NRLM. The format for submission of data is enclosed to its letter No. 2070/2013 dated 10.10.2013 (**Annexure - XXI**).

## Placement of Bank Mitra

OLM has trained 346 Bank Mitras selected by Gram Panchayat Level Federations (GPLF) in 38 TRIPTI blocks. They have been trained in RUDSET instate, Bhubaneswar by utilizing services of retired bankers on basic banking, SHG bank Linkage, MIP preparation, Recovery of loans and financial literacy. Further process has been initiated to position Bank Mitras in 40 intensive blocks. Since Bank Mitras are facilitators for providing hassle free Bank service to SHGs reducing burden of Bank, all the Banks are requested to issue instruction to their branches to allow Bank Mitras to work.

## Provision of inclusion of Block Mission Shakti Sanchaika Sangha (BMSS) under SHG Bank linkage program of NABARD.

It has been reported by Director, State Mission Director-cum-CEO, Govt. of Odisha that apart from direct SHG Bank Linkage to SHGs, in Ganjam district more than 5000 SHGs have availed credit from BMSS Ganjam to the extent of approximately Rs 50 crs. This amount of indirect SHG Bank Linkage may be included in the state target. Resolution may be passed to include them under the SHG Bank Linkage program to avail interest subvention under NRLM and other state schemes.

Total no. of SHGs Credit Linked during period 01.04.2013 to 30.09.2013 is 17650 with an amount of Rs. 190.56 crores and the balance outstanding as on 30.09.2013 is Rs. 1611.33 crores in 295655 accounts.

The bank-wise achievement made under SHG Bank Linkage as on 30.09.2013 is enclosed in **Annexure – XXII**.

## B) SJSRY :-

Swarna Jayanti Sahari Rozgar Yojana (SJSRY) is a centrally sponsored scheme and aims at Poverty alleviation of urban poor. The scheme has two bank linked components i.e. Urban Self- Employment Programme (USEP) and urban Women Self Help Programme (UWSP).

We have already distributed the **revised target** among the banks under USEP & UWSP vide our letter No.GM/SLBC/ODI/386/2013-14 dated 13.09.2013, a copy of which is enclosed in **Annexure - XXIII**.

## C) PMEGP :-

Bank wise, District wise and Agency wise (KVIC, DIC & OKVIB) target under PMEGP for 2013-14 has already been communicated to all the banks and all the LDMs. However, KVIC, State Office, Bhubaneswar has communicated agency wise **revised target for 2013-14** on 10.10.2013 as given below.

### Revised Target

Implementing Agency	No. of Unit	Margin Money in lakhs
KVIC	1576	2177.59
KVIB	1576	2177.59
DIC	2101	7258.63
<b>Total</b>	<b>5253</b>	<b>7258.63</b>

As on 31.10.2013 no application has been sponsored by any agency.



The **revised target** is placed before the house for approval for reallocating the targets. Director of KVIC is requested to provide bank wise and district wise revised target immediately.

We request the Director, KVIC to sponsor PMEGP applications to all the Private Sector Banks for their active participation in financing and achieving the annual target of the state.

#### **E-Tracking of PMEGP applications.**

It has been directed by KVIC, Mumbai to place all the PMEGP applications into E-tracking System before forwarding to the financing banks. The banks have been also advised to process the applications only if those have been entered in E-tracking system.

Since for the first time E-tracking System has been introduced and it is yet to be stabilized, KVIC is requested to sponsor the physical applications to the banks without further delay for processing the proposals. Only after receiving the applications through E-tracking, sanction will be accorded.

#### **FINANCING UNDER PMEGP SCHEME BY RRBs.**

It has been reported by Director, KVIC that RRBs are not willing to provide finance under PMEGP for the current year as they are yet to be registered as a member of CGTMSE and therefore are unable to cover such loans under the Guarantee Scheme.

In this context we would like to recall the agenda discussion in the 130th SLBC meeting held on 27.02.2013. Additional Chief Secretary, Finance had viewed that the process of reorganization of RRBs, should not deprive a large number of borrowers of the existing facility. It was suggested in the meeting that RRBs should resolve the issue in consultation with RBI, NABARD & SIDBI.

We request RRBs to inform the house the development.

#### **D) Financing under SC/ST Schemes:-**

The District-wise up-to-date sponsoring sanction and disbursement position till September, 2013 is enclosed in **Annexure - XXIV**. As reported by Odisha SC & ST Development Finance Co-operative Corporation Limited, against the sponsoring of 3928 applications under Sch. Caste Sector the disbursement is only 1003 applications which is 25% of total sponsoring. Similarly under Sch. Tribe sector against the sponsoring of 847 applications the disbursement is only 176 which is 21% of total sponsoring.

In most of the District like Bargarh, Bhadrak, Deogarh, Gajapati, Jharsuguda, Kendrapara, Nuapara, Rayagada, Sambalpur, Sonepur and Sundergarh the District Managers have not sponsored a single application to banks during the last 6 months.

Similarly in the District of Boudh, Cuttack, Deogarh, Kandhamal, Keonjhar, Khurdha, Mayurbhanj, Nawarangpur, Nayagarh and Puri through adequate applications have been sponsored but the Banks have not sanctioned and disburse the loan.

So the District Managers of OSFDC are requested to sponsor adequate applications to Banks as per target by end of November 2013 and BANKS are requested to sanction and disburse all the Eligible cases to achieve the target successfully. The progress should be monitored in BLBC & DCC meeting.

#### **E) Mission Shakti:-**

Under the banner of Mission Shakti a Project for empowerment of women economically and socially is in operation since 08.04.2001. 50 lakhs poor households have already been organized into Women Self Help Group (WSHGs) through Mission Shakti Movement.



During the half year ended 2013 (i.e. 01.04.2013 to 30.09.2013) credit linkage have been provided to 16449 WSHGs amounting Rs. 176.48 crores. Further the balance outstanding position as on 30.09.2013 in 276544 accounts is Rs.1463.74 crores. The Bank-wise achievement as on 30.09.2013 is furnished in **Annexure – XXV**

#### **Agenda Item No.13 :**

#### **Financing to MSME Sector :-**

MSME is an important sector providing maximum employment opportunities to people. Govt. of India, RBI and IBA has taken several measures to enhance credit flow to MSME sector.

**As per recommendation of Prime Minister's Task Force on MSME under chairmanship of T.K.A Nair banks are advised as under.**

Achieve a 20% year on year growth in credit to Micro & Small enterprises and 10% annual growth in number of Micro Enterprises account. The allocation of 60% of MSE advances to Micro Enterprises is to be achieved. As per Committee recommendation achievement in credit flow to **Manufacturing Sector** is also to be reviewed.

The position of finance to Micro & Small enterprises in the state as on 30.09.2013 is as follows.

Amount in Rs. crores

Particulars	30.09.2012		30.09.2013	
	A/cs	Amount	A/cs	Amount
Micro Enterprises	552615	6468.26	632726	7596.72
Small Enterprises	107865	6287.67	134096	7615.81
Total MSE	660480	12755.93	766822	15212.53
Share of advances of Micro Enterprises to MSE (%)	83.66	50.73	82.51	49.94
Total MSME	661483	15175.76	767793	17442.62

#### **Observation :-**

It is observed that the total advance to MSE sector has increased by 19.25 % during the year against the parameter of 20 %. The advances to MSE sector during the period under review has witnessed an increase by Rs.2456.60 crores over the Sept, 2012 figure. The allocation of Micro Sector to MSE advance at end of Sept' 2013 is 49.94 % against the parameter of 60 %. Banks have to provide more advance account wise and amount wise to Micro sector than Small enterprise and ensure 10 % annual growth in number of accounts. Details of bank wise position under MSME is given in **Annexure – XXVI**.

(Amount in Rs. Crores)

CREDIT FLOW TO MSME (MANUFACTURING) SECTOR FOR THE QUARTER ENDED September - 2013																
Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME			
	(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING) SECTOR			
	No of Cases		Balance		No of Cases		Balance		No of Cases		Balance		No of Cas-es		Balance	
	A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
Total Comm Banks	10618	386.64	133920	2687.19	2685	363.31	22593	3944.89	99	321.08	492	1978.60	13402	1071.03	157005	8610.68

Bank wise performance of manufacturing sector is enclosed in **Annexure – XXVII**

The share of MSME advances to total advances as of Sept 2013 is 20.94%.

#### **Rehabilitation of Sick Micro and Small Enterprises:**

As per recommendation of Working Group on rehabilitation of potentially viable Sick Unit (Chairman: Dr. K.C.Chakraborty) the revised guidelines provide the procedures to be adopted by banks before declaring of any unit as unviable. Banks have been advised that the decision on viability of the unit should be taken as the earliest but not later than 3 months of becoming sick under any circumstances and the rehabilitation package should be fully implemented within six months from the date the unit is declared as “potentially viable / viable.

All banks should follow the said procedures scrupulously.

Recently RBI, Bhubaneswar has decided to constitute a High Level Committee with the objective of giving a focused attention on the progress made by banks on restructuring and rehabilitation of sick units in the MSE Sector in the state. The Committee will function under the ambit of Empowered Committee (EC) of MSME and will be convened at quarterly interval along with EC.\_

#### **Agenda Item No.14**

##### **A) Kissan Credit Card(KCC):-**

The bank wise achievement made under KCC as on 30.09.2013 is enclosed in **Annexure – XXVIII**. It is observed that banks have issued 529213 KCCs during the half year ended September 2013, taking the total number of KCC issued to 5552331 with balance outstanding Rs.10467.41 crores as on 30.09.2013.

##### **B) Joint Liability Group (JLG):-**

JLG is an important tool for extending credit to tenant farmers/oral lessees and share croppers for farming activities. The committee of Chief Minister on BGREI, in its meeting held on 26.09.2012 at Kolkata has given emphasis on formation of a large number of JLGs to provide credit facilities to more than 90% of the farmers in the eastern region who are having small, marginal and fragmented land holding to extend timely & adequate credit facilities to all such poor farmers. Total amount disbursed for the period 01.04.2013 to 30.09.2013 is RS.26.65 crores against 3768 accounts and balance outstanding as on 30.09.2013 is Rs.224.48 crores against 42152 accounts.

The achievement made by banks as on 30.09.2013 is given in **Annexure – XXIX**

##### **C) Artisan Credit Card (ACC):-**

The state of Odisha is having abundant scope for skill development of Rural artisans. Issuance of artisan credit cards should be a priority of Banks & Banks should take steps to finance more under artisan credit card (ACCs) to all eligible persons.

During the period of 01.04.2013 to 30.09.2013 the banks in the state have issued 857 no. of artisan credit cards with amount Rs.2.81 crores. The balance outstanding as on 30.09.2013 is Rs.35.53 crores against 9907 accounts. The bank wise achievement is furnished in **Annexure – XXX**.

##### **D) Swarozagar Credit Card (SCC):-**

The Bank wise target and achievement under SCC for the half year ended September 2013 is furnished in **Annexure – XXXI**

#### **Agenda Item No- 15 – Education Loan:**

The total educational loan outstanding target for Odisha is Rs. 2143.31 crores with a physical target of 87763 accounts for the year 2013-14.

Education loans have increased from Rs.1778.21 crores in March 2013 to Rs.1952.33 crores as of September 2013. The outstanding balance as on 30.09.2013 of all private sector banks is only Rs. 8.22 crores. Low performance of Private Sector Banks is the reason for slow growth rate in the State.

No loan amount has been disbursed for the period 01.04.2013 to 30.09.2013 by the following Banks.

**Bank of Maharashtra, State Bank of Bikaner & Jaipur, State Bank of Travancore, ICICI Bank, Indus Ind Bank, ING Vysya Bank, Kotka Mahindra Bank and Laxmi Vilas Bank**

Bank wise performance is enclosed in **Annexure – XXXII**. All the member banks are requested to achieve the education loan target for 2013-14.

**Agenda Item No.16 (Housing Loan)**

Performance of all banks under Housing Loan as on 30.09.2013 is given below.

(Amt. in Crores)

Disbursement made during the current year (1.4.2013 to 30.9.2013)		Balance outstanding as on 30.9.2013		NPA outstanding as on 30.9.2013	
No. of A/c	Amt.	No. of A/c	Amt.	No. of A/c	Amt.
8579	713.97	155040	6592.66	12404	293.94

Bank wise performance as on 30.09.2013 is enclosed in **Annexure – XXXIII**.

**Agenda Item No.17**

**Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for 2013-14 – Financing under Minority Communities.**

Ministry of Finance, Govt. of India has advised that the share of credit flow to minority communities of Public Sector Banks (PSB) should be 15% of the Priority Sector Advances.

All the PSBs are requested to increase their Minority Sector Lending outstanding to achieve the target fixed by Ministry of Finance.

During 01.04.2013 to 30.09.2013, the banks have extended credit of Rs. 132.41 crores to 9578 beneficiaries of minority community with an outstanding balance of Rs. 2238.68 crores in 269591 accounts. (**Annexure – XXXIV**)

**Agenda Item No.18**

**Advance to Weaker Sections:**

The advances to Weaker Sections increased from Rs. 15038.81 crores as of March 2013 to Rs.15890.86 crores as at the end of September 2013 and constitutes 33.90 % of Priority Sector advance against the national norm of 25 %.

### **Agenda Item No. – 19**

**Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme** – Progress made by banks for the last five years.

SIDBI, Bhubaneswar has given the following information on CGTMSE Coverage in our state (Year wise).

At the end of the year	Proposals covered during the year	
	No.of Accounts	Amount in Rs. Crore
31.03.2009	3117	91.42
31.03.2010	6681	285.21
31.03.2011	13929	631.18
31.03.2012	14383	650.66
31.03.2013	16533	648.04
30.09.2013 (01.04.2013 to 30.09.2013)	8682	312.70

All Banks are requested to initiate appropriate steps for improving the coverage under CGTMSE. Bank wise and District wise CGTMSE coverage approval is enclosed in **Annexure - XXXV** .

### **Agenda Item No.20**

Any other with permission of the chair.

**Government of Odisha**  
**Women & Child Development Department**

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No. 1089 / WCD, Dt. 7/10/13  
WCD-DW2-MISC-0003-2013

Shri S.P. Singh,  
Circle Head-cum-Convenor,  
SLBC, Odisha.

Ms. Arti Ahuja, IAS  
Commissioner cum Secretary

To

All Collectors.

All Controlling Heads of Banks.

All Lead District Managers.

**Sub:-DRI Loans to Persons with Disabilities (PwDs)**

Sir/Madam,

In inviting a reference to the subject cited above it is to inform you that a meeting of the Sub-Committee of the SLBC was held on 26.09.2013 under the Chairmanship of Commissioner-cum-Secretary, Women & Child Development Department, Govt. of Odisha to review the progress of DRI loans sanctioned to Persons with Disability (PwD). On review, it emerged that though 5549 loan applications out of a total 6421 no.s of received applications have been sponsored to various bank branches. Financing under DRI to PwDs is not encouraging and needs to be geared up.

Accordingly, the sub-committee came out with following decisions, for their implementation and need compliances from the district administration as well as from the banks:

- (i) ADSWOs of the districts will sponsor 15 DRI applications per bank branch and each branch will sanction a minimum of 08 such applications.
- (ii) The target of 08 sanctions per branch being quite modest, branches will be advised and requested to complete the sanction and disbursement process by the end of October, 2013 positively.
- (iii) ADSWOs of the districts will furnish bank wise and branch wise list of applications sponsored to the concerned LDMs and Director for Welfare of Persons with Disabilities will endorse a consolidated copy to the Convenor, SLBC. LDMs in turn will review the progress of DRI finance to PwDs in the DCC meetings and should ensure that 5549 applications already sponsored are acted upon by bank branches on priority.
- (iv) Monthly progress report in the matter should be sent by the LDMs by 7<sup>th</sup> of the succeeding month to SLBC, which in turn will be reviewed jointly by SLBC and W & CD Department.
- (v) Henceforth, fresh applications will be sponsored to the branches with a detailed copy of such information to the LDMs for effective monitoring and follow up.

Collectors, LDMs, Banks & Officials of Line Departments are requested to attach due importance for achievement of the target for 2013-14.

Yours faithfully



Annexure-II										
Roadmap for providing banking services in every village having population below 2000 - Progress at quarter ended September 30, 2013										
Name of State/UT: ODISHA										
SR	Name of the District	Name of Scheduled Commercial Bank selected for allotment of villages with < 2000 population	No. of villages allotted	Name of RBI Regional Office-Bhubaneswar.						
				Out of Road Map prepared for less than 2000, No. of villages where banking outlet opened upto the end of the reporting Quarter						
				Branches	BC				other modes	Grand Total = 5+10+11
					Fixed Locations	Banking through BC visits every week	Banking through BC visits once in a fortnight	Banking through BC visits more than once in a fortnight	BCs-sub total =6+7+8+9	
1	2	3	4	5	6	7	8	9	10	11
1		Allahabad Bank	665	0	0	0	0	0	0	0
2		Andhra Bank	1269	0	200	0	0	0	200	42
3		Axis Bank	83	14	0	0	0	0	0	0
4		Bank of Baroda	842	0	18	0	0	0	18	18
5		Bank of India	2531	32	106	58	0	0	164	0
6		Canara Bank	494	5	0	0	0	0	0	5
7		CBI	652	0	0	0	0	0	0	0
8		Dena bank	21	0	0	0	0	0	0	0
9		Federal bank	23	1	0	8	6	0	14	0
10		H.D.F.C. Bank	56	0	0	0	0	0	0	0
11		ICICI Bank	78	0	2	0	0	0	2	0
12		IDBI Bank	27	0	0	0	0	0	0	0
13		Indian Bank	754	2	21	0	0	0	21	23
14		IndusInd Bank	33	0	0	0	0	0	0	0
15		IOB	1461	3	40	13	0	0	53	56
16		OBC	81	0	3	13	26	0	42	42
17		OGB	7515	97	0	0	0	0	0	97
18		PNB	1147	8	6	0	0	0	6	14
19		SBH	8	0	0	0	0	0	0	0
20		SBI	12240	1	427	0	0	0	427	428
21		Syndicate Bank	401	2	25	0	0	0	25	27
22		UCO Bank	2902	0	0	173	0	0	173	0
23		UNION Bank	829	0	0	464	0	0	464	464
24		UBI	1502	0	0	0	43	0	43	43
25		UGB	10164	0	0	11	0	0	11	11
<b>TOTAL</b>				<b>165</b>	<b>848</b>	<b>740</b>	<b>75</b>	<b>0</b>	<b>1663</b>	<b>42</b>
										<b>1870</b>

**Details of claim pending with DRDA****As on 30.09.2013.****(Amt. in Rs)**Name of the Bank- **UCO Bank.**

<b>Sl.No.</b>	<b>Name of the RSETI</b>	<b>Pending claim as on 30.09.2013( in Rs.</b>
1.	Angul	Rs.2,00,400/-
2.	Balasore	Rs.8,88,000/-
3.	Cuttack	Rs.6,69,200/-
4.	Jagatsinghpur	Rs.3,40,000/-
5.	Bhadrak	Rs.7,35,400/-
6.	Puri	Rs.3,21,221/-
	<b>Total</b>	<b>Rs.31,54,221/-</b>







**Minutes of an emergent meeting of SLBC held on 28.10.2013 on Banking intervention in Post cyclone/flood with regard to Relief and Restoration measures.**

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The meeting was held as per schedule on 28.10.2013 at 10.30 a.m. in the 2<sup>nd</sup> Floor Conference Hall of Secretariat, Govt. of Odisha under the Chairmanship of Additional Chief Secretary, Finance Department, Govt. of Odisha. The list of participants in the meeting is annexed.

At the outset, Convenor, SLBC welcomed the participants and emphasized the urgency of convening this meeting. While briefing, he gave thrust on settlement of insurance claim with crop insurance companies & non-life insurance companies.

Initiating the discussion, Additional Chief Secretary informed that State Govt. has tentatively finalized the list of properties damaged in the cyclone/ flood affected areas i.e. in 18 districts of the state. 13 districts have been affected by both flood & cyclone. Emphasizing the quantum of loss to the crops and other properties, he advised the banks to take required rehabilitation measures in the affected areas.

Regional Director stressed on immediate need of providing fresh loans, restructuring of existing loans and conversion of short term loan to term loans. He told that RBI has issued comprehensive guidelines for fixing repayment period, moratorium period, flexibility in terms & conditions etc. for restructuring loan account. Certificate on the damage of crop is to be issued by the district authority. He emphasized on regular monitoring the progress of the measures at district level by DCC and at the state level by Sub-Committee of SLBC. Apart from the RBI instructions the controlling head of each bank will issue the instruction for implementation of lending rule and regulations under the RBI guidelines for relief and rehabilitation measures.

**Agenda No.1.**

**Identification of victims and assessment of their requirements.**

Additional Chief Secretary informed that State Govt. has already submitted the memorandum to Govt. of India for financial assistance to complete the process of relief & restoration measures to be implemented in the wake of cyclone and flood thereafter. Notification regarding the specific areas affected will be issued in this regard by Revenue Department shortly. He also suggested that from SLBC, a letter may be written to the Lead District Managers to conduct DCC meeting immediately. DCC can also take a view on the areas affected during the cyclone & flood. Based on Notification of Revenue & Disaster Management Department and even based on the assessment of the DCC, the relief measures may be implemented.

**Agenda No.2.**

**Conversion of short term crop loans to Medium Term Loan.**

Additional Chief Secretary informed that, substantial damage has been caused especially to Khariff paddy crop. All banks have to take steps for conversion of short term crop loan to medium term loan. Financing for Rabi crops may be taken up on priority.

Principal Secretary, Agriculture informed that farmers have sustained crop loss of more than 50 % due to cyclone & flood. Mostly paddy crops are badly affected and farmers are at distressed condition. State Govt. has already announced the package i.e. input subsidy for agriculture and allied sector. Subsidy will be directly transferred to the victims as a relief measure. Seed pricing committee will

decide within a day or two the price of seeds. State Govt. has enhanced the Rabi target for the year which is almost 30% more than what it was last year. He suggested for aggressive Rabi Campaign as Rabi Crop needs more credit. Commissioner cum Secretary, Co-operation Department informed that State Govt. has already announced the conversion of the short term crop loan to medium term loan repayable in a period of 3 years. At present the short term crop loan upto Rs.3.00 lac.is sanctioned to the farmers for a maximum period of one year @ 2% per annum to the farmers making prompt repayment of short term crop loan.

The short term crop loan may be converted to medium crop loan by Commercial Banks/RRBs for a period 3 years @ 5% per annum. This will enable the farmers for availing fresh crop loan in view of recent Phailin/Flood. Pending conversion of loan which is due in March, 2014, fresh loan can be sanctioned for Rabi crop. Since additional 3% interest subvention is available to the prompt paying borrowers for short term crop loans from Govt. of India, Govt. of India will be requested to extend 3% interest subvention to the converted loan account( short term crop loan to medium Term Loan) for a period of 3 years.

### **Agenda No.3**

#### **Restructuring of existing loan accounts:-**

RBI was requested to review the RBI guidelines applicable to RRBs for restructuring. The provision of restructuring should be extended to RRBs.

### **Agenda No. 4**

#### **Fresh Loans to the affected people.**

Additional Chief Secretary advised that fresh loans can be sanctioned for Rabi season as per terms and conditions, even before the conversion of short term loans to medium term loans.

Managing Director, Odisha State Co-operative Banks informed that their crop loan target for Rs.2013-14 of Rs.6000 has been revised to Rs.7120 crores. They require more refinance from NABARD. CGM, NABARD reported that the proposal for release of refinance amount being 55% of ground level credit has already been recommended to their central office for sanction.

Additional Chief Secretary reiterated that Banks should adhere to the revised annual target of crop loans, term loan and allied sector for 2013-14. Short fall in achievement of Khariff target must be made good in Rabi so as to ensure that annual target is achieved fully.

Commissioner cum Secretary, F &ARD reported that there has been extensive damage to the fishery sector. Boats and fishing nets have been damaged. For repairing the damaged boats, he suggested for providing loan, a minimum amount of Rs.20,000 under DRI scheme (@ 4% interest). He also suggested for restructuring of the existing loans. He informed that Govt.of Odisha is providing input subsidy to fish seed farms. He also requested the bankers not to insist on collateral security for the loan amount upto Rs.1 lakh. Regional Director, RBI clarified that collateral security is not required for loan upto Rs.1.00 lakh.

Regarding Poultry; Commissioner cum Secretary F & ARD suggested that the banks should work out the restoration measures for individual units taking into consideration their specific needs.

Additional Chief Secretary suggested that Fishery Department will take lead role in organizing credit camps for documentation and sanction of loans on the spot.

#### **Agenda- 5.**

##### **Sanction of Housing loan to rural population for repair/reconstruction of damaged houses/dwellings.**

All banks were advised to come forward for providing financial assistance for repair/ restoration of damaged houses of affected people.

#### **Agenda- 6.**

##### **Launching of special campaign for quick sanction and disbursement of loans to the affected people.**

MD of NRLM, Panchayati Raj informed that out of Rs.1000 crore credit linkage target for SHGs for the year 2013-14, only Rs.128 crores have been achieved so far. Additional Chief Secretary advised that TRIPTI should organize special camps for SHG finance.

Field level functionaries (Bank Branches and line departments of Govt.of Odisha) should be sensitized in organizing special camps. Additional Chief Secretary advised to ensure achievement of the SHG target i.e. Rs.1000 crore credit linkage to 100000 SHGs.

#### **Agenda No.7**

##### **Settlement of insurance covered loans by respective Insurance Companies.**

Letters may be issued to Insurance companies for settlement of insurance claims on an urgent basis. It was suggested to invite the concerned insurance companies to the coming SLBC meeting scheduled on **18.11.2013**.

#### **Agenda No.8**

##### **Fresh loans for resumption of normal business.**

All banks are requested to provide financial assistance to the various economic activities relating to Agriculture & Allied sector, Small Business, Retail Trade, Professional & Self Employed, Artisans, Weavers, MSME etc of the affected areas to restore normalcy in running the business.

#### **Agenda No.9**

##### **Rehabilitation of MSME Loans.**

Additional Secretary, MSME reported that MSME units in Ganjam District have been severely affected. He reported that 1104 units have been affected in Ganjam District, out of which 584 units related to Rice, chuda, kaju and salt processing units.

Rehabilitation of these units needs immediate attention of bankers.

Director of Industry also focussed on provision of term loan for repairs to and renovation of ruined factory building/shed and machinery. Working Capital is the immediate requirement for purchase of raw materials. In case of cash credit accounts where the raw materials or finished goods have been washed away or damaged, the banks should take lenient view in fixing drawing power for running the units. For rehabilitation and restarting production and sale, term loan installments will have to be suitably rescheduled, keeping in view the income generating capacity of the unit.

### **Waiver of Margin.**

It was suggested that margin requirements may be waived or the grant/subsidy given by State Govt. may be considered as margin.

### **Agenda No.11**

#### **Delegation of discretionary powers for restructuring / sanction of loans to Zonal Manager and Branch Manager as per guidelines of R.B.I**

It was suggested that Branch Managers should be vested with discretionary powers so that they do not have to seek fresh approval from the Head/Central Office to the line of actions agreed by the DCC/SLBC in respect of restructuring or fresh finance.

Chairman, Utkal Grameen Bank informed that the MSE proposal beyond Rs.5.00 lakhs are approved by Regional Office.

### **Agenda No12**

#### **Monitoring Mechanism.**

Additional Chief Secretary desired that Data/information should be available on monthly basis for review and monitoring the progress. Format is to be devised for collecting information on monthly basis. Immediate instruction should be issued by SLBC to all banks in this regard. October, 2013 data in respect of Agriculture sector should be available for coming SLBC meeting for review.

Regional Director, RBI suggested for proper monitoring of implementation of Relief and Restoration measures, each bank and each Department of Govt. should nominate the "Nodal Officer".

The following officers of different Departments of Govt. were identified in the meeting as Nodal Officer.

1. Sri.P.Krishna Mohan, Director, Fishery Department
2. Dr Sanat Mishra, Chief Executive Officer
3. Sri D.K. Singh, DIF and Addl. Secretary Finance Department
4. Sri S.K. Chada, Director, Horticulture
5. Sri R.S. Gopalan, Director, Agriculture
6. Sri N. Palai, Director, Industry
7. Sri T. K. Panda, MD, OSCB

It was decided that the progress shall be reviewed by the Sub-Committee, S.L.B.C and D.C.C on monthly basis.

The meeting ended with vote of thanks to the Chair.

## **Implementation of Direct Benefit Transfer for LPG(DBTL) in the Districts of Odisha identified by Government of India.**

### **DBTL- Role of Branch.**

- a. The Branches will collect the LPG consumers list from the LDM and contact the Consumers for seeding of their Aadhaar number in the Bank accounts with our Bank.
- b. The branch Manager will display banner in the Branch Premises and in prominent public places to create awareness among the public that Aadhaar seeding in Bank accounts is necessary for the LPG consumers to avail the subsidy on LPG.
- c. The Branch Manager will make adequate publicity among the LPG consumers in his area of operation that the LPG consumers should obtain their Aadhaar number from the UIDAI Authority and submit the copy of the Aadhaar card with request application in the standard format to their Bank for seeding in their Bank accounts and to the LPG dealer for seeding in LPG dealers database.
- d. The Branch Manager will also contact the LPG consumers in the available mobile number and advice for seeding of Aadhaar number in Bank Account.
- e. The branches should put a locked drop box in their respective branches for receiving the Aadhaar seeding request from the LPG consumers. If the Aadhaar seeding request is received for other consumers also, it should be accepted but the record of requests from LPG consumers should be maintained separately for reporting under Direct Benefit Transfer on LPG(DBTL)
- f. The Branch will send the list to LDM containing detail information of the LPG consumers whose Aadhaar number is seeded in Bank Account.
- g. The Branch will send the daily progress report of Aadhaar seeding to the LDM with a copy to us.
- h. The Branch Manager will ensure that all the LPG consumers having account with them and Aadhaar number is seeded in their Bank Account.
- i. The LPG consumers in the area of operation of the branch not having Bank account should be mobilized to open account with our Bank and seed their Aadhaar number.

It may be noted that subsidy on LPG will not be available to the consumer if their accounts are not seeded with Aadhaar number.

### **DBTL—Role of LDMs.**

## **Implementation of Direct Benefit Transfer for LPG (DBTL) in the District identified by Government of India.**

Direct Benefit Transfer on LPG (DBTL) has already been implemented in 20 districts w.e.f. 01.06.2013. Further , **269 additional districts** have been taken up for the purpose in phased manner, out of which Lead Bank responsibility in 3 districts as per details given below:

- a. The Lead District Manager will discuss his strategies with the Zonal Manager and the Circle Head and finalize the road map for completion of seeding of Aadhaar number in the Bank accounts of all the LPG Consumers.
- b. The LDM will also contact the LPG dealers in the district and collect list of LPG consumers in excel format with details like Name of Consumer, Village or ward consumer number, Aadhaar number, Name of the Bank and Bank account no. This information can also be obtained from the KYC compliance form received from the LPG consumers by the dealers. He will sort the list Bank wise and handover to all District Co-Ordinators and to our Branches in the district.

- c. We enclose herewith the copy of the request application to be submitted by the LPG consumers in the Banks for seeding of Aadhaar number in their Bank Accounts. It may be printed by LDM in adequate quantity and supplied to the Branches. The Expenses in this regard for the other Banks may be shared proportionately.

**d. Publicity through Mike announcement, newspaper, banners.**

Publicity on necessity of seeding of Aadhaar number in the Bank account should be made through mike announcement with loud speakers through pre-recorded voice in the villages and market places in the district and by putting of banners in the branch premises and prominent places in local language. The LPG consumers should be requested through and mike announcement or at the branch. The request applications should also be collected from the LPG Consumers during the visit to the villages/cities for mike announcement. The draft language of mike announcement in Hindi is also enclosed. It may be translated in local language and get to be recorded in a CD which is to be played during announcement.

- e. The LDM will collect request application of the LPG consumers from the Oil Marketing Companies (OMC) received through Drop Boxes and distribute among the concerned Banks and ensure seeding of the same in Bank accounts.
- f. The LDM will arrange for mike announcement with loud speaker for our Branches and advise other Bank to adopt the similar modality.
- g. The Lead District Manager has been provided with the list of all LPG consumers as received from Mo PNG. He will sort the list village wise / bank wise and handover to all the District Coordinators and our Branches in the district.
- h. The Lead District Manager will hold frequent regular meetings with the Districts Coordinators of other Banks, handover the list of Consumer to them if not provided by LDM earlier and discuss the strategies to be adopted by them for completion of seeding in LPG consumers Bank Account within the stipulated time line. The LDM will also invite novel suggestions from the District Coordinators and discuss the same in the meeting. If the suggestion is found effective should be discussed with the Zonal Manager and Circle Head for their guidance and implementation.
- i. LDM will provide the reporting format to all the District Coordinators and collect the daily progress (format enclosed) and collect the information in the format by e-mail from all the Banks.
- j. The LDM will also request the District Coordinators to provide the complete list of LPG consumers in whose Bank account Aadhaar has been seeded (Format enclosed)
- k. The LDM will send the consolidated daily progress report of the district to the Zonal Office and Circle Office with copy to Head Office ([ho.fi@ucobank.co.in](mailto:ho.fi@ucobank.co.in)).
- l. The LDM will also collect the daily progress report from MoPNG and reconcile with the consolidated progress report of all the Banks in the District.
- m. Lead District Manager will monitor the progress of implementation of the Scheme for all the Banks operating in the District and ensure completion of seeding within the stipulated time.
- n. The LDM will form a District Coordination Committee taking the Government officers also for implementation of DBT and DBTL in the District.
- o. All the Banks in the district should nominate a Grievances Redressal Officers and the name and contact numbers of the Grievances Redressal officer of the LDM Office and other Banks should be communicated to Head Office immediately. Such details should also be provide to the SLBC Convenor for putting in their SLBC website.



## Scheme for Rural Transport Connectivity in the Scheduled & other Backward Areas of the State

### 1. Background

- Due to multiple reasons like geographical barriers, difficult terrains, non profitable routes and commercial non viability, stage carriage operation was found to be almost absent or rarely available in many interior rural pockets of the state. As a result, the local community faces acute problems to attend to their socio-economic needs like going to the nearest Government offices, Hospitals, Schools and Commercial centres for various purposes such as livelihood/ education/health care etc.
- Most of the rural areas in the KBK districts and in the scheduled areas of the other districts suffer from such constraints as no stage carriage operator is interested to operate their services in said areas affecting severely the socio-economic development of the people of these areas. This also contributes to the skewed and uneven development of the State resulting in the regional imbalances and other related issues.

### 2. Short Title

- This Scheme may be called the “Scheme for Rural Transport Connectivity in the Scheduled and other Backward Areas of the State”.

### 3. Commencement & Coverage

- The scheme shall come into effect from the date of its notification and shall remain operational for 5 years or until further orders which ever is earlier. If felt necessary, more Blocks from the backward regions of the state may be added to the list of selected areas later on.

### 4. Definitions.

- Selected areas: All the Scheduled Blocks of the state in the 1<sup>st</sup> phase.
- Financing agency : Banks and Non Banking Financing Corporations.
- Small Passenger Commercial Vehicles: Passenger carrying vehicles having seat capacity between 10-28 seats(excluding driver) and includes light motor vehicles, and medium passenger motor vehicles, as defined u/s 2 of Motor Vehicle Act,1988.

### 5. Objective.

- The Scheme is meant to provide transport connectivity to selected areas, which are economically backward having inadequate public transport infrastructure.

### 6. Nodal Agency.

- Department of Commerce & Transport (Transport), Government of Odisha shall act as the Nodal Department for the scheme.

### 7. Block Level Committee

- There shall be a Block Level Committee with the following members to facilitate implementation of the Scheme.

Sub-Collector concerned . . . Chair person

Block Development Officer . . . Member

Representative(s) of the Bank . . . Member(s)

Financial Institution financing

Under the scheme Jr.MVI or any

other officials of Transport

Department to be nominated . . . Member

By the Chairman, RTA



**8. Eligibility parameters.**

- Considering the road conditions in the hilly and backward regions, only light/medium commercial passenger vehicles, with hard top body, having seat capacity ranging between 10-26 seats (excluding driver) and having wheel base of 3650 mm (maximum) shall be given permits and coverage under this scheme.
- Any private entrepreneur, Self Help Group (SHG)/ Government/Private body corporate can participate under the scheme.

**9. Details of the scheme.**

- The scheme shall ensure state carriage operations to the interior pockets with fixed timings in fixed route( at least two services in the morning and two in the evening).
- Specific rural routes having a maximum length of 160 kms.(including to and fro journey) shall be identified which can ensure connectivity to maximum number of Gram Panchayats with the Block head quarters/ nearest town/ main road junction.
- Potentially viable routes shall be identified by the Transport Department in consultation with Block level committees. These routes shall be advertised in local papers with assurance of permanent route permit and Government incentives applicable under this scheme. In case of more number of applications, the Block level committee shall finalize the operator giving due preference to the applicants belonging to the S.T. and S.C. communities in that order.
- Special fare structure will be adopted for these routes to ensure commercial viability keeping in view the larger public interest, which shall be decided by respective Road Transport Authority (RTAs) on the recommendation of the Block Level Committee.
- To attract prospective entrepreneurs to operate on said routes, the following incentives shall be provided.
- Exemption of road tax-for a maximum period of five years, or the duration of the route permit which ever is less,
- Exemption of permit fees- for a maximum period of five years, or the duration of that route permit which is less.
- Interest rate subsidy would be provided on the interest component of the loan availed by the entrepreneur for purchase of the passenger carriage vehicle. This could consist of two components.
- 3 % base subsidy
- 2 % additional subsidy would be given only if installments are paid within prescribed timelines to the financing agency. The same will be monitored on quarterly basis.
- The subsidy payment will be released to the Banks proportionately with the repayment made by the operator on quarterly basis.
- The margin money for the loan shall be paid by the operator.
- The re-payment period shall be 5 years to ensure low EMI.
- Such incentive shall be allowed on the basis of a quarterly certificate by the Block level committee that the service is operating on the route as per the timings agreed upon under the scheme.
- Vehicle having more than seven years of age shall not be covered under the scheme.
- Initially, the scheme may be considered to be operational in all the scheduled Blocks of the state with provision of 10 vehicles per Block tentatively.
- The scheme may be extended in due course to other Block to provide transport connectivity to the under serviced area to be decided by the Transport department and the number of vehicles to be operated under this scheme per Block may also be changed by the Transport department keeping in view the response and the requirement.
- No capital subsidy shall be provided under the scheme.
- The Vehicle assisted under the scheme will be provided with a distinct colour to enable easy identification by the public.

संदर्भ सं-GM/SLBC/ODI/ 366 A/2013-14

दिनांक / Date: 30.08.2103.

To

The Controlling Head of all Banks in Odisha.

Sir,

**Sub: Modalities for Interest Subvention to Commercial Banks, RRBs and Co-operative Banks on Agricultural Term Loans .**

Enclosed, please find herewith the copy of the letter No. 1-CR-70/2013/Coop. dated 27.08.2013 of Co-operation Department, Govt. of Odisha along with the modalities for Interest subvention to Commercial Banks/ Regional Rural Banks / Co-operative Banks on Agricultural Term Loans .

The guidelines mentioned in the referred letter may be followed up for claiming interest subvention.

**(S.P.Singh)**  
**Circle Head cum Convenor, SLBC.**

Encl:- As stated above.

Copy to : Dy.Secretary, Co-operation Department Govt.of Odisha- for information.

Copy to: General Manager, RPCD, RBI, Bhubaneswar for information.

Copy to : Chief General Manager ,NABARD for information.

Government of Odisha  
Cooperation Department  
\*\*\*\*

By FAX/ POST

No. \_\_\_\_\_ / Coop. dated \_\_\_\_\_  
HCR-70/2013

From:

Shri S.K. Mishra,  
Deputy Secretary to Govt.

To

The Registrar,  
Co-operative Societies,  
Odisha, Bhubaneswar.

**Subj: Modalities for Interest Subvention on Agricultural Term Loans through Co-operative Banks/ PACS/ Commercial Banks/ RRB.**

Sir,

I am directed to say that the Modalities for Interest Subvention on Agricultural Term Loan through Cooperative Banks/ PACS/ Commercial Banks/ RRBs prepared on the basis of Proceedings of FFC meeting held on 29.06.2013 under the Chairmanship of Additional Chief Secretary, Finance and finalized by the Finance Department is enclosed herewith for favour of necessary action. These guidelines may be followed in administering Interest Subvention which is provided in the budget of the Department.

You are hereby requested to circulate the guidelines and submit a proposal for release of funds.

Yours faithfully,

*S.K. Mishra*  
29/6/13  
Deputy Secretary to Govt.

Encl : As above

Memo No. 702-8 dated 29/08/13

Copy along with a copy of Modalities forwarded to the Member-Convenor, State Level Bankers' Committee (SLBC), Bhubaneswar/ Managing Director, Odisha State Co-operative Bank, Bhubaneswar for necessary follow up action.

  
Deputy Secretary to Govt.

Memo No. \_\_\_\_\_ / dated \_\_\_\_\_

Copy along with a copy of Modalities forwarded to the Finance Department/ Planning & Coordination Department/ Agriculture Department/ S.T. & S.C. Development Department for favour of information and necessary action in continuation of this Department Memo No. 5445/ Coop dated 06.07.2013.

  
Deputy Secretary to Govt.

Memo No. \_\_\_\_\_ / dated \_\_\_\_\_

Copy along with a copy of Modalities forwarded to the Budget Section/ Credit Section (with 3 spare copies) for information and necessary action in continuation of this Department Memo No. 5446/Coop dated 06.07.2013.

  
Deputy Secretary to Govt.

3  
Convenor,  
SLBC  
O.S.B.

## **MODALITIES FOR INTEREST SUBVENTION ON AGRICULTURAL TERM LOANS THROUGH CO-OPERATIVE BANKS/PACS/COMMERCIAL BANKS/RRB**

The Govt. of Odisha have introduced new scheme - "Interest Subvention on Agricultural Term Loans provided by Cooperative Banks & Commercial Banks during the year 2013-14 and there is budget provision of Rs.20.00 crores.

### **Guidelines:**

1. The Agricultural Term Loans will be a loan availed by farmers for creation of infrastructure facilities/purchase of agricultural machinery and implements repayable in a period of more than one year and within period of 7 years.
2. The maximum amount of loan eligible for interest subvention is Rs.10.00 lakh. In case of long term loan sanctioned beyond Rs.10.00 lakh, the farmer will pay interest at the bank applicable rate exceeding Rs.10.00 lakh.
3. The amount of 3% interest subvention provided by Govt. of Odisha will be calculated from the date of disbursement of loan up to the date of actual repayment of loan by the farmer or up to the due date of loan fixed by bank whichever is earlier. Additional 2% interest subvention will be made for prompt repayment of installments in due time.
4. The interest subvention will be calculated on net loan in case any subsidy admissible under any scheme of Govt. of India and Govt. of Odisha.
5. The Banks/PACS will pass on the interest subvention benefits to the loanee farmers. In other words the interest chargeable to the farmers will be the applicable rate reduced by 3% and/or 2% provided under this scheme.
6. The farmers will apply for long term loan in the prescribed format to the concerned PACS/Commercial Banks/RRBs.
7. After receiving the application for Long Term Loan, Banks/PACS will scrutinise the application form with reference to their land records and KYC (Know Your Customer) norms. The Bank will sanction loan in favour of eligible farmers within 30 days from the date of receipt of application.
8. The concerned Bank/PACS will intimate the local Assistant Agriculture Officer (AAO) relating to sanction and disbursement of long term loan. The AAO will maintain bank-wise register relating to details of long term loan sanctioned by different Banks.
9. The concerned Bank will also intimate the details of long term loan sanctioned and disbursed to the farmers with amount of 3% interest subvention claim from Govt. of Odisha to their Regional office/Zonal

office/Controlling office at the end of each quarter. Additional 2% interest subvention for prompt repayment will be claimed at the end of the year.

10. The Regional office/Zonal office/Controlling office of the bank will submit information for claim of 3% interest subvention from GoO in prescribed Format-I in duplicate with other relevant documents to the UCO Bank Circle Office, Bhubaneswar for each half year. In respect of 2% additional interest subvention the Commercial banks/RRBs will submit their one time claim at the end of the year in Format-II. The PACS will send their claim of 3% interest subvention half yearly to DCCB and DCCB will forward the same to OSCB in Format-I. Similarly additional 2% interest subvention for prompt repayment will be claimed by PACS/DCCB at the end of the each year in Format-II.
11. The UCO Bank will verify the claim amount of each Bank and reimburse 3% interest subvention amount to the claiming bank within 15 days from the date of receipt of claim through RTGS from the A/C opened for interest subvention for long term loan maintained with them. Similarly, OSCB will release interest subvention in favour of PACS through DCCB. UCO Bank and OSCB, Bhubaneswar will maintain 'Register for Bank-wise Claim & Release of Reimbursement' for internal and external audit.
12. The Cooperation Deptt. will release the fund to the Registrar of Cooperative Societies, Odisha, Bhubaneswar. The Registrar of Cooperative Societies will draw 25% of the budget provision and transfer to the A/C maintained with UCO Bank and OSCB for interest subvention on agricultural term loans immediately after passing of the budget and subsequent transfer of further amount as per requirement.
13. After release of reimbursement claim to different banks, the UCO Bank/OSCB will forward statement of claim of reimbursement along with the copy of the claim of different Banks/PACS to the Registrar of Cooperative Societies, Odisha in Annexure-I for further action.
14. The AAO will forward the bank-wise list of farmers availed interest subvention under this scheme to the Director of Agriculture & Food Production (DA&FP), Odisha through Deputy Director of Agriculture (DDA)/District Agriculture Officer (DAO). The DA&FP and RCS will monitor this scheme with the help of DDA, DAO, and AAO.

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**FORMAT - I**

**Claim for 3% interest subvention on agricultural term loan up to Rs 10.00 lakh for half year ending on.....**

Name of the Bank.....

A/C. No..... I.F.S. Code .....

Statement for the half year ended on 30<sup>th</sup> September/31<sup>st</sup> March.

(Amount in Rs.)

Year	Total agricultural Term Loan sanctioned.				Amount of 3% Subvention claimed on net loan amount
	No. of accounts	Loan amount			
		Total loan amount	Subsidy amount	Net loan amount	

We certify having disburse the above loans by way of Agricultural Term Loan to the farmers during the half year ended.....

Date: (Seal) **Authorized Signatory**  
(Bank)

We certify that the claim for interest subvention of Rs..... for the Half Year ended ..... as shown above are **TRUE AND CORRECT**.

Date: (Seal) **Signature of Statutory Auditors**  
Membership No.....



## FORMAT – II

**Claim for additional 2% subvention for timely repayment of agricultural term loans up to Rs. 10.00 lakh at the end of year .....**

Name of the Bank.....

A/C. No..... I.F.S. Code .....

Ye ar	Total Agricultural Term Loan sanctioned				Total net amount of loan which were repaid in time		Amount of additional subvention claimed @ 2% on net loan amount
	No. of  Accounts	Amount			No. of  Accounts	Total net loan amount	
		Total loan amou nt	Subsidy amount	Net loan amou nt			

We certify that the above agricultural term loans for which the claim is being made were repaid in time and the benefit of additional 2% incentive subvention has already been passed on to the account holders thereby bringing down the interest rate for farmers to .....% per annum during the year .....

Date: (Seal) **Authorized Signatory**  
(Bank)

We certify that the claim for additional interest subvention of ..... for the Year ended ..... as shown above are **TRUE AND CORRECT**.

Date: (Seal) **Signature of Statutory Auditors**  
Membership No.....



सम्मान आपके विश्वास का

Honours your trust

संदर्भ सं-GM/SLBC/ODI/ 366 /2013-14

दिनांक / Date: 30.08.2103.

To

The Controlling Head of all Banks in Odisha.

Sir,

**Sub: Modalities for Interest Subvention to Commercial Banks/ RRBs for Crop Loan.**

Enclosed, please find herewith the copy of the letter No. 1-CR-72/2013/Coop. dated 27.08.2013 of Co-operation Department, Govt. of Odisha along with the modalities for Interest subvention to Commercial Banks/ Regional Rural Banks for crop loans.

The guidelines mentioned in the referred letter may be followed up for claiming interest subvention.

**(S.P.Singh)**

**Circle Head cum Convenor, SLBC.**

Encl:- As stated above.

Copy to : Dy.Secretary, Co-operation Department Govt.of Odisha- for information.

Copy to: General Manager, RPCD, RBI, Bhubaneswar for information.

Copy to : Chief General Manager ,NABARD for information.

Government of Odisha  
Cooperation Department  
\*\*\*\*

By FAX/ POST

*Chief Secy*  
*24/6/13*

No. \_\_\_\_\_/Coop. dated \_\_\_\_\_  
I-CR-72/2013

From:

Shri S.K. Mishra,  
Deputy Secretary to Govt.

24.6.2013

To:

The Registrar,  
Co-operative Societies,  
Odisha, Bhubaneswar.

Sub: Modalities for Interest Subvention to Commercial Banks/ Regional  
Rural Banks for Crop loan.

Sir,

I am pleased to say that the Modalities for Interest Subvention to Commercial Banks/ Regional Rural Banks for Crop loan prepared on the basis of Proceedings of EFC meeting held on 29.06.2013 under the Chairmanship of Additional Chief Secretary, Finance and finalized by the Finance Department is enclosed herewith for favour of necessary action. These guidelines may be followed in administering Interest Subvention which is provided in the budget of the Department.

You are hereby requested to circulate the guidelines and submit a proposal for release of funds.

Yours faithfully,

*S.K. Mishra*  
24/6/13  
Deputy Secretary to Govt.

Encl.: As above

Memo No. 7024 / dated 27.8.13

Copy along with a copy of Modalities forwarded to the Member-Convenor, State Level Bankers' Committee (SLBC), Bhubaneswar/ Managing Director, Odisha State Co-operative Bank, Bhubaneswar for necessary follow up action.

*Surender*  
27/8/13

Deputy Secretary to Govt.

Memo No. \_\_\_\_\_ / dated \_\_\_\_\_

Copy along with a copy of Modalities forwarded to the Finance Department/ Planning & Coordination Department/ Agriculture Department/ S.T. & S.C. Development Department for favour of information and necessary action in continuation of this Department Memo No. 5445/ Coop dated 06.07.2013.

*Surender*  
27/8/13

Deputy Secretary to Govt.

Memo No. \_\_\_\_\_ / dated \_\_\_\_\_

Copy along with a copy of Modalities forwarded to the Budget Section/ Credit Section (with 3 spare copies) for information and necessary action in continuation of this Department Memo No. 5448/Coop dated 06.07.2013.

*Surender*  
27/8/13

Deputy Secretary to Govt.

## **MODALITIES FOR INTEREST SUBVENTION ON SHORT TERM CROP LOAN THROUGH COMMERCIAL BANKS/RRB**

Government of India is providing short term crop loan up to Rs.3 lakh per farmer @ 7% interest per annum. Additional interest subvention @ 3% is available to the promptly paying farmers by GoI. Government of Odisha is also providing 2% interest subvention for short term crop loan to the farmers through SCB/CCB/PACS from 2008-09. To provide equal opportunity to all the farmers availing crop loan from the Commercial Banks/RRBs, the Govt. of Odisha have introduced the new scheme "Interest Subvention for Short Term Crop Loan" through Commercial Banks/RRBs during the year 2013-14.

### **Guidelines:**

1. The Short Term Crop loan is a loan availed by farmers for financing Seasonal Agricultural Operations (SAO) which includes working capital for inputs such as seeds, fertilizer, pesticide, labour cost, maintenance of machinery, tools and implements and ancillary cost till marketing of the agriculture produce. The short term loan is repayable within a period of one year.
2. The maximum limit for short term crop loan is Rs.3 lakh per farmer to avail interest subvention up to one year. In case of crop loan sanctioned beyond Rs.3 lakh, the farmer will pay interest at the bank applicable rate exceeding Rs.3 lakh.
3. The amount of 2% interest subvention provided by Govt. of Odisha will be calculated on the amount of short term crop loan disbursed from the date of disbursement up to the actual repayment of loan by the farmer or up to the due date of loan fixed by bank whichever is earlier subject to a maximum period of one year. Interest subvention is available to each crop loan separately for Kharif and Rabi.
4. Taking into account the interest subvention provided by GoI and GoO, the farmers making prompt repayment of loan can avail Short Term Crop Loan at effective rate of 2% per annum.
5. The Bank will follow the same guidelines prescribed by Govt. of India for Interest Subvention on Short Term Crop Loan while processing the application received from the farmer.
6. The concerned Bank will also intimate the details of short term crop loan sanctioned and disbursed to the farmers with amount of 2% interest subvention claim from Govt. of Odisha to their Regional office/Zonal office/Controlling office at the end of each quarter.
7. The Regional office/Zonal office/Controlling office of the Bank will submit information for claim of 2% interest subvention from GoO in prescribed form is at Annexure-I in duplicate with other relevant documents to nodal Bank of SLBC i.e. UCO Bank Circle Office, Bhubaneswar.
8. The UCO Bank will verify the claim amount and reimburse 2% interest subvention amount to the claiming bank within 15 days from the date of receipt of claim through RTGS from the A/c. opened for 2%

Interest Subvention for Short Term Crop Loan maintained with UCO Bank. UCO Bank Circle Office, Bhubaneswar will maintain 'Register for Bankwise Claim & Release of Reimbursement' for Interest Subvention on Short Term Crop Loan. The A/c. & records will be accessible to internal and external audit.

9. The Cooperation Deptt. will release the fund to the Registrar of Cooperative Societies, Odisha, Bhubaneswar. The Registrar of Cooperative Societies will draw 25% of the budget provision and transfer to the A/c. maintained with UCO Bank for 2% Interest Subvention for Short Term Crop Loan. After release of reimbursement claim to different Banks, UCO Bank Circle Office, Bhubaneswar will forward the statement claim of reimbursement along with copy of claim of different Banks to the Registrar of Cooperative Societies, Odisha, Bhubaneswar in Annexure-I for further action.
10. The AAO will forward the Bank-wise list of farmers availed interest subvention under this scheme to the Director of Agriculture & Food Production (DA&FP), Odisha through Deputy Director of Agriculture(DDA)/District Agriculture Officer (DAO). The DA&FP and RCS will monitor the successful implementation of this scheme with the help of DDA, DAO and AAO.

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## Format for Claim for 2 % interest subvention on short term loan for the half year ending on .....

Name of the Bank.....

A/C. No..... I.F.S. Code .....

Statement for the half year ended on 30<sup>th</sup> September/ 31<sup>st</sup> March.

(Amount in Rupees)

	Total short Term Loan Gol Scheme at 7%	under	Amount of 2% Subvention claimed from GoO
	No. of accounts	Amount	
Loans up to Rs.300000/-			

We certify having disburse the above loans by way of Short Term Loan to the farmers during the half year ended.....

Date:

(Seal)

Authorized Signatory

(Bank)

We certify that the claim for interest subvention of Rs..... for the Half Year ended ..... as shown above are **TRUE AND CORRECT**.

Date:

(Seal) Signature of Statutory Auditors

Membership No.....



**Guidelines (1)**  
**on**  
**Interest Subvention on Short Term Credit Support**  
**to Fish Farmers**

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**1. Objectives:**

A sustained focused approach is necessary to bring the existing fish ponds under scientific farming practices through use of inputs mainly quality seeds and feeds. Therefore, a scheme on "*Interest subvention on Short Term credit support to fish farmers*" is introduced by Government of Odisha. Under the scheme, a targeted approach is being adopted to bring the existing 80,000 hectares of existing fish ponds under vertical expansion in a gradual manner over a period of 4 year period, commencing from the year 2013-14, through bank credit.

**2. Rationale:**

Fish farmers undertaking scientific fish farming in their existing fish ponds and availing short term loan, would be eligible for loan at a subsidized rate of interest of 7% by way of interest subvention @ 5%. Further, an interest incentive @ 3% shall be given to those fish farmers who are prompt in repayment over & above 7%. Therefore, a fish farmer availing short term loan for inland fish farming and regular in repayment would be charged interest @4% only.

**3. Scope:**

The scope of the scheme is to assist the fresh water fish farmers to undertake intensive fish farming as a commercial enterprise. With introduction of short term loan scheme with a provision of interest subvention & interest incentive, the fish production is expected to increase gradually with a production of additional 12000 MT per annum over the present production. By way of gradual up scaling of the short term credit, the overall gap of 80,000 MT in the state's fresh water fish production can be bridged over a period of 8-10 years. By end of 4th year around 20,000 ha of water area are expected to be covered under the programme, which aims at yielding additional 40000 MT of fish. The value of such additional fish to be produced shall be around ₹ 400.00 crore taking the present market value.



#### **4. Scale of finance:**

The scales of finance for intensive aquaculture would be Rs. 2.00 lakh per Ha and the revision shall be made on the basis of recommendation of NABARD. The following procedure shall be adhered for smooth implementation of the scheme.

- The farmer shall apply for short term loan for inland fish farming through a loan application, a format of which is enclosed.
- Scheme shall be applicable for all Commercial Banks, RRBs, and Cooperative Banks operating in the state.
- Timely repaying farmer can avail the fishery crop loan for the following years for increasing vertical productivity applying supplementary feeding and scientific culture practices using eco-friendly inputs.

#### **5. Eligibility Criteria of Beneficiaries:**

The Scheme aims at providing adequate and timely credit support from the banking system under a single window to the fish farmers for pisciculture and other needs. Therefore, the guideline shall be followed for selection of the beneficiaries under the instant scheme. Steps shall be taken to implement the scheme from the current financial year 2013-14.

##### **(a) Terms & Conditions for availing Interest Subvention @ 5%:**

- Farmer undertaking fish farming either in own pond or lease pond
- Farmer should have a minimum water area of 0.25 Acre.
- In case of brackish water fish/ shrimp farming, the farm should have obtained valid license from CAAI.
- There shall not be any upper limit of water area for an individual fish farmer/ SHGs/ PFCS. However, the Interest Subvention shall be available on maximum of Rs. 3.00 lakh of loan per farmer. Beyond ₹ 3.00 lakh of loan, the farmer will not be entitled for interest subvention for the balance loan above ₹ 3.00 lakh.
- Fish farmer should not be a defaulter from any bank for any type of loan
- Fish farmer should undertake scientific method of fish farming using best management practices with a production target of 5 MT/ Ha/ Annum for fresh water fish farming and 2.5 MT/ Ha/ Crop for brackish water shrimp farming.
- Beneficiary developing new pond shall also be eligible under the scheme for taking up intensive fish farming.

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- The repayment period shall not exceed 12 months. Moreover, 5% interest subvention will be calculated from the date of disbursement of loan up to the actual repayment or up to the due date of repayment of the loan fixed by the Bank whichever is earlier subject to a maximum period of one year.

**(b) Terms & Conditions for availing Interest Incentive @ 3%:**

- Farmer qualifying the above mentioned conditions with timely repayment of loan (Over 80 %) shall be eligible for availing interest incentive.
- Recovery for the preceding short term loan should be 100%.

**6. Selection of Beneficiaries:**

Adequate publicity about the scheme shall be made by Fisheries department, Govt of Odisha. The scheme shall be discussed in the Panchayat Samiti/ Gram Panchayat meeting to attract more and more interested fish farmers for availing short term loan in inland fisheries. The interested fish farmers shall apply for fisheries crop loan to the block level Fisheries officer through an application. The list of the beneficiaries will be identified by the officials of the Fisheries Department depending on the technical suitability and competence of these beneficiaries. Beneficiary developing new pond shall also be eligible under the scheme for taking up intensive fish farming.

**7. Implementing Agency:**

Department of Fisheries & Animal Resource Development shall be the nodal agency for implementation of the scheme. The Department shall allocate the annual target to different districts, depending upon the available potential. For creation of awareness among the stakeholders for proper implementation the following workshop and other expenses would be required.

One State level workshop	₹ 1.00 lakh
Three Zonal workshop @ ₹ 0.5 lakh	₹ 1.50 lakh
District level workshop @ ₹ 0.10 lakh	₹ 3.00 lakh
Leaflet and other expenses	₹ 2.50 lakh
Mobility expenses L.S.	₹ 12.00 lakh
<b>Total</b>	<b><u>₹ 20.00 lakh</u></b>

The expenses shall be met out of the budgetary provision of the scheme.






### 3. Implementation Procedure:

- The interested fish farmer shall apply to the Assistant Fisheries Officer of concerned block/ District Fisheries Officer with all relevant documents including copy of ROR in support of owning the land in which fish pond is placed.
- The fish farmer will apply for short term loan in prescribed format (enclosed) to the concerned PACS/Commercial banks/ RRBs.
- The concerned officials of Fisheries Department shall arrange field enquiries to judge the eligibility of the beneficiary and feasibility of the project through field staff.
- While selecting the beneficiary, it should be seen that the farmer is an agriculturist and undertaking or proposing fish farming as an allied activity. The existing KCC holders and new KCC holders shall be covered in the scheme.
- After field enquiry, if the beneficiary is found eligible and project is feasible, the case will be sponsored to the nearby bank branch for financing under the scheme.
- After receiving the application for short term loan, banks/PACs will scrutinize the application form with reference to their land records and KYC (Know Your Customer) norms. The Bank will sanction loan in favour of eligible fish farmers within 15 days of receipt of application.
- The concerned banks/PACs will intimate the local AFO relating to sanction & disbursement of short term loan. The AFO will maintain bank-wise register relating to details of short term loan sanctioned by different banks/PACs
- The concerned Bank will also intimate the details of short term loan sanctioned & disbursed to the fish farmers with amount of 5% interest subvention claim from Govt. of Odisha to their Regional Office/Zonal office/Controlling office at the end of each quarter. Additional 3% interest subvention for prompt repayment will be claimed at the end of the year.
- Regional Office/Zonal office/Controlling office of the bank will submit information for claim of 5% interest subvention from GoO prescribed format in duplicate with other relevant document to the UCO Bank Circle office, Bhubaneswar for each quarter. In respect of additional 3% interest subvention, the Commercial bank/RRBs will submit their one time claim at the end of the year. The PACS will send their claim of 5% interest subvention quarterly to DCCB and DCCB will forward the same to OSCB. Similarly additional 3% interest subvention for prompt repayment will be claimed at the end of the year.
- The UCO bank will verify the claim amount of each bank and reimburse 5% interest subvention amount to claiming banks within 15 days from the date of receipt of claim through RTGS from A/C opened for interest subvention short term loan maintained with them. Similarly, OSCB will release interest subvention in favour of PACS through DCCB. DCCB and UCO bank, Bhubaneswar will maintain "Register for Bank-wise Claim and Release of Reimbursement" for internal & external audit.

- ✓ • Still photographs of the fish pond with the beneficiary must be taken which will form the part of the case record.
  - It will be the responsibility of the Fisheries Department to ensure end use of the credit through adoption of scientific fish farming in a proper way through periodic field visits.
  - The banks/PACS will pass on interest subvention benefits to the fish farmers. In other words interest chargeable will be applicable rate reduced by 5% and /or 3% provided under this scheme
  - The scheme will be implemented by Commercial Banks, RRBs, and Cooperative Banks operating in the state.
- 9. Administration of Interest Subvention:**
- SLBC Convener- UCO Bank and OSCB shall administer interest subvention to the banks for extending long term credit on various fisheries schemes.
  - Fisheries & ARD Department will release funds to the Director of Fisheries. The Director of Fisheries will draw 25% of budget provision and transfer to the A/C maintained with UCO Bank and OSCB for interest subvention on short term loan immediately after passing of the budget and transfer of further amount as per requirement.
  - After release of reimbursement claim to different banks, the UCO Bank/ OSCB will forward statement of claim of reimbursement along with the copy of claim of different banks/PACS to the Director of Fisheries for further action.
  - The AFO will forward the bank-wise list of farmers availed interest subvention under this scheme to the Director of Fisheries, Odisha through District Fisheries Officers for successful monitoring of this scheme.
- 10. Monitoring, reporting and supervision:**
- i) Monitoring / reporting and supervision shall be done by the respective Zonal Deputy Director of Fisheries/ District Fisheries Officers at District level and Assistant Fisheries Officer at the Block level.
  - ii) The District level fishery officer shall submit monthly progress report to the Director of Fisheries, Odisha, Cuttack, who in turn submits the consolidated report to Government.
  - iii) For increasing the fish production, the Department of Fisheries will facilitate the supply of required inputs like advance fingerling / yearling and supplementary feed to the fish farmers.

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**FORMAT-I**

**Claim for 5% Interest subvention on short term loan for  
the Fish farmers for the half year ending .....**

Name of the Bank.....

A/C No..... IFS Code.....

Statement for the half year ended on 30<sup>th</sup> September/ 31<sup>st</sup> march:

Loans up to ₹ 300000/-	Total short term loan to fish farmers		Amount of 5% subvention claimed
	No of Accounts	Amount	

We certify having disburse the above loans by way of short term  
loan to the fish farmers during the half year ended.....

**Date**

**(Seal)**

**Authorized Signatory**

We certify that the claim for interest subvention of Rs.....for  
The Half year ended.....as shown above are **TRUE AND CORRECT.**

**Date**

**(Seal)**

**Signature of Central Statutory Auditors**

**Membership No.....**

**FORMAT-II**

**Onetime Claim for additional 3% Interest subvention for timely repayment of short term loans up to ₹ 3.0 lakhs by Fish Farmers disbursed during year.....**

Name of the Bank.....

A/C No. .... IFS Code.....

Statement for the half year ended on 30<sup>th</sup> September/31<sup>st</sup> march

Loans up to ₹ 300000/-	Total short term loan to fish farmers		Total short term loan which were repaid in time		Amount of additional 3% subvention claimed
	No of Accounts	Amount	No of Accounts	Amount	

We certify that above short term loans for which the claim is being made were repaid in time and benefit of additional 3% incentive subvention has already been passed on to the account holders thereby bringing down the interest rate for fish farmers to .....% per annum during the year .....

**Date**

**(Seal)**

**Authorized Signatory**

We certify that the claim for interest subvention of ₹ ..... For the Half year ended ..... as shown above are **TRUE AND CORRECT.**

**Date**

**(Seal)**

**Signature of Central Statutory Auditors**  
**Membership No.....**



GOVERNMENT OF ODISHA  
..FINANCE DEPARTMENT

\*\*\*

No.FIN-ES-I-BT-0032/2013

303/4 /F., Dt 25/9/2013

From

Shri N. K. Rautray,  
Joint Secretary to Government.

To

The F.A-cum-Joint Secretary to Government,  
F& A.R.D. Department.

Sub:-

Interest Subvention on Long Term Credit to Dairy Farmers  
and Fish Farmers through Co-operative Banks/  
PACS/Commercial Banks/RRB.

Sir,

I am directed to send herewith the copy of Modalities for Interest subvention on long term credit to Dairy Farmers and Fish Farmers through Co-Operative Banks/PACS/Commercial Banks/RRB prepared on the basis of discussion in EFC Meeting held on 12.08.2013 for issue of guidelines at your level.

Yours faithfully,

*(Signature)*  
25.9.13

Joint Secretary to Government.

*putting useful quick.*

*1/25/9/13*

*25-9-13*



DD(DD)

(21)

Government of Odisha  
Fisheries & ARD Department

...

Memo No. BT(B)-4/13-

10444

/FARD, dt. 28-9-13

Copy alongwith copy of enclosures forwarded to Director, A.H. & V.S., Odisha, Cuttack / Director of Fisheries, Odisha, Cuttack for information and necessary action.

  
F.A.-cum-Joint Secretary to Government

Memo No.

/FARD, dt.

Copy with copy of enclosures forwarded to Vety. Plan Section/ Fishery Plan Section for information and necessary action.

  
F.A.-cum-Joint Secretary to Government

Memo No.

/FARD, dt.

Copy with copy of enclosure forwarded to P.S to Commissioner-cum-Secretary for kind perusal of Commissioner-cum-Secretary, FARD Department.

  
F.A.-cum-Joint Secretary to Government

**MODALITIES FOR INTEREST SUBVENTION ON LONG TERM  
CREDIT TO DAIRY FARMERS AND FISH FARMERS THROUGH  
CO-OPERATIVE BANKS/PACS/COMMERCIAL BANKS/RRB**

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The Govt. of Odisha have introduced new scheme - "Interest Subvention on Long Term Credit to Dairy Farmers and Fish Farmers by Cooperative Banks & Commercial Banks during the year 2013-14 and there are budget provisions of Rs.3.00 cores for dairy farmers and Rs.4.50 cores for fish farmers.

**Guidelines:**

1. The Long Term Loan will be a loan availed by dairy farmers for asset creation i.e. purchase of livestock, construction of cow shed, purchase of equipment and machinery and other activities. Similarly, long term loan will be a loan availed by fish farmers for creation of assets like pond development, fish seed hatchery, net and boat etc. The long term loan is repayable in a period of more than one year and within period of 7 years.
2. The maximum amount of loan eligible for interest subvention is Rs.10.00 lakh. In case of long term loan sanctioned beyond Rs 10.00 lakh, the farmer will pay interest at the bank applicable rate exceeding Rs.10.00 lakh.
3. The amount of 3% interest subvention provided by Govt. of Odisha will be calculated from the date of disbursement of loan up to the date of actual repayment of loan by dairy fish farmer or up to the due date of loan fixed by bank whichever is earlier. Additional 2% interest subvention will be made for prompt repayment of instalments in due time.
4. The interest subvention will be calculated on net loan in case any subsidy admissible under any scheme of Govt. of India and Govt. of Odisha.
5. The Banks/PACS will pass on the interest subvention benefits to the loanee dairy/fish farmers. In other words the interest chargeable to the dairy fish farmers will be the applicable rate reduced by 3% and/or 2% provided under this scheme.
6. The dairy/fish farmers will apply for long term loan in the prescribed format to the concerned PACS/Commercial Banks/RRBs.

7. After receiving the application for Long Term Loan, Banks/PACS will scrutinise the application form with reference to their land records and KYC (Know Your Customer) norms. The Bank will sanction loan in favour of eligible dairy/fish farmers within 30 days from the date of receipt of application.
8. The concerned Bank/PACS will intimate the local VAS/AFO relating to sanction and disbursement of long term loan. The VAS/AFO will maintain bank-wise register relating to details of long term loan sanctioned by different Banks/PACS
9. The concerned Bank will also intimate the details of long term loan sanctioned and disbursed to the dairy/fish farmers with amount of 3% interest subvention claim from Govt. of Odisha to their Regional office/Zonal office/Controlling office at the end of each quarter. Additional 2% interest subvention for prompt repayment will be claimed at the end of the year.
10. The Regional office/Zonal office/Controlling office of the bank will submit information for claim of 3% interest subvention from GoO in prescribed form at Annexure-I in duplicate with other relevant documents to the UCO Bank Circle Office, Bhubaneswar. In respect of 2% additional interest subvention the Commercial banks/RRBs will submit their one time claim at the end of the year. The PACS will send their claim of 3% interest subvention quarterly to DCCB and DCCB will forward the same to OSCB. Similarly additional 2% interest subvention for prompt repayment will be claim at the end of the each year.
11. The UCO Bank will verify the claim amount of each Bank and reimburse 3% interest subvention amount to the claiming bank within 15 days from the date of receipt of claim through RTGS from the A/C opened for interest subvention for long term loan maintained with them. Similarly, OSCB will release interest subvention in favour of PACS through DCCB. UCO Bank and OSCB, Bhubaneswar will maintain 'Register for Bank-wise Claim & Release of Reimbursement' for internal and external audit

12. The F & ARD Deptt. will release the fund to the Director of Animal Husbandry & Veterinary Services, Odisha/Director of Fisheries, Odisha. The Director of Animal Husbandry & Veterinary Services/Director of Fisheries will draw 25% of the budget provision and transfer to the A/C maintained with UCO Bank and OSCB for interest subvention on long term loan immediately after passing of the budget and transfer of further amount as per requirement.

13. After release of reimbursement claim to different banks, the UCO Bank/OSCB will forward statement of claim of reimbursement along with the copy of the claim of different Banks/PACS to the Director of Animal Husbandry & Veterinary Services, Odisha/Director of Fisheries, Odisha in Annexure-I for further action.

14. The VAS/AFO will forward the bank-wise list of farmers availed interest subvention under this scheme to the Director of Animal Husbandry & Veterinary Services, Odisha/Director of Fisheries, Odisha through District Veterinary Officer/District Fisheries Officer for successful monitoring of this scheme.

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**Claim for 3% interest subvention on long term credit to diary farmers on loan up to ₹ 10.00 lakh for half year ending on.....**

Name of the Bank.....

A/C. No..... I.F.S. Code .....

Statement for the half year ended on 30<sup>th</sup> September/31<sup>st</sup> March.

(Amount in Rs.)

Year	Total Long Term Loan sanctioned to diary farmers.				Amount of 3% Subvention claimed on net loan amount
	No. of accounts	Loan amount			
		Total loan amount	Subsidy amount	Net loan amount	

We certify having disburse the above loans by way of Long Term Loan to the Diary farmers during the half year ended.....

Date: (Seal)

Authorized Signatory  
(Bank)

We certify that the claim for interest subvention of ₹..... for the Half Year ended ..... as shown above are TRUE AND CORRECT.

Date: (Seal)

Signature of Statutory Auditors  
Membership No.....



A/C No. \_\_\_\_\_ I.F.S. Code \_\_\_\_\_

We certify that the above long term loans to fish farmers for which the claim is being made were repaid in time and the benefit of additional 2% incentive subvention has already been passed on to the account holders thereby bringing down the interest rate for fish farmers to .....% per annum during the year .....

We certify that the claim for additional interest subvention of  
₹. .... for the Year ended ..... as shown above are **TRUE  
AND CORRECT**





**Claim for additional 2% subvention for timely repayment of long term loans to Diary farmers up to ₹ 10.00 lakh at the end of year**

.....

Name of the Bank.....

A/C. No..... I.F.S. Code .....

Year	Total Long Term Loan sanctioned to diary farmers				Total net amount of loan which were repaid in time		Amount of additional subvention claimed @ 2% on net loan amount
	No. of Accounts	Amount			No. of Accounts	Total net loan amount	
		Total loan amount	Subsidy amount	Net loan amount			

We certify that the above long term loans to diary farmers for which the claim is being made were repaid in time and the benefit of additional 2% incentive subvention has already been passed on to the account holders thereby bringing down the interest rate for diary farmers to .....% per annum during the year .....

Date:

(Seal)

Authorized Signatory

(Bank)

We certify that the claim for additional interest subvention of ₹..... for the Year ended ..... as shown above are **TRUE AND CORRECT.**

Date:

(Seal)

Signature of Statutory Auditors

Membership No.....

**Claim for 3% interest subvention on long term credit to fish farmers on loan up to ₹ 10.00 lakh for half year ending on.....,**

Name of the Bank.....

A/C. No..... H.S. Code.....

Statement for the half year ended on 30<sup>th</sup> September/31<sup>st</sup> March

(Amount in Rs.)

Year	Total Long Term Loan sanctioned to fish farmers.				Amount of 3% Subvention claimed on net loan amount
	No. of accounts	Loan amount Total loan amount	Subsidy amount	Net loan amount	

We certify having disburse the above loans by way of Long Term Loan to the Fish farmers during the half year ended.....

Date:

(Seal)

Authorized Signatory

(Bank)

We certify that the claim for interest subvention of ₹ ..... for the Half Year ended ..... as shown above are TRUE AND CORRECT

Date:

(Seal)

Signature of Statutory Auditors

Membership No.....



**NATIONAL HORTICULTURE BOARD, BHUBANESWAR****1. Details of the valid LOI pending in the different Banks (Branch wise) for Term Loan sanction for Hi-Tech Commercial Horticulture projects.**

Sl.no	Name of the Banks	No.of Project Pending
1	<b>Bank of Baroda (Branch wise)</b>	
	Kantabanji Branch, Bolangir	8
	Dunguripali Branch, Sonepur	6
	Jajpur Branch, Jajpur	1
2	<b>State Bank of India(Branch wise)</b>	
	Rayagada Branch, Rayagada	5
	Kaulanga Branch, Rourkela, Sundargarh.	2
	Mahisapat ADB Branch, Dhenkanal	1
	Padampur Branch, Bargarh	1
3	Bank of India, Sonepur Branch	4
4	<b>Andhra Bank (Branch wise)</b>	
	Haladi Branch, Bolangir	2
	Saradhapur Branch, Nayagarh	1
5	<b>Utkal Grameen Bank (Branch wise)</b>	
	Godbhaga Branch, Bargarh	1
	Mandosil Branch, Bargarh	1
6	AXIS Bank Ltd, Satyanagar Branch, Bhubaneswar	1
7	Oriental Bank of Commerce, Bargarh Branch, Bargarh	1
8	Odisha Gramya Bank, Dhenkanal Branch, Dhenkanal	1
9	Katapali co.op service Society, Katapali, Bargarh	1
	<b>Total=</b>	<b>37</b>

**2. Details of the Utilization Certificate pending in the different Banks (Branch wise) where the project has been completed and full/final subsidy amount has been utilized.**

Sl.no	Name of the Banks	No.of Project Pending
1	<b>State Bank of India (Branch wise)</b>	
	Old Town Branch, Bhubaneswar	1
	Baripada Branch, Mayurbhanj	1
	Naroda Branch, Balipatna, Khurda	1
2	<b>Angul United Central Co.op Bank(Branch wise)</b>	
	Goundia Branch, Dhenkanal	6
	Evening Branch, Angul.	1
	Athamallik Branch, Angul	2
3	<b>Odisha Gramya Bank (Branch wise)</b>	
	Bhubaneswar Main Branch, Bhubaneswar	1
	Gandanali Branch, Dhenkanal	1
4	<b>Indian Overseas Bank, Dhurukudia Branch, Cuttack</b>	1
5	<b>Indian Bank, Choudwar Branch, Cuttack</b>	1
6	<b>Orissa State Co.op Bank Ltd, Angul Branch, Angul</b>	1
	<b>Total=</b>	<b>17</b>

*Note:- All concerned Banks are requested, UC may be furnished after 3 years of the release of Term loan in taking of prior permission from NHB, not before that and also informed that, closing of Term loan account & adjustment of subsidy amount before 3 years is violation of NHB guideline.*

## Annexure - XIII

BANK WISE POSITION OF RECOVERY AS ON 30.09.2013											Amount in Crores.
Sl No	Name of Bank	Overdue	% of Overdue	IRDP/SGSY		PMRY		SHG		Women SHG	
				Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected
1	Allahabad Bank	124.21	64.31	9.40	3.49	9.85	2.46	14.80	8.25	11.90	8.47
2	Andhra Bank	490.42	93.38	14.20	1.70	36.45	4.01	19.87	2.79	19.87	2.79
3	Bank of Baroda	129.09	33.63	0.91	0.32	5.39	0.53	6.66	3.71	4.73	3.62
4	Bank of India	30.27	51.32	4.15	3.16	1.95	0.49	3.25	2.15	2.10	1.20
5	Bank of Maharastra	1.77	71.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Canara Bank	128.73	25.47	6.13	2.72	3.78	1.21	2.11	1.78	1.73	1.41
7	Central Bank of India	63.10	74.32	21.79	3.55	19.45	1.58	25.47	13.24	26.38	14.23
8	Corporation Bank	22.57	100.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02	0.00
9	Dena Bank	8.83	95.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	IDBI BANK	18.71	66.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Indian Bank	47.53	44.37	3.06	0.69	7.04	1.62	3.92	1.84	2.46	1.69
12	Indian Overseas Bank	17.83	32.21	19.53	6.01	10.86	2.90	12.09	11.16	10.66	12.23
13	Oriental Bank of Commerce	48.43	55.41	0.06	0.03	1.08	0.33	0.06	0.04	0.03	0.03
14	Punjab & Sind Bank	0.45	22.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Punjab National Bank	135.87	32.32	4.62	1.42	11.24	4.26	18.54	11.24	10.48	6.98
16	State Bank of B & J	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	State Bank of Hyderabad	3.45	53.99	0.23	0.04	0.82	0.06	0.00	0.00	0.00	0.00
18	State Bank of India	1123.00	68.69	170.00	28.00	130.00	26.00	234.00	80.00	234.00	80.00
19	State Bank of Mysore	0.87	100.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	State Bank of Travancore	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Syndicate Bank	35.18	76.10	6.30	0.80	6.70	1.10	1.10	0.02	0.10	0.06
22	UCO Bank	46.83	52.15	5.60	1.46	8.68	1.98	6.12	4.58	6.58	4.56
23	Union Bank	137.05	88.99	6.13	0.50	15.60	0.10	0.85	0.40	2.00	0.30
24	United Bank of India	118.29	63.75	11.07	0.44	25.95	0.41	7.15	4.65	5.82	3.67
25	Vijaya Bank	8.99	93.06	1.01	0.02	1.62	0.04	0.51	0.01	0.00	0.00
<b>A.</b>	<b>Total Public Sector Banks</b>	<b>2741.47</b>	<b>59.42</b>	<b>284.20</b>	<b>54.35</b>	<b>296.46</b>	<b>49.08</b>	<b>356.52</b>	<b>145.86</b>	<b>338.86</b>	<b>141.24</b>
26	Axis Bank Ltd	12.31	87.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Federal Bank	1.23	84.25	0.00	0.00	4.40	0.00	0.00	0.00	0.00	0.00
28	HDFC Bank	21.11	22.74	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	ICICI Bank	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Indus Ind Bank	10.24	66.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	ING Vysya Bank	51.03	100.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00
32	Karnatak Bank Ltd.	0.02	6.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Karur Vysya Bank	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	Kotak Mahindra Bank Ltd	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Laxmi Vilas Bank	0.00	#DIV/0!	0.00	0.00	0.00	0.00	3.90	0.00	0.00	0.00
36	The South Indian Bank Ltd.	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>B.</b>	<b>Total Private Sector Banks</b>	<b>95.94</b>	<b>54.78</b>	<b>0.01</b>	<b>0.00</b>	<b>4.42</b>	<b>0.00</b>	<b>3.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
37	Odisha Gramya Bank	571.46	30.72	77.17	32.79	20.52	15.34	96.07	77.34	91.87	68.12
38	Utkal Gramya Bank	376.16	44.97	173.98	92.21	3.11	2.61	101.55	73.12	97.39	66.23
<b>C.</b>	<b>Total of RRBs</b>	<b>947.62</b>	<b>35.14</b>	<b>251.15</b>	<b>125.00</b>	<b>23.63</b>	<b>17.95</b>	<b>197.62</b>	<b>150.46</b>	<b>189.26</b>	<b>134.35</b>
<b>D.</b>	<b>Total of Commercial Banks</b>	<b>3785.03</b>	<b>50.57</b>	<b>535.36</b>	<b>179.35</b>	<b>324.51</b>	<b>67.03</b>	<b>558.04</b>	<b>296.32</b>	<b>528.12</b>	<b>275.59</b>
39	Orissa State Co-Op. Bank	2331.95	49.19	20.53	3.26	0.00	0.00	44.60	16.50	43.45	15.94
40	OSCARD Bank	2102.39	99.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>E.</b>	<b>Total of Co-operative Banks</b>	<b>4434.34</b>	<b>64.73</b>	<b>20.53</b>	<b>3.26</b>	<b>0.00</b>	<b>0.00</b>	<b>44.60</b>	<b>16.50</b>	<b>43.45</b>	<b>15.94</b>
	<b>GRAND TOTAL</b>	<b>8219.37</b>	<b>57.34</b>	<b>555.89</b>	<b>182.61</b>	<b>324.51</b>	<b>67.03</b>	<b>602.64</b>	<b>312.82</b>	<b>571.57</b>	<b>291.53</b>

## Annexure - XIII

BANK WISE POSITION OF RECOVERY AS ON 30/09/2013											Amount in Crores.	
SI No.	Name of Bank	Loan		Agril Term Loan		MSME		Services		Total		
		Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	
1	Allahabad Bank	24.70	7.90	52.78	16.20	41.35	14.25	74.30	30.57	193.13	68.92	
2	Andhra Bank	135.80	9.51	130.62	8.80	137.08	7.95	121.70	8.52	525.20	34.78	
3	Bank of Baroda	30.39	23.63	80.71	53.39	151.39	87.41	121.33	90.30	383.82	254.73	
4	Bank of India	25.45	10.56	21.24	8.44	5.95	4.54	6.34	5.17	58.98	28.71	
5	Bank of Maharastra	0.00	0.00	0.31	0.02	1.50	0.32	0.65	0.35	2.46	0.69	
6	Canara Bank	78.28	59.88	62.17	36.12	133.42	101.08	231.53	179.59	505.40	376.67	
7	Central Bank of India	23.11	4.47	29.27	5.33	17.19	4.12	15.33	7.88	84.90	21.80	
8	Corporation Bank	0.00	0.00	21.21	0.00	0.46	0.00	0.90	0.00	22.57	0.00	
9	Dena Bank	0.09	0.01	7.71	0.00	1.36	0.31	0.05	0.06	9.21	0.38	
10	IDBI BANK	6.38	5.24	7.59	1.35	11.24	1.14	2.75	1.52	27.96	9.25	
11	Indian Bank	39.71	25.81	19.11	14.85	23.13	9.12	25.17	9.81	107.12	59.59	
12	Indian Overseas Bank	19.20	9.05	9.87	3.04	7.59	7.02	18.69	18.41	55.35	37.52	
13	Oriental Bank of Commerce	2.35	0.60	4.25	1.56	22.52	8.35	58.29	28.47	87.41	38.98	
14	Punjab & Sind Bank	0.00	0.00	0.00	0.00	1.00	0.80	1.00	0.75	2.00	1.55	
15	Punjab National Bank	82.32	46.24	45.59	26.42	211.21	151.41	81.23	60.41	420.35	284.48	
16	State Bank of B & J	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	State Bank of Hyderabad	0.00	0.00	0.00	0.00	5.16	2.32	1.23	0.62	6.39	2.94	
18	State Bank of India	302.00	102.00	551.00	142.00	242.00	84.00	540.00	184.00	1635.00	512.00	
19	State Bank of Mysore	0.00	0.00	0.00	0.00	0.87	0.00	0.00	0.00	0.87	0.00	
20	State Bank of Travancore	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
21	Syndicate Bank	8.13	3.50	4.20	1.10	7.10	1.35	26.80	5.10	46.23	11.05	
22	UCO Bank	41.69	16.52	14.53	8.00	12.24	6.63	21.34	11.82	89.80	42.97	
23	Union Bank	12.00	0.85	32.00	2.10	85.00	10.00	25.00	4.00	154.00	16.95	
24	United Bank of India	47.90	19.43	43.55	18.16	28.95	9.94	65.16	19.74	185.56	67.27	
25	Vijaya Bank	0.32	0.01	1.27	0.03	3.49	0.21	4.58	0.42	9.66	0.67	
A.	Total Public Sector Banks	879.82	345.21	1138.98	346.91	1151.20	512.27	1443.37	667.51	4613.37	1871.90	
26	Axis Bank Ltd	1.60	0.30	5.02	0.42	1.07	0.60	6.36	0.42	14.05	1.74	
27	Federal Bank	0.65	0.17	0.00	0.00	0.81	0.06	0.00	0.00	1.46	0.23	
28	HDFC Bank	0.00	0.00	45.38	36.85	3.37	2.59	44.09	32.29	92.84	71.73	
29	ICICI Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
30	Indus Ind Bank	0.00	0.00	1.32	2.55	0.00	0.00	14.12	2.65	15.44	5.20	
31	ING Vysya Bank	0.00	0.00	0.00	0.00	2.41	0.00	48.62	0.00	51.03	0.00	
32	Karnatak Bank Ltd.	0.00	0.00	0.15	0.14	0.16	0.15	0.00	0.00	0.31	0.29	
33	Karur Vysya Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
34	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35	Laxmi Vilas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36	The South Indian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
B.	Total Private Sector Banks	2.25	0.47	51.87	39.96	7.82	3.40	113.19	35.36	175.13	79.19	
37	Odisha Gramya Bank	272.89	166.51	354.02	254.39	649.22	519.16	584.13	348.74	1860.26	1288.80	
38	Utkal Gramya Bank	354.80	223.53	28.47	13.10	319.78	166.29	133.39	57.36	836.44	460.28	
C.	Total of RRBs	627.69	390.04	382.49	267.49	969.00	685.45	717.52	406.10	2696.70	1749.08	
D.	Total of Commercial Banks	1509.76	735.72	1573.34	654.36	2128.02	1201.12	2274.08	1108.97	7485.20	3700.17	
39	Orissa State Co-Op. Bank	4740.53	2408.58	0.00	0.00	0.00	0.00	0.00	0.00	4740.53	2408.58	
40	OSCARD Bank	0.00	0.00	2109.57	7.18	0.00	0.00	0.00	0.00	2109.57	7.18	
E.	Total of Co-operative Banks	4740.53	2408.58	2109.57	7.18	0.00	0.00	0.00	0.00	6850.10	2415.76	
	GRAND TOTAL	6250.29	3144.30	3682.91	661.54	2128.02	1201.12	2274.08	1108.97	14335.30	6115.93	



POSITION OF NPA AT THE QUARTER ENDED SEPT, 2013																					Amt. in Crores				
Sl. No.	Name of the Bank	Priority sector												Non Priority Sector						Total (1+2)					
		Crop loan				Agri. Term & Allied				MSE				Services				Total Priority sector				Non Priority Sector		Total (1+2)	
		Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter
1	Allahabad Bank	11.84	1.20	7.57	30.24	5.05	23.65	46.72	6.23	54.33	92.63	3.35	53.04	181.43	15.83	138.59	31.13	0.00	58.86	212.56	15.83	197.45			
2	Andhra Bank	21.98	1.39	22.40	34.96	1.43	37.53	64.52	2.21	65.62	24.97	3.04	22.50	146.43	8.07	148.05	81.61	1.20	147.89	228.04	9.27	295.94			
3	Bank of Baroda	0.83	0.28	0.87	7.51	0.49	7.59	13.42	0.58	14.11	18.91	0.46	19.36	40.67	1.81	41.93	0.68	0.11	1.36	41.35	1.92	43.29			
4	Bank of India	5.75	0.24	8.05	27.14	1.12	34.47	73.79	1.32	100.83	95.27	10.79	139.39	201.95	13.47	282.74	42.08	22.13	31.35	244.03	35.60	314.09			
5	Bank of Maharashtra	0.00	0.00	0.00	0.29	0.00	0.29	1.18	0.00	1.18	0.00	0.00	0.00	0.00	0.00	1.47	1.50	0.00	1.50	2.97	0.00	2.97			
6	Canara Bank	0.92	0.12	0.80	11.78	0.83	13.06	35.37	0.17	32.15	10.11	0.09	9.93	58.18	1.21	55.94	3.97	1.04	4.92	62.15	2.25	60.86			
7	Central Bank of India	1.77	0.36	1.57	13.79	1.14	12.95	35.79	2.45	33.84	33.39	1.73	31.66	84.74	5.68	80.02	10.27	0.26	10.85	95.01	5.94	90.87			
8	Corporation Bank	0.00	0.00	0.01	21.13	0.00	21.21	8.00	3.37	4.63	2.21	0.00	5.04	31.34	3.37	30.89	2.00	1.46	0.54	33.34	4.83	31.43			
9	Dena Bank	0.00	0.00	0.00	4.14	0.20	3.94	0.72	0.00	0.72	2.96	0.00	2.96	7.82	0.20	7.62	0.43	0.14	0.43	8.25	0.34	8.05			
10	IDBI BANK	0.02	0.00	0.01	3.97	3.65	0.32	24.42	0.50	25.05	2.50	4.00	6.33	30.91	8.15	31.71	40.33	20.00	19.14	71.24	28.15	50.85			
11	Indian Bank	5.54	0.15	5.93	2.43	0.03	2.51	12.44	0.31	12.53	8.76	0.41	7.35	29.17	0.90	28.32	60.12	5.23	31.02	89.29	6.13	59.34			
12	Indian Overseas Bank	8.90	0.30	8.60	16.40	0.50	15.90	10.20	2.10	8.10	51.29	1.45	49.84	86.79	4.35	82.44	41.78	2.04	39.74	128.57	6.39	122.18			
13	Oriental Bank of Commerce	0.32	0.09	0.23	0.96	0.00	1.30	23.25	11.20	12.05	13.64	9.77	3.87	38.17	21.06	17.45	50.82	0.00	50.91	88.99	21.06	68.36			
14	Punjab & Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	1.00	4.00	0.00	4.00	5.00	0.00	5.00	4.00	0.00	4.00	9.00	0.00	9.00			
15	Punjab National Bank	13.58	1.65	13.53	47.76	2.48	47.41	101.64	4.18	101.13	23.77	1.45	21.61	186.75	9.76	183.68	55.27	2.45	54.70	242.02	12.21	238.38			
16	State Bank of B & J	0.00	0.00	0.00	0.00	0.00	0.00	0.86	0.30	0.56	0.25	0.00	0.27	1.11	0.30	0.83	18.67	0.07	18.60	19.78	0.37	19.43			
17	State Bank of Hyderabad	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.00	0.19	1.78	0.00	2.81	1.97	0.00	3.00	1.92	1.42	0.50	3.89	1.42	3.50			
18	State Bank of India	322.00	20.00	302.00	567.00	16.00	551.00	215.00	2.00	213.00	791.00	28.00	763.00	1895.00	66.00	1829.00	685.00	105.00	580.00	2580.00	171.00	2409.00			
19	State Bank of Mysore	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.06	0.15	0.00	0.15	0.21	0.00	0.21	0.87	0.03	0.96	1.08	0.03	1.17			
20	State Bank of Travancore	0.00	0.00	0.00	0.00	0.00	0.00	0.43	0.00	0.43	0.50	0.00	0.50	0.93	0.00	0.93	38.36	0.00	38.36	39.29	0.00	39.29			
21	Syndicate Bank	3.02	3.50	4.85	2.11	0.60	2.71	5.60	2.31	6.10	74.59	2.75	74.80	85.32	9.16	88.46	5.10	2.12	6.85	90.42	11.28	95.31			
22	UCO Bank	11.30	1.90	44.71	81.34	1.33	93.91	119.51	5.50	128.47	83.63	1.62	59.06	295.78	10.35	326.15	227.52	2.65	226.16	523.30	13.00	552.31			
23	Union Bank	6.07	1.01	6.35	26.50	1.09	25.71	54.21	7.19	51.10	26.50	1.10	26.15	113.28	10.39	109.31	27.15	3.80	20.10	140.43	14.19	129.41			
24	United Bank of India	17.63	1.49	20.27	31.39	1.90	37.67	59.89	4.02	138.94	21.41	0.83	22.26	130.32	8.24	219.14	20.86	0.51	23.36	151.18	8.75	242.50			
25	Vijaya Bank	0.22	0.01	0.24	1.27	0.01	1.28	4.13	0.20	4.16	6.06	0.22	6.08	11.68	0.44	11.76	3.84	0.12	3.86	15.52	0.56	15.62			
Total Public Sector Banks		431.69	33.69	447.99	932.11	37.85	934.41	912.34	56.14	1010.28	1390.28	71.06	1331.96	3666.42	198.74	3724.64	1455.28	171.78	1375.96	5121.70	370.52	5100.60			
26	Axis Bank Ltd	1.60	0.30	1.30	5.02	0.31	5.06	1.07	0.45	1.75	6.36	0.10	6.32	14.05	1.16	14.43	9.20	0.53	8.83	23.25	1.69	23.26			
27	Federal Bank	6.50	1.73	4.76	0.00	0.00	0.00	8.05	0.60	7.44	0.00	0.00	0.00	14.55	2.33	12.20	0.00	0.00	14.55	2.33	12.20				
28	HDFC Bank	0.00	0.00	0.00	9.00	0.00	9.00	0.00	0.00	0.77	24.00	0.00	21.00	33.00	0.00	30.77	48.00	0.00	46.00	81.00	0.00	76.77			
29	ICICI Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
30	Indus Ind Bank	0.00	0.00	0.00	1.32	0.25	0.00	0.00	0.00	0.00	14.12	2.65	0.00	15.44	2.90	0.00	6.40	0.00	0.00	21.84	2.90	0.00			
31	ING Vysya Bank	0.00	0.00	0.00	0.00	0.00	0.00	2.41	0.00	0.00	26.19	0.02	26.21	28.60	0.02	26.21	200.85	0.00	200.85	229.45	0.02	227.06			
32	Karnatak Bank Ltd.	0.00	0.00	0.00	18.26	0.00	22.94	0.01	0.00	0.11	0.36	0.00	0.51	18.63	0.00	23.56	1.09	0.94	53.80	19.72	0.94	77.36			
33	Karur Vysya Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.24	0.32	2.92	3.24	0.32	2.92	0.12	0.00	0.12	3.36	0.32	3.04			
34	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	3.44	0.00	2.68	19.98	0.00	17.05	0.00	0.00	0.00	23.42	0.00	19.73	0.00	0.00	0.00	23.42	0.00	19.73			
35	Laxmi Vilas Bank	0.00	0.00	0.00	3.90	0.00	3.90	0.00	0.00	0.00	0.00	0.00	0.00	3.90	0.00	3.90	0.00	0.00	0.00	3.90	0.00	3.90			
36	The South Indian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Total Private Sector Banks		8.10	2.03	6.06	40.94	0.56	43.58	31.52	1.05	27.12	74.27	3.09	56.96	154.83	6.73	133.72	265.66	1.47	309.60	420.49	8.20	443.32			
37	Odisha Gramya Bank	74.26	7.29	61.35	90.46	8.42	71.16	49.87	4.61	41.20	410.45	53.37	246.12	625.04	73.69	419.83	95.69	2.47	90.39	720.73	76.16	510.22			
38	Utkal Gramya Bank	66.38	14.15	69.23	73.77	3.78	85.14	93.06	3.60	95.95	75.60	2.10	76.16	308.81	23.63	326.48	88.35	8.12	114.71	397.16	31.75	441.19			
Total of RRBs		140.64	21.44	130.58	164.23	12.20	156.30	142.93	8.21	137.15	486.05	55.47	322.28	933.85	97.32	746.31	184.04	10.59	205.10	1117.89	107.91	951.41			
Total of Commercial Banks		580.43	57.16	584.63	1137.28	50.61	1134.29	1086.79	65.40	1174.55	1950.60	129.62	1711.20	4755.10	302.79	4604.67	1904.98	183.84	1890.66	6660.08	486.63	6495.33			
39	Orissa State Co-Op. Bank	676.78	12.50	685.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	676.78	12.50	685.44	0.00	0.00	0.00	676.78	12.50	685.44			
40	OSCARD Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Total of Coops Banks		676.78	12.50	685.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	676.78	12.50	685.44	0.00	0.00	0.00	676.78	12.50	685.44			
Total and Total		1257.21	69.66	1270.07	1137.28	50.61	1134.29	1086.79	65.40	1174.55	1950.60	129.62	1711.20	5431.88	315.29	5290.11	1904.98	183.84	1890.66	7336.86	499.13	7180.77			

## POSITION OF NPA AT THE QUARTER ENDED Sept. 2013

POSITION OF NPA AT THE QUARTER ENDED Sept. 2013																									
Sl No	Name Of The Bank	PMRY		PMEGP		SGSY		SJSRY		SHG		WSHGs		Flood loan/Spl Housing Loan		Education Loan									
		Outstandi ng NPA at the beginning of the quarter	Recover y during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter								
1	Allahabad Bank	3.41	2.42	10.40	1.45	0.50	3.70	5.80	1.08	4.72	2.86	3.35	53.04	2.17	0.95	2.81	1.38	0.47	2.01	2.28	1.75	0.53	3.23	1.55	4.71
2	Andhra Bank	18.54	0.10	18.00	8.99	0.63	9.47	10.77	0.39	11.64	5.20	3.04	22.50	14.19	0.60	18.64	14.19	0.60	18.64	0.00	0.00	0.00	9.54	0.56	9.22
3	Bank of Baroda	2.15	0.04	2.19	1.66	0.02	1.71	0.92	0.07	0.95	0.16	0.46	19.36	0.48	0.07	0.52	0.14	0.01	0.17	9.23	0.06	9.31	4.37	0.00	4.57
4	Bank of India	7.13	0.07	10.18	1.78	0.15	2.98	4.93	0.80	5.25	1.82	10.79	139.39	4.17	0.75	3.80	3.63	0.60	3.45	0.79	0.04	1.01	8.02	0.48	0.00
5	Bank of Maharashtra	0.03	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.12
6	Canara Bank	0.67	0.02	0.66	1.08	0.00	1.11	0.49	0.00	0.51	0.00	0.09	9.93	0.63	0.08	0.85	0.25	0.10	0.45	0.00	0.00	0.00	2.15	0.51	3.15
7	Central Bank of India	7.23	0.00	7.45	8.13	0.01	8.17	0.87	0.02	0.86	1.33	1.73	31.66	1.22	0.02	1.25	0.00	0.00	0.00	5.19	0.15	5.54	2.56	0.73	2.08
8	Corporation Bank	0.11	0.03	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.14	0.00	5.04	0.01	0.00	0.02	0.01	0.00	0.02	0.00	0.00	0.00	0.32	0.00	0.36
9	Dena Bank	0.15	0.00	0.16	0.00	0.00	0.00	0.13	0.00	0.15	0.00	0.00	2.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	IDBI BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	6.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.01
11	Indian Bank	0.94	0.03	0.99	0.37	0.09	0.67	0.93	0.08	1.17	0.14	0.41	7.35	0.79	0.11	0.87	0.61	0.11	0.81	0.00	0.00	0.00	4.88	0.09	6.14
12	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.45	49.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.35	0.00	6.16
13	Oriental Bank of Commerce	0.47	0.01	0.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0.2	0	0.26
15	Punjab National Bank	6.53	0.08	6.68	5.89	0.42	4.99	3.1	0.11	3.24	1.05	1.45	21.61	6.94	0.42	7.12	6.15	0.09	6.68	0	0	0	9.59	1.23	9.48
16	State Bank of B & J	0.21	0.9	0.12	0	0	0	0	0	0	0.02	0	0.27	0	0	0	0	0	0	0	0	0	0.03	0	0.03
17	State Bank of Hyderabad	0.5	0	0.5	0	0	0	0	0	0	0.2	0	2.81	0	0	0	0	0	0	0	0	0	0	0	0.96
18	State Bank of India	134	4	130	4	0	4	156	1	161	27	28	763	228	1	234	228	1	234	47	27	20	145	2	149
19	State Bank of Mysore	0	0	0	0	0	0	0.01	0	0	0	0	0.15	0	0	0	0	0	0	0	0	0	0	0	0
20	State Bank of Travancore	0.09	0	0.09	0	0	0	0	0	0	0.8	0	0.5	0	0	0	0	0	0	0	0	0	1.78	0	1.78
21	Syndicate Bank	3.8	0.2	3.6	1.1	0.85	1.8	1.25	0.25	1.19	0.91	2.75	74.8	0.5	0.31	0.92	0.2	0	0.2	0	0	0	1.8	0.92	1.95
22	UCO Bank	11.49	0.23	11.54	6.6	0.28	6.99	5.11	0.85	5.41	0.21	1.62	59.06	2.83	0.63	2.96	2.28	0.66	2.48	27.29	1.28	24.93	3.33	0.27	5.62
23	Union Bank	9.84	0.8	9.04	5.71	0.71	5.17	6.12	0.01	6.11	2.92	1.1	26.15	0.83	0.01	0.83	0.34	0.01	0.34	14.87	0.58	14.53	3.41	0	2.78
24	United Bank of India	7.24	0.19	10.25	3.36	0.09	6.5	8.36	0.38	10.24	2.11	0.83	22.26	1.51	0.07	2.14	0.23	0.03	0.27	0	0	0	3.82	0.06	4.11
25	Vijaya Bank	0.9	0.01	0.89	0.62	0.02	0.63	1.26	0.01	1.27	0.37	0.22	6.08	0.48	0.01	0.49	0	0	0	0	0	0	0.47	0.02	0.48
Total Public Sector Banks		215.43	9.13	223.31	50.74	3.77	57.89	206.05	5.05	213.71	47.24	61.29	1328.09	264.75	5.03	277.22	257.41	3.68	269.52	106.65	30.86	75.85	209.98	8.42	212.97
26	Axis Bank Ltd	0.39	0.00	0.39	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.10	6.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Federal Bank	2.81	0.00	2.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.78	0.52	0.26	0.05	0.02	0.03
28	HDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	ICI Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Indus Ind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00
31	ING Vysya Bank	10.61	0.02	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	26.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	Karnatak Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.00	0.20
33	Karur Vysya Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	2.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	Korak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Laxmi Vilas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	The South Indian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Private Sector Banks		13.81	0.02	3.39	0.00	0.00	0.00	0.00	0.00	0.00	0.19	3.09	56.96	0.00	0.00	0.00	0.00	0.00	0.00	0.95	0.52	0.26	0.24	0.02	0.23
37	Odisha Gramya Bank	0.00	0.00	0.00	0.00	0.00	0.00	124.12	26.36	121.39	0.00	53.37	246.12	51.89	22.24	49.72	49.81	13.63	48.70	48.95	15.45	42.74	0.00	0.00	0.00
38	Utkal Gramya Bank	0.00	0.00	0.00	0.00	0.00	0.00	31.64	0.85	41.47	0.00	2.10	76.16	16.66	0.68	17.01	2.65	0.68	26.16	0.00	0.00	0.00	0.76	0.19	0.65
Total of RBBS		0.00	0.00	0.00	0.00	0.00	0.00	155.76	27.21	162.86	0.00	55.47	322.28	68.55	22.92	66.73	52.46	14.31	74.86	48.95	15.45	42.74	0.76	0.19	0.65
Total of Commercial Banks		229.24	9.15	226.70	50.74	3.77	57.89	361.81	32.26	376.57	47.43	119.85	1707.33	333.30	27.95	343.95	309.87	17.99	344.38	156.55	46.83	118.85	210.98	8.63	213.85
39	Oriasa State Co-Op. Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	OSCARD Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total of Coops Banks		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total		229.24	9.15	226.70	50.74	3.77	57.89	361.81	32.26	376.57	47.43	119.85	1707.33	333.30	27.95	343.95	309.87	17.99	344.38	156.55	46.83	118.85	210.98	8.63	213.85

## Annexure -XV

PARTICULARS OF CASES FILED WITH COMPETENT AUTHORITY UNDER THE PROVISION OF OPDR ACT AS ON 30/09/13															
(Amt in Crores)										Pending Age-wise					
Sl No.	Name of Bank	Cases filed during the quarter		Total cases filed		Cases settled		Cases pending at the end of the		< 1 yr.		1-3 yr.		> 3 yr.	
		A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt
1	Allahabad Bank	0	0.00	1	0.07	0	0.00	0	0.00	0	0.00	1	0.07	0	0.00
2	Andhra Bank	0	0.00	45	1.12	0	0.00	45	1.12	27	0.19	18	0.93	0	0.00
3	Bank of Baroda	0	0.00	145	0.14	0	0.00	145	0.14	30	0.05	57	0.06	58	0.03
4	Bank of India	10	0.29	95	1.13	0	0.00	95	1.13	0	0.00	58	0.69	27	0.20
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	4	0.04	208	1.60	0	0.00	208	1.60	140	0.99	68	0.61	0	0.00
7	Central Bank of India	0	0.00	381	1.97	0	0.00	381	1.97	0	0.00	0	0.00	381	1.97
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Indian Overseas Bank	0	0.00	61	0.47	0	0.00	61	0.47	5	0.01	26	0.31	30	0.15
13	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Punjab National Bank	0	0.00	160	0.23	0	0.00	160	0.23	0	0.00	0	0.00	160	0.23
16	State Bank of B & J	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	State Bank of India	733	9.03	11482	110.52	0	0.00	11482	110.52	2651	38.14	4567	39.85	4264	32.53
19	State Bank of Mysore	0	0.00	9	7.68	0	0.00	9	7.68	1	0.72	5	4.25	3	2.71
20	State Bank of Travancore	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Syndicate Bank	0	0.00	70	0.82	0	0.00	70	0.82	0	0.00	0	0.00	70	0.82
22	UCO Bank	0	0.00	760	4.21	0	0.00	760	4.21	76	0.55	104	0.70	580	2.96
23	Union Bank	0	0.00	184	1.78	0	0.00	189	1.78	11	0.05	25	0.05	153	1.68
24	United Bank of India	0	0.00	32	0.23	0	0.00	32	0.23	0	0.00	32	0.23	0	0.00
25	Vijaya Bank	4	0.70	27	1.09	0	0.00	27	0.46	15	0.20	8	0.10	4	0.02
<b>Total Public Sector Banks</b>		<b>751</b>	<b>10.06</b>	<b>13660</b>	<b>133.06</b>	<b>0</b>	<b>0.00</b>	<b>13664</b>	<b>132.36</b>	<b>2956</b>	<b>40.90</b>	<b>4969</b>	<b>47.85</b>	<b>5730</b>	<b>43.30</b>
26	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Private Sector Banks</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
37	Odisha Gramya Bank	0	0.00	3295	1.72	0	0.00	3295	1.72	29	0.39	174	0.29	3092	1.04
38	Utkal Gramya Bank	0	0.00	18	0.06	0	0.00	18	0.06	0	0.00	1	0.02	17	0.04
<b>Total of RRBs</b>		<b>0</b>	<b>0.00</b>	<b>3313</b>	<b>1.78</b>	<b>0</b>	<b>0.00</b>	<b>3313</b>	<b>1.78</b>	<b>29</b>	<b>0.39</b>	<b>175</b>	<b>0.31</b>	<b>3109</b>	<b>1.08</b>
<b>A.Total of Commercial Banks</b>		<b>751</b>	<b>10.06</b>	<b>16973</b>	<b>134.84</b>	<b>0</b>	<b>0.00</b>	<b>16977</b>	<b>134.14</b>	<b>2985</b>	<b>41.29</b>	<b>5144</b>	<b>48.16</b>	<b>8839</b>	<b>44.38</b>
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>B.Total of Co-operative Bank</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>751</b>	<b>10.06</b>	<b>16973</b>	<b>134.84</b>	<b>0</b>	<b>0.00</b>	<b>16977</b>	<b>134.14</b>	<b>2985</b>	<b>41.29</b>	<b>5144</b>	<b>48.16</b>	<b>8839</b>	<b>44.38</b>

PARTICULARS OF CASES FILED WITH COMPETENT AUTHORITY UNDER THE PROVISION OF ORISSA AGRICULTURE CREDIT OPERATION & MISC PROVISION(BANKS) ACT AS ON 30/09/13															
(Amt in Crores)										Pending Age-wise					
Sl No.	Name of Bank	Cases filed during the quarter		Total cases filed		Cases settled		Cases pending at the		<1yr.		1-3 yr.		>3 yr.	
		A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt.	A/c	Amt
1	Allahabad Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Bank of India	5	0.08	40	0.70	0	0.00	35	0.62	5	0.08	30	0.57	0	0.00
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	State Bank of B & J	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	State Bank of Mysore	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Syndicate Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Union Bank	0	0.00	56	0.09	0	0.00	56	0.09	10	0.70	5	0.01	41	0.06
24	United Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Vijaya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Public Sector Banks		5	0.08	96	0.79	0	0.00	91	0.71	15	0.78	35	0.58	41	0.06
26	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Odisha Gramya Bank	0	0.00	762	0.32	0	0.00	762	0.32	1	0.03	85	0.09	676	0.23
38	Utkal Gramya Bank	0	0.00	27	3.14	0	0.00	27	3.14	0	0.00	3	0.04	24	3.10
Total of RRBs		0	0.00	789	3.46	0	0.00	789	3.46	1	0.03	88	0.13	700	3.33
A.Total of Commercial Banks		5	0.08	885	4.25	0	0.00	880	4.17	16	0.81	123	0.71	741	3.39
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B.Total of Co-operative Bank		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GRAND TOTAL		5	0.08	885	4.25	0	0.00	880	4.17	16	0.81	123	0.71	741	3.39

## Annexure - XVI

Bank wise outstanding credit according to place of sanction & utilization as on 30th Sept 2013(Amt in Crores)						
Sl. No.	Name of Bank	Total credit sanctioned in the state	Credit Utilised in the state of Sanction	Credit sanctioned in the state but Utilised in other states	Credit Utilized in the state but Sanctioned in other states	Total Credit utilised in the State
		A	B(A-C)	C	D	E(B+D)
1	Allahabad Bank	2528.02	2432.35	95.67	1395.45	3827.80
2	Andhra Bank	2247.27	2107.20	140.07	954.10	3061.30
3	Bank of Baroda	2208.94	2208.94	0.00	2320.24	4529.18
4	Bank of India	3650.79	3647.67	3.12	517.32	4164.99
5	Bank of Maharastra	36.65	36.65	0.00	0.00	36.65
6	Canara Bank	2279.43	2279.43	0.00	3372.81	5652.24
7	Central Bank of India	1411.58	1347.58	64.00	2066.00	3413.58
8	Corporation Bank	994.25	994.25	0.00	1526.08	2520.33
9	Dena Bank	246.52	246.52	0.00	180.66	427.18
10	IDBI BANK	627.20	627.20	0.00	591.87	1219.07
11	Indian Bank	826.98	826.98	0.00	973.08	1800.06
12	Indian Overseas Bank	2170.69	2170.69	0.00	2442.31	4613.00
13	Commerce	1454.74	1454.74	0.00	499.10	1953.84
14	Punjab & Sind Bank	489.00	489.00	0.00	777.00	1266.00
15	Punjab National Bank	3105.54	2933.44	172.10	1888.17	4821.61
16	State Bank of B & J	168.46	64.12	104.34	0.00	64.12
17	Hyderabad	240.57	240.57	0.00	1179.08	1419.65
18	State Bank of India	22293.00	22293.00	0.00	24488.00	46781.00
19	State Bank of Mysore	307.66	307.66	0.00	0.00	307.66
20	Travancore	90.40	90.40	0.00	0.00	90.40
21	Syndicate Bank	878.38	878.38	0.00	1883.00	2761.38
22	UCO Bank	4610.09	4610.09	0.00	3650.29	8260.38
23	Union Bank	3124.54	3124.54	0.00	2125.40	5249.94
24	United Bank of India	1779.78	1779.78	0.00	712.91	2492.69
25	Vijaya Bank	128.00	127.16	0.84	0.00	127.16
<b>Total Public Sector Banks</b>		<b>57898.48</b>	<b>57318.34</b>	<b>580.14</b>	<b>53542.87</b>	<b>110861.21</b>
26	Axis Bank Ltd	2398.41	2398.41	0.00	2432.96	4831.37
27	Federal Bank	285.88	285.88	0.00	0.00	285.88
28	HDFC Bank	2381.00	2381.00	0.00	0.00	2381.00
29	ICICI Bank	1319.95	1319.95	0.00	1214.07	2534.02
30	Indus Ind Bank	567.00	567.00	0.00	0.00	567.00
31	ING Vysya Bank	22.41	22.41	0.00	0.00	22.41
32	Karnatak Bank Ltd.	346.39	325.19	21.20	0.00	325.19
33	Karur Vysya Bank	174.05	174.05	0.00	0.00	174.05
34	Ltd	70.83	70.83	0.00	0.00	70.83
35	Laxmi Vilas Bank	5.74	5.74	0.00	0.00	5.74
36	Ltd.	18.82	18.82	0.00	0.00	18.82
<b>Total Private Sector Banks</b>		<b>7590.48</b>	<b>7569.28</b>	<b>21.20</b>	<b>3647.03</b>	<b>11216.31</b>
<b>GRAND TOTAL</b>		<b>65488.96</b>	<b>64887.62</b>	<b>601.34</b>	<b>57189.90</b>	<b>122077.52</b>

## Annexure - XVI

BANKING KEY INDICATOR AS ON 30.09.2013													Amount in	
Sl No.	Name of Bank	No. of Branches	Total Deposit	Advance Utilized in The State	Advance Sanctioned & Utilized in the State	Total P.S. Advance	Total Finance to Agril	Advance to MSME	Advance to Services Sector	Total Adv. to Weaker Section	Total Adv. to DRI	Advance to Women	Total Adv. to SC/ST	Investment in state govt. Bonds
1	Allahabad Bank	77	5135.84	3827.80	2432.35	981.90	262.39	550.22	416.42	262.25	0.88	361.23	105.68	0.00
2	Andhra Bank	126	4948.59	3061.30	2107.20	1363.26	429.78	720.54	327.55	304.02	21.89	188.96	41.93	0.00
3	Bank of Baroda	95	3244.15	4529.18	2208.94	1438.10	245.21	1143.09	449.76	367.13	0.22	121.35	72.31	0.00
4	Bank of India	200	6041.78	4164.99	3647.67	1916.37	606.62	1274.47	566.97	538.17	1.21	212.61	215.80	0.00
5	Bank of Maharashtra	6	78.03	36.65	36.65	25.55	1.40	10.98	12.87	0.21	0.00	4.15	0.11	0.00
6	Canara Bank	97	7758.39	5652.24	2279.43	733.73	228.60	778.56	291.27	113.04	3.00	15.43	33.04	0.00
7	Central Bank of India	97	1713.30	3413.58	1347.58	501.23	143.14	301.25	129.81	99.78	2.44	221.66	185.33	0.00
8	Corporation Bank	18	2820.32	2520.33	994.25	184.00	29.25	101.64	79.27	41.92	0.01	18.03	5.16	0.00
9	Dena Bank	12	486.68	427.18	246.52	156.57	5.92	137.08	39.00	1.80	0.02	7.69	1.35	0.00
10	IDBI BANK	34	1981.47	1219.07	627.20	392.30	45.86	195.32	8.23	138.96	0.03	264.60	4.83	0.00
11	Indian Bank	72	2195.32	1800.06	826.98	344.01	104.91	158.00	90.85	62.46	3.83	40.32	23.27	0.00
12	Indian Overseas Bank	116	4977.00	4613.00	2170.69	1261.00	476.00	1036.00	391.00	293.00	81.00	379.00	149.00	0.00
13	Oriental Bank of Commerce	48	1983.43	1953.84	1454.74	698.44	51.56	648.74	146.93	89.84	0.17	70.90	53.74	0.00
14	Punjab & Sind Bank	6	1203.00	1266.00	489.00	35.00	0.26	14.00	6.00	1.00	0.00	5.00	2.00	0.00
15	Punjab National Bank	133	5019.89	4821.61	2933.44	1268.71	475.10	1049.64	370.02	350.50	75.10	200.96	35.68	0.00
16	State Bank of B & J	3	74.28	64.12	64.12	15.63	0.00	65.50	4.28	0.23	0.00	3.18	0.41	0.00
17	State Bank of Hyderabad	10	467.64	1419.65	240.57	73.71	2.32	39.32	30.06	0.92	0.60	12.36	3.92	0.00
18	State Bank of India	718	48386.00	46781.00	22293.00	8323.00	3483.00	2962.00	1878.00	2546.00	8.00	1502.00	298.00	0.00
19	State Bank of Mysore	1	64.05	307.66	307.66	17.52	0.00	13.72	11.88	0.12	0.02	3.01	0.00	0.00
20	State Bank of Travancore	1	110.31	90.40	90.40	29.60	0.00	0.00	11.38	0.50	0.09	0.00	0.00	0.00
21	Syndicate Bank	75	3061.57	2761.38	878.38	426.16	77.94	217.98	194.36	51.52	12.18	45.59	34.79	0.00
22	UCO Bank	216	9933.16	8260.38	4610.09	2972.23	1162.59	1562.23	1034.83	1434.70	7.05	409.50	637.00	64.96
23	Union Bank	87	7619.07	5249.94	3124.54	2136.72	952.33	709.15	231.45	565.15	0.36	282.31	67.50	0.00
24	United Bank of India	130	3878.25	2492.69	1779.78	1336.42	561.11	555.94	265.51	524.66	1.12	300.77	190.01	0.00
25	Vijaya Bank	11	440.00	127.16	127.16	102.00	10.26	63.77	28.10	9.04	0.01	10.07	6.87	0.00
<b>Total Public Sector Banks</b>		<b>2389</b>	<b>123621.52</b>	<b>110861.21</b>	<b>57318.34</b>	<b>26733.16</b>	<b>9355.55</b>	<b>14309.14</b>	<b>7015.80</b>	<b>7796.92</b>	<b>219.23</b>	<b>4680.68</b>	<b>2167.73</b>	<b>64.96</b>
26	Axis Bank Ltd	102	6179.75	4831.37	2398.41	1678.80	457.48	494.26	163.27	59.30	7.88	488.22	331.60	0.00
27	Federal Bank	11	308.72	285.88	285.88	47.57	26.67	31.57	29.50	2.31	0.00	9.87	0.01	0.00
28	HDFC Bank	80	3475.00	2381.00	2381.00	702.00	327.00	371.00	65.00	264.00	0.00	90.00	22.00	0.00
29	ICICI Bank	72	4514.98	2534.02	1319.95	631.49	305.55	175.99	165.27	119.47	0.00	110.22	45.17	0.00
30	Indus Ind Bank	23	1869.00	567.00	567.00	0.00	0.00	271.00	0.00	35.00	0.00	0.00	12.00	0.00
31	ING Vysya Bank	7	369.18	22.41	22.41	5.53	0.15	18.34	17.66	0.00	0.00	0.03	7.37	0.00
32	Karnatak Bank Ltd.	7	262.05	325.19	325.19	93.46	58.79	79.21	0.92	30.64	4.02	5.62	0.00	0.00
33	Karur Vysya Bank	5	293.25	174.05	174.05	72.64	11.73	0.00	0.00	0.35	0.00	0.76	0.18	0.00
34	Kotak Mahindra Bank Ltd	8	278.56	70.83	70.83	59.91	15.05	44.86	44.41	15.85	0.00	0.00	2.78	0.00
35	Laxmi Vilas Bank	1	218.75	5.74	5.74	3.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	The South Indian Bank Ltd.	2	227.22	18.82	18.82	6.09	6.09	0.24	0.00	0.00	0.00	0.86	0.00	0.00
<b>Total Private Sector Banks</b>		<b>318</b>	<b>17996.46</b>	<b>11216.31</b>	<b>7569.28</b>	<b>3301.41</b>	<b>1208.51</b>	<b>1486.47</b>	<b>486.03</b>	<b>526.92</b>	<b>11.90</b>	<b>705.58</b>	<b>421.11</b>	<b>0.00</b>
37	Odisha Gramya Bank	482	6422.31	3639.96	3639.96	2992.38	1246.11	1099.44	998.33	1394.54	0.00	808.12	274.73	288.78
38	Utkal Gramya Bank	426	4055.09	2721.50	2721.50	2212.68	1777.27	377.21	94.56	952.25	0.00	834.80	831.71	673.95
<b>Total of RRBs</b>		<b>908</b>	<b>10477.40</b>	<b>6361.46</b>	<b>6361.46</b>	<b>5205.06</b>	<b>3023.38</b>	<b>1476.65</b>	<b>1092.89</b>	<b>2346.79</b>	<b>0.00</b>	<b>1642.92</b>	<b>1106.44</b>	<b>962.73</b>
RIDF(NABARD)		0	0.00	5238.37	5238.37	5238.37	5238.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Commercial Banks</b>		<b>3615</b>	<b>152095.38</b>	<b>133677.35</b>	<b>76487.45</b>	<b>40478.00</b>	<b>18825.81</b>	<b>17272.26</b>	<b>8594.72</b>	<b>10670.63</b>	<b>231.13</b>	<b>7029.18</b>	<b>3695.28</b>	<b>1027.69</b>
39	Orissa State Co-Op. Bank	338	5521.95	6782.96	6782.96	6396.33	6531.60	170.36	649.60	5220.23	0.00	440.34	1310.66	0.06
40	OSCARD Bank	5	0.00	26.90	26.90	0.00	21.44	0.00	5.46	0.00	0.00	0.00	0.00	0.00
<b>Total of Co-operative bank</b>		<b>343</b>	<b>5521.95</b>	<b>6809.86</b>	<b>6809.86</b>	<b>6396.33</b>	<b>6553.04</b>	<b>170.36</b>	<b>655.06</b>	<b>5220.23</b>	<b>0.00</b>	<b>440.34</b>	<b>1310.66</b>	<b>0.06</b>
<b>GRAND TOTAL</b>		<b>3958</b>	<b>157617.33</b>	<b>140487.21</b>	<b>83297.31</b>	<b>46874.33</b>	<b>25378.85</b>	<b>17442.62</b>	<b>9249.78</b>	<b>15890.86</b>	<b>231.13</b>	<b>7469.52</b>	<b>5005.94</b>	<b>1027.75</b>



## Annexure - XVI

BANKING KEY INDICATOR AS ON 30.09.2013										Amt.in Crores	
Sl No.	Name of Bank	No. of Branches	GROSS NPA	% of NPA to Total Advance	CD Ratio	% of P.S Adv to Total Adv	% of Agril Finance to Total Advance	% of Adv. To Weaker Section to PS Adv.	% of DRI Advance to Total Advance	% of Advance to Women to Total Advance	Creadit & Investment/ Deposit ratio
1	Allahabad Bank	77	197.45	8.12	74.53	40.37	10.79	26.71	0.04	14.85	74.53
2	Andhra Bank	126	295.94	14.04	61.86	64.70	20.40	22.30	1.04	8.97	61.86
3	Bank of Baroda	95	43.29	1.96	139.61	65.10	11.10	25.53	0.01	5.49	139.61
4	Bank of India	200	314.09	8.61	68.94	52.54	16.63	28.08	0.03	5.83	68.94
5	Bank of Maharastra	6	2.97	8.10	46.97	69.71	3.82	0.82	0.00	11.32	46.97
6	Canara Bank	97	60.86	2.67	72.85	32.19	10.03	15.41	0.13	0.68	72.85
7	Central Bank of India	97	90.87	6.74	199.24	37.19	10.62	19.91	0.18	16.45	199.24
8	Corporation Bank	18	31.43	3.16	89.36	18.51	2.94	22.78	0.00	1.81	89.36
9	Dena Bank	12	8.05	3.27	87.77	63.51	2.40	1.15	0.01	3.12	87.77
10	IDBI BANK	34	50.85	8.11	61.52	62.55	7.31	35.42	0.00	42.19	61.52
11	Indian Bank	72	59.34	7.18	82.00	41.60	12.69	18.16	0.46	4.88	82.00
12	Indian Overseas Bank	116	122.18	5.63	92.69	58.09	21.93	23.24	3.73	17.46	92.69
13	Oriental Bank of Commerce	48	68.36	4.70	98.51	48.01	3.54	12.86	0.01	4.87	98.51
14	Punjab & Sind Bank	6	9.00	1.84	105.24	7.16	0.05	2.86	0.00	1.02	105.24
15	Punjab National Bank	133	238.38	8.13	96.05	43.25	16.20	27.63	2.56	6.85	96.05
16	State Bank of B & J	3	19.43	30.30	86.32	24.38	0.00	1.50	0.01	4.96	86.32
17	State Bank of Hyderabad	10	3.50	1.45	303.58	30.64	0.96	1.25	0.25	5.14	303.58
18	State Bank of India	718	2409.00	10.81	96.68	37.33	15.62	30.59	0.04	6.74	96.68
19	State Bank of Mysore	1	1.17	0.38	480.34	5.69	0.00	0.68	0.01	0.98	480.34
20	State Bank of Travancore	1	39.29	43.46	81.95	32.74	0.00	1.69	0.10	0.00	81.95
21	Syndicate Bank	75	95.31	10.85	90.19	48.52	8.87	12.09	1.39	5.19	90.19
22	UCO Bank	216	552.31	11.98	83.16	64.47	25.22	48.27	0.15	8.88	83.81
23	Union Bank	87	129.41	4.14	68.91	68.39	30.48	26.45	0.01	9.04	68.91
24	United Bank of India	130	242.50	13.63	64.27	75.09	31.53	39.26	0.06	16.90	64.27
25	Vijaya Bank	11	15.62	12.28	28.90	80.21	8.07	8.86	0.01	7.92	28.90
<b>Total Public Sector Banks</b>		<b>2389</b>	<b>5100.60</b>	<b>8.90</b>	<b>89.68</b>	<b>46.64</b>	<b>16.32</b>	<b>29.17</b>	<b>0.38</b>	<b>8.17</b>	<b>89.73</b>
26	Axis Bank Ltd	102	23.26	0.97	78.18	70.00	19.07	3.53	0.33	20.36	78.18
27	Federal Bank	11	12.20	4.27	92.60	16.64	9.33	4.86	0.00	3.45	92.60
28	HDFC Bank	80	76.77	3.22	68.52	29.48	13.73	37.61	0.00	3.78	68.52
29	ICICI Bank	72	0.00	0.00	56.12	47.84	23.15	18.92	0.00	8.35	56.12
30	Indus Ind Bank	23	0.00	0.00	30.34	0.00	0.00	Infinity	0.00	0.00	30.34
31	ING Vysya Bank	7	227.06	1013.21	6.07	24.68	0.67	0.00	0.00	0.13	6.07
32	Karnatak Bank Ltd.	7	77.36	23.79	124.09	28.74	18.08	32.78	1.24	1.73	124.09
33	Karur Vysya Bank	5	3.04	1.75	59.35	41.74	6.74	0.48	0.00	0.44	59.35
34	Kotak Mahindra Bank Ltd	8	19.73	27.86	25.43	84.58	21.25	26.46	0.00	0.00	25.43
35	Laxmi Vilas Bank	1	3.90	67.94	2.62	68.29	0.00	0.00	0.00	0.00	2.62
36	The South Indian Bank Ltd.	2	0.00	0.00	8.28	32.36	32.36	0.00	0.00	4.57	8.28
<b>Total Private Sector Banks</b>		<b>318</b>	<b>443.32</b>	<b>5.86</b>	<b>62.33</b>	<b>43.62</b>	<b>15.97</b>	<b>15.96</b>	<b>0.16</b>	<b>9.32</b>	<b>62.33</b>
37	Odisha Gramya Bank	482	510.22	14.02	56.68	82.21	34.23	46.60	0.00	22.20	61.17
38	Utkal Gramya Bank	426	441.19	16.21	67.11	81.30	65.30	43.04	0.00	30.67	83.73
<b>Total of RRBs</b>		<b>908</b>	<b>951.41</b>	<b>14.96</b>	<b>60.72</b>	<b>81.82</b>	<b>47.53</b>	<b>45.09</b>	<b>0.00</b>	<b>25.83</b>	<b>69.90</b>
RIDF(NABARD)		0	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
<b>Total Commercial Banks</b>		<b>3615</b>	<b>6495.33</b>	<b>8.49</b>	<b>87.89</b>	<b>52.92</b>	<b>24.61</b>	<b>26.36</b>	<b>0.30</b>	<b>9.19</b>	<b>90.51</b>
39	Orissa State Co-Op. Bank	338	685.44	10.11	122.84	94.30	96.29	81.61	0.00	6.49	122.84
40	OSCARD Bank	5	0.00	0.00	Infinity	0.00	79.70	0.00	0.00	0.00	Infinity
<b>Total of Co-operative bank</b>		<b>343</b>	<b>685.44</b>	<b>10.07</b>	<b>123.32</b>	<b>93.93</b>	<b>96.23</b>	<b>81.61</b>	<b>0.00</b>	<b>6.47</b>	<b>123.32</b>
<b>GRAND TOTAL</b>		<b>3958</b>	<b>7180.77</b>	<b>8.62</b>	<b>89.13</b>	<b>56.27</b>	<b>30.47</b>	<b>33.90</b>	<b>0.28</b>	<b>8.97</b>	<b>89.78</b>

## Annexure - XVI

BANK-WISE & AREA WISE DEPOSITS ADVANCES & CD RATIO AS ON 30.09.2013 (Amt. in Crores)										
Sl No.	Name of Bank	No. of Branches	RURAL				Semi_Urban			
			No. of Branches	Deposit	Advance	CD Ratio	No. of Branches	Deposit	Advance	CD Ratio
1	Allahabad Bank	77	30	506.67	418.97	82.69	25	1528.48	1149.42	75.20
2	Andhra Bank	126	53	743.34	419.08	56.38	43	1409.05	550.54	39.07
3	Bank of Baroda	95	34	399.97	176.40	44.10	40	978.49	661.94	67.65
4	Bank of India	200	115	1892.59	849.59	44.89	48	1425.72	657.35	46.11
5	Bank of Maharashtra	6	0	0.00	0.00	#DIV/0!	1	2.13	0.04	1.88
6	Canara Bank	97	37	1893.64	1827.70	96.52	37	2005.50	1905.02	94.99
7	Central Bank of India	97	37	501.45	436.11	86.97	33	372.23	435.23	116.93
8	Corporation Bank	18	1	39.27	2.19	5.58	6	85.30	20.28	23.77
9	Dena Bank	12	2	17.70	7.34	41.47	5	40.77	9.82	24.09
10	IDBI BANK	34	4	109.07	14.23	13.05	18	750.07	56.34	7.51
11	Indian Bank	72	26	528.13	106.81	20.22	28	563.91	736.18	130.55
12	Indian Overseas Bank	116	58	1060.00	1789.00	168.77	34	1178.00	729.00	61.88
13	Oriental Bank of Commerce	48	9	93.84	86.67	92.36	22	151.99	228.58	150.39
14	Punjab & Sind Bank	6	1	6.00	0.37	6.17	0	0.00	0.00	#DIV/0!
15	Punjab National Bank	133	63	622.65	990.46	159.07	47	1082.69	1304.72	120.51
16	State Bank of B & J	3	0	0.00	0.00	#DIV/0!	0	0.00	0.00	#DIV/0!
17	State Bank of Hyderabad	10	0	0.00	0.00	#DIV/0!	2	26.32	16.90	64.21
18	State Bank of India	718	418	12113.00	15159.00	125.15	160	16488.00	16267.00	98.66
19	State Bank of Mysore	1	0	0.00	0.00	#DIV/0!	0	0.00	0.00	#DIV/0!
20	State Bank of Travancore	1	0	0.00	0.00	#DIV/0!	0	0.00	0.00	#DIV/0!
21	Syndicate Bank	75	28	299.70	101.55	33.88	23	729.10	597.20	81.91
22	UCO Bank	216	129	3534.21	1435.25	40.61	56	2525.84	926.49	36.68
23	Union Bank	87	31	410.75	98.30	23.93	34	1582.87	490.17	30.97
24	United Bank of India	130	67	1565.16	1000.46	63.92	36	1001.44	444.62	44.40
25	Vijaya Bank	11	0	0.00	0.00	#DIV/0!	3	6.29	7.15	113.67
<b>Total Public Sector Banks</b>		<b>2389</b>	<b>1143</b>	<b>26337.14</b>	<b>24919.48</b>	<b>94.62</b>	<b>701</b>	<b>33934.19</b>	<b>27193.99</b>	<b>80.14</b>
26	Axis Bank Ltd	102	43	383.57	154.42	40.26	38	1956.85	2852.89	145.79
27	Federal Bank	11	0	0.00	0.00	#DIV/0!	8	71.96	71.40	99.22
28	HDFC Bank	80	15	93.00	19.00	20.43	38	697.00	550.00	78.91
29	ICICI Bank	72	10	1019.62	1375.35	134.89	34	3285.79	922.97	28.09
30	Indus Ind Bank	23	4	34.00	1.00	2.94	13	463.00	171.00	36.93
31	ING Vysya Bank	7	0	0.00	0.00	#DIV/0!	1	17.68	0.06	0.34
32	Karnatak Bank Ltd.	7	0	0.00	0.00	#DIV/0!	2	15.34	15.28	99.61
33	Karur Vysya Bank	5	0	0.00	0.00	#DIV/0!	1	1.13	0.75	66.37
34	Kotak Mahindra Bank Ltd	8	0	0.00	0.00	#DIV/0!	5	66.73	0.72	1.08
35	Laxmi Vilas Bank	1	0	0.00	0.00	#DIV/0!	0	0.00	0.00	#DIV/0!
36	The South Indian Bank Ltd.	2	0	0.00	0.00	#DIV/0!	0	0.00	0.00	#DIV/0!
<b>Total Private Sector Banks</b>		<b>318</b>	<b>72</b>	<b>1530.19</b>	<b>1549.77</b>	<b>101.28</b>	<b>140</b>	<b>6575.48</b>	<b>4585.07</b>	<b>69.73</b>
37	Odisha Gramya Bank	482	412	4376.81	2153.62	49.21	44	1339.16	969.47	72.39
38	Utkal Gramya Bank	426	360	2615.70	1983.60	75.83	50	1115.48	496.11	44.48
<b>Total of RRBs</b>		<b>908</b>	<b>772</b>	<b>6992.51</b>	<b>4137.22</b>	<b>59.17</b>	<b>94</b>	<b>2454.64</b>	<b>1465.58</b>	<b>59.71</b>
RIDF(NABARD)		0	0	0.00	5238.37	#DIV/0!	0	0.00	0.00	#DIV/0!
<b>Total Commercial Banks</b>		<b>3615</b>	<b>1987</b>	<b>34859.84</b>	<b>35844.84</b>	<b>102.83</b>	<b>935</b>	<b>42964.31</b>	<b>33244.64</b>	<b>77.38</b>
39	Orissa State Co-Op. Bank	338	170	2333.80	3976.55	170.39	106	1687.72	1757.03	104.11
40	OSCARD Bank	5	5	0.00	26.90	#DIV/0!	0	0.00	0.00	#DIV/0!
<b>Total of Co-op Bank</b>		<b>343</b>	<b>175</b>	<b>2333.80</b>	<b>4003.45</b>	<b>171.54</b>	<b>106</b>	<b>1687.72</b>	<b>1757.03</b>	<b>104.11</b>
<b>Grand Total</b>		<b>3958</b>	<b>2162</b>	<b>37193.64</b>	<b>39848.29</b>	<b>107.14</b>	<b>1041</b>	<b>44652.03</b>	<b>35001.67</b>	<b>78.39</b>

## Annexure - XVI

BANK-WISE & AREA WISE DEPOSITS ADVANCES & CD RATIO AS ON 30.09.2013							Amt.in Crores		
Sl No.	Name of Bank	No. of Branches	Urban				Total		
			No. of Branches	Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	Allahabad Bank	77	22	3100.69	2259.41	72.87	5135.84	3827.80	74.53
2	Andhra Bank	126	30	2796.20	2091.68	74.80	4948.59	3061.30	61.86
3	Bank of Baroda	95	21	1865.69	3690.84	197.83	3244.15	4529.18	139.61
4	Bank of India	200	37	2723.47	2658.05	97.60	6041.78	4164.99	68.94
5	Bank of Maharastra	6	5	75.90	36.61	48.23	78.03	36.65	46.97
6	Canara Bank	97	23	3859.25	1919.52	49.74	7758.39	5652.24	72.85
7	Central Bank of India	97	27	839.62	2542.24	302.78	1713.30	3413.58	199.24
8	Corporation Bank	18	11	2695.75	2497.86	92.66	2820.32	2520.33	89.36
9	Dena Bank	12	5	428.21	410.02	95.75	486.68	427.18	87.77
10	IDBI BANK	34	12	1122.33	1148.50	102.33	1981.47	1219.07	61.52
11	Indian Bank	72	18	1103.28	957.07	86.75	2195.32	1800.06	82.00
12	Indian Overseas Bank	116	24	2739.00	2095.00	76.49	4977.00	4613.00	92.69
13	Commerce	48	17	1737.60	1638.59	94.30	1983.43	1953.84	98.51
14	Punjab & Sind Bank	6	5	1197.00	1265.63	105.73	1203.00	1266.00	105.24
15	Punjab National Bank	133	23	3314.55	2526.43	76.22	5019.89	4821.61	96.05
16	State Bank of B & J	3	3	74.28	64.12	86.32	74.28	64.12	86.32
17	State Bank of Hyderabad	10	8	441.32	1402.75	317.85	467.64	1419.65	303.58
18	State Bank of India	718	140	19785.00	15355.00	77.61	48386.00	46781.00	96.68
19	State Bank of Mysore	1	1	64.05	307.66	480.34	64.05	307.66	480.34
20	State Bank of Travancore	1	1	110.31	90.40	81.95	110.31	90.40	81.95
21	Syndicate Bank	75	24	2032.77	2062.63	101.47	3061.57	2761.38	90.19
22	UCO Bank	216	31	3873.11	5898.64	152.30	9933.16	8260.38	83.16
23	Union Bank	87	22	5625.45	4661.47	82.86	7619.07	5249.94	68.91
24	United Bank of India	130	27	1311.65	1047.61	79.87	3878.25	2492.69	64.27
25	Vijaya Bank	11	8	433.71	120.01	27.67	440.00	127.16	28.90
<b>Total Public Sector Banks</b>		<b>2389</b>	<b>545</b>	<b>63350.19</b>	<b>58747.74</b>	<b>92.73</b>	<b>123621.52</b>	<b>110861.21</b>	<b>89.68</b>
26	Axis Bank Ltd	102	21	3839.33	1824.06	47.51	6179.75	4831.37	78.18
27	Federal Bank	11	3	236.76	214.48	90.59	308.72	285.88	92.60
28	HDFC Bank	80	27	2685.00	1812.00	67.49	3475.00	2381.00	68.52
29	ICICI Bank	72	28	209.57	235.70	112.47	4514.98	2534.02	56.12
30	Indus Ind Bank	23	6	1372.00	395.00	28.79	1869.00	567.00	30.34
31	ING Vysya Bank	7	6	351.50	22.35	6.36	369.18	22.41	6.07
32	Karnatak Bank Ltd.	7	5	246.71	309.91	125.62	262.05	325.19	124.09
33	Karur Vysya Bank	5	4	292.12	173.30	59.32	293.25	174.05	59.35
34	Kotak Mahindra Bank Ltd	8	3	211.83	70.11	33.10	278.56	70.83	25.43
35	Laxmi Vilas Bank	1	1	218.75	5.74	2.62	218.75	5.74	2.62
36	The South Indian Bank Ltd.	2	2	227.22	18.82	8.28	227.22	18.82	8.28
<b>Total Private Sector Banks</b>		<b>318</b>	<b>106</b>	<b>9890.79</b>	<b>5081.47</b>	<b>51.38</b>	<b>17996.46</b>	<b>11216.31</b>	<b>62.33</b>
37	Odisha Gramya Bank	482	26	706.34	516.87	73.18	6422.31	3639.96	56.68
38	Utkal Gramya Bank	426	16	323.91	241.79	74.65	4055.09	2721.50	67.11
<b>Total of RRBs</b>		<b>908</b>	<b>42</b>	<b>1030.25</b>	<b>758.66</b>	<b>73.64</b>	<b>10477.40</b>	<b>6361.46</b>	<b>60.72</b>
RIDF(NABARD)		0	0	0.00	0.00	#DIV/0!	0.00	5238.37	#DIV/0!
<b>Total Commercial Banks</b>		<b>3615</b>	<b>693</b>	<b>74271.23</b>	<b>64587.87</b>	<b>86.96</b>	<b>152095.38</b>	<b>133677.35</b>	<b>87.89</b>
39	Orissa State Co-Op. Bank	338	62	1500.43	1049.38	69.94	5521.95	6782.96	122.84
40	OSCARD Bank	5	0	0.00	0.00	#DIV/0!	0.00	26.90	#DIV/0!
<b>Total of Co-op Bank</b>		<b>343</b>	<b>62</b>	<b>1500.43</b>	<b>1049.38</b>	<b>69.94</b>	<b>5521.95</b>	<b>6809.86</b>	<b>123.32</b>
<b>Grand Total</b>		<b>3958</b>	<b>755</b>	<b>75771.66</b>	<b>65637.25</b>	<b>86.63</b>	<b>157617.33</b>	<b>140487.21</b>	<b>89.13</b>

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REVISED DISTRICT WISE LBS-MIS1 (Yearly Target -2013-14)																	(Amt in Crores.)	
Sector																		
Priority Sector																		
Sl.No.	District Name	Agriculture & allied - Direct		Agriculture & allied - Indirect		Agriculture & allied - Sub Total		MSE		Education		Housing		Others		Priority Sector Sub-Total		
		A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	
1	ANGUL	314369	684.41	16804	139.68	331173	824.09	20529	233.34	819	23.11	4503	97.13	6293	46.42	363317	1224.09	
2	BALASORE	445982	842.73	33180	333.13	479162	1175.86	33336	377.47	2140	47.95	3835	113.87	18945	135.25	537418	1850.41	
3	BARGARH	196686	1339.08	0	0.00	196686	1339.08	8296	113.13	989	25.61	1449	75.75	11216	136.85	218636	1690.42	
4	BHADRAK	501092	1061.97	0	0.00	501092	1061.97	9535	81.86	0	0.00	0	0.00	29997	240.87	540624	1384.70	
5	BOLANGIR	43394	280.91	28600	134.68	71994	415.59	4049	58.97	254	8.24	551	23.30	8274	125.21	85122	631.31	
6	BOUDH	45221	190.26	0	0.00	45221	190.26	2051	37.85	144	4.84	264	10.17	2708	17.21	50388	260.33	
7	CUTTACK	173063	702.47	0	0.00	173063	702.47	23836	256.99	3105	40.63	7224	97.43	81598	1182.55	288826	2280.08	
8	DEOGARH	31047	134.46	0	0.00	31047	134.46	838	8.60	47	1.83	40	1.65	2369	25.54	34341	172.08	
9	DHENKANAL	240684	704.93	24981	148.18	265665	853.11	28217	202.63	837	18.65	3531	95.65	11061	50.48	309311	1220.51	
10	GAJAPATI	111284	225.03	0	0.00	111284	225.03	2162	46.02	622	17.87	466	22.53	6152	102.55	120686	414.00	
11	GANJAM	340924	1413.70	564	31.32	341488	1445.02	5208	240.64	1451	47.88	3114	174.70	39475	587.10	390736	2495.33	
12	JAGATSINGHPUR	165170	500.52	1710	0.95	166880	501.47	14432	23.43	2424	34.55	3747	77.51	48633	213.87	236116	850.82	
13	JAJPUR	208885	608.95	0	0.00	208885	608.95	16424	181.31	832	10.23	2817	48.37	3875	22.41	232833	871.28	
14	JHARSUGUDA	46280	395.94	0	0.00	46280	395.94	8797	99.18	113	3.14	402	16.38	18731	181.76	74323	696.40	
15	KALAHANDI	221601	962.12	0	0.00	221601	962.12	5143	53.53	2854	40.44	5715	80.88	5715	80.88	241028	1217.84	
16	KANDHAMAL	65145	294.30	0	0.00	65145	294.30	1787	38.29	300	4.59	660	14.26	10349	94.14	78241	445.57	
17	KENDRAPARA	260815	594.77	0	0.00	260815	594.77	6940	36.79	1846	34.87	2893	56.83	21770	115.38	294264	838.63	
18	KEONJHAR	116055	650.60	4401	35.47	120456	686.07	18615	380.82	1026	35.28	972	47.34	10314	141.23	151383	1290.73	
19	KHURDA	281783	1440.63	3636	112.38	285419	1553.01	17356	646.20	2443	59.87	2401	104.44	132514	2351.65	440133	4715.17	
20	KORAPUT	81930	460.91	0	0.00	81930	460.91	1562	36.94	426	15.10	714	28.86	8864	110.35	93496	652.15	
21	MALKANGIRI	76499	244.15	0	0.00	76499	244.15	523	8.17	147	4.69	223	11.52	3288	40.31	80680	308.84	
22	MAYURBHANJ	330730	808.80	805	10.26	331535	819.06	5894	110.10	5405	108.34	9008	180.57	3603	72.23	355445	1290.28	
23	NABARANGPUR	47950	278.47	14100	103.52	62050	381.99	7283	111.54	174	3.51	369	11.22	1178	6.00	71054	514.27	
24	NAYAGARH	151925	720.45	0	0.00	151925	720.45	3352	34.66	2179	32.04	4358	64.10	4349	64.07	166163	915.33	
25	NUAPADA	40411	218.01	0	0.00	40411	218.01	2017	16.73	769	8.04	1537	16.08	1542	16.08	46276	274.95	
26	PURI	409593	783.70	0	0.00	409593	783.70	6346	125.75	8270	95.59	14948	158.32	9541	71.20	448698	1234.57	
27	RAYAGADA	79585	298.17	0	0.00	79585	298.17	4275	33.93	746	9.31	283	11.06	19071	80.61	103960	433.08	
28	SAMBALPUR	116975	580.27	440	2.31	117415	582.58	11460	186.41	503	15.06	643	25.72	25125	504.03	155146	1313.80	
29	SONEPUR	33056	227.99	13251	81.64	46307	309.62	2773	22.55	142	3.40	135	6.80	5755	38.39	55112	380.76	
30	SUNDARGARH	66613	737.80	0	0.00	66613	737.80	9284	853.63	1258	75.21	2511	150.42	9352	586.15	89018	2403.21	
Grand Total		5244747	18386.53	142472	1133.50	5387219	19520.03	282320	4657.46	42265	829.88	79313	1822.84	561657	7440.76	34270.97	34270.97	



## BANK WISE/BROAD SECTOR-WISE ACHIEVEMENT UNDER A.C.P. 2013-2014

## Report For LBS\_MIS Priority Sector

STATE-ORISSA												Amount in Crores																			
Agril.& Allied-Direct				Agril.& Allied-Indirect				Agril.& Allied-SubTotal				MSE				Education				Housing				Others				Total			
T	A	%		T	A	%		T	A	%		T	A	%		T	A	%		T	A	%		T	A	%					
1	Allahabad Bank	95.11	25.03	26	5.76	1.11	19	100.86	26.14	26	48.06	63.03	131	9.43	4.34	46	17.96	7.34	41	119.77	7.34	0.84	1	296.07	101.68	34					
2	Andhra Bank	183.11	147.21	80	9.13	7.69	84	192.25	154.89	81	78.89	102.64	130	14.10	13.46	95	27.01	36.78	136	162.31	20.07	12	474.55	327.84	69						
3	Bank Of Baroda	113.80	81.27	71	10.57	0.00	0	124.37	81.27	65	60.18	143.50	238	11.23	0.90	8	24.62	8.91	36	76.17	129.39	170	296.58	363.97	123						
4	Bank Of India	266.12	126.85	48	12.99	1.95	15	279.12	128.81	46	114.48	189.99	166	24.08	14.80	61	42.64	23.01	54	121.07	24.73	20	581.39	381.34	66						
5	Bank Of Maharashtra	0.22	0.35	157	0.00	0.00	#DIV/0!	0.22	0.35	157	0.88	2.34	267	0.21	0.00	0	0.42	0.00	0	6.09	0.00	0	7.82	2.69	34						
6	Canara Bank	106.46	56.39	53	6.59	27.42	416	113.05	83.81	74	49.75	55.00	111	11.90	3.98	33	22.93	18.60	81	69.82	1.50	2	267.46	162.89	61						
7	Central Bank Of India	108.16	3.45	3	8.76	1.71	20	116.92	5.15	4	85.75	5.81	7	10.23	3.25	32	18.63	5.85	31	175.66	16.18	9	407.19	36.25	9						
8	Corporation Bank	4.71	1.49	32	0.33	1.36	409	5.04	2.85	57	4.35	19.65	452	1.23	0.64	52	2.57	7.40	288	16.81	4.78	28	29.99	35.33	118						
9	Dena Bank	8.41	0.30	4	0.90	0.47	52	9.31	0.77	8	4.34	2.33	54	1.08	0.19	17	3.78	0.60	16	27.14	5.24	19	45.65	9.13	20						
10	IDBI Bank	27.79	7.15	26	1.38	20.70	1504	29.17	27.85	95	18.02	125.81	698	5.60	1.10	20	11.01	31.17	283	26.90	0.02	0	90.70	185.95	205						
11	Indian Bank	110.26	34.23	31	2.36	25.42	1079	112.61	59.65	53	41.17	47.51	115	8.41	1.41	17	18.63	6.74	36	66.96	9.98	15	247.79	125.29	51						
12	Indian Overseas Bank	203.48	106.50	52	11.68	257.51	2204	215.17	364.01	169	77.76	70.54	91	14.03	4.63	33	27.26	15.88	58	120.31	6.23	5	454.53	461.29	101						
13	Oriental Bank Of Commerce	34.42	14.41	42	2.68	3.76	140	37.10	18.17	49	20.22	32.69	162	4.91	3.75	76	11.49	12.38	108	34.25	0.03	0	107.97	67.02	62						
14	Punjab & Sind Bank	0.65	0.00	0	0.16	0.00	0	0.81	0.00	0	0.66	4.75	723	0.37	0.53	141	0.91	1.78	197	10.56	1.40	13	13.31	8.46	64						
15	Punjab National Bank	164.40	99.80	61	9.46	102.58	1084	173.86	202.38	116	80.98	18.85	23	13.21	5.20	39	23.03	12.56	55	140.91	7.28	5	431.99	246.26	57						
16	State Bank of Bikaner & Jaipur	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	2.05	0.06	3	0.24	0.03	13	1.21	0.04	3	4.81	0.00	0	8.30	0.13	2						
17	State Bank of Hyderabad	48.10	0.46	1	0.44	0.00	0	48.54	0.46	1	1.78	1.80	101	0.66	0.29	43	3.38	1.93	57	13.20	0.51	4	67.56	4.99	7						
18	State Bank Of India	1340.55	934.94	70	83.88	30.62	37	1424.42	965.56	68	605.43	352.96	58	128.73	40.10	31	283.45	257.18	91	953.34	190.15	20	3395.37	1805.95	53						
19	State Bank of Mysore	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.26	0.71	271	0.00	0.00	#DIV/0!	0.00	0.01	#DIV/0!	2.60	0.00	0	2.86	0.72	25						
20	State Bank of Travancore	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.28	0.00	0	0.10	0.00	0	0.20	0.00	0	2.25	0.00	0	2.83	0.00	0						
21	Syndicate Bank	69.28	21.96	32	5.10	12.83	252	74.38	34.79	47	47.74	29.48	62	7.39	3.85	52	13.70	8.35	61	81.23	1.20	1	224.43	77.66	35						
22	UCO Bank	318.34	176.36	55	54.22	31.55	58	372.56	207.91	56	167.04	131.04	78	29.92	15.64	52	49.53	40.21	81	226.19	4.18	2	845.24	398.99	47						
23	Union Bank	112.07	70.74	63	7.25	48.52	669	119.32	119.25	100	70.94	127.59	180	10.13	6.11	60	19.87	27.94	141	115.97	49.53	43	336.23	330.43	98						
24	United Bank Of India	168.28	89.59	53	16.10	3.48	22	184.38	93.06	50	75.77	46.26	61	19.89	5.22	26	35.07	22.04	63	137.77	25.53	19	452.89	192.11	42						
25	Vijaya Bank	5.90	0.38	6	1.53	0.45	30	7.43	0.83	11	9.53	4.97	52	1.50	1.10	74	3.98	1.63	41	13.09	1.63	12	35.54	10.17	29						
Total Public Sector Banks				3489.63	1998.86	57	251.27	579.10	230	3740.90	2577.96	69	1666.29	1579.32	95	328.59	130.53	40	663.27	548.34	83	2725.17	500.39	18	9124.22	5336.54	58				
26	Axis Bank Ltd	64.03	9.76	15	5.46	1.97	36	69.49	11.73	17	57.43	5.80	10	6.95	0.07	1	17.33	57.40	331	38.93	0.03	0	190.14	75.03	39						
27	Federal Bank	4.64	25.65	553	1.08	1.02	95	5.72	26.67	467	2.27	13.87	612	0.70	0.37	53	1.41	6.33	449	9.34	0.32	3	19.44	47.57	245						
28	HDFC Bank	43.70	143.03	327	3.63	6.73	186	47.33	149.76	316	45.37	185.58	409	6.77	0.06	1	21.05	1.90	9	44.85	0.22	0	165.37	337.53	204						
29	ICICI Bank	60.86	57.15	94	4.27	0.30	7	65.13	57.45	88	55.68	17.51	31	7.36	0.00	0	24.46	8.22	34	59.88	0.00	0	212.51	83.18	39						
30	Indus Ind Bank	8.54	9.66	113	0.23	0.00	0	8.76	9.66	110	9.43	18.77	199	1.51	0.00	0	3.58	0.00	0	11.18	0.00	0	34.46	28.43	83						
31	ING Vysya Bank	0.05	0.00	0	0.00	0.00	#DIV/0!	0.05	0.00	0	1.39	0.00	0	0.20	0.00	0	0.45	0.00	0	14.75	0.00	0	16.84	0.00	0						
32	Karnatak Bank Ltd.	1.04	10.94	1048	0.44	0.00	0	1.48	10.94	740	3.17	1.32	41	0.86	0.02	2	2.59	2.75	106	3.11	0.00	0	11.20	15.03	134						
33	Karur Vysya Bank	1.53	10.84	707	0.00	0.84	#DIV/0!	1.53	11.68	762	0.55	0.00	0	0.04	0.20	445	1.29	0.76	59	5.46	0.12	2	8.88	12.76	144						
34	Kotak Mahindra Bank Ltd	0.26	6.85	2648	0.28	0.31	110	0.54	7.16	1322	0.64	2.34	364	0.01	0.00	0	0.01	0.00	0	0.23	0.82	352	1.44	10.32	719						
35	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.13	0.00	0	0.00	0.02	#DIV/0!	0.00	0.00	#DIV/0!	0.10	3.90	3900	0.23	3.92	1725						
36	Other Private Sector Banks	6.95	5.39	78	0.00	5.00	#DIV/0!	6.95	10.39	150	0.00	0.21	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0	6.95	10.60	153						
37	The South Indian Bank Ltd.	0.00	3.88	#DIV/0!	0.00	0.00	#DIV/0!	0.00	3.88	#DIV/0!	0.00	0.69	#DIV/0!	0.01	0.02	155	0.03	0.20	729	0.34	0.07	20	0.38	4.86	1291						
Total Private Sector Banks				191.60	283.15	148	15.39	16.18	105	206.98	299.33	145	176.05	246.10	140	24.41	0.76	3	72.20	77.57	107	188.17	5.48	3	667.82	629.24	94				
37	Odisha Gramya Bank	744.67	139.94	19	75.63	21.56	29	820.30	161.50	20	285.45	95.24	33	29.48	4.79	16	95.74	16.08	17	368.90	158.16	43	1599.87	435.77	27						
38	Utkal Grameen Bank	936.45	593.79	63	3.60	0.04	1	940.05	593.83	63	102.44	81.22	79	15.74	0.98	6	44.73	9.88	22	161.26	37.38	23	1264.23	723.29	57						
Total RRBs				1681.12	733.73	44	79.23	21.60	27	1760.35	755.33	43	387.89	176.46	45	45.23	5.76	13	140.47	25.96	18	530.16	195.54	37	2864.09	1159.06	40				
Total Commercial Banks				5362.35	3015.75	56	345.88	616.88	178	5708.23	3632.63	64	2230.23	2001.88	90	398.23	137.05	34	875.95	651.86	74	3443.50	701.41	20	12656.14	7124.84	56				
39	Co-Operative Bank	3830.92	3232.43	84	220.87	4039.10	1829	4051.79	7271.54	179	98.50	10.44	11	16.71	0.00	0	35.47	2.82	8	276.88	131.53	48	4479.35	7416.32	166						
Grand Total				9193.27	6248.19	68	566.75	4655.98	822	9760.02	10904.16	112	2328.73	2012.32	86	414.94	137.05	33	911.42	654.68	72	3720.38	832.95	22	17135.48	14541.16	85				



DIST WISE/BROAD SECTOR-WISE ACHIEVEMENT UNDER A.C.P.2013-2014																													
Report For LBS MIS Priority Sector																													
STATE-ORISSA															Amount in Crores														
Agril.& Allied-Direct		Agril.& Allied-Indirect			Agril. & Allied-Sub Total			MSE			Education			Housing			Others			Total									
T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%			
1	ANGUL	342.20	227.80	67	69.84	3.44	5	412.04	231.24	56	116.67	47.04	40	11.56	4.73	41	48.56	30.04	62	23.21	8.89	38	612.04	321.94	53				
2	BALASORE	421.37	438.66	104	166.57	4.23	3	587.93	442.89	75	188.74	79.10	42	23.98	5.95	25	56.93	28.03	49	67.62	28.54	42	925.20	584.52	63				
3	BARGARH	669.54	472.70	71	0.00	7.20	RDV/01	669.54	479.90	72	56.57	45.30	80	12.81	3.02	24	37.87	15.79	42	68.42	12.95	19	845.21	556.96	66				
4	BHADRAK	530.99	292.97	55	0.00	4.09	RDV/01	530.99	297.06	56	40.93	21.93	54	0.00	3.35	RDV/01	0.00	7.28	RDV/01	120.44	11.52	10	692.35	341.14	49				
5	BOLANGIR	140.46	110.95	79	67.34	3744.49	5561	207.80	3855.44	1855	29.48	26.15	89	4.12	2.47	60	11.65	6.76	58	62.61	7.96	13	315.66	3898.79	1235				
6	BOUDH	95.13	32.05	34	0.00	0.37	RDV/01	95.13	32.42	34	18.92	5.53	29	2.42	0.13	5	5.09	1.32	26	8.60	1.66	19	130.16	41.05	32				
7	CUTTACK	351.23	255.16	73	0.00	52.62	RDV/01	351.23	307.78	88	128.50	167.09	130	20.32	13.22	65	48.72	58.01	119	591.27	89.83	15	1140.04	635.93	56				
8	DEOGARH	67.23	51.62	77	0.00	0.23	RDV/01	67.23	51.85	77	4.30	5.66	132	0.92	0.47	51	0.83	1.13	137	12.77	1.96	15	86.04	61.06	71				
9	DHENKANAL	352.47	171.69	49	74.09	2.44	3	426.56	174.13	41	101.32	35.18	35	9.32	2.19	23	47.82	9.95	21	25.24	7.94	31	610.26	229.39	38				
10	GAJAPATI	112.51	57.28	51	0.00	0.45	RDV/01	112.51	57.73	51	23.01	8.85	38	8.94	1.36	15	11.27	3.42	30	51.27	2.57	5	207.00	73.93	36				
11	GANJAM	706.85	418.70	59	15.66	4.51	29	722.51	423.21	59	120.32	93.49	78	23.94	5.85	24	87.35	35.96	41	293.55	93.06	32	1247.67	651.57	52				
12	JAGATSINGHPUR	250.26	207.14	83	0.47	4.41	934	250.73	211.56	84	11.72	32.52	278	17.27	3.14	18	38.75	6.32	16	106.93	12.84	12	425.41	266.38	63				
13	JAIPUR	304.48	279.19	92	0.00	3.66	RDV/01	304.48	282.85	93	90.66	47.28	52	5.12	5.93	116	24.19	19.15	79	11.21	22.61	202	435.64	377.81	87				
14	JHARSUGUDA	197.97	98.97	50	0.00	2.34	RDV/01	197.97	101.30	51	49.59	32.98	66	1.57	2.17	138	8.19	14.12	172	90.88	3.64	4	348.20	154.22	44				
15	KALAHANDI	481.06	177.90	37	0.00	0.36	RDV/01	481.06	178.26	37	26.76	35.43	132	20.22	1.44	7	40.44	7.13	18	40.44	4.72	12	608.92	226.98	37				
16	KANDHAMAL	147.15	116.58	79	0.00	0.00	RDV/01	147.15	116.58	79	19.14	16.50	86	2.29	1.00	43	7.13	1.71	24	47.07	6.76	14	222.79	142.55	64				
17	KENDRAPARA	297.39	238.81	80	0.00	1.84	RDV/01	297.39	240.65	81	18.39	17.52	95	17.43	2.65	15	28.42	4.95	17	57.69	18.08	31	419.32	283.84	68				
18	KEONJHAR	325.30	132.21	41	17.73	8.33	47	343.04	140.54	41	190.41	60.44	32	17.64	2.49	14	23.67	10.50	44	70.61	47.71	68	645.37	261.67	41				
19	KHURDA	720.32	361.55	50	56.19	631.40	1124	776.51	992.95	128	323.10	782.73	242	29.94	27.43	92	52.22	251.39	481	1175.82	170.89	15	2357.59	2225.40	94				
20	KORAPUT	230.46	126.70	55	0.00	0.56	RDV/01	230.46	127.26	55	18.47	36.93	200	7.55	2.87	38	14.43	8.86	61	55.17	13.39	24	326.08	189.31	58				
21	MALKANGIRI	122.08	34.71	28	0.00	0.00	RDV/01	122.08	34.71	28	4.09	4.73	116	2.35	0.06	3	5.76	0.36	6	20.16	0.56	3	154.42	40.42	26				
22	MAYURBHANJ	404.40	209.76	52	5.13	23.47	458	409.53	233.23	57	55.05	31.00	56	54.17	2.93	5	90.28	12.35	14	36.11	20.90	58	645.14	300.41	47				
23	NABARANGPUR	139.24	75.92	55	51.76	37.80	73	191.00	113.72	60	55.77	7.91	14	1.76	1.38	79	5.61	2.67	48	3.00	7.00	233	257.14	132.68	52				
24	NAYAGARH	360.23	233.57	65	0.00	2.48	RDV/01	360.23	236.04	66	17.33	11.58	67	16.02	1.50	9	32.05	6.17	19	32.04	65.62	205	457.67	320.92	70				
25	NUAPADA	109.01	204.93	188	0.00	18.13	RDV/01	109.01	223.06	205	8.36	2.21	26	4.02	0.34	8	8.04	3.22	40	8.04	34.74	432	137.47	263.57	192				
26	PURI	391.85	198.02	51	0.00	12.43	RDV/01	391.85	210.45	54	62.88	49.84	79	47.80	9.38	20	79.16	11.32	14	35.60	18.04	51	617.28	299.04	48				
27	RAYAGADA	149.08	72.15	48	0.00	20.85	RDV/01	149.08	93.00	62	16.97	34.07	201	4.65	0.92	20	5.53	6.81	123	40.30	6.73	17	216.54	141.52	65				
28	SAMBALPUR	290.14	670.32	231	1.15	40.93	3545	291.29	711.26	244	93.20	66.28	71	7.53	5.68	75	12.86	25.52	198	252.02	34.91	14	656.90	843.65	128				
29	SONEPUR	113.99	56.74	50	40.82	15.77	39	154.81	72.51	47	11.28	8.82	78	1.70	0.25	15	3.40	2.12	62	19.20	2.38	12	190.38	86.07	45				
30	SUNDARGARH	368.90	223.45	61	0.00	7.13	RDV/01	368.90	230.58	63	426.82	198.25	46	37.60	22.77	61	75.21	62.31	83	293.08	74.56	25	1201.61	588.47	49				
Grand Total		9193.27	6248.18	68	566.75	4655.98	822	9760.02	10904.16	112	2328.73	2012.32	86	414.94	137.05	33	911.42	654.68	72	3720.38	832.94	22	17135.48	14541.15	85				

## Bank Wise Details of Weavers Credit Cards

Name of the State: Odisha

Amount in Lakh Rs.

Sl. No.	Name of the Bank	Number of applications sent to Bank in 2013-14	Number of applications pending with Banks as on 31.03.2013	Number of WCCs issued by the Bank in 2013-14	Number of applications rejected by the Bank in 2013-14	Total Number of application pending with Bank [(3+4)-(5+6)]	Loan amount sanctioned	Loan amount disbursed	Remarks
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	0	356	158	3	195	39.71	31.46	
2	Andhra Bank	584	508	579	98	415	264.32	74.48	
3	Axis Bank	0	16	7	0	9	2.00	0.90	
4	Bank of Baroda	59	176	18	0	217	4.75	3.84	
5	Bank of India	52	422	181	69	224	48.35	42.55	
6	All CC Bank	145	1084	93	17	1119	23.25	8.65	
7	Canara Bank	0	32	11	2	19	2.25	0.90	
8	Central Bank of India	315	125	440	0	0	123.25	83.80	
9	Dena Bank	0	23	0	23	0	0.00	0.00	
10	Indian Overseas Bank	0	645	38	5	602	10.00	4.50	
11	ICICI Bank	0	10	0	0	10	0.00	0.00	
12	Indian Bank	9	207	49	0	167	12.25	11.40	
13	Odisha Gramya Bank	164	3577	1207	257	2277	387.97	366.73	
14	Punjab National Bank	176	142	49	49	220	21.60	19.55	
15	State Bank of India	583	6254	2081	1299	3457	603.08	603.08	
16	Syndicate Bank	0	43	6	0	37	1.54	1.25	
17	UCO Bank	85	1064	392	72	685	99.51	57.59	
18	United Bank of India	116	2511	310	0	2317	107.50	106.55	
19	Union Bank of India	211	250	56	0	405	13.95	8.60	
20	Utkal Gramya Bank	1163	4380	1447	516	3580	356.55	136.42	
21	Oriental Bank of Com.	3	0	3	0	0	0.02	0.02	
	<b>Grand Total:</b>	<b>3665</b>	<b>21825</b>	<b>7161</b>	<b>2410</b>	<b>15919</b>	<b>2121.848</b>	<b>1562.27</b>	

District Wise Branch NetWork as on 30.09.2013					
SI No.	Name Of District	Urban	Semi-Urban	Rural	Total
1	ANGUL	7	57	80	144
2	BALASORE	23	34	128	185
3	BARGARH	1	37	75	113
4	BHADRAK	4	31	82	117
5	BOLANGIR	2	51	69	122
6	BOUDH	0	14	23	37
7	CUTTACK	141	18	137	296
8	DEOGARH	1	10	21	32
9	DHENKANAL	1	35	59	95
10	GAJAPATI	2	18	32	52
11	GANJAM	76	94	161	331
12	JAGATSINGHPUR	5	50	75	130
13	JAIPUR	3	46	103	152
14	JHARSUGUDA	3	39	31	73
15	KALAHANDI	3	34	81	118
16	KANDHAMAL	0	24	36	60
17	KENDRAPARA	1	30	74	105
18	KEONJHAR	1	78	100	179
19	KHURDA	294	45	116	455
20	KORAPUT	0	42	51	93
21	MALKANGIRI	0	9	23	32
22	MAYURBHANJ	16	43	158	217
23	NABARANGPUR	0	24	40	64
24	NAYAGARH	1	25	61	87
25	NUAPADA	0	9	37	46
26	PURI	40	25	95	160
27	RAYAGADA	0	30	46	76
28	SAMBALPUR	50	18	58	126
29	SONEPUR	0	22	31	53
30	SUNDARGARH	80	49	79	208
<b>Total</b>		<b>755</b>	<b>1041</b>	<b>2162</b>	<b>3958</b>



Bank Wise Branch NetWork as on 30.09.2013					
Sl No.	Name Of Bank	Urban	Semi-Urban	Rural	Total
1	Allahabad Bank	22	25	30	77
2	Andhra Bank	30	43	53	126
3	Bank of Baroda	21	40	34	95
4	Bank of India	37	48	115	200
5	Bank of Maharashtra	5	1	0	6
6	Canara Bank	23	37	37	97
7	Central Bank of India	27	33	37	97
8	Corporation Bank	11	6	1	18
9	Dena Bank	5	5	2	12
10	IDBI BANK	12	18	4	34
11	Indian Bank	18	28	26	72
12	Indian Overseas Bank	24	34	58	116
13	Oriental Bank of Commerce	17	22	9	48
14	Punjab & Sind Bank	5	0	1	6
15	Punjab National Bank	23	47	63	133
16	State Bank of Bikaner & Jaipur	3	0	0	3
17	State Bank of Hyderabad	8	2	0	10
18	State Bank of India	140	160	418	718
19	State Bank of Mysore	1	0	0	1
20	State Bank of Travancore	1	0	0	1
21	Syndicate Bank	24	23	28	75
22	UCO Bank	31	56	129	216
23	Union Bank	22	34	31	87
24	United Bank of India	27	36	67	130
25	Vijaya Bank	8	3	0	11
<b>Total public Sector Banks</b>		<b>545</b>	<b>701</b>	<b>1143</b>	<b>2389</b>
26	Axis Bank Ltd	21	38	43	102
27	Federal Bank	3	8	0	11
28	HDFC Bank	27	38	15	80
29	ICICI Bank	28	34	10	72
30	Indus Ind Bank	6	13	4	23
31	ING Vysya Bank	6	1	0	7
32	Karnatak Bank Ltd.	5	2	0	7
33	Karur Vysya Bank	4	1	0	5
34	Kotak Mahindra Bank Ltd	3	5	0	8
35	Laxmi Vilas Bank	1	0	0	1
36	The South Indian Bank Ltd.	2	0	0	2
<b>Total private Sector Banks</b>		<b>106</b>	<b>140</b>	<b>72</b>	<b>318</b>
37	Odisha Gramya Bank	26	44	412	482
38	Utkal Grameen Bank	16	50	360	426
<b>Total Of RRBs</b>		<b>42</b>	<b>94</b>	<b>772</b>	<b>908</b>
<b>Total Commercial Banks</b>		<b>693</b>	<b>935</b>	<b>1987</b>	<b>3615</b>
39	Orissa State Co-Op. Bank	62	106	170	338
40	OSCARD Bank	0	0	5	5
<b>Total of Co-operative Banks</b>		<b>62</b>	<b>106</b>	<b>175</b>	<b>343</b>
<b>GrandTotal</b>		<b>755</b>	<b>1041</b>	<b>2162</b>	<b>3958</b>

## Annexure - XX

Bank Wise Position Of ATMs as on 30.09.2013										
Sl No.	Name of the Bank	Total No Of Offsite ATMS				Total No Of Onsite ATMS				Total(ON/ OFF SITE)
		Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total	
1	Allahabad Bank	1	2	10	13	6	2	5	13	26
2	Andhra Bank	0	6	9	15	3	6	11	20	35
3	Bank of Baroda	5	12	10	27	8	15	7	30	57
4	Bank of India	2	6	32	40	15	10	11	36	76
5	Bank of Maharashtra	0	0	2	2	0	0	0	0	2
6	Canara Bank	3	13	32	48	8	16	20	44	92
7	Central Bank of India	1	4	16	21	17	14	11	42	63
8	Corporation Bank	0	0	9	9	0	0	2	2	11
9	Dena Bank	0	0	0	0	1	1	3	5	5
10	IDBI BANK	0	9	10	19	4	17	10	31	50
11	Indian Bank	1	1	3	5	3	6	13	22	27
12	Indian Overseas Bank	6	1	22	29	15	7	21	43	72
13	Oriental Bank of Commerce	5	4	7	16	11	20	12	43	59
14	Punjab & Sind Bank	0	0	0	0	1	0	0	1	1
15	Punjab National Bank	9	27	37	73	12	14	10	36	109
16	State Bank of Bikaner & Jaipur	0	0	1	1	0	0	2	2	3
17	State Bank of Hyderabad	0	0	0	0	0	1	6	7	7
18	State Bank of India	121	309	291	721	254	214	175	643	1364
19	State Bank of Mysore	0	0	0	0	0	0	0	0	0
20	State Bank of Travancore	1	0	0	1	0	0	2	2	3
21	Syndicate Bank	0	1	5	6	3	6	8	17	23
22	UCO Bank	8	8	22	38	40	26	18	84	122
23	Union Bank	0	18	28	46	8	34	17	59	105
24	United Bank of India	44	17	31	92	7	9	8	24	116
25	Vijaya Bank	0	0	1	1	0	0	5	5	6
<b>Total Public Sector Banks</b>		<b>207</b>	<b>438</b>	<b>578</b>	<b>1223</b>	<b>416</b>	<b>418</b>	<b>377</b>	<b>1211</b>	<b>2434</b>
26	Axis Bank Ltd	59	104	110	273	12	52	19	83	356
27	Federal Bank	0	0	0	0	0	8	3	11	11
28	HDFC Bank	5	31	52	88	6	32	42	80	168
29	ICICI Bank	5	41	37	83	1	31	13	45	128
30	Indus Ind Bank	0	0	0	0	0	0	0	0	0
31	ING Vysya Bank	1	0	0	1	5	1	0	6	7
32	Karnatak Bank Ltd.	0	0	1	1	0	1	3	4	5
33	Karur Vysya Bank	0	0	1	1	0	1	4	5	6
34	Kotak Mahindra Bank Ltd	0	0	0	0	0	3	3	6	6
35	Laxmi Vilas Bank	0	0	1	1	0	0	0	0	1
36	The South Indian Bank Ltd.	0	0	0	0	0	0	2	2	2
<b>Total Private Sector Banks</b>		<b>70</b>	<b>176</b>	<b>202</b>	<b>448</b>	<b>24</b>	<b>129</b>	<b>89</b>	<b>242</b>	<b>690</b>
37	Odisha Gramya Bank	0	0	0	0	0	0	0	0	0
38	Utkal Grameen Bank	0	0	0	0	0	0	0	0	0
<b>Total of RRBs</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Commercial Banks</b>		<b>277</b>	<b>614</b>	<b>780</b>	<b>1671</b>	<b>440</b>	<b>547</b>	<b>466</b>	<b>1453</b>	<b>3124</b>
39	Orissa State Co-Op. Bank	0	0	12	12	0	0	0	0	12
40	OSCARD Bank	0	0	0	0	0	0	0	0	0
<b>Total of Co-operative Banks</b>		<b>0</b>	<b>0</b>	<b>12</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>
<b>GrandTotal</b>		<b>277</b>	<b>614</b>	<b>792</b>	<b>1683</b>	<b>440</b>	<b>547</b>	<b>466</b>	<b>1453</b>	<b>3136</b>

## Annexure - XX

District Wise Position of ATMs as on 30.09.2013										
Sl No.	Name of the District	Total No Of Offsite ATMS				Total No Of Onsite ATMS				Total (ON/OFF) ATMs
		Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total	
1	ANGUL	7	65	3	75	18	39	0	57	132
2	BALASORE	18	20	39	77	19	17	18	54	131
3	BARGARH	2	25	0	27	11	17	3	31	58
4	BHADRAK	22	41	0	63	11	21	1	33	96
5	BOLANGIR	3	30	0	33	17	24	3	44	77
6	BOUDH	4	3	0	7	4	2	0	6	13
7	CUTTACK	35	9	175	219	53	14	97	164	383
8	DEOGARH	1	3	0	4	3	4	0	7	11
9	DHENKANAL	4	33	0	37	8	23	0	31	68
10	GAJAPATI	0	5	0	5	3	7	0	10	15
11	GANJAM	11	18	76	105	34	47	39	120	225
12	JAGATSINGHPUR	14	23	2	39	13	31	2	46	85
13	JAJPUR	41	48	1	90	31	32	1	64	154
14	JHARSUGUDA	1	32	2	35	8	22	1	31	66
15	KALAHANDI	6	20	0	26	21	22	1	44	70
16	KANDHAMAL	2	8	0	10	2	7	0	9	19
17	KENDRAPARA	14	26	2	42	18	11	0	29	71
18	KEONJHAR	5	35	0	40	10	37	8	55	95
19	KHURDA	26	49	322	397	23	25	187	235	632
20	KORAPUT	9	27	0	36	5	17	3	25	61
21	MALKANGIRI	0	2	0	2	0	5	0	5	7
22	MAYURBHANJ	11	23	7	41	24	21	3	48	89
23	NABARANGPUR	2	6	0	8	2	9	0	11	19
24	NAYAGARH	15	11	0	26	10	13	2	25	51
25	NUAPADA	1	4	0	5	9	6	0	15	20
26	PURI	8	8	59	75	31	17	13	61	136
27	RAYAGADA	6	14	1	21	9	18	3	30	51
28	SAMBALPUR	4	4	53	61	11	4	31	46	107
29	SONEPUR	1	4	1	6	10	10	0	20	26
30	SUNDARGARH	4	18	49	71	22	25	50	97	168
Total		277	614	792	1683	440	547	466	1453	3136



## Details of Savings Bank A/c of Self Help Groups

Name of Bank:

Report From: (date)

To: (date)

SL	Branch Name	IFSC	S.B A/C No.	Name of SHG	Address 1 (Name of Village/ Gram Panchyat)	Address 2 (Name of Block/ Taluk/ District)	Address 3 (Name of State)	No. of authorized Signatories	Name of authorized signatory 1	Name of authorized signatory 2	Name of authorized signatory 3 * (optional)	Date of opening of SB A/C	Deposit (Rs)	Withdrawal (Rs)	Balance amount in SB A/C (Rs)	Last date of transaction in SB A/C
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1																
2																
3																
4																
5																

## Details of Credit to Self Help Groups (Term Loan)

Name of Bank:

Report From: (date)

To: (date)

SL	Branch Name	IFSC	S.B A/C No.	Name of SHG	Loan A/C No.	Date of disbursement of loan	Aggregate Loan Amount disbursed (Rs)	applicable interest rate (%)	No. of installments for repayment (Loan Period in months)	Installment amount (Rs)	Installment payment frequency (Monthly/ Quarterly/ Half yearly)	Repayment to bank		Last date of repayment in loan A/C	No. of installments due	Outstanding balance (Rs)
												Principal	Interest			
1			4	5	6	7	8	9	10	11	12	13	14	15	16	17
1																
2																
3																
4																
5																
6																

## Details of Credit to Self Help Groups (CCL)

Name of Bank:

Report From: (date)

To: (date)

SL	Branch Name	IFSC	S.B A/C No.	Name of SHG	Loan A/C No.	Total Limit Sanctioned (Rs)	Date of sanction of limit/ enhancement of limit	applicable interest rate (%)	Drawing power Amount (Rs)	Repayment to bank		Last date of repayment in loan A/C	Outstanding balance (Rs) as on date
										Principal	Interest		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1													
2													
3													
4													
5													
6													

BANKWISE FINANCING UNDER SELF HELP GROUPS(SHG) AS ON 30.09.2013 (Amt. in Crores)														Annexure - XXII					
Sl. No.	Name of Bank	SAVINGS		No. of SHGS credit linked during Qtr(01.04.13 to 30/09/13)		No. of SHGS credit linked during year(01.04.13 to 30/09/13)		Balance Outstanding as on 30/09/13		NPA	Repeat Assistance(Out of which i,e loan is given for 2nd,3rd time)								
		Total No. of Groups opened SB A/c(Cumulative Position)	Amount of deposit mobilised (Cumulative)	A/c	Amt	A/c	Amt	A/c	Amt		A/c	Amt	A/c	Amt					
		A/c	Amt																
1	Allahabad Bank	4712	0.56	89	1.42	205	3.35	3682	30.60	0.98	4	0.10	12	0.22					
2	Andhra Bank	6527	3.92	102	0.99	326	6.05	3525	41.97	18.64	72	0.70	266	5.15					
3	Bank of Baroda	3964	4.30	337	3.26	413	4.02	2268	25.72	0.52	0	0.00	0	0.00					
4	Bank of India	32617	22.95	218	2.12	366	3.17	22723	17.63	5.99	0	0.00	0	0.00					
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
6	Canara Bank	5126	54.11	275	4.12	291	4.28	541	3.39	0.56	52	0.26	85	0.43					
7	Central Bank of India	10355	8.15	27	0.33	35	0.39	2280	33.49	1.93	0	0.00	0	0.00					
8	Corporation Bank	0	0.00	0	0.00	0	0.00	30	0.20	0.02	0	0.00	0	0.00					
9	Dena Bank	164	0.40	35	3.80	2	0.00	35	3.80	3.76	0	0.00	0	0.00					
10	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
11	Indian Bank	0	0.00	38	0.89	81	1.78	1483	22.17	0.87	31	0.92	70	1.94					
12	Indian Overseas Bank	0	0.00	132	1.64	284	3.64	2376	18.78	0.00	0	0.00	0	0.00					
13	Oriental Bank of Commerce	0	0.00	0	0.00	7.00	0.07	0	0.00	0.00	0	0.00	0	0.00					
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
15	Punjab National Bank	9237	5.17	330	0.65	378	0.77	8733	39.07	0.00	0	0.00	0	0.00					
16	State Bank of B & J	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
17	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
18	State Bank of India	142812	50.93	1534	20.19	3401	43.88	72281	554.98	223.39	1288	16.96	2856	36.86					
19	State Bank of Mysore	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
20	State Bank of Travancore	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
21	Syndicate Bank	405	1.90	39	0.28	20	0.28	503	2.35	0.56	0	0.00	0	0.00					
22	UCO Bank	18304	19.10	440	5.52	679	8.60	18301	137.45	1.56	25	0.18	45	0.38					
23	Union Bank	4120	1.27	76	0.86	76	0.56	2000	6.05	0.83	0	0.00	0	0.00					
24	United Bank of India	23569	12.51	345	2.73	345	2.73	3876	32.90	1.04	14	0.26	26	0.42					
25	Vijaya Bank	264	1.30	11	0.35	11	0.35	154	2.16	0.31	0	0.00	0	0.00					
A.	Total Public Sector Banks	262176	186.57	4028	49.15	6920	83.92	144791	972.71	260.96	1486	19.38	3360	45.40					
26	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
27	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
28	HDFC Bank	5888	0.02	2	0.02	2	0.02	4	0.04	0.00	0	0.00	0	0.00					
29	ICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
30	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
32	Karnatak Bank Ltd.	2	0.30	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
33	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
36	The South Indian Bank	0	0.00	0	0.00	0	0.00	1	0.11	0.00	0	0.00	0	0.00					
B.	Total Private Sector Banks	5890	0.32	2	0.02	2	0.02	5	0.15	0.00	0	0.00	0	0.00					
37	Odisha Gramya Bank	117044	86.55	2393	21.48	4592	53.73	63989	258.14	49.72	975	10.37	1485	16.95					
38	Utkal Gramya Bank	134937	98.32	3958	37.97	4863	42.35	57509	256.29	43.17	2572	24.68	4128	40.72					
C.	Total RRBs	251981	184.87	6351	59.45	9455	96.08	121498	514.43	92.89	3547	35.05	5613	57.67					
D.	Total Comm. Banks	520047	371.76	10381	108.62	16377	180.02	266294	1487.29	353.85	5033	54.43	8973	103.07					
39	Orissa State Co-Op. Bank	79093	62.17	732	5.40	1273	10.54	29361	124.04	16.49	0	0.00	0	0.00					
40	OSCARD Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00					
E.	Total Co-op Banks	79093	62.17	732	5.40	1273	10.54	29361	124.04	16.49	0	0.00	0	0.00					
GRAND TOTAL		599140	433.93	11113	114.02	17650	190.56	295655	1611.33	370.34	5033	54.43	8973	103.07					

## Annexure - XXIII

## Bank wise Target for Micro Enterprises under USEP component of SJSRY,2013-14.

Sl No	Bank Name	No. Of Urban Branches	Total USEP Target (Physical)	Total USEP Target (Financial)-Rs. In Lacs	Category wise Distribution of Target				
					SCs	STs	Minority (15%)	Women(30%)	Disabled (3%)
1	Allahabad Bank	23	69	69	24	15	10	21	2
2	Andhra Bank	30	90	90	32	19	13	27	3
3	Bank of Baroda	20	60	60	21	13	9	18	2
4	Bank of India	37	111	111	39	24	17	33	3
5	Bank of Maharashtra	4	12	12	4	3	2	4	0
6	Canara Bank	23	69	69	24	15	10	21	2
7	Central Bank of India	27	81	81	29	17	12	24	2
8	Corporation Bank	11	33	33	12	7	5	10	1
9	Dena Bank	5	15	15	5	3	2	4	0
10	IDBI BANK	11	33	33	12	7	5	10	1
11	Indian Bank	17	51	51	18	11	8	15	2
12	Indian Overseas Bank	23	69	69	24	15	10	21	2
13	Oriental Bank of Commerce	15	45	45	16	10	7	13	1
14	Punjab & Sind Bank	5	15	15	5	3	2	4	0
15	Punjab National Bank	23	69	69	24	15	10	21	2
16	State Bank of B & J	3	9	9	3	2	1	3	0
17	State Bank of Hyderabad	8	24	24	8	5	4	7	1
18	State Bank of India	135	403	403	143	86	60	121	12
19	State Bank of Mysore	1	3	3	1	1	0	1	0
20	State Bank of Travancore	1	3	3	1	1	0	1	0
21	Syndicate Bank	23	69	69	24	15	10	21	2
22	UCO Bank	32	96	96	34	20	14	29	3
23	Union Bank	22	66	66	23	14	10	20	2
24	United Bank of India	28	84	84	30	18	13	25	3
25	Vijaya Bank	8	24	24	8	5	4	7	1
<b>Total Public Sector Banks</b>		<b>535</b>	<b>1598</b>	<b>1598</b>	<b>566</b>	<b>342</b>	<b>240</b>	<b>479</b>	<b>48</b>
26	Axis Bank Ltd	19	57	57	20	12	9	17	2
27	Federal Bank	3	9	9	3	2	1	3	0
28	HDFC Bank	26	78	78	28	17	12	23	2
29	ICICI Bank	26	78	78	28	17	12	23	2
30	Indus Ind Bank	5	15	15	5	3	2	4	0
31	ING Vysya Bank	6	18	18	6	4	3	5	1
32	Karnatak Bank Ltd.	2	6	6	2	1	1	2	0
33	Karur Vysya Bank	4	12	12	4	3	2	4	0
34	Kotak Mahindra Bank Ltd	7	21	21	7	4	3	6	1
35	Laxmi Vilas Bank	1	3	3	1	1	0	1	0
36	The South Indian Bank Ltd.	2	6	6	2	1	1	2	0
<b>Total Private Sector Banks</b>		<b>101</b>	<b>302</b>	<b>302</b>	<b>107</b>	<b>65</b>	<b>45</b>	<b>91</b>	<b>9</b>
<b>Total</b>		<b>636</b>	<b>1900</b>	<b>1900</b>	<b>673</b>	<b>407</b>	<b>285</b>	<b>570</b>	<b>57</b>

**Bank wise Target for Number of beneficiaries covered for Group Micro Enterprises under UWSP component of SJSRY, 2013-14.**

Sl No	Bank Name	No. of Urban Branches	Total USEP Target(Physical)	Total USEP Target(Financial)-Rs. In Lacs	Category wise Distribution of Target			
					SCs	STs	Minority (15%)	Disabled (3%)
1	Allahabad Bank	23	51	51	18	11	8	2
2	Andhra Bank	30	66	66	23	14	10	2
3	Bank of Baroda	20	44	44	16	9	7	1
4	Bank of India	37	82	82	29	18	12	2
5	Bank of Maharashtra	4	9	9	3	2	1	0
6	Canara Bank	23	51	51	18	11	8	2
7	Central Bank of India	27	60	60	21	13	9	2
8	Corporation Bank	11	24	24	9	5	4	1
9	Dena Bank	5	11	11	4	2	2	0
10	IDBI BANK	11	24	24	9	5	4	1
11	Indian Bank	17	38	38	13	8	6	1
12	Indian Overseas Bank	23	51	51	18	11	8	2
13	Commerce	15	33	33	12	7	5	1
14	Punjab & Sind Bank	5	11	11	4	2	2	0
15	Punjab National Bank	23	51	51	18	11	8	2
16	State Bank of B & J	3	7	7	2	1	1	0
17	Hyderabad	8	18	18	6	4	3	1
18	State Bank of India	135	298	298	106	64	45	9
19	State Bank of Mysore	1	2	2	1	0	0	0
20	Travancore	1	2	2	1	0	0	0
21	Syndicate Bank	23	51	51	18	11	8	2
22	UCO Bank	32	71	71	25	15	11	2
23	Union Bank	22	49	49	17	10	7	1
24	United Bank of India	28	62	62	22	13	9	2
25	Vijaya Bank	8	18	18	6	4	3	1
<b>Total Public Sector Banks</b>		<b>535</b>	<b>1182</b>	<b>1182</b>	<b>419</b>	<b>253</b>	<b>177</b>	<b>35</b>
26	Axis Bank Ltd	19	42	42	15	9	6	1
27	Federal Bank	3	7	7	2	1	1	0
28	HDFC Bank	26	57	57	20	12	9	2
29	ICICI Bank	26	57	57	20	12	9	2
30	Indus Ind Bank	5	11	11	4	2	2	0
31	ING Vysya Bank	6	13	13	5	3	2	0
32	Karnatak Bank Ltd.	2	4	4	2	1	1	0
33	Karur Vysya Bank	4	9	9	3	2	1	0
34	Kotak Mahindra Bank Ltd	7	15	15	5	3	2	0
35	Laxmi Vilas Bank	1	2	2	1	0	0	0
36	Ltd.	2	4	4	2	1	1	0
<b>Total Private Sector Banks</b>		<b>101</b>	<b>223</b>	<b>223</b>	<b>79</b>	<b>48</b>	<b>33</b>	<b>7</b>
<b>Total</b>		<b>636</b>	<b>1405</b>	<b>1405</b>	<b>498</b>	<b>301</b>	<b>211</b>	<b>42</b>



**Statement showing the District Wise Distribution of Target and Achievement under Bankable I.G.S. during 2013 - 14 in Sch. Caste Sector (1.4.2013 to 30.9.2013)**

Sl. No.	Name of the District	Actual Target		Sponsored			Surcharged			Funds available in the beginning of the year	Total Amount released to the Districts during 2013-14	Total Amount released to the Districts during 2013-14	Percent Obtained			Amount	
		Group	Benef.	Group	No. of Benef.	Total Benef.	No. of Benef.	Total Benef.	Total Benef.				No. of Benef.	Total Benef.	Percent	Sub.	Bank Loan
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	ANAPUR	52	62.2	62.2	12	103	37	217	1	12	12	12	2.20	0	0	0	0
2	BELAGACHI	124	1250	114.00	42	933	98	531	5	106	49	185	16.55	0	106	15.23	25.35
3	BIRBHAR	84	84	84.00	0	0	0	0	0	0	0	0	0	0	0	0	0
4	BIRBHAR	92	92	92.00	0	0	0	0	0	0	0	0	0	0	0	0	0
5	BIRBHAR	74	74	74.00	14	88	31	179	7	75	24	99	11.25	0	75	1.95	30.24
6	BIRBHAR	27	27	27.00	7	78	0	0	0	0	0	0	0	0	0	0	0
7	CHITRAKOT	144	144	144.00	54	540	540	540	6	60	60	60	29.71	0	0	0	0
8	CHITRAKOT	14	14	14.00	0	0	0	0	0	0	0	0	0	0	0	0	0
9	CHITRAKOT	67	67	67.00	20	200	25	228	2	23	23	23	4.50	0	0	0	0
10	CHITRAKOT	13	13	13.00	0	0	0	0	0	0	0	0	0	0	0	0	0
11	CHITRAKOT	158	158	158.00	40	574	1	574	49	594	3	575	13.55	0	0	0	0
12	CHITRAKOT	71	71	71.00	2	17	17	17	2	17	17	17	12.04	0	17	1.70	2.40
13	CHITRAKOT	120	120	120.00	14	140	140	140	0	0	0	0	24.95	0	0	0	0
14	CHITRAKOT	23	23	23.00	0	0	0	0	0	0	0	0	0	0	0	0	0
15	CHITRAKOT	75	75	75.00	0	0	0	0	0	0	0	0	0	0	0	0	0
16	CHITRAKOT	35	35	35.00	16	160	160	160	5	50	50	50	29.55	0	0	0	0
17	CHITRAKOT	103	103	103.00	0	0	0	0	0	0	0	0	0	0	0	0	0
18	CHITRAKOT	50	50	50.00	19	190	19	205	0	0	0	0	0	0	0	0	0
19	CHITRAKOT	84	84	84.00	20	200	6	206	9	90	5	95	12.70	0	0	0	0
20	CHITRAKOT	51	51	51.00	3	30	6	36	3	30	6	36	17.35	0	30	1.50	1.60
21	CHITRAKOT	35	35	35.00	10	100	100	100	0	0	0	0	15.54	0	0	0	0
22	CHITRAKOT	53	53	53.00	15	150	150	150	3	30	3	33	46.85	0	0	0	0
23	CHITRAKOT	48	48	48.00	7	77	48	125	3	30	3	33	27.00	0	0	0	0
24	CHITRAKOT	40	40	40.00	27	270	53	280	3	37	20	57	35.94	0	0	0	0
25	CHITRAKOT	24	24	24.00	0	0	0	0	0	0	0	0	18.90	0	0	0	0
26	CHITRAKOT	69	69	69.00	6	68	68	68	1	12	12	12	6.20	0	0	0	0
27	CHITRAKOT	38	38	38.00	0	0	0	0	0	0	0	0	6.00	0	0	0	0
28	CHITRAKOT	53	53	53.00	0	0	0	0	0	0	0	0	9.00	0	0	0	0
29	CHITRAKOT	43	43	43.00	0	0	0	0	0	0	0	0	15.20	0	0	0	0
30	CHITRAKOT	57	57	57.00	0	0	0	0	0	0	0	0	20.20	0	0	0	0
<b>TOTAL</b>		<b>2000</b>	<b>20000</b>	<b>2000.00</b>	<b>305</b>	<b>3251</b>	<b>316</b>	<b>3784</b>	<b>97</b>	<b>1074</b>	<b>115</b>	<b>1301</b>	<b>545.20</b>	<b>71.60</b>	<b>616.89</b>	<b>75</b>	<b>94.10</b>

Statement showing the District Wise Distribution of Target and Achievement under Bankable I.G.S. during 2013 - 14 in Sch. Tribe Sector (1.4.2013 to 30.9.2013)

Sl. No.	Name of the Districts	Annual Target			Sponsored			Sanctioned			Funds available with D.Ms beginning of the year			Total Amount with D.Ms			Amount Disbursed		
		Group	Benef.	Amt.	No of Group	No of Indiv.	Total Benef.	No of Group	No of Indiv.	Total Benef.	(14)	(15)	(16)	No of Group	No of Indiv.	Total Benef.	(18)	(19)	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	ANGUL	23	230	23.00	6	68	76	144				0	5.50	5.50				0	
2	BALASORE	40	400	40.00			107	107			86	86	10.15	10.15			86	86	8.60
3	BARGARH	60	600	60.00							0	0	42.97	42.97			0	0	
4	BHADRAK	7	70	7.00							0	0							
5	BOLANGIR	60	600	60.00	13	140	36	178					4.60	4.60			0	0	
6	BOUDH	9	90	9.00	3	37		37	2	21	30	51	21.25	21.25	21.25	2	21	30	51
7	CUTTACK	22	220	22.00	7	70	10	80				0	8.10	8.10					4.95
8	DEOGARH	12	120	12.00	1	10	6	16				0	3.80	3.80					
9	DHENKANAL	29	290	29.00	11	110	7	117			1	1	0.75	28.25	29.00		1	1	0.20
10	GAJAPATI	2	20	2.00				0				0	2.70	2.70				0	
11	GANDAM	19	190	19.00				0				0	10.50	10.50				0	
12	J.S.PUR	2	20	2.00				0				0	1.10	1.10				0	
13	JAJPUR	18	180	18.00	5	55		55	2	26		26	23.50	23.50	23.50	2	26		2.50
14	JHARSUGUDA	22	220	22.00				0				0	25.00	25.00				0	
15	KALAHANDI	56	560	56.00			12	12			12	12	33.10	33.10	33.10		12	12	3.40
16	KANDHAMAL	0	0	0.00				0				0	0.00	0.00	0.00		0	0	
17	KENDRAPARA	2	20	2.00				0				0	5.55	5.55				0	
18	KEONJHAR	18	180	18.00				61	5	50		50	0.00	0.00				0	
19	KHURDA	23	230	23.00	6	61		61				0	0.00	0.00				0	
20	KORAPUT	0	0	0.00				0				0	0.00	0.00				0	
21	MALANGIRI	0	0	0.00				0				0	0.00	0.00				0	
22	MAYURBHAR	0	0	0.00				0				0	0.00	0.00				0	
23	NAWANGPUR	0	0	0.00				0				0	0.00	0.00				0	
24	NAYAGARH	6	60	6.00	3	30	10	40				0	13.90	13.90	13.90			0	
25	NUAPARA	17	170	17.00				0				0	18.85	18.85				0	
26	PURI	2	20	2.00				0				0	0.40	0.40				0	
27	RAYAGADA	0	0	0.00				0				0	0.00	0.00				0	
28	SAHAPUR	37	370	37.00				0				0	9.20	9.20				0	
29	SONEPUR	14	140	14.00				0				0	10.40	10.40				0	
30	SUNDARGARH	0	0	0.00				0				0	0.00	0.00				0	
TOTAL :		500	5000	500.00	55	581	266	847	9	97	129	226	250.22	32.85	283.07	4	47	129	176
																			17.35
																			29.00

BANKWISE FINANCING UNDER WOMEN SELF HELP GROUPS AS ON 30.09.2013 (Amt. in Crores)																
Sl. No.	Name of Bank	Credit Linkage Target for the year 2013-14(Physical)	SAVINGS		No. of SHGS credit linked during Qtr(01.04.13 to 30/09/13)		No. of SHGS credit linked during year(01.04.13 to 30/09/13)		Balance Outstanding as on 30/09/13			NPA	Repeat Assistance(Out of which i.e loan is given for 2nd,3rd time)			
			Total No. of Groups opened SB A/c(Cumulative Position)	Amount of deposit mobilised (Cumulative Position)	A/c	Amt	A/c	Amt	A/c	Amt	A/c		Amt	During the quarter(01.04.13 to 30/09/13)	A/c	Amt
			A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	1 Allahabad Bank	1870	3362	0.42	72	1.20	188	3.13	1355	23.71	0.75	4	0.10	12	0.22	
	2 Andhra Bank	2290	6527	3.92	102	0.99	326	6.05	3525	41.97	18.64	72	0.70	266	5.15	
	3 Bank of Baroda	1610	3034	3.21	337	3.26	413	4.02	1990	23.25	0.18	0	0.00	0	0.00	
	4 Bank of India	3830	30103	21.48	218	2.12	366	3.17	22068	14.92	3.48	0	0.00	0	0.00	
	5 Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	6 Canara Bank	1070	5126	54.11	275	4.12	291	4.28	541	3.39	0.56	52	0.26	85	0.43	
	7 Central Bank of India	1840	9650	7.15	27	0.33	35	0.39	1860	21.12	1.58	0	0.00	0	0.00	
	8 Corporation Bank	20	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	9 Dena Bank	60	0	0.00	0	0.00	13	0.10	0	0.00	0.00	0	0.00	0	0.00	
	10 IDBI BANK	180	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	11 Indian Bank	1830	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	12 Indian Overseas Bank	2280	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	13 Oriental Bank of Commerce	260	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	14 Punjab & Sind Bank	10	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	15 Punjab National Bank	2340	11441	4.92	330	0.65	378	0.77	8373	34.29	0.00	0	0.00	0	0.00	
	16 State Bank of B & J	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	17 State Bank of Hyderabad	20	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	18 State Bank of India	23770	136171	40.85	1534	20.19	3401	43.88	70112	527.24	223.39	1288	16.96	2856	36.86	
	19 State Bank of Mysore	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	20 State Bank of Travancore	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	21 Syndicate Bank	980	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	22 UCO Bank	6370	17047	18.05	368	4.20	586	6.77	16997	134.36	1.15	25	0.18	45	0.38	
	23 Union Bank	2060	2747	0.98	76	0.86	76	0.56	583	4.85	0.45	0	0.00	0	0.00	
	24 United Bank of India	2970	18318	10.03	345	2.73	345	2.73	3428	28.51	0.16	14	0.26	26	0.42	
	25 Vijaya Bank	20	4	0.01	3	0.03	0	0.00	1	0.02	0.00	0	0.00	0	0.00	
A.	Total Public Sector Banks	55680	243530	165.13	3687	40.68	6418	75.85	130833	857.63	250.34	1455	18.46	3290	43.46	
	26 Axis Bank Ltd	200	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	27 Federal Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	28 HDFC Bank	120	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	29 ICICI Bank	60	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	30 Indus Ind Bank	10	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	31 ING Vysya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	32 Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	33 Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	34 Kotak Mahindra Bank Ltd	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	35 Laxmi Vilas Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	36 The South Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
B.	Total Private Sector Banks	390	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
	37 Odisha Gramya Bank	15600	113673	83.38	2383	21.40	4574	53.53	63603	248.38	48.70	966	10.27	1468	16.74	
	38 Uttal Gramya Bank	18790	125386	87.50	3522	33.80	4304	37.69	53271	234.20	38.46	2289	21.97	3708	36.61	
C.	Total RRBs	34390	239059	170.88	5905	55.20	8878	91.22	116874	482.58	87.16	3255	32.24	5176	53.35	
D.	Total Comm. Banks	90460	482589	336.01	9592	95.88	15296	167.07	247707	1340.21	337.50	4710	50.70	8466	96.81	
	39 Orissa State Co-Op. Bank	9540	76389	60.92	721	5.38	1153	9.41	28837	123.53	14.93	0	0.00	0	0.00	
	40 OSCARD Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	
E.	Total Co-op Banks	9540	76389	60.92	721	5.38	1153	9.41	28837	123.53	14.93	0	0.00	0	0.00	
	GRAND TOTAL	100000	558978	396.93	10313	101.26	16449	176.48	276544	1463.74	352.43	4710	50.70	8466	96.81	



Credit Flow to Micro Small Medium Enterprises(MSME)Sectors.Disbursement from 01.04.2013 to 30.09.2013.										
Sl. No.	Name of Bank	No.OF Branches	Micro Enterprises		Small Enterprises		Medium		Total MSME Sector	
			A/C	Amt.in Crores	A/C	Amt.in Crores	A/C	Amt.in Crores	A/C	Amt.in Crores
1	Allahabad Bank	77	332	11.29	77	34.26	5	16.03	414	61.58
2	Andhra Bank	126	5836	100.69	196	42.87	20	13.97	6052	157.53
3	Bank of Baroda	95	923	28.59	144	53.50	26	61.00	1093	143.09
4	Bank of India	200	3202	109.94	1370	43.40	0	0.00	4572	153.34
5	Bank of Maharastra	6	5	0.25	3	0.80	0	0.00	8	1.05
6	Canara Bank	97	294	0.00	88	0.00	57	96.39	439	96.39
7	Central Bank of India	97	450	18.14	58	5.32	0	0.00	508	23.46
8	Corporation Bank	18	285	11.90	139	12.85	0	0.00	424	24.75
9	Dena Bank	12	129	40.00	128	32.25	0	0.00	257	72.25
10	IDBI BANK	34	229	7.96	230	4.73	1	0.01	460	12.70
11	Indian Bank	72	280	4.21	1610	24.87	2	0.12	1892	29.20
12	Indian Overseas Bank	116	2209	33.00	100	38.00	2	5.00	2311	76.00
13	Oriental Bank of Commerce	48	261	8.48	124	22.33	5	25.80	390	56.61
14	Punjab & Sind Bank	6	31	1.50	8	3.00	0	0.00	39	4.50
15	Punjab National Bank	133	228	40.68	45	53.77	8	56.03	281	150.48
16	State Bank of B & J	3	0	0.00	0	0.00	0	0.00	0	0.00
17	State Bank of Hyderabad	10	65	4.98	0	0.00	0	0.00	65	4.98
18	State Bank of India	718	1040	84.00	318	75.00	23	18.00	1381	177.00
19	State Bank of Mysore	1	0	0.00	0	0.00	0	0.00	0	0.00
20	State Bank of Travancore	1	0	0.00	0	0.00	0	0.00	0	0.00
21	Syndicate Bank	75	1788	22.10	35	16.98	2	3.00	1825	42.08
22	UCO Bank	216	1906	36.28	603	17.39	5	15.28	2514	68.95
23	Union Bank	87	1094	88.25	418	64.09	0	0.00	1512	152.34
24	United Bank of India	130	291	6.90	29	0.54	0	0.00	320	7.44
25	Vijaya Bank	11	48	2.65	22	2.32	0	0.00	70	4.97
<b>Total Public Sector Banks</b>		<b>2389</b>	<b>20926</b>	<b>661.79</b>	<b>5745</b>	<b>548.27</b>	<b>156</b>	<b>310.63</b>	<b>26827</b>	<b>1520.69</b>
26	Axis Bank Ltd	102	6	5.05	0	0.00	0	0.00	6	5.05
27	Federal Bank	11	0	0.00	0	0.00	0	0.00	0	0.00
28	HDFC Bank	80	2515	41.80	314	138.27	37	109.47	2866	289.54
29	ICICI Bank	72	32	1.66	304	15.87	0	0.00	336	17.53
30	Indus Ind Bank	23	4761	36.00	318	58.00	0	0.00	5079	94.00
31	ING Vysya Bank	7	0	0.00	0	0.00	0	0.00	0	0
32	Karnatak Bank Ltd.	7	3	0.14	0	0.00	1	17.50	4	17.64
33	Karur Vysya Bank	5	0	0.00	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	8	4	0.10	25	2.24	0	0.00	29	2.34
35	Laxmi Vilas Bank	1	0	0.00	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	2	6	0.41	0	0.00	0	0.00	6	0.41
<b>Total Private Sector Banks</b>		<b>318</b>	<b>7327</b>	<b>85.16</b>	<b>961</b>	<b>214.38</b>	<b>38</b>	<b>126.97</b>	<b>8326</b>	<b>426.51</b>
37	Odisha Gramya Bank	482	2676	46.03	447	18.45	0	0.00	3123	64.48
38	Utkal Gramya Bank	426	3079	62.67	258	10.08	0	0.00	3337	72.75
<b>Total of RRBs</b>		<b>908</b>	<b>5755</b>	<b>108.70</b>	<b>705</b>	<b>28.53</b>	<b>0</b>	<b>0.00</b>	<b>6460</b>	<b>137.23</b>
RIDF(NABARD)		0	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Commercial Banks</b>		<b>3615</b>	<b>34008</b>	<b>855.65</b>	<b>7411</b>	<b>791.18</b>	<b>194</b>	<b>437.60</b>	<b>41613</b>	<b>2084.43</b>
39	Orissa State Co-Op. Bank	338	0	0.00	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	5	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total of CoOps</b>		<b>343</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>3958</b>	<b>34008</b>	<b>855.65</b>	<b>7411</b>	<b>791.18</b>	<b>194</b>	<b>437.60</b>	<b>41613</b>	<b>2084.43</b>

## Annexure - XXVI

Credit Flow to Micro, Small & Medium Enterprises (MSME) Sectors - Bal O/S as of 30/09/13									Amount in Crores	
Sl. No.	Name of Bank	No. of Branches	Micro Enterprises		Small Enterprises		Medium		Total MSME Sector	
			A/C	Amt. in Crores	A/C	Amt. in Crores	A/C	Amt. in crores	A/C	Amt. in crores
1	Allahabad Bank	77	12607	273.69	1200	272.22	12	4.31	13819	550.22
2	Andhra Bank	126	40597	380.76	739	225.17	192	114.61	41528	720.54
3	Bank of Baroda	95	7506	347.60	726	604.49	78	191.00	8310	1143.09
4	Bank of India	200	34518	674.35	8035	600.12	0	0.00	42553	1274.47
5	Bank of Maharashtra	6	217	7.07	14	3.91	0	0.00	231	10.98
6	Canara Bank	97	5962	140.98	986	200.58	204	437.00	7152	778.56
7	Central Bank of India	97	10585	123.36	9560	177.89	0	0.00	20145	301.25
8	Corporation Bank	18	1008	33.20	535	68.44	0	0.00	1543	101.64
9	Dena Bank	12	510	26.00	39	111.08	0	0.00	549	137.08
10	IDBI BANK	34	317	122.99	347	40.32	11	32.01	675	195.32
11	Indian Bank	72	3670	47.89	4819	109.85	5	0.26	8494	158.00
12	Indian Overseas Bank	116	37645	642.00	1567	325.00	2	69.00	39214	1036.00
13	Commerce	48	2910	157.06	913	350.89	43	140.79	3866	648.74
14	Punjab & Sind Bank	6	295	10.00	30	4.00	0	0.00	325	14.00
15	Punjab National Bank	133	10187	273.52	705	353.68	44	422.44	10936	1049.64
16	Jaipur	3	124	8.86	8	1.56	3	55.08	135	65.50
17	State Bank of Hyderabad	10	802	38.22	1	1.10	0	0.00	803	39.32
18	State Bank of India	718	115362	1158.00	4862	1607.00	100	197.00	120324	2962.00
19	State Bank of Mysore	1	0	0.00	99	11.88	9	1.83	108	13.71
20	State Bank of Travancore	1	0	0.00	0	0.00	38	18.34	38	18.34
21	Syndicate Bank	75	12547	165.03	733	45.06	26	7.89	13306	217.98
22	UCO Bank	216	56800	645.40	7756	613.97	23	302.86	64579	1562.23
23	Union Bank	87	14033	282.70	1109	326.45	28	100.00	15170	709.15
24	United Bank of India	130	20408	465.17	503	64.69	6	26.08	20917	555.94
25	Vijaya Bank	11	1908	41.80	989	21.97	0	0.00	2897	63.77
<b>Total Public Sector Banks</b>		<b>2389</b>	<b>390518</b>	<b>6065.65</b>	<b>46275</b>	<b>6141.32</b>	<b>824</b>	<b>2120.50</b>	<b>437617</b>	<b>14327.47</b>
26	Axis Bank Ltd	102	169	136.54	203	357.72	0	0.00	372	494.26
27	Federal Bank	11	62	8.49	58	22.86	1	0.22	121	31.57
28	HDFC Bank	80	11438	131.04	2509	178.31	124	61.65	14071	371.00
29	ICICI Bank	72	123	28.71	4063	145.93	1	1.35	4187	175.99
30	Indus Ind Bank	23	27947	108.00	2017	163.00	0	0.00	29964	271.00
31	ING Vysya Bank	7	0	0.00	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	7	106	17.28	32	29.25	16	32.68	154	79.21
33	Karur Vysya Bank	5	0	0.00	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	8	45	1.05	973	43.81	0	0.00	1018	44.86
35	Laxmi Vilas Bank	1	0	0.00	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	2	6	0.24	0	0.00	0	0.00	6	0.24
<b>Total Private Sector Banks</b>		<b>318</b>	<b>39896</b>	<b>431.35</b>	<b>9855</b>	<b>940.88</b>	<b>142</b>	<b>95.90</b>	<b>49893</b>	<b>1468.13</b>
37	Odisha Gramya Bank	482	164807	687.96	65466	407.48	1	4.00	230274	1099.44
38	Utkal Gramya Bank	426	37505	241.40	12500	126.13	4	9.68	50009	377.21
<b>Total of RRBs</b>		<b>908</b>	<b>202312</b>	<b>929.36</b>	<b>77966</b>	<b>533.61</b>	<b>5</b>	<b>13.68</b>	<b>280283</b>	<b>1476.65</b>
<b>Total Commercial Banks</b>		<b>3615</b>	<b>632726</b>	<b>7426.36</b>	<b>134096</b>	<b>7615.81</b>	<b>971</b>	<b>2230.08</b>	<b>767793</b>	<b>17272.25</b>
39	Orissa State Co-Op. Bank	338	0	170.36	0	0.00	0	0.00	0	170.36
40	OSCARD Bank	5	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total of Coops</b>		<b>343</b>	<b>0</b>	<b>170.36</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>170.36</b>
<b>Grand Total</b>		<b>3958</b>	<b>632726</b>	<b>7596.72</b>	<b>134096</b>	<b>7615.81</b>	<b>971</b>	<b>2230.08</b>	<b>767793</b>	<b>17442.61</b>

Sl. No.		Name of Bank	CREDIT FLOW TO MSME(MANUFACTURING)SECTOR FOR THE QUATER ENDED sept-2013																				Amount in Crores	
			MICRO ENTERPRISES (MANUFACTURING)				SMALL ENTERPRISES (MANUFACTURING)				MEDIUM ENTERPRISES (MANUFACTURING)				TOTAL MSME (MANUFACTURING) SECTOR									
			No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding							
			A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt						
			14	0.84	2051	45.47	11	7.10	102	51.97	0	0.00	5	2.11	25	7.94	2158	99.55						
			4220	79.40	14584	183.38	36	12.97	364	147.92	4	7.93	113	74.66	4260	100.30	15061	405.96						
			32	7.73	497	128.00	41	12.30	389	400.33	5	18.00	57	165.00	78	38.03	943	693.33						
			2792	89.75	31992	581.15	1290	35.24	6764	408.40	0	0.00	0	0.00	4082	124.99	38756	989.55						
			0	0.00	45	1.15	0	0.00	8	2.15	0	0.00	0	0.00	0	0.00	53	3.30						
			191	0.00	350	15.28	45	0.00	171	116.45	57	96.39	129	364.62	293	96.39	650	496.35						
			345	13.25	4789	78.13	35	4.53	7006	101.45	0	0.00	0	0.00	380	17.78	11795	179.58						
			7	1.09	40	2.18	10	3.40	44	20.19	0	0.00	0	0.00	17	4.49	84	22.37						
			6	8.00	43	13.31	0	0.00	32	107.33	0	0.00	0	0.00	6	8.00	75	120.64						
			16	0.11	21	0.72	109	2.02	145	28.39	0	0.00	2	19.24	125	2.13	168	48.35						
			78	0.25	250	4.65	39	10.25	95	22.74	0	0.00	1	0.05	117	10.50	346	27.44						
			309	8.00	4479	116.00	23	24.00	135	166.00	2	5.00	2	69.00	334	37.00	4616	351.00						
			28	1.66	261	97.09	19	2.51	139	309.38	2	25.63	22	95.34	49	29.80	422	501.81						
			6	0.50	158	4.00	8	3.00	30	4.00	0	0.00	0	0.00	14	3.50	188	8.00						
			39	12.36	1213	42.32	27	38.35	121	155.28	6	51.35	18	368.07	72	102.06	1352	565.67						
			0	0.00	13	5.45	0	0.00	2	0.69	0	0.00	3	55.08	0	0.00	18	61.22						
			12	0.80	93	9.32	0	0.00	0	0.00	0	0.00	0	0.00	12	0.80	93	9.32						
			371	68.00	18161	673.00	126	34.00	1837	1199.00	6	11.00	85	195.00	503	113.00	20083	2067.00						
			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9	183.28	0	0.00	9	183.28						
			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00						
			192	3.10	662	1.87	25	16.60	72	34.75	0	0.00	0	0.00	217	19.70	734	36.62						
			428	6.46	7358	119.94	229	6.17	1425	99.45	0	12.03	16	298.02	657	24.66	8799	517.41						
			837	62.50	2707	131.50	221	35.74	472	121.20	0	0.00	7	20.21	1058	98.24	3186	272.91						
			17	0.22	4535	95.54	0	0.00	135	37.01	0	0.00	4	22.40	17	0.22	4674	154.95						
			28	1.46	560	9.75	13	1.90	550	9.15	0	0.00	0	0.00	41	3.36	1110	18.90						
			9968	365.48	94862	2359.20	2307	250.08	20038	3543.23	82	227.33	473	1932.08	12357	842.89	115373	7834.51						
			1	0.35	13	20.00	0	0.00	112	230.09	0	0.00	0	0.00	1	0.35	125	250.09						
			0	0.00	12	1.61	0	0.00	2	0.46	0	0.00	0	0.00	0	0.00	14	2.07						
			42	7.20	309	24.59	99	105.25	177	54.73	17	93.75	17	37.29	158	206.20	503	116.61						
			6	0.44	27	5.10	2	0.33	24	5.63	0	0.00	0	0.00	8	0.77	51	10.73						
			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00						
			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00						
			0	0.00	11	0.84	0	0.00	8	2.41	0	0.00	0	0.00	0	0.00	19	3.25						
			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00						
			0	0.00	3	0.12	0	0.00	4	0.33	0	0.00	0	0.00	0	0.00	7	0.45						
			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00						
			1	0.35	1	0.18	0	0.00	0	0.00	0	0.00	0	0.00	1	0.35	1	0.18						
			50	8.34	376	52.44	101	105.58	327	293.65	17	93.75	17	37.29	168	207.67	720	383.38						
			105	2.14	20180	173.71	274	7.05	2104	34.68	0	0.00	1	4.00	379	9.19	22285	212.39						
			495	10.68	18502	101.84	3	0.60	124	73.33	0	0.00	1	5.23	498	11.28	18627	180.40						
			600	12.82	38682	275.55	277	7.65	2228	108.01	0	0.00	2	9.23	877	20.47	40912	392.79						
			10618	386.64	133920	2687.19	2685	363.31	22593	3944.89	99	321.08	492	1978.60	13402	1071.03	157005	8610.68						



## Annexure - XXVIII

FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 30/09/2013 (Amount in Crores)					
Sl No.	Name of Bank	No. of KCC issued from 01/04/13 to 30/09/2013		Balance O/S as on 30/09/13	
		A/c	Amt.	A/c	Amt
1	Allahabad Bank	1179	5.97	10928	52.89
2	Andhra Bank	9739	92.03	39776	165.24
3	Bank of Baroda	3425	35.65	9496	47.85
4	Bank of India	31033	115.00	72069	189.00
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	1142	5.25	5672	28.81
7	Central Bank of India	945	7.35	10122	56.84
8	Corporation Bank	34	0.21	58	0.36
9	Dena Bank	6	0.10	53	0.40
10	IDBI BANK	663	6.11	1824	16.95
11	Indian Bank	1392	8.57	11098	49.94
12	Indian Overseas Bank	286	3.96	16884	53.46
13	Oriental Bank of Commerce	921	4.20	4031	40.07
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Punjab National Bank	3347	18.87	31054	164.40
16	State Bank of B & J	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00
18	State Bank of India	146089	653.85	398788	1553.22
19	State Bank of Mysore	0	0.00	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00
21	Syndicate Bank	3291	25.32	9180	38.82
22	UCO Bank	10708	36.65	74302	250.14
23	Union Bank	832	40.20	9615	186.17
24	United Bank of India	6582	23.94	42730	207.27
25	Vijaya Bank	31	0.40	61	0.55
<b>Total Public Sector Banks</b>		<b>221645</b>	<b>1083.63</b>	<b>747741</b>	<b>3102.38</b>
26	Axis Bank Ltd	189	6.07	1436	45.47
27	Federal Bank	23	0.14	19	0.12
28	HDFC Bank	12348	114.54	44263	294.06
29	ICICI Bank	6909	26.59	16562	110.50
30	Indus Ind Bank	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00
<b>Total Private Sector Banks</b>		<b>19469</b>	<b>147.34</b>	<b>62280</b>	<b>450.15</b>
37	Odisha Gramya Bank	56912	251.57	260388	670.36
38	Utkal Gramya Bank	113216	383.71	290346	954.83
<b>Total of RRBs</b>		<b>170128</b>	<b>635.28</b>	<b>550734</b>	<b>1625.19</b>
<b>A.Total of Commercial Banks</b>		<b>411242</b>	<b>1866.25</b>	<b>1360755</b>	<b>5177.72</b>
39	Orissa State Co-Op. Bank	117971	3620.73	4191576	5289.69
40	OSCARD Bank	0	0.00	0	0.00
<b>Total of Co-operative Banks</b>		<b>117971</b>	<b>3620.73</b>	<b>4191576</b>	<b>5289.69</b>
<b>GRAND TOTAL</b>		<b>529213</b>	<b>5486.98</b>	<b>5552331</b>	<b>10467.41</b>

## Annexure - XXIX

Financing under Joint Liability Groups(JLG) as on 30/09/13						Amount in Crores	
Sl No.	Name of Bank	Applications Sanctioned from		Application Disbursed from		Balance outstanding 30/09/13	
		A/c	Amt.	A/c	Amt	A/c	Amt
1	Allahabad Bank	0	0.00	0	0.00	0	0.00
2	Andhra Bank	19	0.20	19	0.20	289	24.97
3	Bank of Baroda	17	0.26	17	0.26	220	1.86
4	Bank of India	0	0.00	0	0.00	0	0.00
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00	0	0.00
7	Central Bank of India	0	0.00	0	0.00	4	0.05
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00
10	IDBI BANK	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00	0	0.00
12	Indian Overseas Bank	0	0.00	0	0.00	0	0.00
13	Oriental Bank of	0	0.00	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
15	Punjab National Bank	11	0.55	11	0.24	75	3.14
16	State Bank of B & J	0	0.00	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00
18	State Bank of India	39	0.15	39	0.15	39	0.15
19	State Bank of Mysore	0	0.00	0	0.00	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00	0	0.00
21	Syndicate Bank	0	0.00	0	0.00	3	0.01
22	UCO Bank	0	0.00	0	0.00	8	0.11
23	Union Bank	0	0.00	0	0.00	504	12.17
24	United Bank of India	0	0.00	0	0.00	0	0.00
25	Vijaya Bank	0	0.00	0	0.00	0	0.00
<b>Total Public Sector Banks</b>		<b>86</b>	<b>1.16</b>	<b>86</b>	<b>0.85</b>	<b>1142</b>	<b>42.46</b>
26	Axis Bank Ltd	0	0.00	0	0.00	0	0.00
27	Federal Bank	0	0.00	0	0.00	0	0.00
28	HDFC Bank	0	0.00	0	0.00	0	0.00
29	ICICI Bank	0	0.00	0	0.00	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
<b>Total Private Sector Banks</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
37	Odisha Gramya Bank	981	5.02	981	5.02	10719	66.97
38	Utkal Gramya Bank	218	1.53	218	1.53	1283	4.16
<b>Total of RRBS</b>		<b>1199</b>	<b>6.55</b>	<b>1199</b>	<b>6.55</b>	<b>12002</b>	<b>71.13</b>
<b>Total of Commercial Banks</b>		<b>1285</b>	<b>7.71</b>	<b>1285</b>	<b>7.40</b>	<b>13144</b>	<b>113.59</b>
39	Orissa State Co-Op. Bank	2483	19.25	2483	19.25	29008	110.89
40	OSCARD Bank	0	0.00	0	0.00	0	0.00
<b>Total of Co-operative Banks</b>		<b>2483</b>	<b>19.25</b>	<b>2483</b>	<b>19.25</b>	<b>29008</b>	<b>110.89</b>
<b>GRAND TOTAL</b>		<b>3768</b>	<b>26.96</b>	<b>3768</b>	<b>26.65</b>	<b>42152</b>	<b>224.48</b>

## Annexure - XXX

Financing under Artisan Credit Card as on 30.09.2013				Amount in Crores	
Sl No.	Name of Bank	Cards issued(1/04/13 to 30/09/13)		Balance Outstanding as on 30/09/13	
		A/c	Amt.	A/c	Amt
1	Allahabad Bank	1	0.60	25	0.37
2	Andhra Bank	24	0.05	847	3.48
3	Bank of Baroda	111	0.28	308	1.75
4	Bank of India	13	0.23	13	0.15
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	4	0.03	7	0.08
7	Central Bank of India	0	0.00	995	8.49
8	Corporation Bank	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	IDBI BANK	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00
12	Indian Overseas Bank	0	0.00	0	0.00
13	Oriental Bank of Commerce	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Punjab National Bank	21	0.07	79	0.26
16	State Bank of B & J	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00
18	State Bank of India	0	0.00	3893	9.77
19	State Bank of Mysore	0	0.00	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00
21	Syndicate Bank	0	0.00	0	0.00
22	UCO Bank	237	0.66	1553	4.12
23	Union Bank	0	0.00	154	0.69
24	United Bank of India	0	0.00	32	0.15
25	Vijaya Bank	0	0.00	0	0.00
<b>Total Public Sector Banks</b>		<b>411</b>	<b>1.92</b>	<b>7906</b>	<b>29.31</b>
26	Axis Bank Ltd	7	0.05	20	0.25
27	Federal Bank	0	0.00	0	0.00
28	HDFC Bank	0	0.00	0	0.00
29	ICICI Bank	0	0.00	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00
<b>Total Private Sector Banks</b>		<b>7</b>	<b>0.05</b>	<b>20</b>	<b>0.25</b>
37	Odisha Gramya Bank	0	0.00	1074	3.30
38	Utkal Gramya Bank	439	0.84	907	2.67
<b>Total of RRBs</b>		<b>439</b>	<b>0.84</b>	<b>1981</b>	<b>5.97</b>
<b>A.Total of Commercial Banks</b>		<b>857</b>	<b>2.81</b>	<b>9907</b>	<b>35.53</b>

## Annexure - XXXI

Progress under Swarozgar Credit Cards as on 30.09.2013					Amount in Lacs.	
Sl No.	Name of Bank	Target 2013-14	SCC issued(01.04.2013 to 30.09.2013)		Out of Which SCC for Handloom Weavers Sectors	
			A/c	Amt.	A/c	Amt
1	Allahabad Bank	600	0	0.00	0	0.00
2	Andhra Bank	1000	60	0.05	0	0.00
3	Bank of Baroda	800	36	0.36	0	0.00
4	Bank of India	1600	0	0.00	0	0.00
5	Bank of Maharastra	40	0	0.00	0	0.00
6	Canara Bank	700	48	0.08	0	0.00
7	Central Bank of India	800	0	0.00	0	0.00
8	Corporation Bank	150	0	0.00	0	0.00
9	Dena Bank	100	0	0.00	0	0.00
10	IDBI BANK	200	0	0.00	0	0.00
11	Indian Bank	600	0	0.00	0	0.00
12	Indian Overseas Bank	1000	0	0.00	0	0.00
13	Oriental Bank of Commerce	400	0	0.00	0	0.00
14	Punjab & Sind Bank	50	0	0.00	0	0.00
15	Punjab National Bank	1100	19	0.07	19	0.07
16	State Bank of B & J	25	0	0.00	0	0.00
17	State Bank of Hyderabad	50	0	0.00	0	0.00
18	State Bank of India	7000	0	0.00	0	0.00
19	State Bank of Mysore	10	0	0.00	0	0.00
20	State Bank of Travancore	10	0	0.00	0	0.00
21	Syndicate Bank	600	0	0.00	0	0.00
22	UCO Bank	1600	13	0.06	0	0.00
23	Union Bank	700	312	0.88	0	0.00
24	United Bank of India	1000	21	0.01	21	0.01
25	Vijaya Bank	50	0	0.00	0	0.00
<b>Total Public Sector Banks</b>		<b>20185</b>	<b>509</b>	<b>1.51</b>	<b>40</b>	<b>0.08</b>
26	Axis Bank Ltd	600	0	0.00	0	0.00
27	Federal Bank	100	0	0.00	0	0.00
28	HDFC Bank	600	0	0.00	0	0.00
29	ICICI Bank	600	0	0.00	0	0.00
30	Indus Ind Bank	200	0	0.00	0	0.00
31	ING Vysya Bank	50	0	0.00	0	0.00
32	Karnatak Bank Ltd.	50	0	0.00	0	0.00
33	Karur Vysya Bank	25	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	50	0	0.00	0	0.00
35	Laxmi Vilas Bank	20	0	0.00	0	0.00
36	The South Indian Bank Ltd.	20	0	0.00	0	0.00
<b>Total Private Sector Banks</b>		<b>2315</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
37	Odisha Gramya Bank	4500	752	2.74	752	2.74
38	Utkal Grameen Bank	4500	2	0.01	2	0.01
<b>Total of RRBs</b>		<b>9000</b>	<b>754</b>	<b>2.75</b>	<b>754</b>	<b>2.75</b>
<b>A.Total of Commercial Banks</b>		<b>31500</b>	<b>1263</b>	<b>4.26</b>	<b>794</b>	<b>2.83</b>
39	Orissa State Co-Op. Bank	13500	1115	3.68	1115	3.68
40	OSCARD Bank	0	0	0.00	0	0.00
<b>B. Total of Co-operative Banks</b>		<b>13500</b>	<b>1115</b>	<b>3.68</b>	<b>1115</b>	<b>3.68</b>
<b>GRAND TOTAL</b>		<b>45000</b>	<b>2378</b>	<b>7.94</b>	<b>1909</b>	<b>6.51</b>

## Annexure - XXXII

EDUCATION LOAN AS OF 30.09.2013				Amount in Crores		
Sl No.	Name of Bank	Disbursed-1/04/13 to 30/09/13		Balance Outstanding as on 30/09/13		NPA
		A/c	Amt.	A/c	Amt	Amt
1	Allahabad Bank	157	5.32	2100	59.34	4.72
2	Andhra Bank	499	13.46	2519	50.31	9.22
3	Bank of Baroda	54	1.56	2078	58.01	4.53
4	Bank of India	1021	12.98	3126	123.42	7.90
5	Bank of Maharashtra	0	0.00	0	0.00	0.00
6	Canara Bank	671	64.93	1270	34.97	1.66
7	Central Bank of India	125	8.31	1376	35.96	2.55
8	Corporation Bank	17	0.65	215	5.53	0.37
9	Dena Bank	7	0.40	142	3.00	0.14
10	IDBI BANK	57	1.12	205	5.12	0.10
11	Indian Bank	167	1.65	914	23.26	6.14
12	Indian Overseas Bank	480	5.00	1823	44.00	6.16
13	Oriental Bank of Commerce	226	6.93	1450	31.59	2.11
14	Punjab & Sind Bank	5	0.31	92	2.01	0.26
15	Punjab National Bank	165	6.12	3384	91.42	9.48
16	State Bank of Bikaner & Jaipur	0	0.00	29	0.67	0.03
17	State Bank of Hyderabad	10	0.86	182	3.82	0.88
18	State Bank of India	1065	16.14	37964	964.18	149.47
19	State Bank of Mysore	3	0.03	26	0.73	0.03
20	State Bank of Travancore	0	0.00	124	43.78	1.78
21	Syndicate Bank	87	1.89	1267	30.94	3.32
22	UCO Bank	562	8.23	6560	168.45	3.63
23	Union Bank	206	5.96	1279	43.65	2.78
24	United Bank of India	295	3.12	1705	45.40	4.82
25	Vijaya Bank	182	1.10	364	5.18	0.81
<b>Total Public Sector Banks</b>		<b>6061</b>	<b>166.07</b>	<b>70194</b>	<b>1874.74</b>	<b>222.89</b>
26	Axis Bank Ltd	2	0.07	9	0.18	0.00
27	Federal Bank	9	0.10	20	0.38	0.01
28	HDFC Bank	3	0.06	19	0.58	0.00
29	ICICI Bank	0	0.00	8	0.10	0.00
30	Indus Ind Bank	0	0.00	0	0.00	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0.00
32	Karnatak Bank Ltd.	3	0.04	20	0.54	0.20
33	Karur Vysya Bank	3	4.76	3	6.31	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0.00
36	The South Indian Bank Ltd.	3	0.05	6	0.13	0.00
<b>Total Private Sector Banks</b>		<b>23</b>	<b>5.08</b>	<b>85</b>	<b>8.22</b>	<b>0.21</b>
37	Odisha Gramya Bank	207	2.49	2387	45.97	0.00
38	Utkal Gramya Bank	106	0.92	889	23.40	1.50
<b>Total of RRBs</b>		<b>313</b>	<b>3.41</b>	<b>3276</b>	<b>69.37</b>	<b>1.50</b>
<b>A.Total of Commercial Banks</b>		<b>6397</b>	<b>174.56</b>	<b>73555</b>	<b>1952.33</b>	<b>224.60</b>
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0.00
40	OSCARD Bank	0	0.00	0	0.00	0.00
<b>Total of Co-operative Banks</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>6397</b>	<b>174.56</b>	<b>73555</b>	<b>1952.33</b>	<b>224.60</b>

## Annexure - XXXIII

PERFORMANCE UNDER HOUSING LOAN as on 30.09.2013						Amount in Crores	
Sl No.	Name of Bank	Disbursement made during the current year (01.04.2013 to 30.09.2013)		Balance outstanding as on 30.09.2013		NPA Outstanding as on 30.09.2013	
		No of A/c	Amt.	No of A/c	Amt	No of A/c	Amt
1	Allahabad Bank	86	8.99	4184	137.58	580	8.09
2	Andhra Bank	684	37.95	3329	147.16	1065	8.65
3	Bank of Baroda	202	21.03	9636	319.28	759	19.23
4	Bank of India	0	0.00	0	0.00	0	0.00
5	Bank of Maharashtra	21	2.57	161	10.78	4	0.36
6	Canara Bank	920	79.55	1747	125.29	58	1.97
7	Central Bank of India	43	10.71	1320	65.06	187	5.75
8	Corporation Bank	101	12.65	668	53.35	11	1.05
9	Dena Bank	10	0.36	259	14.01	27	0.92
10	IDBI BANK	373	38.50	2990	332.21	13	3.85
11	Indian Bank	316	8.32	1083	51.34	59	0.99
12	Indian Overseas Bank	317	17.00	2971	116.00	267	2.32
13	Oriental Bank of Commerce	295	16.68	3883	118.44	284	2.49
14	Punjab & Sind Bank	18	1.93	367	13.00	16	1.00
15	Punjab National Bank	267	20.33	2888	200.18	259	6.89
16	State Bank of B & J	0	0.00	97	5.26	5	0.23
17	State Bank of Hyderabad	18	4.34	632	46.65	10	3.25
18	State Bank of India	2264	185.14	56331	2736.19	6244	114.00
19	State Bank of Mysore	0	0.00	0	0.00	0	0.00
20	State Bank of Travancore	4	0.75	93	7.98	3	0.35
21	Syndicate Bank	84	10.91	1923	95.13	152	31.94
22	UCO Bank	613	46.43	24848	437.34	595	32.13
23	Union Bank	434	38.67	3142	180.16	731	15.70
24	United Bank of India	240	18.67	3703	164.37	222	7.01
25	Vijaya Bank	19	1.79	341	18.54	25	0.90
<b>Total Public Sector Banks</b>		<b>7329</b>	<b>583.27</b>	<b>126596</b>	<b>5395.30</b>	<b>11576</b>	<b>269.07</b>
26	Axis Bank Ltd	198	57.65	0	264.98	0	6.32
27	Federal Bank	9	0.32	149	13.62	12	0.68
28	HDFC Bank	117	1.08	1091	62.63	9	0.05
29	ICICI Bank	236	38.50	3837	393.46	0	0.00
30	Indus Ind Bank	0	0.00	6	0.25	0	0.17
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	36	3.47	93	11.52	0	0.00
33	Karur Vysya Bank	5	0.52	24	2.40	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	7	0.40	0	0.00
<b>Total Private Sector Banks</b>		<b>601</b>	<b>101.54</b>	<b>5207</b>	<b>749.26</b>	<b>21</b>	<b>7.22</b>
37	Odisha Gramya Bank	261	18.68	19435	344.82	92	2.89
38	Utkal Grameen Bank	388	10.47	3802	103.28	715	14.76
<b>Total of RRBs</b>		<b>649</b>	<b>29.15</b>	<b>23237</b>	<b>448.10</b>	<b>807</b>	<b>17.65</b>
<b>Total of Commercial Banks</b>		<b>8579</b>	<b>713.96</b>	<b>155040</b>	<b>6592.66</b>	<b>12404</b>	<b>293.94</b>
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00	0	0.00
<b>Total of Co-operative</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>8579</b>	<b>713.96</b>	<b>155040</b>	<b>6592.66</b>	<b>12404</b>	<b>293.94</b>



CREDIT FACILITY TO MINORITY AS ON 30/09/13														Amt.in Crores	
Sl. No.	Name of Bank	SIKHS				MUSLIMS				CHRISTIANS				TOTAL	
		Disbursement from 1/04/13 to 30/09/13		Balance outstanding as on 30/09/13		Disbursement from 1/04/13 to 30/09/13		Balance outstanding as on 30/09/13		Disbursement from 1/04/13 to 30/09/13		Balance outstanding as on 30/09/13		Disbursement from 1/04/13 to 30/09/13	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Allahabad Bank	7	0.04	205	2.40	90	1.89	8390	90.85	10	0.12	913	5.58	107	2.05
2	Andhra Bank	10	0.09	270	17.50	75	0.47	1330	13.34	32	0.40	759	12.30	117	0.96
3	Bank of Baroda	2	0.16	74	2.70	53	2.71	716	27.62	115	0.67	509	12.76	170	3.54
4	Bank of India	2	0.09	101	12.01	298	4.65	2279	23.84	70	1.36	735	5.10	370	6.10
5	Bank of Maharashtra	0	0.00	1	0.05	1	0.15	15	0.76	0	0.00	1	0.01	1	0.15
6	Canara Bank	0	0.00	256	3.82	0	0.00	1504	22.91	0	0.00	761	10.69	0	0.00
7	Central Bank of India	17	0.54	793	7.73	22	0.18	1308	20.11	16	0.51	1724	16.43	55	1.23
8	Corporation Bank	7	0.20	20	0.50	39	2.79	131	3.26	7	0.11	23	1.25	53	3.10
9	Dena Bank	0	0.00	1	0.10	0	0.11	34	1.87	0	0.15	2	0.10	0	0.26
10	IDBI BANK	3	0.05	11	1.02	10	0.13	39	3.38	7	0.23	11	0.80	20	0.41
11	Indian Bank	49	2.32	158	5.98	202	4.14	1143	48.13	58	1.16	539	7.02	309	7.62
12	Indian Overseas Bank	12	0.06	189	1.38	69	0.28	1058	6.81	53	0.14	793	5.84	134	0.48
13	Oriental Bank of Commerce	0	0.00	53	7.55	0	0.00	241	9.64	0	0.00	46	2.49	0	0.00
14	Punjab & Sind Bank	10	1.00	31	2.00	0	0.00	4	0.12	0	0.00	0	0.00	10	1.00
15	Punjab National Bank	11	0.28	49	3.26	54	0.39	902	14.72	67	0.49	1118	7.46	132	1.16
16	State Bank of B & J	0	0.00	0	0.00	0	0.00	13	0.46	0	0.00	7	0.05	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00	6	0.45	6	0.45	0	0.00	0	0.00	6	0.45
18	State Bank of India	394	0.98	7026	33.95	2343	3.97	92537	721.27	1805	5.22	65407	505.17	4542	10.17
19	State Bank of Mysore	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Syndicate Bank	2	0.01	4	0.31	156	1.92	1088	15.42	22	0.27	194	1.89	180	2.20
22	UCO Bank	28	0.42	1021	37.05	383	3.09	19539	74.15	128	1.89	5125	60.64	539	5.40
23	Union Bank	0	0.00	33	4.10	98	8.52	1135	49.45	135	1.75	721	8.95	233	10.27
24	United Bank of India	2	0.01	598	8.92	30	0.10	7187	24.31	81	0.20	2992	12.03	113	0.31
25	Vijaya Bank	0	0.00	12	0.80	9	0.31	79	0.51	9	0.07	33	0.47	18	0.38
<b>Total Public Sector Banks</b>		<b>556</b>	<b>6.25</b>	<b>10906</b>	<b>153.13</b>	<b>3938</b>	<b>36.25</b>	<b>140678</b>	<b>1173.38</b>	<b>2615</b>	<b>14.74</b>	<b>82413</b>	<b>677.03</b>	<b>7109</b>	<b>57.24</b>
26	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Federal Bank	0	0.00	0	0.00	0	0.00	10	0.38	0	0.00	8	2.59	0	0.00
28	HDFC Bank	10	1.02	49	1.79	487	3.69	2008	11.53	29	0.20	110	0.94	526	4.91
29	ICICI Bank	30	0.03	110	3.57	332	2.69	1629	24.05	13	0.04	80	2.07	375	2.76
30	Indus Ind Bank	0	0.00	33	1.42	0	0.00	3536	37.10	0	0.00	179	1.62	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	2	0.71	0	0.00	14	0.49	0	0.00	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	4	0.17	0	0.00	1	0.02	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd	1	0.02	1	0.02	17	0.09	35	0.29	11	0.06	12	0.06	29	0.17
<b>Total Private Sector Banks</b>		<b>41</b>	<b>1.07</b>	<b>195</b>	<b>7.51</b>	<b>836</b>	<b>6.47</b>	<b>7236</b>	<b>74.01</b>	<b>53</b>	<b>0.30</b>	<b>390</b>	<b>7.30</b>	<b>930</b>	<b>7.84</b>
37	Odisha Gramya Bank	0	0.00	70	1.18	361	1.63	11758	36.02	13	0.08	1494	8.26	374	1.71
38	Utkal Gramya Bank	7	2.05	1094	8.91	186	7.72	6233	25.78	319	5.46	10976	88.78	512	15.23
<b>Total of RRBs</b>		<b>7</b>	<b>2.05</b>	<b>1164</b>	<b>10.09</b>	<b>547</b>	<b>9.35</b>	<b>17991</b>	<b>61.80</b>	<b>332</b>	<b>5.54</b>	<b>12470</b>	<b>97.04</b>	<b>886</b>	<b>16.94</b>
<b>A.Total Commercial Banks</b>		<b>604</b>	<b>9.37</b>	<b>12265</b>	<b>170.73</b>	<b>5321</b>	<b>52.07</b>	<b>165905</b>	<b>1309.19</b>	<b>3000</b>	<b>20.58</b>	<b>95273</b>	<b>781.37</b>	<b>8925</b>	<b>82.02</b>
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>B.Total Co-operative Banks</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Total Grand Total</b>		<b>604</b>	<b>9.37</b>	<b>12265</b>	<b>170.73</b>	<b>5321</b>	<b>52.07</b>	<b>165905</b>	<b>1309.19</b>	<b>3000</b>	<b>20.58</b>	<b>95273</b>	<b>781.37</b>	<b>8925</b>	<b>82.02</b>

**Bank wise CGTMSE  
Coverage in Odisha  
as on 30.09.2013**

Bank Name	Approvals	Approved Amount (in Rs. Lakh)
ALLAHABAD BANK	196	518.96
ANDHRA BANK	221	857.47
AXIS BANK LIMITED	7	142
BANK OF BARODA	158	946.61
BANK OF INDIA	1534	6761.45
BANK OF MAHARASHTRA	4	28
CANARA BANK	198	711.07
CENTRAL BANK OF INDIA	306	463.17
CORPORATION BANK	43	214.36
DENA BANK	6	20.5
IDBI BANK LTD	2	7
INDIAN BANK	94	172.72
INDIAN OVERSEAS BANK	692	1978.72
KARNATAKA BANK LTD.	12	138.15
NEELACHAL GRAMYA BANK	2	7.33
ORIENTAL BANK OF COMMERCE	78	1124.2
PUNJAB & SIND BANK	7	37.82
PUNJAB NATIONAL BANK	200	1128.03
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	1	55
STATE BANK OF HYDERABAD	13	54.42
STATE BANK OF INDIA	3223	9766.72
STATE BANK OF MYSORE	1	1.85
STATE BANK OF TRAVANCORE	1	1.9
SYNDICATE BANK	98	292.6
UCO BANK	990	4120.89
UNION BANK OF INDIA	171	558.83
UNITED BANK OF INDIA	414	1086.54
VIJAYA BANK	10	73.76
<b>Total</b>	<b>8682</b>	<b>31270.05</b>

**District Wise Report**

District Name	Approvals	Approved Amount (in Rs. Lakh)
ANGUL	238	1481.08
BALANGIR	85	385.15
BALASORE	211	1159.09
BALESWAR	2	1.95
BARGARH	1609	1066.25
BHADRAK	189	995.16
BOUDH	83	152.35
CUTTACK	1189	3852.69
DEBAGARH	3	12.18
DEOGARH	57	224.61
DHENKANAL	194	849
GAJAPATI	30	189.71
GANJAM	444	1650.6
JAGATSINGHAPUR	329	1108.38
JAJAPUR	292	1027.68
JHARSUGUDA	123	553
KALAHANDI	134	499.41
KANDHAMAL	120	366.86
KENDRAPARA	167	560.03
KENDUJHAR	310	1592.35
KHORDHA	750	4506.46
KORAPUT	158	698.66
MALKANGIRI	16	66.97
MAYURBHANJ	541	2169.11
NABARANGAPUR	35	129.29
NAYAGARH	141	556.39
NUAPADA	36	88.5
PURI	374	1084.93
RAYAGADA	46	369.79
SAMBALPUR	151	1186.73
SONAPUR	157	203.94
SUNDERGARH	468	2481.76
Total	8682	31270.05