

यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK
(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/635/2016-17

दिनांक / Date: 15.11.2016

To

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय: दिनांक 22 नवम्बर 2016 को होने वाले 145वें एस.एल.बी.सी. बैठक हेतु कार्यसूची नोट एवं पृष्ठभूमि पत्र।

**Sub: Agenda Note & Background Papers for 145th SLBC Meeting
to be held on 22nd November 2016.**

हमारे पत्र संख्या एसएलबीसी/ओडीआई/ 606 /2016-17 दिनांक 07.11.2016 के अनुक्रम में, हम कार्यसूची नोट एवं पृष्ठभूमि पत्र आपके विनम्र अवलोकन एवं दिनांक **22 नवम्बर 2016** को मेफेयर कनवेंशन, भुवनेश्वर के क्रिस्टल हॉल में होने वाले 145वें एस.एल.बी.सी. बैठक में सहभागिता हेतु संलग्नित कर रहे हैं।

Further to our Letter No. SLBC/ODI/606/2016-17 dated 07.11.2016; we are enclosing herewith the Agenda Notes and Background Papers for your kind perusal and participation in the 145th SLBC Meeting to be held on 22nd November 2016 at Crystal Hall of Mayfair Convention, Bhubaneswar as per the details below:

दिनांक / Date : 22.11.2016 (मंगलवार Tuesday)

समय / Time : 10:30 AM

स्थान / Venue : क्रिस्टल हॉल (निचली मंजिल) मेफेयर कनवेंशन, होटल मेफेयर, भुवनेश्वर

Crystal Hall (Ground Floor) in Mayfair Convention, Hotel Mayfair, Bhubaneswar.

हम आपसे निवेदन करते हैं कि आप बैठक में अवश्य भाग लें तथा राज्य की प्रगति एवं विकास हेतु अपने बहुमूल्य सुझाव से हमें अवश्य अवगत कराएं।

We would request you to kindly make it convenient to attend the Meeting and give your valuable suggestions for growth and development of the State.

सादर / With regards,

भवदीय / Yours faithfully,

(अनिल कुमार/ Anil Kumar)

महाप्रबंधक, यूको बैंक व संयोजक, एस.एल.बी.सी, उड़ीशा

General Manager, UCO Bank cum

Convener, SLBC, Odisha अनुलग्नक Encl: यथोक्त As stated above

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BANKING AT A GLANCE IN ODISHA AS ON 30TH SEPTEMBER 2016

(Rs. in Crore)

Sl No	Particulars	As on 30 th September 2016
1	Total Deposit	2,31,253.38
2	Total Advance utilized in the state	1,67,534.50
	Total Advance sanctioned and utilized in the state	1,16,354.26
3	Total Business (Deposit + Advance)	3,98,787.88
4	Credit Deposit (CD) Ratio (%) Benchmark-60%	72.45
	Credit Deposit Ratio excluding advance sanctioned in other state and utilized in our state	50.31
5	CD Ratio of Rural Branches	65.40
	CD Ratio of Semi Urban Branches	45.33
	CD Ratio of Urban Branches	45.13
	CD Ratio of Commercial Banks excluding RIDF& advance sanctioned in other state and utilized in our state	45.67
6	Total PS Advance	74,958.61
7	% of PS Advance to Total Advance Benchmark -40%	64.42
8	Agriculture Advance	40,566.97
9	% of Agriculture Advance to Total Advance Benchmark - 18%	34.87
10	MSME Advance	28,047.83
11	% of MSME Advance to total advance	24.11
12	Advance to Weaker Section	22,467.70
13	% of Advance to weaker section to PS Adv. Benchmark – 25%	29.27
14	Total DRI Advance	385.13
16	Total Advance to Minority community	2,753.55
17	% of Advance to Minority community of Total Priority Sector	3.67
18	Advance to Women	16,761.35
19	% of Advance to Women	14.41
16	Credit Investment to Deposit Ratio %	73.80
17	NPA in % (Average in the state)	12.96
	Public Sector Banks	16.57
	Private Sector Banks	02.05
	RRBs	19.86
	Cooperative Banks	06.80

18	Total No. of Branches	4959
	Rural Branches	2713(54.71%)
	Semi Urban Branches	1292(26.05%)
	Urban Branches	954(19.24%)
19	Education loan B/o	2,262.59
20	Housing Loan B/o	9,943.06
21	Achievement under ACP 2016-17 vis-à-vis Annual Target under priority sector in %	34.11
	Agriculture	35.07
	MSME	42.00
	Export Credit	42.73
	Education	12.48
	Housing	22.88
	Social Infrastructure	09.76
	Renewable Energy	01.39
	Others	21.75
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	SBI	19
	UCO	7
	BOI	2
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	SBI	17
	UCO	7
	BOI	2
	CBI	1
	Andhra Bank	2
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24	FLCs	145
	SBI	19
	UCO Bank	7
	Andhra Bank	2
	Bank of India	2
	OSCB	104
	RRB	11
25	Staff Strength	34,301
	Officers	16,193
	Clerical Staff	11,679
	Sub- Staff	6,429
26	Total Deposit Accounts	5,55,86,370
27	Total Advance Accounts	79,53,996

AGENDA NOTES OF 145TH SLBC MEETING

AGENDA NO. 1

Confirmation of Proceedings of 144th SLBC meeting held on 19.08.2016 at Bhubaneswar.

The Proceedings of the 144th SLBC Meeting held on 19.08.2016 at Bhubaneswar was circulated among all the members of SLBC vide our letter No. SLBC/ODI/525/2016-17 dated 05.10.2016. Since no comments have been received from any quarter, the same may please be confirmed.

AGENDA NO. 2

Action Taken Report on major decisions taken in 144th SLBC Meeting held on 19.08.2016.

1. Progress of Implementation of Financial Inclusion Plan in the State.

Provision of banking outlets in unbanked villages with population below 2000

As on 30.09.2016, Banks have covered 40605 villages constituting 88.49 % of the total target. Out of these villages, 584 are covered through B & M Branches and rest by branchless modes mainly through BC mode. Details are at ***Annexure - 1***.

The following banks have not covered 100% of their allotted villages.

Axis Bank, Andhra Bank, Dena Bank, Federal Bank, Odisha Gramya Bank, PNB, SBI, Syndicate Bank and Utkal Grameen Bank. They are requested to ensure 100 % achievement by 31st December, 2016.

As required by RBI, all banks are requested to provide district wise progress report to SLBC by 30th November, so that we can submit the same to RBI.

2. Roadmap for opening of Brick & Mortar branches in villages having population more than 5000 without a bank branch of a Scheduled Commercial Bank.

78 identified villages having population more than 5000 without a bank branch of a scheduled commercial bank have been allotted by SLBC for opening of branches by March 2017.

Status of branch opening in 78 villages with population more than 5000 as on 14.11.2016

1	Centres within 5 km radius of branch	13
2	BCs operating in Centres above 5 km radius	16
3	Submitted to Head Office for approval of Branch opening	11
4	Yet to be submitted to Head Office for approval of Branch opening	9
5	Survey done but not found feasible for branch opening	11
6	Branch expansion put on hold due to RBI's PCA	11
7	Branch expansion put on hold due to proposed merger	6
8	No action taken	1
TOTAL		78

Summary on Status of 367 Identified Unbanked GPs for branch opening as on 06.10.2016

1	Total no. of unbanked gram panchayats	367
2	Unbanked GPs having Brick & Mortar branch	27
<i>In rest of the 340 unbanked gram panchayats</i>		
3	Survey conducted in GPs	202
<i>Out of 202 surveyed unbanked gram panchayats</i>		
4	Gram Panchayats feasible for branch opening	48
5	Gram Panchayats not feasible for branch opening	154
6	Survey yet to be conducted	138

Out of 138 unbanked gram panchayats whose survey is yet to be made, 14 Banks (DCB Bank, Dena Bank, Federal Bank, ICICI Bank, IndusInd Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, Oriental Bank of Commerce, Punjab & Sind Bank, State Bank of Mysore, State Bank of Travancore, South Indian Bank) are yet to respond. They are allotted a total of 79 unbanked gram panchayats.

Reasons for 154 unbanked gram panchayats being unfeasible for branch opening are either poor / no internet connectivity or a BC/CSP is operating in that centre.

3. Branch opening in Unbanked Gram Panchayats as on 30.09.2016.

Year wise branches opened in unbanked gram panchayats is given below

S1	Name of the Bank	2014-15	2015-16	01.04.2016 to 30.09.20	01.04.2014 to 30.09.2016
1	Allahabad Bank	5	2	1	8
2	Andhra Bank	6	3	0	9
3	Bank of Baroda	11	1	0	12
4	Bank of India	5	1	0	6
5	Bank of Maharashtra	0	0	0	0
6	Bhartiya Mahila Bank	0	0	0	0
7	Canara Bank	11	3	1	15
8	Central Bank of India	1	0	0	1
9	Corporation Bank	4	3	1	8
10	Dena Bank	5	0	0	5
11	IDBI Bank	6	5	0	11
12	Indian Bank	1	2	0	3
13	Indian Overseas Bank	1	0	0	1
14	Oriental Bank of Commerce	5	3	0	8
15	Punjab & Sind Bank	0	0	0	0
16	Punjab National Bank	0	0	5	5
17	State Bank of B & J	0	0	0	0
18	State Bank of Hyderabad	2	0	0	2
19	State Bank of India	16	11	2	29
20	State Bank of Mysore	0	0	0	0
21	State Bank of Travancore	0	0	0	0
22	Syndicate Bank	1	2	1	4
23	UCO Bank	2	4	0	6
24	Union Bank of India	0	0	0	0
25	United Bank of India	0	0	0	0
26	Vijaya Bank	0	2	0	2
Total of Public Sector Banks		82	42	11	135
27	Axis Bank Ltd	0	0	0	0
28	Bandhan Bank	0	4	0	4
29	DCB	0	0	2	2
30	Federal Bank	5	3	0	8
31	HDFC Bank	15	8	2	25
32	ICICI Bank	3	3	0	6
33	IndusInd Bank	0	0	0	0
34	Karnataka Bank Ltd.	0	0	0	0
35	Karur Vysya Bank	0	0	0	0
39	Kotak Mahindra Bank Ltd	0	0	0	0
37	Laxmi Vilas Bank	0	1	0	1
38	South Indian Bank Ltd	0	0	0	0
39	Yes Bank	0	0	0	0
Total of Private Sector Banks		23	19	4	46
40	Odisha Gramya Bank	8	2	0	10
41	Utkal Grameen Bank	6	5	0	11
Total of RRBs		14	7	0	21
Grand Total		119	68	15	202

Setting up of Solar Powered V-SAT

NABARD has sanctioned to Canara Bank, UCO Bank, SBI, United Bank of India, PNB & Syndicate Bank an amount of Rs.2055.16 lakh for installation of 516 Solar Powered V-Sat at Fixed Kiosks or CSPs in the areas having connectivity issues in the State.

The Banks may take necessary steps for setting up Solar based V-SAT in the difficulty areas on missionary mode and convey the developments regarding the matter to NABARD and SLBC on monthly basis. SLBC is yet to receive the progress report.

4. Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

PMJDY Accounts at a glance in Odisha as on 30.09.2016

Total No. of villages covered	47765
Total No. of Sub Service Area covered	6276
Total No. of Wards covered	1729
100% Saturation (Each household having minimum one Saving Bank Deposit Account)	30 Districts
No of accounts opened from 16.08.2014 to 30.09.2016 Rural -79.17 lakhs Urban -34.42 lakhs	113.59 lakhs
No. of accounts opened with Zero balance	27.08 lakhs
% of Zero balance accounts to total account opened	23.84
Total deposit balance under PMJDY accounts.	1744.69 crores
No. of RuPay Cards issued	80.59 lakhs (70.95 %)
No. RuPay Cards activated	61.65 lakhs
No. of Pass Books issued	90.16 lakhs
No. of Aadhaar seeded accounts	44.19 lakhs
% of Aadhaar seeding	38.50%
No. of active BC Agents (Bank Mitra)	5256

Bank wise performance dated 30.09.2016 is available in **Annexure -2**

District wise performance dated 30.09.2016 is available in **Annexure -3.**

Implementation of Pradhan Mantri Jan Dhan Yojana(PMJDY)

Regarding conversion of small accounts to PMJDY accounts, we are reproducing here-in-below the contents of the communication (Copy at **Annexure-4**) of Department of Financial Services, Ministry of Finance, Government of India.

“A large number of small banks accounts were opened during the initial phase of the campaign which can be converted to PMJDY accounts by carrying out eKYC/KYC. When such accounts holders come forward to use these accounts by way of deposit and/or withdrawal, steps should be taken to carry out the e-KYC/KYC exercise and simultaneously seed the accounts with their Aadhaar and mobile number as appropriate.”

Performance by Commercial Banks under Social Security Schemes as on 30.09.2016

Name of Scheme	No. of Enrollments in lakhs
PMSBY	32.40
PMJJBY	08.83
APY	01.46

Bank wise performance in the three Social Security Schemes is available in **Annexure -5**.

Atal Pension Yojana (APY)

Atal Pension Yojana-Monitoring the performance of Banks at State / District / Block Levels

- Atal Pension Yojana, a Government of India guaranteed pension scheme has enrolled 37 lakh subscribers as on 31.10.2016, which is even less than 1% of the total eligible population of our country. But, considering the potential customers of each bank and the target allotted to each bank, banks are still not actively participating in sourcing APY accounts in a desirable manner.
- Through Department of Financial Services (DFS), Ministry of Finance/PFRDA monitor the progress of APY on a periodical basis but a very close monitoring at the levels of State/District and Block levels would help in activation of all Banks branches towards APY which invariably facilitate reaching the target allotted to each Bank by GoI. APY targets are allotted on yearly basis by DFS and the targets are based on the number of branches of each Bank has. The number of accounts vary from 20-70 accounts/year as per the category of Banks. The target for FY 2016-17 is as follows.
 - # 70 Accounts per branch for PSBs/Select Private Banks like Axis, ICICI, and HDFC .
 - # 50 Accounts per branch of RRBs
 - # 20 Accounts per branch of Cooperative Banks.
- SLBC/DCC/BLBC Banks are requested to incorporate APY as one of the important agenda in the discussions and monitor the performance of Banks as per the number of branches/target in each State/District or Block as the case may be. Since APY is a flagship Government of India pension Scheme a concerned and collaborative action is required from all Banks considering the huge pension coverage gap existing in the country.
- Efforts for meeting the target and reasons for increasing APY outreach are to be analysed and report is to be submitted after conduct of meetings at State/Block and District Levels. Periodical Report of APY progress is to be sent to Mission Office (missionfi@nic.in) and PFRDA (manish.mani@pfrda.org.in & mohangandhi@pfrda.org.in)

- In the meetings, emphasis is to be laid on the following important aspects for enhanced APY outreach.
 - # All Branches of Banks should mobilize minimum accounts as per its category (PSB, Private Banks, RRB or Coop Bank.
 - # Involving Banking correspondents (BCs) for sourcing APY.
 - # Establishing tie up by Banks with Non Bank Aggregators/MFI/NGO for sourcing APY.
 - # Inclusive participation by Bank branches in various APY campaigns to increase the coverage.

Insurance Claim Details under Social Security Schemes as on 30.09.2016

BANKS	Claimed	Settled	Returned/Rejected	Pending
RuPay Debit Card (Rs. 1,00,000/-)				
TOTAL	4	1	0	3
PMJJBY (Rs. 2,00,000/-)				
TOTAL	986	895	14	77
PMSBY (Rs. 2,00,000/-)				
TOTAL	288	162	12	114
Life Insurance Coverage under PMJDY (Rs 30,000/-)				
TOTAL	58	53	0	5

Bank wise details of Insurance Claim settlements made under various social security schemes are available at **Annexure – 6**.

5. Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2016 to 11.11.2016

Categories	No. of Accounts	Share in %	Disbursed amount (Crores)	Share in %
Shishu	1226754	97.59	2251.93	75.06
Kishore	26582	2.11	481.18	16.04
Tarun	3702	0.30	266.95	08.90
Total	1257038	100	3000.06	100.00

Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2016 to 31.10.2016 (Financial Institutions wise)

Financial Institutions	No. of Accounts	Share in %	Disbursed amount (Crores)	Share in %
MFIs & NBFCs	1112329	88.49	1997.86	66.60
Public Sector Banks	51038	04.06	741.47	24.72
Private Sector Banks	82557	06.57	232.52	07.75
Regional Rural Banks	11113	00.88	28.11	00.93
Total	1257038	100.00	3000.06	100.00

Bank wise, district wise & category wise report on PMMY is available at **Annexure – 7**. Target for the year 2016-17 of Public Sector Banks and RRBs is Rs 2537.87 crores.

Review meeting of State Level Heads of all Public Sector Banks on 1st November, 2016 at Bhubaneswar under chairmanship of Hon'ble Minister of State (I/C) for Petroleum and Natural Gas, Govt. of India on performance of MUDRA in the State of Odisha.

Hon'ble Minister of State (I/C) for Petroleum and Natural Gas, Govt. of India had taken a review meeting of State Level Heads of all Public Sector Banks on 1st November, 2016 at Bhubaneswar on progress of implementation of MUDRA Scheme in Odisha. He advised all the banks to provide MUDRA Loan to at least 30 lakh beneficiaries amounting Rs.7203 crore in the current year, 2016-17. Public Sector Banks, Private Sector Banks and Private Sector Banks were advised to raise the follow of credit under MUDRA to the beneficiaries from the present 35% to at least 45% in the Current Financial Year.

Hon'ble Minister informed that a web page of PMO is available in several Regional Languages. So the PSBs and RRBs should create their own Odisha portal in Odiya to make the poor interested small entrepreneurs from MSME Sector, aware of MUDRA scheme.

He advised the banks to return the ineligible loan proposal to the concerned applicant with valid reasons. Banks were also advised to expand their small loan disbursement in tribal dominated pocket such as Kalahandi, Kandhamal etc.

6. Bank wise & Scheme wise under various Schemes of Agriculture & Allied Sector Interest Subvention & Subsidy (State Govt.) utilization as on 31.10.2016 (Figures in Rs)

Utilization during the period	Crop loan	Agriculture Term Loan	Short Term Fishery Loan	Term Loan Fishery	Short Term Dairy Loan	Long Term Dairy Loan	PDE
Up to 31.03.2014	35569575	669024	0	0	0	17532	60442382
From 01.04.2014 to 31.03.2015	336163136	12760597	400456	1116414	125822	1298792	102627927
From 01.04.2015 to 31.03.2016	431891401	55751089	1651076	2368697	2798731	8170487	111527248
From 01.04.2016 to 31.10.2016	86270117	48759810	488432	4186412	2414217	2115883	65640381
Total Utilization	889894229	117940520	2539964	7671523	5338770	11602694	340237938
Total fund received from Govt.	900000000	160000000	62147000	140819000	6998000	11626000	358896500
Balance	10105771	42059480	59607036	133147477	1659230	23306	18658562

SLBC has requested to Registrar of Cooperative Societies to release further a sum of Rs.40 crore in the current account – Interest Subvention for crop loan for utilization in the current year (2016-17). SLBC is yet to receive the required fund.

Claims of the following Banks are pending for release owing to non availability of fund with us.

SL No.	Name of Bank	Amount of Claim (Rs.)	Date of Claim received by us.
1	State Bank of India	69228258 62638670	11.05.2016 02.11.2016
2	Utkal Grameen Bank	59360652	26.05.2016
3	IDBI Bank	7223891	09.08.2016
4	Canara Bank	91134	25.08.2016
5	Bank of India	326578	13.09.2016
6	Andhra Bank	13072224	03.10.2016
7	UCO Bank	1744060	31.10.2016
	Total	21,36,85,467	

SLBC has already submitted utilization certificate for interest subvention as on 30.09.2016 to the concerned department.

7. Review on Banking Developments in Odisha in Key Indicators as on 30.09.2016

Parameters	September 2015	September 2016	Variation over September 2015	% of growth
No. of branches	4727	4959	232.00	04.91
Deposits	204152.43	231253.38	27100.95	13.27
Advances	144417.82	167534.50	23116.68	16.01
CD Ratio in %	70.74	72.45	1.71	
Credit Investments to Deposit Ratio	71.40	73.80	2.40	
Priority Sector Advances	64283.30	74958.61	10675.31	16.61
% of P S Advances to Total Advance	64.45	64.42	-0.03	
Agriculture Advances	32986.50	40566.97	7580.47	22.98
% of Agri Advances to Total Advance	33.07	34.87	1.80	
MSME Advance	21787.03	28047.83	6260.80	28.74
Education Loan	2182.55	2262.59	80.04	03.67
Housing Loan	9567.05	9943.06	376.01	03.93
Advance to Minority Communities	2472.93	2753.55	280.62	11.35
Advances to Weaker Sections	20357.42	22467.70	2110.28	10.37
% of Weaker Section Adv. to PS Adv	31.67	29.27	-2.40	
DRI Advances	211.86	385.13	173.27	81.79

Branch Network

As at the end of September 2016, the total number of Bank Branches in Odisha increased to 4959. During the period 01.04.2016 to 30.09.2016, Banks have opened 70 new branches in the State. Out of which, Public Sector Banks and Private Sector Banks have opened 46 & 24 branches respectively.

18, 24 and 28 branches have been opened in Urban, Semi-Urban and Rural Area respectively.

Deposit Growth

Deposits of the Banks in the state have increased from Rs. 204152.43 Crore as of September 2015 to Rs. 231253.38 Crore as of September 2016, registering an increase of Rs. 27100.95 Crore. The year on year incremental deposit growth is 13.27 %.

Credit Expansion

The total outstanding advances increased from Rs.144417.82 Crore as of September 2015 to Rs167534.50 Crore as of September 2016, registering an increase of Rs23116.68 crore. The year on year incremental advance growth is 16.01%.

CD Ratio

The Credit Deposit Ratio of all Banks in the state increased from 70.74 % as of September 2015 to 72.45 % as of September 2016. Overall CD ratio is above the benchmark of 60%.

Priority Sector Advances

The percentage of priority sector advances is 64.42 % as of September 2016 against the national norm of 40 %.

The incremental growth on year to year basis is 16.61 %.

Agriculture Advances

The aggregate of agriculture advances extended by Banks in Odisha have increased from Rs.32986.50 Crore as of September 2015 to Rs. 40566.97 Crore as of September 2016, thus registering an increase of Rs. 7580.47 Crore in absolute terms and 22.98 in percentage terms. The share of agricultural credit in total advances as of September 2016 is 34.87 % against the national norm of 18 %.

Micro, Small & Medium Enterprises (MSME)

The advances to MSME during the period under review have witnessed an increase from Rs. 21787.03 Crore as at September 2015 to Rs.28047.83 Crore as at September 2016, thus registering an increase of Rs.6260.80 Crore in absolute terms and 28.74 in percentage terms on year to year basis.

Education Loan

An increase of Rs. 80.04 crore in balance outstanding as on 30.09.2016 over 30.09.2015 under Educational Loan represents annual growth of 3.67 %.

Housing Loan

The housing loan balance outstanding has increased from Rs.9567.05 crore as on 30.09.2015 to Rs.9943.06 as on 30.09.2016 registering an increase of Rs.376.01 crore in absolute terms. The incremental growth on year to year basis is 3.93 %.

Advances to Weaker Sections

The advances to Weaker Sections increased from Rs.20357.42 crore as of September 2015 to Rs.22467.70 Crore as at September 2016. The share of weaker section advance to Priority Sector advance is 29.27 % against the bench mark 25 %.

8. Direct Benefit Transfer for LPG (DBTL)

Progress on implementation DBTL in our State.

LPG and Bank Seeding Status as on 31.10.2016 (*Annexure -8*)

As reported by Odisha State Office, Indian Oil Bhavan, Bhubaneswar.

1. Total no of LPG distributors in the State – 571
2. No of LPG Consumers – 3875741
3. % of LPG Aadhaar Seeding– 74.35
4. % of Bank Aadhaar Seeding (ATC)– 54.35
5. % of Bank Account Seeding verified (BTC)– 36.78
6. % of Cash Transfer Compliant (CTC= ATC + BTC) – 91.13

9. Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar (*Annexure -9*)

1. As on 05.11.2016; total population eligible for Aadhaar enrolment- 4,43,69,416.
2. Total Enrolment- 40698654
3. Enrolment % on population- 91.73
4. Aadhaar generated- 35471682 (79.95%)
5. Balance Aadhaar to be generated- 8897734
6. Aadhaar Rejection-5696657

Some banks are organizing Aadhaar enrollment camps at selected branches or nearby public places keeping in view the convenience of the branch and public.

Aadhaar seeding into bank account of Mahatma Gandhi NREGA Workers by Banks.

Director, Special Projects, Panchayati Raj Department of Odisha has informed that PD, DRDA of all districts have submitted bank-wise consent form to the concerned bank branches for Aadhaar number seeding into bank account of the beneficiaries of Mahatma Gandhi NREGA workers.

SLBC has already requested all banks and Lead District Managers in the State vide its letter Number SLBC/ODI/581/2016-17 dated 28.10.2016 for taking necessary action.

Mandate given by Ministry of Finance, Government of India :-

Aadhaar Seeding – 75 % to be completed by 31st December 2016 and 100% to be completed by 31st March 2017.

Digital Life Certificate (DLC) by Pensioners at all Pension paying branches.

Government of India has introduced Aadhaar number based Digital Life Certificate (DLC) named Jeevan Pramaan for pensioners as an alternative to submitting annual requirement of Life Certificate, by physically presenting himself or herself. By using Jeevan Pramaan, pensioners are not required to visit their bank branch and instead of they can submit the same from their home or nearby Common Service Centre or any other office listed on the www.jeevanpramaan.gov.in

This year submission of DLC by pension at all pension paying branches, has been made essential by Government of India. In view of this, we request all banks to

- # Ensure 100% Aadhaar seeding in all pension accounts by branches as seeding of Aadhaar number in Pensioner's Account is mandatory for submission of DLCs.
- # Ensure that all new pension accounts opened at branches must have Aadhaar number.

10. Relief measures undertaken by Banks in areas affected by recent Drought.

As on 30.09.2016, 33063 number of crop loan accounts involving Rs. 273.04 Crore have been converted into medium term loan by different banks.

AGENDA NO. 3

Fresh Issues

A) General Manager, Financial Inclusion Development Department, RBI (FIDD) is requested to highlight the important issues of DCC meetings of all districts and important action points emanated from the Seminar held on 21st October 2016 in RBI, Bhubaneswar. The action points are placed at the **Annexure – 10**.

B) Highlight on Solar Pumping System Scheme, Solar Lighting System Scheme-2016& ACABC Scheme

1. Solar Pumping System Scheme.

a) **Target:** Solar Pumping System scheme of MNRE, GoI needs to be implemented by the banks with concerted efforts. Controlling offices of Commercial Banks operating in the state may sensitize their branches about the scheme details, allocate branch-wise targets and ensure sanction

of an average of one solar pumping system loan per rural branch by March, 2017.

b) **Security:** In case of loan under the scheme, banks may take hypothecation of equipments installed as the only security and desist from taking mortgage of agricultural land of the borrowers as additional security. Syndicate Bank has waived such additional security for solar pumping system loans up to Rs.5 lakh.

c) **Advance Subsidy:** Banks may take the facility of advance subsidy up to Rs.3 crore at a time, available for solar pump set loans under the Scheme.

Solar Lighting System Scheme-2016.

MNRE, GoI has reintroduced the scheme of Solar Home Lighting System for the year 2016-17 on LED based lighting system. Banks may extend loans under the scheme in a big way.

2. Agri-Clinic and Agri-Business Center(ACABC) Scheme

Launched in 2002 by GoI the scheme aims at providing farmers with technical advices on various agricultural issues , services like maintenance and custom hiring of farm equipments, sale of inputs, etc. in agriculture and allied areas through technically trained agricultural graduates/ professionals at village level. ACABC scheme is in operation during 2016-17. Banks may increase their lending and avail eligible subsidy under the scheme.

C) Procurement of electronic point of sale (e-POS) at Fair Price Shops (FPS)/Public Distribution Shop (PDS) to support Financial Inclusion.

The Department of Food & Public Distribution, Government of India has undertaken a programme of deploying over 5.32 lakh e-POS at FPS for biometric authentication and to track the sale of Food grains to actual ration holders on real time basis. The target is to have 3.00 lakh such shops to be equipped with e-POS by March, 2017.

It has been decided to use the FPS with e- POS as Business Correspondents (BCs) for delivery of banking services. This will augment the income of shop owners and make them viable.

Now, e - POS machine to be procured by State Government should have capability to perform Aadhaar Enabled Payments (EPs) and RuPay Card interoperable transactions. The e-POS machines should be compliant with Micro ATM version 1.5.1 . Integration with banking application used in Banks has to be carried out to enable the EPS Shop Keeper to act as a Business Correspondent.

Food Supplies and Consumer Welfare Department, Govt. of Odisha may appraise the present status of procurement of e-POS.

In the State Level Financial Inclusion Committee (SLFIC) and District Level Implementation Committee (DLIC), the progress on engagement of EPS as BC as per Standard Operating Procedure (SOP) will be reviewed regularly.

D) Implementation of the Gazette Notification of Department of Economic Affairs, Ministry of Finance No. 2652 dated 8th November, 2016 on demonetization of Rs 500 and Rs 1000 currency notes from midnight of November 8th 2016 onwards.

As a part of the Notification (*Annexure-11*), guidelines on exchange/deposit of currency notes at RBI, Public Sector Banks, Private Sector Banks, Foreign Banks, Regional Rural Banks, and Cooperative Banks up to 30th December 2016 has also been mentioned

Highlights of the notification:

The existing series of the value of the five hundred rupees and one thousand rupees (hereinafter referred to as specified bank notes) shall be ceased to be legal tender w.e.f. 9th November, 2016.

The specified bank notes held by a person may be exchanged at any Issue Office of the Reserve Bank or any branch of public sector banks, private sector banks, foreign banks, Regional Rural Banks, Urban Cooperative Banks and State Cooperative Banks for a period up to and including 30th December, 2016 subject to the conditions enumerated in paragraph 2 (i) to (ix) of the above referred notification, copy of which is enclosed.

In implementing the notification, Bank should endeavor to seed the Aadhar number and mobile number of the person holding the bank account at the time of such transactions being carried out, following the existing guidelines and procedures in this regard.

It is also anticipated that public may approach the bank for opening of new account. In this regard, banks should ensure that the new accounts are opened to facilitate the public as per the existing guidelines. At that point of time banks should endeavour to seed the Aadhaar number and mobile number of such customers after obtaining the necessary consent.

Banking Correspondent channel should also be leveraged for implementation of the above mentioned notification. For the purpose of utilizing the BC channel, Board should devise a strategy in accordance with the Banks' policies for the convenience of the customers/public.

It is once again reiterated that this opportunity arising out of implementation of the above-mentioned notification may be utilized to increase the Aadhaar and mobile number seeding in the Bank account of the customers.

Crop Insurance

Crop Insurance Claim Pertaining to Kharif-2015.

AIC of India, the designated implementing Agency for NAIS has appraised the claims of Rs.1776.34 crores for Kharif 2015 Crop Season for Odisha on 05.10.2016 to 11.61 lakh farmers..

The Central Share is Rs.795.31 crore. The State has already sanctioned its share which will be disbursed to 11.61 lakh farmers as soon as the Government of India share is received.

Progress so far on crop insurance coverage for Kharif 2016

(Amount in Rs. lakh)

No.of farmers covered	17.46 lakh
Loanee	17.17 lakh
Non-Loanee	0.29 lakh
Area Insured	12.48 lakh Ha
Sum Insured	Rs.6833.89 crore
Farmers premium collected-	Rs. 136.65 crore
State share released	Rs. 107.00 crore
(50% of the estimated State share)	

Pradhan Mantri Fasal Bima Yojana(PMFBY)-Implementation during Rabi 2016-17 Crop Season.

SLBC has already communicated on 10.11.2016, the copy of the Notification date No. 8196/Coop dated 04.11.2016-17 of Co-operation Department, Government of Odisha regarding implementation of PMFBY during Rabi-2016-17 Coop Season, the contents of which are self explicit.

Important points of the Notification:

- All farmers growing the notified crops (Paddy, Groundnut, Mustard, Potato, Black Grams and Green Grams) in the notified areas are eligible for coverage. All Non-Defaulter Loanee Farmers shall be covered compulsory under the programme based on the credit limit sanctioned against them. The Scheme would be optional for the non loanee farmers.
- Scheme will be implemented in six no. of clusters covering all districts in the State.
- The indemnity level for all crops will be 70%.
- Premium Rates:

Sl. No	Crops	Maximum Insurance Charges payable by farmers (% of sum insured)
1	Paddy, Groundnut, Mustard, Black gram and Green gram	1.5% of sum insured or Actuarial rate, whichever is less.
2	Potato	5% of sum insured or Actuarial rate, whichever is less.

- Premium Subsidy

Difference between actuarial premium Rate and farmers premium will be subsidized by State Government of India and Government of India on 50:50 basis. The actuarial premium rate will be notified later.

- Sum Insured / Coverage Limit

Sum Insured per hectare for both loanee and non-loanee farmers will be same and equal to the Scale of Finance as decided by the District Level Technical Committee and would be pre-declared by SLCCCI and notified. Sum insured for individual farmers is equal to the Scale of Finance per hectare multiplied by area of the notified crop proposed by the farmer for insurance.

AGENDA NO. 4

Branch Network: Area Wise

Year	Rural Branch	Semi-Urban Branch	Urban Branch	Total Branches
31.03.2012	1959(54.49 %)	901(25.06 %)	735(20.45%)	3595
31.03.2013	2055(53.74%)	1021(26.70%)	748(19.56%)	3824
31.03.2014	2335(54.54%)	1143(26.70%)	803(18.76%)	4281
31.03.2015	2554(54.73%)	1220(26.14%)	892(19.13%)	4666
31.03.2016	2685(54.91%)	1268(25.94%)	936(19.15%)	4889
30.09.2016	2713(54.71%)	1292(26.05%)	954(19.24%)	4959

Branch Network: Bank Wise

Year	Public Sector Bank	Private Sector Bank	RRBs	Total Commercial Banks	Co-operative Banks	Total Branches
31.03.2012	2157	216	886	3258	337	3595
31.03.2013	2313	269	901	3483	341	3824
31.03.2014	2637	350	951	3938	343	4281
31.03.2015	2896	444	983	4323	343	4666
31.03.2016	3041	514	991	4546	343	4889
30.09.2016	3087	538	991	4616	343	4959

Branch network as on 30.09.2016 is available at **Annexure -12**.

Bank wise and District wise branch opened during the period 01.04.2016 to 30.09.2016 is available at **Annexure -13**.

Availability of ATM in the State

As on	No. of ATMs
31.03.2014	4106
31.03.2015	5142
31.03.2016	6028
30.09.2016	6056

Position of ATM installation in the State as on 30.09.2016

Sl. No.	ATM Position	Number
1	No. of Onsite ATMs	2804
2	No. of Offsite ATMs	3252
3	Total No. of ATMs	6056
Out of which		
I	No. of ATMs in Rural Branch	1845
II	No. of ATMs in Semi-Urban Branch	2204
III	No. of ATMs in Urban Branch	2007

Bank wise and District wise ATM position are available at **Annexure –14**.

The present status of branch & ATM opening in the state indicates that Banks are yet to give due importance for opening of new branches in unbanked areas.

All banks are requested to ensure that each branch will have at least one ATM.

AGENDA NO. 5

Banking Key Indicators

The details of Bank wise deposit, advances & important Banking key indicators are available at **Annexure – 15**.

CD Ratio (All Banks):

Banks	Basing on total utilization (including sanctioned in outside State) of advance in the state	Basing on advance sanctioned and utilized in the state
	30.09.2016	30.09.2016
Public Sector	71.12	37.28
Private Sector	72.02	67.31
RRBs	54.78	54.78
Cooperative	135.19	135.19
State	72.45	50.31

CD ratio of the State as on 30.09.2016 computed on the advance figure of sanctioned in other state but utilized in our state as per Thorat Committee is 72.45 %. CD Ratio computed on advance sanctioned and utilized in the state is 50.31 %. Area wise CD Ratio is at **Annexure – 16**.

District wise CD ratio (%) as of 30.09.2015 & 30.09.2016 for all Districts of Odisha

(Amt. in Rs. Crore)

SL. NO	DISTRICT NAME	30.09.2015			30.09.2016		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	7021.94	2685.25	38.24	7701.66	3152.01	40.93
2	BALASORE	7368.54	4042.09	54.86	8438.60	4576.46	54.23
3	BHADRAK	3530.64	1954.28	55.36	4202.73	2182.94	51.94
4	BARAGARH	3020.31	2503.08	82.88	3740.46	2938.90	78.57
5	BOLANGIR	3830.66	1789.05	46.70	4238.17	2061.55	48.64
6	BOUDH	670.01	499.64	74.57	743.68	471.70	63.43
7	CUTTACK	16104.45	7656.94	47.54	17776.70	8983.30	50.53
8	DEOGARH	742.72	299.07	40.27	938.17	314.52	33.52
9	DHENKANAL	3338.57	1692.00	50.68	3827.87	3416.45	89.25
10	GAJAPATI	1528.36	346.06	22.64	1675.73	403.46	24.08
11	GANJAM	12424.89	4672.02	37.60	13885.32	5340.66	38.46
12	JAGATSINGHPUR	6205.97	1551.89	25.01	7123.63	2060.67	28.93
13	JAJPUR	5025.51	2630.38	52.34	5936.88	3511.51	59.15
14	JHARSUGUDA	3063.03	1487.08	45.55	3713.02	1979.24	53.31
15	KALAHANDI	2286.26	1471.74	64.37	2809.02	1792.64	63.82
16	KANDHAMAL	1478.23	518.01	35.04	1661.80	604.58	36.38
17	KENDRAPARA	3534.49	1155.07	32.68	4022.98	1532.13	38.08
18	KEONJHAR	6895.95	2707.48	39.26	7799.77	2971.87	38.10
19	KHURDA	60830.49	32166.88	52.88	65913.94	34490.94	52.33
20	KORAPUT	3524.85	1612.40	45.74	3965.76	1936.95	48.84
21	MALKANGIRI	987.85	262.28	26.55	1095.27	332.08	30.32
22	MAYURBHANJ	6324.15	2310.36	36.53	7348.46	2641.93	35.95
23	NAYAGARH	2104.57	1170.81	55.63	2468.51	1354.12	54.86
24	NABARANGPUR	1197.73	739.52	61.74	1386.48	861.25	62.12
25	NUAPADA	1067.64	431.19	40.39	1280.35	536.12	41.87
26	PURI	5014.64	1974.52	39.38	6094.80	2311.52	37.93
27	RAYAGADA	2345.06	1063.85	45.37	2642.68	1263.81	47.82
28	SAMBALPUR	18279.07	2670.60	14.61	22771.34	3158.37	13.87
29	SONEPUR	1147.66	734.16	63.97	1304.50	880.07	67.46
30	SUNDARGARH	13685.01	6163.31	45.04	14607.41	6831.83	46.77

Sambalpur district registered low CD ratio on account of MCL deposit of Rs.13066 Crore. If this amount is excluded, the CD Ratio will be 60.54%

It is observed that

- i) 6 districts – Dhenkanal, Bargarh, Boudh, Kalahandi, Nabarangpur and Sonepur have achieved CD ratio of more than 60%.
- ii) 11 districts have registered CD ratio below 40 %.

Sambalpur, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kendrapara, Keonjhar, Malkangiri, Puri, Kandhamal and Mayurbhanj. On Year to Year basis analysis, deterioration in CD ratio is observed in respect of 10 districts. The LDMs of those districts and the Lead Banks should take needful action for improvement in CD ratio in the coming quarters.

AGENDA NO. 6

NPA & Overdue position as on 30.09.2016

The NPA % of the State is 12.96 and overdue % is 36.50 which are at much higher side and alarming. Rising NPA in Odisha is a matter of great concern The Bank wise and Sector wise NPA & Overdue position is given in **Annexure – 17** For PMRY / PMEGP / SJSRY (NULM)/ SHG (NRLM) / WCC, the NPA & Overdue % is too high, which can only be rated as unsatisfactory. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Sector wise NPA & Overdue % as on 30.09.2016.

Sl. No.	Sector	NPA %	Overdue %
1.	Short Term Crop Loan	12.06	36.31
2.	Agriculture Term Loan	17.87	47.56
3.	Agriculture Allied	16.36	46.39
4.	Total Agriculture	13.78	37.83
5.	MSME Sector	14.89	33.17
6.	Education Loan	16.13	49.37
7.	Housing Loan	07.32	31.51
8.	Total Priority Sector	13.95	38.31
9.	Total Advance	12.96	36.50

Scheme wise NPA & Overdue % as on 30.09.2016

Sl. No.	Sector	NPA %	Overdue %
1.	PMEGP & PMRY	39.48	59.15
2.	SHG	27.08	38.17
3.	NULM	25.67	67.84
4.	Weaver Credit Card	20.75	65.42

Bank wise NPA position as on 30.09.2016

Banks	NPA %	Overdue %
Public Sector Bank	16.57	36.45
Private Sector Bank	02.05	09.97
RRBs	19.86	28.62
O. S. C. B	06.80	41.40

Year wise NPA % in the State

Year	NPA %
31.03.2014	07.69
31.03.2015	08.26
31.03.2016	11.38
30.09.2016	12.96

Status of OPDR cases as on 30.09.2016.

12131 no. of OPDR cases involving Rs 101.43 crore are pending as on 30.09.2016. Highest number of cases(1901) are pending in Khordha district followed by Cuttack district (1444 cases). All District Collectors may be advised by State authority for early disposal of pending OPDR cases. All the Lead District Managers may put their coordinated efforts to yield desired result. District wise & Bank wise report is available at **Annexure – 18**.

SLBC is yet to receive communication from State Government regarding the amendment in OPDR Act as suggested for improving the recovery position in the State.

The system of upfront payment of advalorem stamp duty should be discontinued; instead, the same should be adjusted proportionately from the account recovered.

It is to be ensured that Certificate Officers are posted in all districts and cases are disposed of in a time bound manner. As reported by LDMS, no certificate Officers are available in the district of Ganjam, Kandhamal, Malkangiri, Nabarangpur, and Sambalpur. District wise and designation wise Certificate Officers available in the State of Odisha is enclosed at **Annexure- 19**.

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

Banks require adequate support from District Magistrate for quick enforcement of SARFAESI Act. The applications are remaining pending with District Magistrates in different districts for a long time for permission and assistance for taking physical possession of charged assets under the Act.

It is reported that 531 numbers of applications involving Rs.351.94 Crore of different banks for attachment of property under section 14 of SARFAESI are pending with District Magistrates. The State Government is requested to kindly issue appropriate instruction to the District Magistrate for expeditious disposal of Bank's applications seeking permission for taking over physical possession of charged assets.

District wise and bank wise pending list enclosed at **Annexure – 20**.

AGENDA NO. 7

Target Vs. Achievement of Annual Credit Plan (ACP) 2016-17 under Priority Sector:-

Achievement under Annual Credit Plan (District wise & Bank wise) as on 30.09.2016 (LBS-MIS-II) is available at **Annexure – 21**. Performances under major segments of Priority Sector are reproduced below.

Target Vs Achievement under ACP for the yr 2016-17

Particulars	Target	Achievement	%age
Crop Loan	21496.81	9048.66	42.09
Agri Term Loan	5315.38	1417.93	26.68
Fishery	814.22	148.54	18.24
Dairy	1304.01	82.74	6.35
Farm Credit	28930.42	10697.88	36.98
Agriculture Infrastructure	1787.00	105.10	5.88
Ancillary Activities	1400.20	462.10	33.00
Agri Total	32117.62	11265.08	35.07
Micro Enterprises	6071.81	2592.22	42.69
Small Enterprises	3270.16	1830.45	55.97
Medium Enterprises	2087.94	1124.74	53.87
Khadi & Village Industries	605.02	11.42	1.89
Others under MSME	2519.10	554.17	22.00
MSME Total	14554.03	6113.00	42.00
Export Credit	717.62	306.64	42.73
Education	1109.75	138.55	12.48
Housing	4018.01	919.49	22.88
Social Infrastructure	199.51	19.15	9.60
Renewable Energy	80.31	1.12	1.39
Others	6078.42	1322.02	21.75
Priority Sector Total	58875.27	20085.05	34.11

The achievement for the half year ended September 2016 under ACP is 34.11% of the target. We urge upon all banks to sensitize all the branch heads

to show a much better performance to ensure achievement of the ACP target.

Bank wise & District wise revised target of ACP- 2016-17 placed at **Annexure -22**.

(B) Share of different banks in Agriculture Credit Outstanding on 30.09.2016

(Amount in Crores)

Name of the banks	Amount outstanding	Share in %
Public Sector Banks	12920.18	43.31
Private Sector Banks	3376.36	11.31
RRBs	3721.04	12.47
OSCB	9818.51	32.91
Total	29836.09	100

Status of Small & Marginal Farmers out of Total Agriculture Advance

Banks	Total agriculture Advance		Out of which, SF/MF Farmers	
	No. of A/Cs	Amount	No. of A/Cs	Amount
Public Sector Banks	1778184	12920.18	1141708	6482.09
Private Sector Banks	440854	3376.36	41368	326.07
RRBs	758386	3721.04	616948	2920.21
OSCB	2517974	9818.52	2266176	8640.30
Total	5495398	29836.1	4066200	18368.67

AGENDA NO. 8**AGRICULTURE**

Bank wise Performance of Crop Loan & Term loan for the period 01.04.2016 to 30.09.2016 is available at **Annexure - 23**.

A) Kissan Credit Card (KCC):-

The Bank wise achievement made under KCC as on 30.09.2016 is available at **Annexure -24**. It is observed that Banks have disbursed Rs. 7837.44 crore in 2194216 KCC accounts during 01.04.2016 to 30.09.2016, out of which fresh KCC has been issued in 442363 accounts disbursing Rs. 1994.51 crore. Total outstanding balance as on 30.09.2016 is Rs. 18481.03 crore in 6596398 No. of KCCs.

No KCC has been issued so far by the following Banks:

Public Sector Banks

State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Travancore & Punjab & Sind Bank.

Private Sector Banks

Karnataka Bank, Federal Bank, City Union Bank, IndusInd Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd., Laxmi Vilas Bank, The South Indian Bank Ltd, Standard Chartered Bank, Yes Bank, DCB Bank and Bandhan Bank.

B) Agriculture Allied Sectors (Fishery & Dairy).

Bank wise progress made on Financing under different schemes of Allied Agriculture Sector is given in **Annexure – 25**.

Disbursement for the period 01.04.2016 to 30.09.2016.

Name of the scheme	No. of account	Amount in rs Crore
Dairy	17102	82.74
Fishery	18018	148.54
Poultry	886	20.45
Other allied (Goatery, piggery etc)	12892	131.33
Total	48898	383.06

All Banks may give top priority for achieving the target given under ACP for different schemes of allied sector which is supported by subsidy and interest subvention scheme of state government. All Banks are requested to dispose of the pending loan applications and ensure timely sanction and disbursement of loan application. Any return / rejection of application are to be informed to the loan application sponsored Department with reasons.

C) Progress of Pledge Financing on Negotiable Warehouse Receipts (NWRs) to farmers.

In our State only State Bank of India has pledge financing against NWRs. During 01.04.2016 to 30.09.2016 no amount has been disbursed. Balance outstanding as on 30.09.2016 is Rs 3.26 crore against 7 accounts.

AGENDA NO. 9**Financing to MSME Sector**

Micro, Small and Medium Enterprises (MSMEs)

Micro Enterprises – A target of 7.5 % of ANBC or Credit equivalent amount off-balance sheet exposure, whichever is higher has been prescribed for micro enterprises to be achieved by March 2017

The position of finance to Micro & Small Enterprises in the State as on 30.09.2016 is as follows..

Particulars	Balance outstanding as on 30.09.2015		Balance outstanding as on 30.09.2016	
	A/cs	Amount (Cr)	A/cs	Amount (Cr)
Micro Enterprises	563538	10168.65	844358	13511.45
Small Enterprises	110648	8411.62	152604	10533.89
Total MSE	674186	18580.27	996962	24045.34
Share of advances of Micro Enterprises to MSE	83.59	54.73	84.71	56.19
Total MSME	676848	21787.06	1000788	28047.83

Observations:-

- The advance to MSME as on 30.09.2016 has registered a growth of 28.74 % over September 2015.
- Against a target of 7.5% of ANBC, Banks have achieved 11.61 % under Micro Enterprises.
- Year on year growth of outstanding advance to MSE sector is 29.41 % which is above the stipulated target of 20%
- Year on Year growth in number of micro enterprises is 47.87 % as against the Task Force parameter of 10%
- The allocation of Micro sector to MSE advance at the end of September 30, 2016 is 56.19 %.
- Detailed report of Bank wise position under MSME is available at **Annexure –26**.
- The target under ACP for MSME sector (Priority Sector} for the year 2016-17 is Rs.14554.03 crore and the achievement as on 30.09.2016 is Rs.6113.00 crore which is 42.00% of the target.
- The share of MSME advances to total advances as of 30th September 2016 is 24.11 %.

Performance of Commercial Banks under Manufacturing Sector as on 30.09.2016

Manufacturing Sector	Disbursement (01.04.2016 to 30.09.2016)		Balance O/S	
	A/C	Amt in Crores	A/C	Amt in Crores
Micro Enterprises	33796	693.43	357930	5782.49
Small Enterprises	3231	351.11	65620	4529.57
Medium Enterprises	692	566.13	1645	1721.07
TOTAL	37719	1610.67	425195	12033.14

Stand Up India Scheme

As reported by different banks as on 30.09.2016, Rs.204.52 crore has been disbursed in 710 accounts to SC/ ST applicants and Rs.177.54 crore has been disbursed in 1397 accounts to Women applicants.

It is requested all banks to please update the data in the Stand UP India Portal. There is huge difference between the figure reported by banks to SLBC at State level and the figure uploaded in the portal.

UDYOG SAMASYA SAMADHAN SIBIR (USSS)

In order to redress grievances relating to MSME Sector, MSME Department, Government of Odisha organizes USSS in different places in the state for interaction of the MSME entrepreneurs with line department. This Sibir is organized in collaboration with the State and Local Industries. Association, Banks is invited to the Sibir for discussion.

The Controlling Heads of all banks and Lead District Managers have been requested to take necessary action.

Rehabilitation of Sick Units (Micro & Small Units) for the quarter ended March 2016.

Total No. of Sick Units		Units in which Bank is yet to take decision on viability		Potentially Viable Units		Non Viable Units		Viable Units put under Nursing	
No. of Units	Amt (Cr)	No. of Units	Amt (Cr)	No. of Units	Amt (Cr)	No. of Units	Amt (Cr)	No. of Units	Amt (Cr)
35011	1060.57	1756	52.36	2532	129.74	30723	878.83	726	33.00

Detailed report is available at **Annexure – 27**.

Regarding nursing and rehabilitation of all identified potential viable sick units, all banks have been requested by SLBC to take necessary steps for undertaking nursing and rehabilitation measures. Timely identification of sick units, close monitoring and taking corrective measure as guidelines are advised.

AGENDA NO. 10

RSETI

- **Highlights.**
- As on 31.10.2016, 11063 Poor/NRLM Target group trained against Annual target of 18000 for the year 2016-17. (60.33.% achievement).
- The Bank-wise performance under BPL as on 31.10.2016 is as follows.

Bank	RUDSETI	SBI	Bank of India	CBI	UCO Bank	Andhra Bank
%age Achievement	85.39	71.03	63.77	61.80	52.95	33.58

- The percentage of candidates settled as on 30th September 2016 (Cumulative) is 66.92% against national average 62%.

The detail of achievement is available at **Annexure –28**.

- Land is yet to be allotted to UCO Bank RSETI Cuttack and Dhenkanal.
- Issuance of permissive possession letter is pending in Puri District.
- In 8 numbers of RSETIs building construction is completed.
- In 12 numbers of RSETIs building construction is in progress.
In 5 RSETIs, construction yet to start. Details are at **Annexure – 29**
- State Director, RSETI in association with OLM will prepare and finalise selection parameters for Credit Linkage.
- All Directors, RSETIs are requested to lodge claims in time to OLM for reimbursed of training cost of BPL candidates. OLM is also requested to ensure prompt settlement of claim.

AGENDA NO. 11

Finance to Weaver Sector:

The bank wise information on fresh finance to the handloom sector is enclosed at **Annexure – 30.**

The following points have been reported by the Director, Handlooms & Textiles, Odisha.

Year wise Action Plan under MUDRA Weavers Scheme

(Rs.in lakh)

Sl.No.	Year	No.of weavers to be covered	Amount of loan expected to be sanctioned by banks
1	2016-17(30%)	3000	1500.00
2	2017-18(35%)	3500	1750.00
3	2018-19(35%)	3500	1750.00
	Total:	10,000	5000.00

- Sub-committee of SLBC on financing under Handloom, Textile and Handcrafts was held on 21.09.2016. In the meeting all banks have been requested to submit the year wise Action Plan along with their own loan products for participation under MUDRA Weaver Scheme to avail the concessional benefits like interest subvention, margin money assistance, credit guarantee, Bunkar facilitator etc.
5 enlisted banks namely- PNB, IDBI, UCO Bank, SBI and United Bank of India have submitted their year wise Action Plan for 3 years.
- The controlling heads of the Banks were impressed upon to dispose of all the pending applications immediately and submit the claims towards interest subvention and margin money assistance to NABARD, Regional Office, Bhubaneswar at the earliest for settlement.
- The Managing Director, OSCB is requested to issue suitable instructions to the Secretaries of DCCBs to sanction cash credit loan to the PWCS against the loan applications received.

- Director of Textiles & Handloom may take necessary steps for organization of awareness camps on MUDRA weavers scheme in different cluster pockets for better awareness among the weavers/entrepreneurs/Bankers.

AGENDA NO. 12

Finance to Handicrafts Sector.

1. “Modernization & Technical Up- gradation of Handicraft Industries”. Scheme (M.T.U.H.I)

As reported by Director of Handicraft & Cottage Industries during 2016-17, 200 nos. of applications have been received in different districts & 94 nos. of applications have been sponsored to different banks. As on 31.10.2016, no case has been sanctioned. Banks are requested to take credit decisions early on the pending loan applications. The bank wise and branch wise a detail of sponsoring & sanction is placed at **Annexure -31**.

2. Silpi Unnati Yojana (SUY):

It is reported by the Director of Handicraft & Cottage Industries that during 2016-17, 1467 nos. of applications have been received in different districts & till date 1108 nos. of applications have been sponsored to different banks branches, out of which 47 cases have been sanctioned. The Bankers are requested to take credit decisions early on receipt of application from DICs/RICs. The bank wise and branch wise details of sponsoring & sanction is placed at **Annexure – 32**.

AGENDA NO. 13

Financing under Self Help Groups (SHGs)

Performance under SHG-Bank Linkage during FY 2016-17:

- Achievement under SHG-Bank Linkage during 01.04.2016 to 30.09.2016 is Rs.315.24 Cr credit linkage to 24346 WSHGs against target of Rs.966.05 Cr to 75000 WSHGs,
- Physical Achievement is 32% and Financial Achievement is 33%

Bank wise achievement during 1st Half Year of 2016-17 is at **Annexure -33**.

Bank-wise Achievement under SHG-Bank Linkage during 01.04.2016 to 30.09.2016. (Amt. in Rs.crore)

Name of Bank	Target		Achievement	
	Physical	Financial	Physical	Financial
Public Sector	35861	455.09	9361 (24%)	109.79 (26%)
Private Sector	1292	16.17	437 (34%)	5.73 (35%)
RRBs	29515	394.14	11650 (39%)	167.98 (43%)
Co-operative Banks	8332	100.70	2898 (35%)	31.74 (32%)
Total	75000	966.05	24346 (32%)	315.24(33%)

Strategy for FY 2016-17

WSHG

Priority areas for achieving the annual target-2016-17.

Controlling Heads of Banks are requested to:

- Ensure that Rabi Bank Linkage Strategy along with RBI guideline is DAY-NULM is reiterated to all branches.
- Pass necessary instructions to the branches to ensure identification and renewal of all eligible Cash Credit loans on a priority basis.
- Advise branches to ensure speedy disposal of pending proposals.
- Ensure that average loan size per SHG, should be more than Rs.1.30 lakh. Loan size in 1st linkage is at least Rs.50000 per SHG.
- Identify SHG-NPAs borrowers list district-wise & branch-wise, share the list with OLM and ensure recovery of the same through Samanwaya Mela, Bank Linkage & Recovery Committee and Bank Mitras.
- Utilize the service of Bank Mitra positioned by OLM for activities lik NPA reduction and Business facilitating by providing monetary support to them.

Engagement of SHG member on Business Correspondents with Odisha Livelihood Mission (OLM) as Corporate BC.

As per decision of State Government, OLM may act as Corporate BC and may appoint Gram Panchayat (GP) Level SHG federation as Sub –BC who will appoint SHG member as BC Agents.

All Banks are requested to engage the SHG members as BC under this BC model.

OLM proposes to scale up the Financial Literacy intervention in the entire State as it will help to sensitize the SHGs on prompt payment, Interest Subvention and NPA reduction.

AGENDA NO. 14

Progress under Govt. Sponsored Programmes

A) PMEGP

District wise and Bank wise revised targets under PMEGP for the year 2016-17.

The State Director, KVIC, Odisha has communicated the revised tentative target for the year 2016-17 vide letter No. OZ/PMEGP/Target/2016-17/3046 dated 03.10.2016. The target under KVIC, KVIV & DIC components of PMEGP are available below & the application pendency status is available at **Annexure - 34**.

SL. NO.	AGENCY	TARGET FOR 2016-17		
		No. of Projects	M.M. (Rs. in Lakhs)	Empl. (in nos.)
1	KVIC	867	1733.79	6936
2	KVIB	867	1733.79	6936
3	DIC	1156	2311.72	9248
TOTAL		2890	5779.30	23120

Revised Target for SC and ST are as below:

Agency	SC			ST		
	No. of Projects	M.M. (Rs. in Lakhs)	Empl. (in nos.)	No. of Projects	M.M. (Rs. in Lakhs)	Empl. (in nos.)
KVIC	223	445.50	1784	297	594.26	2376
KVIB	223	445.50	1787	297	594.26	2376
DIC	297	593.99	2376	396	792.34	3168
TOTAL	743	1484.99	5944	990	1980.86	7920

As per direction of Ministry of MSME, Govt. of India, the total target has been distributed of minimum 75 projects per district as an average of Rs2 lakh.

The district wise SC/ST target in respect of KVIC, KVIB & DIC are prepared on 1.5 times of population on SC/ST category at an average of margin money of Rs2 lakh per project.

The revised target has already been circulated to all concerned i.e. Controlling Heads of Banks and Lead District Managers for speedy implementation of PMEGP programme to achieve the target.

All the participating banks are requested to ensure sanction and disbursement of loan before December 2016 and achieve the given target for 2016-17.Position.

B) National Urban Livelihood Mission (NULM)

Bank wise & Branch wise applications sponsored, disbursed and pending with banks under SEP (Individual), SEP (Group) and SHG Bank linkage component of DAY-NULM has already been shared with the concerned banks. Bank wise application status is in **Annexure-35**.

It is requested to all concerned banks to please achieve the target for 2016-17 by December 2016.

C) Financing under SC/ST Schemes:-

The representative of Odisha Schedule Casts & Schedule Tribe Development Finance Co- Operative Corporation limited (OSCSTDFCC Ltd) informed that During the current financial year 2016-17, the Corporation has fixed target for financing 21000 Sch. Caste families through 2100 Self Help Groups, 5300 Sch. Tribes through individual and SHGs under Credit Linked Income Generating Schemes through Banks. It has also been decided to finance SC individual applications during 2016-17 where group applications are not available but the individuals should not be more than 30% of total target of a district. But in case of ST Sector, there is no limitation for financing individual ST candidates.

The sector-wise target fixed and achievement made during – 2016-17 (till 31.10.2016) is given below. District wise performance is available at **Annexure-36**.

Sl. No	Name of the Sector	Target fixed by OSFDC		No. of applications Sponsored			No. of applications Sanctioned			Applications Disbursed			Amount disbursed	
		No. of SHG	No. of Benef	No. of SHG	No. of Indiv. Appln .	Total Benef	No. of SHG	No. of Indiv. Appln	Total Benef	No. of SHG	No. of Indiv Appl n	Total Benef	Subsidy	Bank Loan
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	SC Sector	2100	21000	269	672	3355	95	180	1181	13	105	259	23.70	37.55
2	ST (DTDP)	530	5300	30	257	551	8	223	303	1	88	95	9.50	18.10
TOTAL		2630	26300	299	292	3906	103	403	1484	14	193	354	33.20	55.65

Issues:

Director, SC/ST & OBC, Government of Odisha has informed that Banks are entertaining the SC candidates by allowing them to pledge their land records for industrial loan, but the Banks are not extending such facilities to the SC industrialist and not entertaining their land records for pledging owing to restriction imposed under OLR Acts whereby they are deprived of Industrial loan.

D) Joint Liability Group (JLG):-

Total amount disbursed for the period 01.04.2016 to 30.09.2016 is Rs.166.46 crore in 12648 accounts against target of 40000 and balance outstanding as on 30.09.2016 is Rs. 1000.12 crore in 108220 accounts.

Bank wise achievement as on 30.09.2016 is given in **Annexure –37**.

E) Artisan Credit Card (ACC):-

During the period of 01.04.2016 to 30.09.2016, the Banks in the state have issued 111 no. of Artisan Credit Cards involving total amount of Rs71 lakh. The balance outstanding as on 30.09.2016 is Rs.31.87 crore against 7499 accounts.

The Bank wise achievement is furnished in **Annexure –38**.

F) Swarozgar Credit Card (SCC):-

1843 SCCs have been issued for the period 01.04.2016 to 30.09.2016. The balance outstanding as on 30.09.2016 is Rs. 110.02 crore against 49535 accounts. No SCC has been issued by Private Sector Banks and a few Public Sector Banks. The performance of other Banks is not at all impressive and needs lot of improvement. The Bank wise achievement is furnished in **Annexure –39**.

AGENDA NO. 15

Education Loan

Year wise balance outstanding & disbursement

(Amount in Rs Crore)

As on	Outstanding		Disbursement	
	No. of Accounts	Balance outstanding	No. of Accounts	Amount
31.03.2014	74368	1864.70	11187	198.30
31.03.2015	83621	2040.70	13399	246.28
31.03.2016	83964	2294.33	13725	272.80
30.09.2016	80564	2262.99	8105	155.49

All Commercial Banks have disbursed Rs.155.46 crores in 8103 accounts during 01.04.2016 to 30.09.2016. The balance outstanding as on 30.09.2016 is Rs. 2262.71 crores in 80544 accounts. The Bank wise performance is available at **Annexure – 40**.

Implementation of Kalinga Sikhya Sathi Yojana.

SLBC has already circulated the copy of the Office Memorandum No.28952 dated 06.10.2016 of Department of Higher Education, Government of Odisha vide its letter No. SLBC/ODI/535/2016-17 dated 13.10.2016. The copy of the referred Office, memorandum is placed at **Annexure-41**.

It is also available in the website of Higher Education Department Govt. of Odisha for information of general public concerned.

Interest Subvention / Subsidy

- The scheduled banks will submit the claim on account of interest subsidy on or before 30th September every year. However, exceptional case on the suggestion of the nodal bank, scheduled bank may be permitted to the claim latest by 31st December, No claim shall be entertained after 31st December pertaining to particular year.
- While furnishing the claim on account of interest subsidy, the Regional Head of the Bank shall furnish the followings to the nodal bank(SBI) and Higher Education Department.
 - a) An undertaking to the effect that the claim submitted in respect of the students is as per terms and conditions of the scheme as at **Annexure-42**.
 - b) A certificate indicating details of interest subsidy amount with number of accounts duly certified by the statutory auditors of the banks as at **Annexure-43**.
- The respective banks will be liable for any omission/deletion of subsidy claim.

- The claims lodged by different scheduled banks shall be remitted from the subsidy account maintained at the Secretariat Branch for State Bank of India to the designated account of the respective banks through RTGS/NEFT.
- After receiving the subsidy amount, respective banks will credit the proceeds to the respective beneficiaries' accounts and submit a confirmation for the same to the nodal bank and Higher Education Department.
- Excess amount of subsidy, if any, claimed by the bank which is reported at a later time shall be refunded to the subsidy account forth with an interest @ 18% per annum for the period of delay.
- The Government Officials' authorized by Higher Education Department will have authority to verify the veracity of the claim of subsidy and its utilization by the banks at any point of time.
- The target for disbursement under Kalinga Sikhya Sathi Yojana (KSSY) during 2016-17 is 17000 accounts for an amount of Rs. 328 crores by all Banks in Odisha.
- The target given is by Department of Higher Education, Government of Odisha vide letter No.29443/HE dated 14.10.2016 has already been communicated to the banks (Bank wise) with request to ensure achievement of the given target under KSSY by March 2017.

In the meeting held on 05.11.2016 under the Chairmanship of the Principal Secretary, Higher Education Department, Government of Odisha, a decision was taken that Odisha Computer Application Centre (OCAC) would design an exclusive webpage in www.dheodisha.gov.in for the Kalinga Sikhya Sathi Yojana (KSSY) scheme highlighting the benefits, process of application, contact information of the Nodal Bank & provide a link to Vidyalakshmi website which is managed by Government of India. A MIS tool will be developed for Scholarship Section to update the student details those who have availed the loan under KSSY scheme for monitoring purpose & public information.

AGENDA NO. 16

Housing Loan

As on	Outstanding		Disbursement	
	No. of Accounts	Balance outstanding (Cr)	No. of Accounts	Amount (Cr)
31.03.2014	156949	7364.30	19975	1697.98
31.03.2015	174618	8636.43	31342	1877.20
31.03.2016	183016	9802.80	29954	2303.26
30.09.2016	183968	9943.06	15055	1178.10

Bank wise performance as on 30.09.2016 is available at **Annexure – 44**.

AGENDA NO. 17

Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for 2016-17 – 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.

During 01.04.2016 to 30.09.2016, the Banks have extended credit of Rs. 160.35 crore to 18794 beneficiaries of minority community. The outstanding balance as on 30.09.2016 is Rs. 2753.57 crore in 317130 accounts. Bank wise performance is available at ***Annexure –45***. Lead District Managers have been requested to discuss the matter in DCC meeting and monitor the progress.

AGENDA NO. 18

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme – Progress made by Banks since 2009.

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
31.03.2014	15777	661.02
31.03.2015	14845	783.60
31.03.2016	19060	710.17
30.09.2016	12556	488.61

State wise Report on Guarantee approved from 01.04.2016 to 30.09.2016 indicates that Odisha ranks 9th among all the States in India in respect of approved amount under the guarantee scheme of CGTMSE. Bank wise and District wise CGTMSE coverage approval for the period 01.04.2016 to 30.09.2016 is available at ***Annexure – 46***.

AGENDA NO. 19

Disposal of loan applications under various Govt. schemes is available at ***Annexure – 47.***

SLBC has already shared bank wise and branch wise pending of sponsored loan applications under different Government Scheme with request to dispose off all loan applications as per time norm. No application should be kept pending beyond the stipulated time line for sanction of loan applications. Ineligible cases may be returned to the concerned sponsoring Government departments with valid reasons.

AGENDA NO.20

Intimation by the Lead District Managers to the MPs / MLAs etc well in time for the DLRC.

As per direction of Department of Financial Services, Ministry of Finance, Government of India, all LDMS are requested to kindly intimate the MPs/ MLAs well in time in connection with DLRC meetings.

All the LDMS are advised to ensure strict adherence to the guidelines as mentioned in the RBI Master Circular FIDD.CO.LBS.BC. NO.3/02.01.001/2015-16 dated July 01, 2015 on Lead Bank Scheme.

Public Representatives I.e. local MPs/MLAs/Zilla Parishad Chiefs should be invited to attend DLRC Meetings. Lead Banks are required to ensure the presence of public representatives in DLRC Meetings as far as possible. Therefore, Lead Bank should fix the DLRC Meetings with due regard to convenience of the representatives of the public and invite and involve them in all functions conducted by the banks in the districts.

AGENDA NO.21

Any other issue with permission of the Chair

CIRCULARS ISSUED BY RBI

Sl.	Circulars Numbers	Subject
1.	RBI/2016-17/02,FIDD.CO.LBS.BC.No.5/02.01.001/2016-17,dated July 1,2016	Lead Bank Scheme
2.	RBI/2016-17/03,FIDD.FID.BC.No.06/12.01.033/2016-17,dated July,01,2016	SHG Bank Linkage Programme
3.	RBI/2016-17/04,FIDD.GSSD.BC.No.01/09.10.01/2016-17,dated July1,2016	Credit Facilities to Minority Communities
4.	RBI/2016-17/05,FIDD.CO.GSSD.BC.No.03/09.01.01/2016-17,dated July 01,2016	Credit facilities to Scheduled Castes(SCs) & Scheduled Tribes(STs)
5.	RBI/2016-17/9,FIDD.GSSD.CO.BC.No.07/09.01.01/2016-17 dated July 01,2016	Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NULM)
6	RBI/FIDD/2016-17/10,FIDD.GSSD.CO.BC.No.04/09.16.03/2016-17 dated July 01,2016	Deendayal Antodaya Yojana-National Urban Livelihoods Mission(DAY-NULM)
7.	RBI/FIDD/2016-17/27,Master Direction FIDD No.FSD.BC.2/05.10.001/2016-17,dated July 01,2016	Relief Measures by Banks in Areas Affected by Natural Calamities
8.	RBI/FIDD/2016-17/33,Master Direction FIDD.CO.Plan.1/04.09.01/2016-17, dated July 7,2016	Priority Sector Lending-Targets and Classification (All Scheduled Commercial Banks excluding Regional Rural Banks)
9.	RBUI/FIDD/2016-17/34,Master Direction FIDD.CO.Plan.2/04.09.01/2016-17 dated July 7,2016	Priority Sector Lending-Targets and Classification(All Scheduled Commercial Banks (Excluding Regional Rural Banks)
10	RBI/FIDD//2016-17,37,Master Direction, FIDD.MSME & NFS.3/06.02.31/2016-17,dated July,21,2016-	Lending to Micro, Small & Medium Enterprises (MSME) Sector
11	RBI/2016-17-32,FIDD.CO.FSD.BC.9/05.02.001/2016-17 dated August 4,2016	Interest Subvention Scheme for short term crop loans.
12	RBI/2016-17-40, FIDD.FLC.BC.No.12/12/01.016/2016-17,dated August 4, 2016	Financial Literacy Centres-Revised reporting format
13	RBI/2016-17/41,FIDD.CO.FSD.BC.11/05.10.007/2016-17,dated August 25,2016	Pradhan Mantri Fasal Bima Yojana-Non-feeding of data by bank branches in the Crop Insurance Portal of MoA&FW
14	RBI/2016-17/42, FIDD.GSSD.CO.BC.No.13/09.01.03/2016-17,dated August 25,2016	Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NULM)-Aajeevika- Interest Subvention Scheme

15	RBI/2016-17/67, FIDD.GSSD.BC.No.15/09.10.01/2016-17,dated September 29,2016	Credit Facilities to Minority Communities
16	RBI/2016-17/66, FIDD.CO.LBS.BC.No.16/02.01.001/2016- 17,dated September 29,2016	Doubling Farmers Income by 2022 - Measures
17	RBI/2016-17/79, FIDD.CO.Plan.CO.BC.No.17/04.09.001/2016- 17,dated October 06, 2016	Priority Sector Lending – Revised Reporting System
18	RBI/2016-17/55, FIDD.CO.Plan.CO.BC.No.14/04.09.001/2016- 17,dated September 01, 2016	Priority Sector Lending – Targets & Classification: Lending to non corporate farmers – system wide average of last three years
19	RBI/2016-17/84, FIDD.FSD. BC.No.18/05.05.10/2016-17,dated October 13, 2016	Revised Kissan Credit Card (KCC) Scheme

**LIST OF IMPORTANT SCHEMES LAUNCHED BY
HON'BLE PRIME MINISTER**

Sl.No	Name of Scheme	Date of Launch	Objective
1	Pradhan Mantri Jan Dhan Yojana	28/08/2014	Pradhan Mantri Jan Dhan Yojana (PMJDY)" is ensuring access to various financial services like availability of basic savings bank account, access to need based credit , remittance facility, insurance & pension to the excluded sections i.e. weaker section & low income groups
2	Sukanya Samridi Account	22/01/2015	The objective is to address the gender imbalance & create positive environment in favor of girl child. It is the part of "Beti Bachao- Beti Padhao"
3	Mudra Bank Yojana (Micro Unit Development and Refinance Agency) Bank. and Refinance Agency Bank)	08/04/2015	MUDRA will provide credit upto Rs.10.00 lakh to small entrepreneurs & act as regulator of Micro Finance Institution. Scheme encourages entrepreneurs and Small business units to expand their capabilities & to reduce indebtedness.
4	Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB)	09/05/2015	It is Govt. backed life insurance scheme
5	Pradhan Mantri Suraksha Bima Yojana(PMSBY)	9/5/2015	Coverage - Accidental death & full disability of Rs.2,00,000 and Rs.1,00,000 for partial disability.

6	Atal Pension Scheme(APY)	9/5/2015	Atal pension scheme is targeted at unorganized sector workers. Depending upon the contribution, the beneficiary will get guaranteed pension of Rs.1000 to Rs.5000 per month.
7	Make in India	25/9/2014	Objective 1) To promote India manufacturing hub 2) Economic transformation in India 3) To eliminate unnecessary law and regulation.
8	Swachh Bharat Abhiyan	2/10/2014	Swachh Bharat Abhiyan is a national campaign by Government of India aims to accomplish the vision of clean India by 2nd October 2019.
9	Pahal	01.01.2015	To send subsidy money of LPG cylinders directly into the bank accounts of the consumers and increase efficiency & transparency in the whole system.
10	Pradhan Mantri Gram Sinchai Yojana		Motive of Pradhan Mantri Gram Sinchai Yojana will be to take irrigation water to each and every agricultural field in the country.
11	Pradhan Mantri Sansad Adarsh Gram Yojana	11.10.2014	2019. Total of eight villages by 2024. Under this scheme, MPs will be responsible for developing the socio-economic and physical infrastructure of three villages each by 2019. Total of eight villages by 2024.
12	Soil Health Card Scheme		Govt. has launched this scheme to help farmers to improve productivity from their farms by letting them know about nutrients/fertilizers requirement for their farm
13	Digital India	1/7/2015	The Govt. of India has launched the Digital India programme with the vision to transform India into a digitally empowered society and knowledge economy.
14	Skill India	5/7/2015	Skill India focuses on creating jobs for youth, the 'Govt has decided to revamp the antiquated industrial training centre that will skill over 20 lakh youth annually and creating 500 million jobs by 2020.
15	National Heritage City Development & Augmentation Yojana (HRIDAY)	21/01/2015	A focus on holistic development of heritage cities.
16	Beti Bachao,Beti Padhao Yojana	22.01.2015	Beti Bacho,Beti Padhao(Save girl child, educate girl child) is a Govt. of India scheme that aims to generate awareness and improving the efficiency

			of welfare services meant for women. The scheme was initiated with an initial corpus of Rs.100 crore.
17	Indradhanush	25/12/2014	Launched to speed up the process of immunization. It aims to immunize all children against seven vaccine preventable disease namely diphtheria, whooping cough, (pertussis), tetanus, polio, tuberculosis, measles & hepatitis 'B' by 2020. The target of full coverage is set to be achieved by the year 2020.
18	Deen Dayal Upadhyaya Gram Jyoti Yojana	25.07.2015	It is one of the key initiative of Modi Govt. and it aims to supply 24x7 uninterrupted power suppliers to all homes.
19	Deen Dayal Upadhyaya Grameen Kaushalya Yojana	25/09/2014	It was launched by Union Minister Nitin Gadkari and Venkaiah Naidu on the occasion of 98th birth anniversary of Pandit Deen Dayal Upadhyay. It aims to target youth, under the age group of 18-35 years.
20	Pandit Deendayal Upadhyay Yojana		Will support manufacturing units mainly and other establishment. By reimbursing 50% of the stipend paid to apprentices during first two years of their training .Revamped Rashtriya Swasthya Bima Yojana: Introducing a Smart Card for the workers in the unorganized sector seeded with details of two more social security Schemes.
21	Atal Mission for Rejuvenation and Urban Transformation (AMRUT) Development.		Upgraded version of JNNURM (Jawaharlal Nehru National Urban Renewal Mission)
22	Swadesh Darshan		The scheme envisages enhancement of tourist attractiveness in a sustainable manner by developing world class infrastructure in the circuit destination.
23	Stand up India Scheme	05.04.2016	Scheme aims to reach out the target group (SC/ST and women) by extending loans ranging from Rs.100 lakh.
24	Pradhan Mantri Fasal Bima Yojana	11.10.2014	Provide insurance coverage to Rabi Kharif Crop in case of damage of crop
25	Pradhan Mantri Awas Yojana	25.06.2016	Achievement of housing for the year 2022.
26	Smart City Mission	25.06.2015	To develop 100 cities all over the country making them citizen friendly and sustainable

Roadmap for providing banking services in every village having population below 2000 - Progress as on 30th September 2016											
Name of State/UT: ODISHA			Out of Roadmap prepared for less than 2000, No. of villages where banking outlet opened upto the end of the reporting Quarter								
SR	Name of the Bank	No. of villages allotted	Branches	BC					other modes	Grand Total = 5+10+11	%ge of Achievement
				Fixed Location	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	4	5	6	7	8	9	10	11	12	12
1	Axis Bank	90	22	6	58	0	0	64	0	86	95.56
2	Andhra Bank	1256	8	0	897	0	0	897	8	913	72.69
3	Allahabad Bank	652	4	68	525	43	0	636	12	652	100.00
4	Bank of Baroda	809	22	793	0	0	0	793	0	815	100.74
5	Bank of India	2541	36	22	2483	0	0	2505	0	2541	100.00
6	Canara Bank	544	25	0	524	0	0	524	0	549	100.92
7	Central Bank	684	9	72	603	0	0	675	0	684	100.00
8	Dena Bank	20	6	0	0	0	0	0	0	6	30.00
9	Federal Bank	20	5	0	0	0	0	0	0	5	25.00
10	HDFC Bank	56	13	6	0	60	0	66	0	79	141.07
11	ICICI Bank	77	5	15	54	8	0	77	0	82	106.49
12	IDBI Bank Ltd	28	0	34	0	0	0	34	0	34	121.43
13	Indian Bank	738	15	0	725	0	0	725	0	740	100.27
14	Indian Overseas Bank	1471	11	1461	0	0	0	1461	0	1472	100.07
15	Indusind Bank	33	0	3	27	0	3	33	0	33	100.00
16	OGB	7587	191	540	3395	0	0	3935	0	4126	54.38
17	Oriental Bank of Commerce	84	4	17	64	0	0	81	0	85	101.19
18	PNB	1170	34	41	669	264	59	1033	0	1067	91.20
19	SBH	8	0	2	3	3	0	8	0	8	100.00
20	SBI	12380	100	724	11340	0	0	12064	0	12164	98.26
21	Syndicate Bank	342	7	330	0	0	0	330	0	337	98.54
22	UCO Bank	2713	6	0	2713	0	0	2713	0	2719	100.22
23	Union Bank	839	1	0	839	0	0	839	0	840	100.12
24	United Bank of India	1555	1	0	0	1565	0	1565	0	1566	100.71
25	UGB	10191	59	0	0	8943	0	8943	0	9002	88.33
TOTAL		45888	584	4134	24919	10886	62	40001	20	40605	88.49
After Deducting the achievements made by banks in districts which are not allotted to them		0	60	18	28	20	0	66	0	126	
		45888	524	4116	24891	10866	62	39935	20	40479	88.21

Annexure - 1

Roadmap for providing banking services in every village having population below 2000 - Progress as on 30th September 2016											
Name of State/UT: ODISHA			Out of Roadmap prepared for less than 2000, No. of villages where banking outlet opened upto the end of the reporting Quarter								
SR	Name of the District	No. of villages allotted	Branches	BC					other modes	Grand Total = 5+10+11	%ge of Achievem ent
				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	4	5	6	7	8	9	10	11	12	
1	Angul	1726	29	235	1084	65	21	1405	0	1434	83.08
2	Balasore	2472	14	204	1708	144	3	2059	1	2074	83.90
3	Bargarh	1037	5	66	540	431	0	1037	2	1044	100.68
4	Bhadrakh	1083	7	81	806	117	0	1004	2	1013	93.54
5	Bolangir	1690	6	130	545	1002	4	1681	0	1687	99.82
6	Boudh	1090	3	3	673	380	0	1056	0	1059	97.16
7	Cuttack	1659	57	167	1101	65	0	1333	4	1394	84.03
8	Deogarh	697	1	27	492	169	0	688	0	689	98.85
9	Dhenkanal	968	20	105	730	28	0	863	0	883	91.22
10	Gajapati	1510	6	56	575	734	0	1365	0	1371	90.79
11	Ganjam	2859	23	349	1334	1075	0	2758	0	2781	97.27
12	Jagatsinghpur	1112	29	131	594	162	0	887	3	919	82.64
13	Jajpur	1364	27	225	904	69	0	1198	1	1226	89.88
14	Jharsuguda	316	6	25	160	127	0	312	0	318	100.63
15	Kalahandi	2030	4	186	715	842	5	1748	0	1752	86.31
16	Kandhamal	2517	0	28	1930	234	12	2204	0	2204	87.56
17	Kendrapara	1392	25	245	866	90	0	1201	2	1228	88.22
18	Keonjhar	1975	49	169	1542	22	0	1733	0	1782	90.23
19	Khordha	1253	30	228	626	49	0	903	1	934	74.54
20	Koraput	1874	10	180	458	1100	0	1738	1	1749	93.33
21	Malkangiri	1106	6	10	280	454	0	744	0	750	67.81
22	Mayurbhanj	3401	52	146	2297	383	0	2826	0	2878	84.62
23	Nabarangpur	760	7	77	135	489	0	701	0	708	93.16
24	Nayagarh	1485	17	308	722	23	0	1053	1	1071	72.12
25	Nuapada	632	5	32	214	228	0	474	0	479	75.79
26	Puri	1714	37	245	984	0	0	1229	2	1268	73.98
27	Rayagada	2591	12	272	1013	1086	0	2371	0	2383	91.97
28	Sambalpur	1201	16	33	555	480	17	1085	0	1101	91.67
29	Sonepur	791	2	52	297	438	0	787	0	789	99.75
30	Sundergarh	1583	19	101	1011	380	0	1492	0	1511	95.45
TOTAL		45888	524	4116	24891	10866	62	39935	20	40479	88.21
After adding achievement made by banks in districts		0	60	18	28	20	0	66	0	126	
		45888	584	4134	24919	10886	62	40001	20	40605	88.49

PRADHAN MANTRI JAN DHAN YOJNA								
SR.NO.	PROGRESS REPORT ON NO. OF ACCOUNTS OPENED UNDER PMJDY : UP TO 30.09.2016							
	NAME OF STATE: ODISHA							
	BANKS	NO OF ACCOUNTS OPENED						
		E-KYC		WITHOUT AADHAAR		SUB TOTAL		TOTAL
		RURAL	URBAN	RURAL	URBAN	RURAL	URBAN	(RURAL+URBAN)
1	PSBs	612,503	335,121	5,641,582	2,652,597	6,254,085	2,987,718	9,241,803
2	SPONSORED RRBs	0	0	1,416,447	30,464	1,416,447	30,464	1,446,911
3	PRIVATE SECTOR BANKS	44,947	15,618	201,042	408,246	245,989	423,864	669,853
4	TOTAL (1+2+3)	657,450	350,740	7,259,071	3,091,307	7,916,521	3,442,046	11,358,567

PRADHAN MANTRI JAN DHAN YOJNA																				
PROGRESS REPORT ON NO. OF ACCOUNTS OPENED UNDER PMJDY : UP TO 30.09.2016																				
NAME OF STATE:ODISHA																				
SL NO	NAME OF THE BANK	NO OF ACCOUNTS OPENED							NO. OF PMJDY ACCOUNTS WITH ZERO BALANCE		TOTAL DEPOSIT OF PMJDY ACCOUNTS (Lacs)		AADHAAR SEEDDED ACCOUNTS		RUPAY CARD ISSUED		RUPAY CARD ACTIVATED		PASSBOOKS ISSUED	
		E-KYC		WITHOUT AADHAAR		TOTAL		TOTAL												
		RURAL	URBAN	RURAL	URBAN	RURAL	URBAN	RURAL + URBAN	RURAL	URBAN	RURAL	URBAN	RURAL	URBAN	RURAL	URBAN	RURAL	URBAN	RURAL	URBAN
1	Allahabad Bank	2136	8921	124424	85259	126560	94180	220740	21488	8432	187.98	95.32	111756	62878	68539	45883	7137	5263	41453	31845
2	Andhra Bank	42743	5676	79689	17771	122432	23447	145879	19900	19683	1291.12	424.64	55329	15054	59354	40390	30630	39499	30347	39400
3	Bank of Baroda	1986	2715	221982	273616	223967	276332	500299	16013	19696	996.00	1431.00	70157	78842	139792	160617	33629	40874	141460	173603
4	Bank of India	4273	981	333260	264599	337534	265579	603113	78754	39536	4345.84	2195.81	72356	55644	259337	206241	98452	91245	249964	198787
5	Bank of Maharashtra	0	3310	0	6385	0	9695	9695	0	2524	0.00	14.52	0	2466	0	1660	0	1586	0	6514
6	Bharatiya Mahila Bank	0	2654	780	2113	780	4767	5547	390	1259	0.00	2.86	600	4427	390	1791	0	0	390	1481
7	Canara Bank	93758	23152	129626	28580	223384	51732	275116	78754	39536	4345.84	2195.81	72356	55644	160836	38799	98452	91245	249964	198787
8	Central Bank of India	26175	39133	28753	40381	54928	79514	134442	3347	3234	843.02	1127.49	26175	39133	36260	56680	25775	17645	52472	77608
9	Corporation Bank	15368	17017	31144	22621	46512	39638	86150	6592	3691	1217.00	807.00	16451	18217	40122	33656	20233	18532	32798	26856
10	Dena Bank	5800	1604	6206	5197	12006	6801	18807	5901	3858	110.31	70.51	5888	1900	11800	5512	4512	4212	11800	5512
11	IDBI Bank	3178	16728	4768	25092	7946	41820	49766	842	6274	35.67	135.68	680	2664	3460	16470	3569	15830	6912	17538
12	Indian Bank	81005	4887	65898	7210	146903	12097	159000	39687	5878	1832.41	101.00	30797	2958	84277	60112	109801	2001	103721	9470
13	Indian Overseas Bank	65289	56882	110393	67998	175682	124880	300562	55671	29708	4213.95	1806.52	99509	87022	175682	124880	70897	48058	175682	124880
14	Oriental Bank of Commerce	25934	7443	49059	23424	74994	30867	105861	10277	4389	3011.57	1960.58	25920	7458	64973	27617	28414	12258	66854	27091
15	Punjab & Sind Bank	0	105	2947	4116	2947	4221	7168	242	295	346.49	588.54	3449	2280	246	320	246	320	6579	5622
16	Punjab National Bank	12826	22243	199925	98290	212751	120533	333284	671	456	1434.00	2129.00	32856	47022	179506	125054	179506	125054	210212	112408
17	State Bank of B & J	0	401	0	1015	0	1416	1416	0	226	0.00	86.74	0	401	0	1338	0	1338	0	1152
18	State Bank of Hyderabad	102	6168	110	2888	212	9056	9268					111	7208	128	9010				
19	State Bank of India	20389	41273	3124906	1248798	3145295	1290071	4435366	862468	353818	38902.00	15960.00	1349714	553705	2306692	946293	2076023	851663	2704954	1127780
20	State Bank of Mysore	0	0	895	1117	895	1117	2012	495	535	2.44	2.39	400	509	687	680	0	0	0	0
21	State Bank of Travancore	0	0	0	350	0	350	350												
22	Syndicate Bank	40267	4765	64162	2989	104429	7754	112183	28000	6205	150.35	52.66	22725	4500	54000	10440	32000	8080	42000	10260
23	UCO Bank	2160	1472	586533	257761	588693	259233	847926	170630	69960	10580.00	5696.00	347904	148801	536547	241057	472161	209720	529824	233310
24	Union Bank of India	18475	39305	148072	132445	166547	171750	338297	20464	29403	959.03	1368.16	17512	37256	69863	83989	24053	19023	59016	77990
25	United Bank of India	150587	22584	327896	25781	478483	48364	526847	118674	7866	20770.00	12731.00	129246	19383	207086	123927	122470	87124	310450	39450
26	Vijaya Bank	52	5702	154	6801	206	12503	12709	0	887	1.46	72.89	46	5069	12	3476	12	2357	183	11115
27	Axis Bank Ltd	61	7	71329	119173	71390	119180	190570	3844	6928	149.77	269.13	1346	2244	8491	14957	7321	11689	6000	10000
28	Bandhan Bank	3035	12661	48810	141702	51845	154363	206208	0	0	0.00	0.00	0	0	8242	24538	0	0	0	0
29	City Union Bank Ltd	0	0	0	98	0	98	98	0	0	0.00	0.20	0	49	0	92	0	29	0	29
30	DCB	0	0	1288	729	1288	729	2017	561	688	11.60	4.24	529	450	0	0	0	0	1057	547
31	Federal Bank	0	1	7655	642	7655	643	8298	2911	0	137.80	288.89	711	21	7612	642	7010	625	0	0
32	HDFC Bank	0	0	43306	122604	43306	122604	165910	4227	13326	366.68	382.77	4671	10327	28119	79612	7162	25777	12178	35207
33	ICICI Bank	41552	2277	25955	12043	67507	14320	81827	58090	3999	0.00	366.12	41552	2277	67507	14320	0	0	67507	14320
34	Indus Ind Bank	0	22	398	8453	398	8475	8873	115	1854	2.97	48.16	204	3817	396	8468	295	6632	295	6632
35	Karnataka Bank Ltd.	0	2	715	1422	715	1424	2139	0	0	0.00	0.00	0	1275	0	622	0	0	0	0
36	Karur Vysya Bank	0	62	0	30	0	92	92	0	0	0.00	0.00	0	0	0	0	0	0	0	0
37	Kotak Mahindra Bank Ltd	299	58	1586	959	1885	1016	2901	0	0	0.00	0.00	0	433	1000	515	0	0	0	0
38	Laxmi Vilas Bank	0	276	0	324	0	600	600	0	0	0.00	0.00	0	200	0	250	0	0	0	0
39	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0
40	The South Indian Bank Ltd.	0	253	0	0	0	253	253	0	101	0.00	1.51	0	131	0	206	0	0	0	133
41	YES Bank	0	0	0	67	0	67	67	0	19	0.00	0.97	0	26	0	67	0	0	0	0
42	Odisha Gramya Bank	0	0	845759	8365	845759	8365	854124	204812	941	17849.00	25.00	338960	3018	566964	5330	566964	5330	824975	8365
43	Utkal Grameen Bank	0	0	570688	22099	570688	22099	592787	193620	15180	7734.26	197.79	235726	18627	374810	21106	374810	21106	423158	20861
44	Orissa State Co-Op. Bank	0	0	0	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0
TOTAL		657450	350740	7259071	3091307	7916521	3442046	11358567	2007440	700385	121828.55	52640.89	3115637	1303335	5522730	2536617	4401534	1764115	6362204	2654553

Annexure - 3

Number of Households having Basic Savings Bank Deposit Accounts(BSBDA) as on 30.09.2016							
Sl.No	BankName	BSBD A/Cs Opened	RuPay Cards Issued	% of Rupay Card Issued to BSBD A/Cs	No Of BSBD A/Cs With Aadhaar No	Aadhaar Seeding %	No. of POS Machines Installed
1	Allahabad Bank	220740	114422	51.84	174634	79.11	0
2	Andhra Bank	145879	99744	68.37	70383	48.25	0
3	Bank of Baroda	500299	300409	60.05	148999	29.78	497
4	Bank of India	603113	465578	77.20	128000	21.22	0
5	Bank of Maharastra	9695	1660	17.12	2466	25.44	0
6	Bharatiya Mahila Bank	5547	2181	39.32	5027	90.63	0
7	Canara Bank	275116	199635	72.56	128000	46.53	82
8	Central Bank of India	134442	92940	69.13	65308	48.58	89
9	Corporation Bank	86150	73778	85.64	34668	40.24	0
10	Dena Bank	18807	17312	92.05	7788	41.41	0
11	IDBI Bank	49766	19930	40.05	3344	06.72	0
12	Indian Bank	159000	144389	90.81	33755	21.23	140
13	Indian Overseas Bank	300562	300562	100.00	186531	62.06	1367
14	Oriental Bank of Commerce	105861	92590	87.46	33378	31.53	20
15	Punjab & Sind Bank	7168	566	07.90	5729	79.92	0
16	Punjab National Bank	333284	304560	91.38	79878	23.97	69
17	State Bank of Bikaner & Jaipur	1416	1338	00.00	401	00.00	0
18	State Bank of Hyderabad	9268	9138	98.60	7319	78.97	0
19	State Bank of India	4435366	3252985	73.34	1903419	42.91	1550
20	State Bank of Mysore	2012	1367	67.94	909	45.18	0
21	State Bank of Travancore	350	0	00.00	0	00.00	0
22	Syndicate Bank	112183	64440	57.44	27225	24.27	1
23	UCO Bank	847926	777604	91.71	496705	58.58	62
24	Union Bank	338297	153852	45.48	54768	16.19	0
25	United Bank of India	526847	331013	62.83	148629	28.21	0
26	Vijaya Bank	12709	3488	27.45	5115	40.25	0
Total Public Sector Bank		9241803	6825481	73.85	3752378	40.60	3877
27	Axis Bank Ltd	190570	23448	12.30	3590	01.88	0
28	Bandhan Bank	206208	32780	15.90	0	00.00	0
29	City Union Bank	98	92	93.88	49	50.00	0
30	DCB Bank Ltd	2017	0	00.00	979	48.54	0
31	Federal Bank	8298	8254	99.47	732	08.82	0
32	HDFC Bank	165910	107731	64.93	14998	09.04	34
33	ICICI Bank	81827	81827	100.00	43829	53.56	0
34	Indus Ind Bank	8873	8864	00.00	4021	00.00	0
35	Karnatak Bank Ltd.	2139	622	29.08	1275	59.61	0
36	Karur Vysya Bank	92	0	00.00	0	00.00	0
37	Kotak Mahindra Bank Ltd	2901	1515	00.00	433	00.00	0
38	Laxmi Vilas Bank	600	250	41.67	200	33.33	0
39	Standard Chartered Bank	0	0	00.00	0	00.00	0
40	The South Indian Bank Ltd.	253	206	81.42	131	51.78	0
41	Yes Bank	67	67	100.00	26	38.81	0
Total Private Sector Bank		669853	265656	39.66	70263	10.49	34
42	Odisha Gramya Bank	854124	572294	67.00	341978	40.04	574
43	Utkal Grameen Bank	592787	395916	66.79	254353	42.91	0
Total RRBs		1446911	968210	66.92	596331	41.21	574
Total of Commercial Banks		11358567	8059347	70.95	4418972	38.90	4485

Annexure - 3

Number of Households having Basic Savings Bank Deposit Accounts(BSBDA) as on 30.09.2016							
Sl.No	DistrictName	BSBD A/Cs Opened	RuPay Cards Issued	% of Rupay Card Issued to BSBD A/Cs	No Of BSBD A/Cs With Aadhaar No	Aadhaar Seeding %	No. of POS Machines Installed
1	ANGUL	355078	295310	83.17	172065	48.46	115
2	BALASORE	1423726	491143	34.50	282592	19.85	187
3	BARGARH	433467	310689	71.68	149442	34.48	123
4	BHADRAK	385580	360716	93.55	168741	43.76	109
5	BOLANGIR	491725	329192	66.95	252388	51.33	125
6	BOUDH	187995	130879	69.62	80351	42.74	50
7	CUTTACK	604714	473458	78.29	267908	44.30	219
8	DEOGARH	97564	69314	71.04	42280	43.34	23
9	DHENKANAL	370112	267341	72.23	183842	49.67	141
10	GAJAPATI	117711	89466	76.00	61365	52.13	43
11	GANJAM	808589	525678	65.01	272519	33.70	172
12	JAGATSINGHPUR	293453	243721	83.05	134846	45.95	100
13	JAJPUR	489891	423515	86.45	172337	35.18	172
14	JHARSUGUDA	161525	117788	72.92	74570	46.17	51
15	KALAHANDI	300079	206083	68.68	116053	38.67	83
16	KANDHAMAL	170504	126188	74.01	63039	36.97	72
17	KENDRAPARA	386736	287348	74.30	158837	41.07	148
18	KEONJHAR	360422	329003	91.28	131237	36.41	112
19	KHURDA	723971	564006	77.90	282548	39.03	94
20	KORAPUT	322579	202634	62.82	128470	39.83	51
21	MALKANGIRI	106788	79959	74.88	33019	30.92	27
22	MAYURBHANJ	480958	438816	91.24	193926	40.32	1569
23	NABARANGPUR	278272	157645	56.65	139813	50.24	62
24	NAYAGARH	258585	211790	81.90	119338	46.15	117
25	NUAPADA	190693	108493	56.89	94680	49.65	35
26	PURI	494441	399344	80.77	193881	39.21	151
27	RAYAGADA	152372	102279	67.12	77482	50.85	40
28	SAMBALPUR	290709	219784	75.60	97065	33.39	88
29	SONEPUR	164357	120570	73.36	63396	38.57	51
30	SUNDARGARH	455971	377195	82.72	210942	46.26	155
Grand Total		11358567	8059347	70.95	4418972	38.90	4485

CONVERSION OF SMALL ACCOUNTS TO PMJDY ACCOUNTS

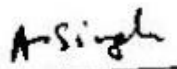
F. No. 21(23)/2014-FI(MISSION)
Ministry of Finance
Department of Financial Services,

3rd Floor, Jeevan Deep Building,
Sansad Marg, New Delhi
12th November, 2016

OFFICE MEMORANDUM

Subject: Conversion of small accounts to PMJDY accounts

A large number of small banks accounts were opened during the initial phase of the campaign, which can be converted to PMJDY accounts by carrying out eKYC/KYC. When such accounts holders come forward to use these accounts by way of deposit and/ or withdrawal, steps should be taken to carry out the eKYC/KYC exercise and simultaneously seed the accounts with their Aadhaar and mobile numbers as appropriate.


(Ashok Kumar Singh)
Director (FI)

To,

All Chairman & CMDs of all Public Sector Banks, , Private Sector Banks, Foreign Banks,
Regional Rural Banks and Cooperative Banks

Copy for information to:

1. The Deputy Governor, Reserve Bank of India, Mumbai
2. Chairman, IBA.
3. SLBC convenor of all States and UTs.

Performance of Banks under Social Security Schemes as on 31.10.2016

Sl	BANKS	Pradhan Mantri Suraksha Bima Yojana - PMSBY							Pradhan Mantri Jeevan Jyoti Bima Yojana - PMJJBY							Atal Pension Yojana - APY							
		Urban		Rural		Total		Total	Urban		Rural		Total		Total	Urban		Rural		Total		Total	
		Male	Female	Male	Female	Male	Female	Lives	Male	Female	Male	Female	Male	Female	Lives	Male	Female	Male	Female	Male	Female	Lives	Lives
1	Allahabad Bank	12364	8273	14958	12945	27322	21218	48540	3446	2893	6230	4321	9676	7214	16890	1084	428	644	249	1728	677	2405	
2	Andhra Bank	43065	20005	132131	50300	175196	70305	245501	3995	2684	13027	6724	17022	9408	26430	7014	5053	4553	1754	11567	6807	18374	
3	Bank of Baroda	26700	16518	17953	9904	44653	26422	71075	12485	7109	7203	4589	19688	11698	31386	2011	1527	1773	830	3784	2357	6141	
4	Bank of India	46039	42965	65812	51006	111851	93971	205822	13571	9690	18420	10400	31934	20082	52233	1964	1934	2244	3987	4208	5921	10129	
5	Bank of Maharashtra	1925	582	112	32	2037	614	2651	1114	364	81	39	1195	403	1598	62	30	20	9	82	39	121	
6	Bharatiya Mahila Bank	277	649	156	294	433	943	1376	94	158	104	163	198	321	519	178	118	0	0	178	118	296	
7	Canara Bank	29947	17408	21191	11444	51138	28852	79990	6434	3361	16044	8206	22478	27611	50089	657	637	1174	823	1831	1460	3291	
8	Central Bank of India	18590	3269	23595	3915	42185	7184	49369	8015	1625	10790	1528	18805	3153	21958	588	373	790	444	1378	817	2195	
9	Corporation Bank	7930	4425	5170	3538	13100	7963	21063	2832	1730	1729	1127	4561	2857	7418	297	188	322	180	619	368	987	
10	Dena Bank	2757	1687	6015	3464	8772	5151	13923	601	350	1525	481	2126	831	2957	63	66	80	72	143	138	281	
11	IDBI Bank	13315	2359	9662	2718	22977	5077	28054	5998	1593	5267	705	11265	2298	13563	2074	705	315	81	2389	786	3175	
12	Indian Bank	13312	9033	14540	9926	27852	18959	46811	6286	4501	4747	2892	11033	7393	18426	1226	1037	1387	879	2613	1916	4529	
13	Indian Overseas Bank	32011	21009	43213	31295	75224	52304	127528	13297	8267	19308	11666	32605	19933	52538	1001	571	755	370	1756	941	2697	
14	Oriental Bank of Commerce	51453	26584	8562	5796	60015	32380	92395	7542	3417	1340	629	8882	4046	12928	1353	929	402	224	1755	1153	2908	
15	Punjab & Sind Bank	2199	1120	838	213	3030	1329	4359	642	322	216	72	858	394	1252	154	104	72	27	226	131	357	
16	Punjab National Bank	82312	48783	100601	73166	182913	121949	304862	16760	9932	20485	14897	37245	24829	62074	2494	2382	1666	1025	4160	3407	7567	
17	State Bank of Bikaner & Jaipur	562	185	0	0	562	185	747	246	101	0	0	246	101	347	120	38	0	0	120	38	158	
18	State Bank of Hyderabad	996	1550	349	639	1345	2189	3534	524	826	210	403	734	1229	1963	109	130	53	84	162	214	376	
19	State Bank of India	322838	179743	282181	181167	605019	360910	965929	90068	44087	64285	31358	154353	75445	229798	13816	9511	8521	4746	22337	14257	36594	
20	State Bank of Mysore	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75	49			75	49	124	
21	State Bank of Travancore	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	8			13	8	21	
22	Syndicate Bank	16258	14852	17532	13578	33790	28430	62220	3407	3419	3586	3241	6993	6660	13653	195	188	186	987	381	1175	1556	
23	UCO Bank	34335	22195	45513	33293	79848	55488	135336	19211	10158	19211	11454	38422	21612	60034	1711	1315	1517	1122	3228	2437	5665	
24	Union Bank of India	20659	11220	10273	7159	30932	18379	49311	8732	4752	3236	1888	11968	6640	18608	1444	770	431	215	1875	985	2860	
25	United Bank of India	7110	3873	41529	32884	48639	36757	85396	2850	1808	10283	6448	13133	8256	21389	268	245	724	496	992	741	1733	
26	Vijaya Bank	7937	4634	4117	1877	12054	6511	18565	1260	890	527	187	1787	1077	2864	110	142	16	11	126	153	279	
27	Axis Bank Ltd	13100	3333	5842	1202	18942	4535	23477	3739	1302	2253	568	5992	1870	7862	2586	916	7776	1249	10362	2165	12527	
28	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	City Union Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	3	0	0	6	3	9	
30	DCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	216	144	0	0	216	144	360	
31	Federal Bank	362	224	3312	1029	3674	1253	4927	225	146	1266	368	1491	514	2005	10	17	61	65	71	82	153	
32	HDFC Bank	13296	5490	4327	1303	17623	6793	24416	7661	2463	1611	471	9272	2934	12206	1904	591	364	108	2268	699	2967	
33	ICICI Bank	8906	1833	46932	34051	55838	35884	91722	3422	915	332	100	3754	1015	4769	247	76	731	345	978	421	1399	
34	IndusInd Bank	1693	725	348	109	2041	834	2875	82	56	7	3	89	59	148	14	9	3	3	17	12	29	
35	Karnataka Bank Ltd.	259	48	80	13	339	61	400	212	37	60	12	272	49	321	371	247	0	0	371	247	618	
36	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	19	0	0	28	19	47	
37	Kotak Mahindra Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Laxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	0	0	3	2	5	
39	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	The South Indian Bank Ltd.	265	93	0	0	265	93	358	125	74	0	0	125	74	199	56	68	0	0	56	68	124	
41	YES Bank	88	51	0	0	88	51	139	62	38	0	0	62	38	100	3	4	0	0	3	4	7	
42	Odisha Gramya Bank	64358	41159	80049	67477	144407	108636	253043	27862	17825	34578	29011	62440	46836	109276	1265	799	4195	2858	5460	3657	9117	
43	Utkal Grameen Bank	16592	12130	89328	56247	105920	68377	174297	3271	2152	12376	6937	15647	9089	24736	361	245	2241	1078	2602	1323	3925	
44	Orissa State Co-Op. Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL		913810	528007	1096221	701984	2010024	1229987	3240011	276071	149045	280337	160888	556351	325969	882537	47151	31618	43016	24321	90167	55939	146106	

Insurance Claim Pending Status under PMJDY, PMSBY & PMJJBY as on 30.09.2016																	
SL	Bank Name	RuPay Debit Card (Rs 1,00,000/-)				PMJJBY (Rs 2,00,000/-)				PMSBY (Rs 2,00,000/-)				Life Insurance - PMJDY (Rs 30,000/-)			
		Claimed	Settled	Rejected	Pending	Claimed	Settled	Rejected	Pending	Claimed	Settled	Rejected	Pending	Claimed	Settled	Rejected	Pending
1	Allahabad Bank	0	0	0	0	31	29	1	1	15	11	1	3	0	0	0	0
2	Andhra Bank	0	0	0	0	19	18	1	0	1	0	0	1	0	0	0	0
3	Bank of Baroda	1	0	0	1	26	22	2	2	9	6	0	3	7	7	0	0
4	Bank of India	0	0	0	0	80	71	0	9	24	9	1	14	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Bhartiya Mahila Bank	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
7	Canara Bank	2	1	0	1	5	5	0	0	1	1	0	0	3	3	0	0
8	Central Bank of India	0	0	0	0	23	23	0	0	5	5	0	0	0	0	0	0
9	Corporation Bank	0	0	0	0	3	3	0	0	4	4	0	0	0	0	0	0
10	Dena Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Indian Bank	0	0	0	0	8	8	0	0	2	2	0	0	0	0	0	0
13	Indian Overseas Bank	0	0	0	0	48	45	0	3	10	10	0	0	25	23	0	2
14	Oriental Bank of Commerce	0	0	0	0	9	1	0	8	6	2	0	4	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Punjab National Bank	0	0	0	0	26	10	0	16	17	4	2	11	6	4	0	2
17	State Bank of B & J	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	State Bank of Hyderabad	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	State Bank of India	0	0	0	0	311	302	9	0	118	65	5	48	3	3	0	0
20	State Bank of Mysore	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	State Bank of Travancore	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Syndicate Bank	0	0	0	0	4	4	0	0	4	0	0	4	0	0	0	0
23	UCO Bank	0	0	0	0	128	109	1	18	23	12	0	11	0	0	0	0
24	Union Bank of India	1	0	0	1	2	2	0	0	2	2	0	0	6	6	0	0
25	United Bank of India	0	0	0	0	14	9	0	5	1	0	0	1	0	0	0	0
26	Vijaya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	DCB Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	HDFC Bank	0	0	0	0	3	2	0	1	2	1	0	1	0	0	0	0
33	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	IndusInd Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Karnatak Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Kotak Mahindra Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Laxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	The South Indian Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Yes Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Odisha Gramya Bank	0	0	0	0	158	145	0	13	24	17	3	4	8	7	0	1
43	Utkal Grameen Bank	0	0	0	0	87	86	0	1	20	11	0	9	0	0	0	0
TOTAL		4	1	0	3	986	895	14	77	288	162	12	114	58	53	0	5

Annexure - 7

Bank wise performance under Pradhan Mantri MUDRA Yojana (PMMY) from 01.04.2016 to 11.11.2016								Amt. in Crores
Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Rs. 5.00 Lakh to Rs. 10.00 Lakh)		Total	
	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
NBFC-Micro Finance Institutions								
SURYODAY MICRO FINANCE LIM	37282	81.61	0	0	0	0	37282	81.61
Village Financial Services Pvt Ltd	1486	3.24	0	0	0	0	1486	3.24
Muthoot Microfin Ltd	497	0.7	0	0	0	0	497	0.7
Spandana Spohoorty Financial Limited	133681	272.12	0	0	0	0	133681	272.12
Ujjivan Financial Services	8424	20.59	209	1.63	0	0	8633	22.22
ASMITHA MICROFIN LIMITED	24061	45.86	0	0	0	0	24061	45.86
JANALAKSHMI FINANCIAL SERVI	39672	99.16	0	0	0	0	39672	99.16
Fusion Microfinance Pvt. Ltd.	18860	37.72	0	0	0	0	18860	37.72
Arohan Financial Services Pvt. Ltd.	48723	93.73	0	0	0	0	48723	93.73
SKS Microfinance Limited	799434	1341.51	0	0	0	0	799434	1341.51
Total	1112120	1996.23	209	1.63	0	0	1112329	1997.86
Public Sector Banks								
Allahabad Bank	660	2.38	778	15.11	123	9.22	1561	26.7
Andhra Bank	2107	8.14	1516	27.81	243	18.65	3866	54.59
Bank of Baroda	735	2.53	1103	19.3	82	5.98	1920	27.81
Bank of India	2020	7.94	2877	57.3	328	21.86	5225	87.09
Bank of Maharashtra	20	0.09	70	1.55	29	2.36	119	3.99
Bharatiya Mahila Bank	62	0.22	6	0.17	1	0.08	69	0.47
Canara Bank	2740	8.28	2207	29.16	147	11.02	5094	48.47
Central Bank of India	762	4.05	881	24.79	154	16.94	1797	45.77
Corporation Bank	372	1.52	564	9.27	118	9.2	1054	19.99
Dena Bank	1107	0.53	98	2.17	11	0.88	1216	3.58
IDBI Bank Limited	279	1.2	926	20.1	209	16.21	1414	37.51
Indian Bank	996	3.81	1120	18.57	67	5.36	2183	27.73
Indian Overseas Bank	576	2.1	703	12.03	65	4.46	1344	18.59
Oriental Bank of Commerce	301	1.24	385	8.32	94	7.22	780	16.78
Punjab & Sind Bank	53	0.2	81	1.58	12	0.88	146	2.66
Punjab National Bank	3094	9.7	1251	20.26	249	15.44	4594	45.4
State Bank of Bikaner and Jaipur	10	0.04	42	1.45	40	3.1	92	4.58
State Bank of Hyderabad	185	0.67	150	4.02	60	5.23	395	9.93
State Bank of India	5937	22.15	1904	43.61	728	54.25	8569	120.01
State Bank of Mysore	7	0.02	5	0.13	5	0.48	17	0.63
State Bank of Patiala	1	0.01	2	0.1	2	0.16	5	0.26
State Bank of Travancore	0	0	2	0.09	1	0.1	3	0.19
Syndicate Bank	495	1.79	1574	30.4	129	7.9	2198	40.1
UCO Bank	1154	3.3	868	13.28	76	5.47	2098	22.04
Union Bank of India	1030	3.29	1295	21.8	67	4.57	2392	29.66
United Bank of India	1039	4	1073	20.65	161	12.23	2273	36.88
Vijaya Bank	266	0.99	308	6.05	40	2.99	614	10.03
Total	26008	90.19	21789	409.07	3241	242.24	51038	741.44
Private Sector Banks								
Federal Bank	62	0.28	14	0.34	4	0.36	80	0.97
Karnataka Bank	32	0.15	26	0.57	5	0.24	63	0.96
Karur Vysya Bank	1	0	5	0.2	3	0.24	9	0.44
City Union Bank	0	0	1	0.05	1	0.08	2	0.13
South Indian Bank	0	0	2	0.06	3	0.23	5	0.29
Tamilnad Mercantile Bank	0	0	2	0.06	0	0	2	0.06
ICICI Bank	1315	4.02	113	3.82	95	6.36	1523	14.2
Axis Bank	32171	56.89	70	1.86	38	3.47	32279	62.22
IndusInd Bank	0	0	1986	34.23	50	2.97	2036	37.2
Yes Bank	0	0	238	4.62	0	0	238	4.62
HDFC Bank	43379	93.93	128	2.68	33	2.12	43540	98.74
DCB Bank	0	0	105	3.86	18	1.41	123	5.26
Kotak Mahindra Bank	0	0	7	0.25	22	1.49	29	1.74
Bandhan Bank	2628	5.69	0	0	0	0	2628	5.69
Total	79588	160.96	2697	52.59	272	18.97	82557	232.52
Foreign Banks								
Citibank	0	0	0	0	1	0.1	1	0.1
Total	0	0	0	0	1	0.1	1	0.1
Regional Rural Banks								
Odisha Gramya Bank	7811	0.66	1030	5.71	60	0	8901	6.37
Utkal Grameen Bank	1227	3.91	857	12.18	128	5.64	2212	21.74
Total	9038	4.58	1887	17.89	188	5.64	11113	28.11
Grand Total	1226754	2251.93	26582	481.18	3702	266.95	1257038	3000.06
Share of various categories of Banks & MFIs								
NBFC-MFI	66.60%	1112120	1996.23	209	1.63	0	0	1112329
Public Sector Banks	24.72%	26008	90.19	21789	409.07	3241	242.24	51038
Private Sector Banks	07.75%	79588	160.96	2697	52.59	272	18.97	82557
Regional Rural Banks	00.93%	9038	4.58	1887	17.89	188	5.64	11113
TOTAL		1226754	2251.93	26582	481.18	3702	266.95	1257038

Annexure - 7

District wise performance under Pradhan Mantri MUDRA Yojana (PMMY) from 01.04.2016 to 11.11.2016												Amount in Crores
District	Shishu			Kishore			Tarun			Total		
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
Angul	45944	79.51	78.56	887	13.63	12.74	128	9.28	8.83	46959	102.42	100.14
Bolangir	58930	107.76	106.06	446	8.84	8.04	65	5.11	4.61	59441	121.71	118.71
Balasore	59835	106.62	105.13	1182	22.61	21.8	143	11.36	10.87	61160	140.58	137.79
Bargarh	53426	94.6	91.47	485	10.27	8.93	92	7.43	6.72	54003	112.29	107.11
Bhadrak	69556	123.62	121.36	475	9.62	8.81	77	6.04	5.62	70108	139.28	135.79
Boudh	15762	29.62	29.24	175	3.88	3.5	28	2.11	1.78	15965	35.61	34.52
Cuttack	110221	206.1	203.31	2348	45.22	43.24	352	29.45	27.67	112921	280.78	274.23
Deogarh	4980	9.1	8.9	172	4.1	3.65	38	2.99	2.6	5190	16.2	15.15
Dhenkanal	35444	63.38	62.64	666	8.36	7.97	74	4.98	4.9	36184	76.72	75.51
Gajapati	8544	16.32	16.19	254	5.97	5.63	35	2.58	2.22	8833	24.87	24.05
Ganjam	121975	227.74	224.71	2652	46.64	40.44	288	22.64	20.67	124915	297.02	285.82
Jagatsinghpur	10082	16.23	16.12	903	17.31	16.48	79	5.93	5.63	11064	39.46	38.24
Jajpur	48020	90.78	90.02	1378	26.97	25.72	164	12.6	12.27	49562	130.35	128.01
Jharsuguda	23007	43.09	42.46	456	9.7	8.87	64	4.68	3.94	23527	57.47	55.28
Kalahandi	42130	73.96	73.16	343	7.98	7.06	49	4.01	3.7	42522	85.96	83.91
Kandhamal	1189	3.37	3.29	341	7.55	6.78	52	3.81	3.66	1582	14.73	13.73
Kendrapara	5224	14.41	14.38	542	9.24	8.66	36	2.7	2.62	5802	26.34	25.66
Keonjhar	36569	67.7	67.17	1345	25.57	24.17	100	7.49	6.96	38014	100.76	98.29
Khordha	79052	179.49	178.68	4127	84.22	81.36	743	56.94	54.63	83922	320.65	314.67
Koraput	39459	72.82	71.71	553	10.19	9.32	97	7.08	6.66	40109	90.09	87.7
Malkangiri	5949	10.72	10.28	67	1.61	1.38	16	1.4	1.31	6032	13.72	12.97
Mayurbhanj	65263	111.6	110.25	1514	34.14	31.48	265	20.03	18.66	67042	165.77	160.39
Nabarangpur	22337	37.98	37	103	2.18	1.76	12	1.05	1.02	22452	41.2	39.78
Nayagarh	45364	85.73	83.98	500	8.22	7.58	75	4.46	4.27	45939	98.4	95.84
Nuapada	9704	18.82	18.4	111	2.38	2.18	28	2.51	2.42	9843	23.7	23
Puri	68998	135.41	133.39	1558	28.37	27.09	121	9.38	8.87	70677	173.15	169.34
Rayagada	19835	37.25	36.53	349	7.01	6.42	74	5.72	5.65	20258	49.99	48.6
Sambalpur	47548	87.99	86.72	1027	21.05	19.39	113	9.34	8.34	48688	118.39	114.46
Sonepur	22881	41.78	41.09	265	5.21	4.46	41	3.11	2.84	23187	50.1	48.39
Sundargarh	49526	91.01	89.74	1358	27.67	26.22	253	18.16	17.02	51137	136.84	132.99
Total	1226754	2284.51	2251.93	26582	515.7	481.18	3702	284.35	266.95	1257038	3084.55	3000.06

Annexure - 7

Category wise performnace under Pradhan Mantri MUDRA Yojana (PMMY) from 01.04.2016 to 11.11.2016															Amount in Crores	
Category	Shishu				Kishore				Tarun				Total			
	(Loans up to Rs. 50,000)				(Loans from Rs. 50,001 to Rs. 5.00 Lakh)				(Loans from Rs. 5.00 to Rs. 10.00 Lakh)							
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	212877	459.83	453.41	390.79	20036	408.05	380.89	336.98	3244	252.92	237.58	202.64	236157	1120.8	1071.87	930.41
SC	207361	364.51	359.22	275.53	1188	18.96	17.17	15.79	54	3.78	3.18	2.96	208603	387.25	379.57	294.28
ST	88265	147.6	145.15	109.7	807	13.76	12.07	11.46	82	5.49	5.05	4.74	89154	166.86	162.27	125.9
OBC	718251	1312.57	1294.15	982.55	4551	74.92	71.05	64.48	322	22.16	21.15	17.35	723124	1409.65	1386.35	1064.37
Total	1226754	2284.51	2251.93	1758.57	26582	515.7	481.18	428.7	3702	284.35	266.95	227.68	1257038	3084.55	3000.06	2414.96
Out of above																
Women Entrepreneurs	1189770	2176.68	2148.93	1665.28	4924	87.51	76.79	69.17	421	32.56	27.93	24.12	1195115	2296.75	2253.65	1758.57
New Entrepreneurs	305958	622.75	611.95	476.86	17142	337.26	310.07	278.59	1952	155.8	141.75	117.49	325052	1115.81	1063.77	872.95
Minority	43262	83.11	82.02	61.21	1025	18.59	17.7	16.31	101	7.18	6.92	5.73	44388	108.87	106.63	83.25
PMJDY OD Account	2194	0.57	0.32	0.25	0	0	0	0	0	0	0	0	2194	0.57	0.32	0.25
Mudra card	10041	4.53	4.38	9.37	589	14.04	12.77	9.97	208	15.74	14.64	11.4	10838	34.31	31.79	30.74
NULM	68	0.22	0.17	0.17	139	1.95	1.68	1.6	0	0	0	0	207	2.18	1.85	1.77
NRLM	815	3.62	2.64	2.47	831	18.86	12.38	12.61	79	6.22	3.53	3.51	1725	28.71	18.55	18.59
Other Govt. Sponsored Prog.	22018	56.59	56.43	49.37	2319	32.51	31.45	28.5	183	14.48	13.61	12.15	24520	103.58	101.49	90.02

DBT - LPG Status of Odisha as on 31.10.2016

Sl No	District	No. of Distributors	No. of LPG Consumers	LPG Aadhaar Seeding	% LPG Aadhaar Seeding	Bank Aadhaar Seeding (ATC)	% Bank Aadhaar Seeding (ATC)	BTC Count	Bank Account Seeding Verified (BTC) Overall %	CTC (ATC+BTC) Overall	CTC (ATC+BTC) Overall %
1	ANGUL	27	153,288	118,875	77.55	86,516	56.44	50,631	33.03	137,147	89.47
2	BALASORE	27	223,590	172,053	76.95	128,654	57.54	79,643	35.62	208,296	93.16
3	BARGARH	14	81,287	57,185	70.35	38,579	47.46	31,027	38.17	69,606	85.63
4	BHADRAK	14	164,664	130,035	78.97	81,558	49.53	67,842	41.20	149,400	90.73
5	BOLANGIR	22	89,794	68,899	76.73	50,850	56.63	27,226	30.32	78,076	86.95
6	BOUDH	4	21,988	20,227	91.99	13,358	60.75	5,778	26.28	19,136	87.03
7	CUTTACK	45	370,780	298,033	80.38	239,153	64.50	106,933	28.84	346,086	93.34
8	DEOGARH	5	15,778	12,630	80.05	10,413	66.00	4,042	25.62	14,456	91.62
9	DHENKANAL	20	123,462	100,523	81.42	78,053	63.22	39,755	32.20	117,807	95.42
10	GAJAPATI	4	53,813	39,725	73.82	27,181	50.51	21,504	39.96	48,685	90.47
11	GANJAM	57	479,044	340,457	71.07	220,217	45.97	225,055	46.98	445,271	92.95
12	JAGATSINGHPUR	21	123,810	104,421	84.34	81,058	65.47	35,546	28.71	116,604	94.18
13	JAJPUR	22	157,733	114,136	72.36	82,005	51.99	66,563	42.20	148,569	94.19
14	JHARSUGUDA	9	54,641	38,686	70.80	29,823	54.58	17,726	32.44	47,549	87.02
15	KALAHANDI	12	61,084	36,388	59.57	20,707	33.90	33,792	55.32	54,499	89.22
16	KANDHAMAL	9	27,550	17,503	63.53	10,472	38.01	14,827	53.82	25,299	91.83
17	KENDRAPARA	13	148,043	109,596	74.03	78,981	53.35	53,873	36.39	132,854	89.74
18	KEONJHAR	22	121,969	87,159	71.46	63,668	52.20	49,471	40.56	113,138	92.76
19	KHORDHA	56	467,321	342,546	73.30	284,972	60.98	143,140	30.63	428,113	91.61
20	KORAPUT	18	89,783	58,314	64.95	38,840	43.26	43,760	48.74	82,600	92.00
21	MALKANGIRI	2	15,744	8,706	55.30	5,315	33.76	7,107	45.14	12,422	78.90
22	MAYURBHANJ	19	109,879	81,398	74.08	45,490	41.40	55,665	50.66	101,155	92.06
23	NABARANGPUR	11	37,264	26,021	69.83	19,385	52.02	12,133	32.56	31,518	84.58
24	NAYAGARH	16	116,130	96,899	83.44	73,661	63.43	32,818	28.26	106,480	91.69
25	NUAPADA	9	32,570	26,418	81.11	16,106	49.45	7,875	24.18	23,981	73.63
26	PURI	23	166,926	131,204	78.60	104,796	62.78	48,459	29.03	153,255	91.81
27	RAYAGADA	15	74,924	49,000	65.40	34,990	46.70	28,748	38.37	63,738	85.07
28	SAMBALPUR	17	84,847	47,989	56.56	30,604	36.07	42,186	49.72	72,790	85.79
29	SONEPUR	8	42,125	29,576	70.21	19,660	46.67	17,705	42.03	37,365	88.70
30	SUNDARGARH	30	165,910	117,033	70.54	91,350	55.06	54,518	32.86	145,868	87.92
Total		571	3,875,741	2,881,635	74.35	2,106,415	54.35	1,425,348	36.78	3,531,763	91.12

Aadhaar Generation Report as on 05.11.2016

Sl No	Name of the District	District Population	Total Enrolments	Enrolments % on Population	Aadhaar Generated	UID% on Population	Balance Aadhaar to be	Aadhaar Rejections
1	ANGUL	1345132	1218482	90.58	1086063	80.74	259069	123686
2	BALASORE	2451227	2291264	93.47	1921075	78.37	530152	393009
3	BARGARH	1564221	1444904	92.37	1310039	83.75	254182	208566
4	BHADRAKH	1593509	1668748	104.72	1310690	82.25	282819	405909
5	BOLANGIR	1743763	1607026	92.16	1437496	82.44	306267	210614
6	BOUDH	465318	410309	88.18	383157	82.34	82161	54472
7	CUTTACK	2769913	2562703	92.52	2233064	80.62	536849	435052
8	DEOGARH	330188	301284	91.25	280733	85.02	49455	36981
9	DHENKANAL	1261829	1266845	100.40	1056334	83.71	205495	170985
10	GAJAPATI	609131	542251	89.02	518370	85.10	90761	58854
11	GANJAM	3723406	3423470	91.94	2934216	78.80	789190	327079
12	JAGATSINGHPUR	1202232	1109197	92.26	988058	82.19	214174	138282
13	JAJPUR	1931725	1774064	91.84	1512968	78.32	418757	288828
14	JHARSUGUDA	612959	512889	83.67	478283	78.03	134676	40259
15	KALAHANDI	1663883	1333194	80.13	1261462	75.81	402421	91675
16	KANDHAMAL	774215	701009	90.54	621847	80.32	152368	107070
17	KENDRAPARA	1523031	1438350	94.44	1273754	83.63	249277	151530
18	KEONJHAR	1906870	1709233	89.64	1474525	77.33	432345	238601
19	KHORDHA	2376045	2512631	105.75	1962753	82.61	413292	596249
20	KORAPUT	1456439	1201803	82.52	1120163	76.91	336276	122526
21	MALKANGIRI	648106	469397	72.43	523971	80.85	124135	44961
22	MAYURBHANJ	2659048	2427596	91.30	2152240	80.94	506808	383459
23	NABARANGPUR	1289134	1030004	79.90	991874	76.94	297260	61981
24	NAYAGARH	1017774	1017928	100.02	845948	83.12	171826	123299
25	NUAPADA	641509	558689	87.09	553638	86.30	87871	32640
26	PURI	1796025	1778706	99.04	1454336	80.98	341689	284655
27	RAYAGADA	1017503	897986	88.25	786497	77.30	231006	93968
28	SAMBALPUR	1104715	972025	87.99	825134	74.69	279581	164210
29	SONEPUR	689760	575635	83.45	485517	70.39	204243	117785
30	SUNDARGARH	2200806	1941032	88.20	1687477	76.68	513329	189472
Total		44369416	40698654	91.73	35471682	79.95	8897734	5696657

POINTS EMANATED FROM THE SEMINAR AMONG DIFFERENT STAKEHOLDERS

Group I- Improving credit flow to small and marginal farmers

- a. Credit should be given to farmers who are tilling the land.
- b. Mechanism to be devised so that land records should be in the name of actual owners. Digitisation of land records may be taken up
- c. Banks may engage CSPs for recovery of loans and renewal of loans, e.g. SBI, OGB and IOB.
- d. Farmer Producer Companies/groups should be financed by banks. NABARD should promote Farmer Producer Groups in coordination with NGO's. PAC's should own high value agri equipment such as tractors and harvesters etc. and rent it at a cheap rate to farmers.
- e. Govt. should encourage Rythu bazar/marketing yards to be set up in cluster of panchayats.
- f. Banks should felicitate successful farmers
- g. Coordination between banks and Govt. departments for conducting joint awareness program on agri finance, interest subvention and soil testing etc.

Group II- Formation of JLG and credit flow to agri and allied sectors through JLG financing and cluster financing

- a. Identification of potential pockets by KrishiVigyanKendras (KVK) /Agriculture/Horticulture dept./NABARD in the districts where a particular crop can be grown profitably in a cluster. The details should be shared with bankers and cluster financing should be encouraged.
- b. Govt. should introduce a policy framework for leasing land/water bodies to JLGs on long term basis so that banks can finance those groups.
- c. Banks to ensure end use of loans to JLG's.

Group III- Improving farmers' income through agri allied sectors- Animal Husbandry and Fisheries

- a. Identification of borrowers to be done on the basis of RASS (Resource, Attitude, Skill and Suitability)
- b. Banks should encourage composite farming (ducks in pond, dairy and poultry along with crop for mitigation of risks).
- c. Banks to finance on agri-allied sectors other than which Government subsidy is available, for e.g. finance to horticulture and bee-keeping.
- d. Coverage of insurance to agri-allied sector to be explored.
- e. Banks may encourage financing desi breeds such as Kendrapara sheep and Ganjam goat. These breeds should be promoted as they are more resilient. Govt. may consider granting subsidy to desi-breeds.
- f. Default in agri-loans is probably high because farmers who are serious about farming are not getting loans. For sanctioning loans above Rs. 1,00,000/-

preference may be given to farmers with KVK recommendations. Banks should obtain such list from KVK.

- g. Attempts of ever-greening of loan accounts by banks should be stopped.
- h. To encourage fishery, banks may finance one stop aqua supply shop.

Group IV- Financing of Crop Diversification- from field crops to horticultural crops

- a. A total of 29 lakh hectares of vacant land is available in Odisha for horticulture production. The banks may consider financing horticultural projects on this available land.
- b. Mushroom farming cycle is of 15 days. It can be done in a very small area without much expertise and hence banks may consider financing mushroom extensively.
- c. Scale of finance may be enhanced and insurance of all crops, including horticulture, should be subsidised by Government.
- d. Cold storage chain and warehouses should be built to improve the life cycle of the horticulture products which are perishable.
- e. Interest subvention should be allowed in perishable horticulture produce as is allowed in the case of paddy and other crops
- f. Collaboration between the stake holders such as Govt., OUAT, NABARD, RBI and bankers.

Group V- Financing Seed production and other commercial field crops

- a. Finance should be sanctioned for the production of Breeder seeds (groundnut), Foundation and Certified seeds (Green gram, rice, spices and mustard).
- b. Ginger, garlic, baby corn, sweet corn etc. may be considered for commercial production.
- c. Loans may be sanctioned for seed processing units established by SHGs, large farmers, companies, participatory seed production groups and NGOs. Institutional support should be extended different organisation like OASC and KVK to the producers. Financing seed production may be ensured based on the data provided by OUAT on existing and potential seed producers.
- d. Tie up between State seed-corporation, banks and farmers should be ensured for production and buy back of seeds from seed growers.
- e. Clusters may be identified for seed production e.g. groundnut for Jajpur and turmeric for Kandhamal. (Identifying agencies-KVK, District agri-department and OUAT)
- f. Banks should ensure Insurance tie-up while financing seed production and other commercial field crops.

Views from the experts from Government Department, OUAT and NABARD:**Dr. B. Pradhan, Dy. Director, Department of Horticulture, Government of Odisha**

- a. There is no synergy between different stakeholder's viz. Government departments, OUAT, Banks, RBI and NABARD. Coordinated approach is the need of the hour for credit enhancement and agricultural developments.
- b. Realistic scale of finance should be ensured and single insurance scheme for all should be made mandatory.

Dr. B.P. Mishra, Food Engineer, Department of Agriculture, Government of Odisha

- a. The allied activities like animal husbandry, fisheries and horticulture etc. are less risky and generate more return. (Return from Agriculture 100%, Horticulture 140%, Animal Husbandry 180% and Fisheries 200%) The farmer should diversify into Horticulture and Animal Husbandry which are less susceptible to the vagaries of monsoon.
- b. Geo-spatial techniques should be extensively used for identifying agricultural production pockets so as to enable direct finance towards those pockets.
- c. Proper Synergy between the institutions and stake holders should be established.

Shri P K Mohapatra, DGM, NABARD

- a. Reforms in Land succession Act is a long term process and we cannot wait till it is implemented by the Govt. We should look for alternative solutions.
- b. The model of WADI implemented by NABARD. Fifty projects have been implemented in Odisha. One project has been done in 1000 acres of land for mango plantation with inter cropping of two crops. Long term loan of Rs 6.00 crore was sanctioned and the interest on the loan was repaid from selling the product of inter cropping crops. Such projects can be replicated in other districts also.
- c. Bank should preferably finance potential crops where cold storage facility is readily available. This will reduce default rates due arising out of crop damage due to adverse weather.
- d. Scale of finance for any crop is only an indicative figure and the banks are at liberty to finance more if they are convinced about the requirement of funds for that particular crop.

Dr Guru Prasad Mohanty, Veterinary College, OUAT

- a. Practically feasible schemes should be prepared in the areas of poultry and dairy for financing. For instance- (a) if a broiler farm has broiler sales counter he can make more profit, (b) if a Dairy sells ghee, rabdi and khoa through a counter then it can be more profitable (c) If the farmer digs a pond and raise 100 ducks then without additional expenditure he can earn income as the ducks will feed from the pond and lay eggs which can be sold by the farmer.
- b. Farmers/Agriculture entrepreneurs should take the help of agriculture scientists in KVKs to learn about the profitable activities which can be undertaken in

specific geographic areas. Farmers should be trained in KVKs before starting any agri or agri allied activity.

Shri Arun Agarwal, DGM ,Agri Business, SBI

- a. NPAs and waiver schemes of the past act as hindering factors in agriculture lending in the State.
- b. Community farming—In Balasore, tractors were purchased by a company and rented to farmers who were doing community farming. By paying marginal rent, the farmers could increase productivity and reduce cost.
- c. Farmers can avail assistance of Agri Service Centers and KVK's for farm mechanisation.

Suggested Workable Solutions:

- a. There should be joint collaboration between all agencies like RBI, NABARD, OUAT, Govt. Departments to enhance agricultural credit
- b. Ensure end use of the loans given for JLG's.
- c. Insurance should invariably be made compulsory for agriculture, fishery and allied activities
- d. Default in agri-loans is high because farmers who are serious about farming are probably not getting loans. For sanctioning loans above Rs. 1,00,000/- preference may be given to farmers with KVK (KrushiVikas Kendra) recommendations. Banks should obtain such list from KVK.
- e. Attempts of ever-greening of loan accounts by banks should be stopped
- f. Banks to finance on sectors other than agri-allied sectors on which Government subsidy is available.
- g. Banks may consider financing other activities such as duckery, poultry and fishery along with agricultural loans
- h. Scale of finance for any crop is only an indicative figure and the banks may be given liberty to finance more if they are convinced about the requirement of funds for that particular crop.
- i. Interest subvention may be allowed in other sectors such as horticulture and bee-keeping for encouraging farmers to avail credit for such sectors.
- j. Agriculture clusters can be identified with the help of Govt. and OUAT, and banks may be encouraged to finance such sectors.
- k. Banks may seek help of OUAT in identification and selection of viable projects, which can be financed by the banks
- l. Representative of OUAT may be made a member in the SLBC by invite.

GAZETTE NOTIFICATION OF DEPARTMENT OF ECONOMIC AFFAIRS ON DEMONITIZATION

रजिस्ट्री सं० डी० एल०-33004/99

REGD. NO. D. L.-33004/99



भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (ii)

PART II—Section 3—Sub-section (ii)

प्राधिकार से प्रकाशित

PUBLISHED BY AUTHORITY

MINISTRY OF FINANCE

(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 8th November, 2016

S.O. 3407(E).— Whereas, the Central Board of Directors of the Reserve Bank of India (hereinafter referred to as the Board) has recommended that bank notes of denominations of the existing series of the value of five hundred rupees and one thousand rupees (hereinafter referred to as specified bank notes) shall be ceased to be legal tender;

And whereas, it has been found that fake currency notes of the specified bank notes have been largely in circulation and it has been found to be difficult to easily identify genuine bank notes from the fake ones and that the use of fake currency notes is causing adverse effect to the economy of the country;

And whereas, it has been found that high denomination bank notes are used for storage of unaccounted wealth as has been evident from the large cash recoveries made by law enforcement agencies;

And whereas, it has also been found that fake currency is being used for financing subversive activities such as drug trafficking and terrorism, causing damage to the economy and security of the country and the Central Government after due consideration has decided to implement the recommendations of the Board;

Now, therefore, in exercise of the powers conferred by sub-section (2) of section 26 of the Reserve Bank of India Act, 1934 (2 of 1934) (hereinafter referred to as the said Act), the Central Government hereby declares that the specified bank notes shall cease to be legal tender with effect from the 9th November, 2016 to the extent specified below, namely:—

1. (1) Every banking company defined under the Banking Regulation Act, 1949 (10 of 1949) and every Government Treasury shall complete and forward a return showing the details of specified bank notes held by it at the close of business as on the 8th November, 2016, not later than 13:00 hours on the 10th November, 2016 to the designated Regional Office of the Reserve Bank of India (hereinafter referred to as the Reserve Bank) in the format specified by it.

(2) Immediately after forwarding the return referred to in sub-paragraph (1), the specified bank notes shall be remitted to the linked or nearest currency chest, or the branch or office of the Reserve Bank, for credit to their accounts.

2. The specified bank notes held by a person other than a banking company referred to in sub-paragraph (1) of paragraph 1 or Government Treasury may be exchanged at any Issue Office of the Reserve Bank or any branch of public sector banks, private sector banks, foreign banks, Regional Rural Banks, Urban Cooperative Banks and State Cooperative Banks for a period up to and including the 30th December, 2016, subject to the following conditions, namely:—

(i) the specified bank notes of aggregate value of Rs.4,000/- or below may be exchanged for any denomination of bank notes having legal tender character, with a requisition slip in the format specified by the Reserve Bank and proof of identity;

GAZETTE NOTIFICATION OF DEPARTMENT OF ECONOMIC AFFAIRS ON DEMONITIZATION

4

THE GAZETTE OF INDIA : EXTRAORDINARY

[PART II—SEC. 3(ii)]

- (ii) the limit of Rs.4,000/- for exchanging specified bank notes shall be reviewed after fifteen days from the date of commencement of this notification and appropriate orders may be issued, where necessary;
- (iii) there shall not be any limit on the quantity or value of the specified bank notes to be credited to the account maintained with the bank by a person, where the specified bank notes are tendered; however, where compliance with extant Know Your Customer (KYC) norms is not complete in an account, the maximum value of specified bank notes as may be deposited shall be Rs.50,000/-;
- (iv) the equivalent value of specified bank notes tendered may be credited to an account maintained by the tenderer at any bank in accordance with standard banking procedure and on production of valid proof of Identity;
- (v) the equivalent value of specified bank notes tendered may be credited to a third party account, provided specific authorisation therefor accorded by the third party is presented to the bank, following standard banking procedure and on production of valid proof of identity of the person actually tendering;
- (vi) cash withdrawal from a bank account over the counter shall be restricted to Rs.10,000/- per day subject to an overall limit of Rs. 20,000/- a week from the date of commencement of this notification until the end of business hours on 24th November, 2016, after which these limits shall be reviewed;
- (vii) there shall be no restriction on the use of any non-cash method of operating the account of a person including cheques, demand drafts, credit or debit cards, mobile wallets and electronic fund transfer mechanisms or the like;
- (viii) withdrawal from Automatic Teller Machines (hereinafter referred to as ATMs) shall be restricted to Rs.2,000 per day per card up to 18th November, 2016 and the limit shall be raised to Rs.4,000 per day per card from 19th November, 2016;
- (ix) any person who is unable to exchange or deposit the specified bank notes in their bank accounts on or before the 30th December, 2016, shall be given an opportunity to do so at specified offices of the Reserve Bank or such other facility until a later date as may be specified by it.

3. (1) Every banking company and every Government Treasury referred to in sub-paragraph (1) of paragraph 1 shall be closed for the transaction of all business on 9th November, 2016, except the preparation for implementing this scheme and remittance of the specified bank notes to nearby currency chests or the branches or offices of the Reserve Bank and receipt of bank notes having legal tender character.

(2) All ATMs, Cash Deposit Machines, Cash Recyclers and any other machine used for receipt and payment of cash shall be shut on 9th and 10th November, 2016.

(3) Every bank referred to in sub-paragraph (1) of paragraph 1 shall recall the specified bank notes from ATMs and replace them with bank notes having legal tender character prior to reactivation of the machines on 11th November, 2016.

(4) The sponsor banks of White Label ATMs shall be responsible to recall the specified bank notes from the White Label ATMs and replacing the same with bank notes having legal tender character prior to reactivation of the machines on 11th November, 2016.

(5) All banks referred to in sub-paragraph (1) of paragraph 1 shall ensure that their ATMs and White Label ATMs shall dispense bank notes of denomination of Rs.100 or Rs. 50, until further instructions from the Reserve Bank.

(6) The banking company referred to in sub-paragraph (1) of paragraph 1 and Government Treasuries shall resume their normal transactions from 10th November, 2016.

4. Every banking company referred to sub-paragraph (1) of paragraph 1, shall at the close of business of each day starting from 10th November, 2016, submit to the Reserve Bank, a statement showing the details of specified bank notes exchanged by it in such format as may be specified by the Reserve Bank.

[F.No.10/03/2016-Cy.I]

Dr. SAURABH GARG, Jt. Secy.

Bank Wise Branch Network as on 30.09.2016					
SI	Name Of Bank	Urban	Semi-Urban	Rural	Total
1	Allahabad Bank	26	38	37	101
2	Andhra Bank	37	58	79	174
3	Bank of Baroda	29	47	53	129
4	Bank of India	56	56	136	248
5	Bank of Maharashtra	6	2	0	8
6	Bhartiya Mahila Bank	3	0	3	6
7	Canara Bank	37	52	79	168
8	Central Bank of India	28	35	41	104
9	Corporation Bank	15	27	13	55
10	Dena Bank	7	5	7	19
11	IDBI Bank	16	33	20	69
12	Indian Bank	22	30	44	96
13	Indian Overseas Bank	26	35	70	131
14	Oriental Bank of Commerce	18	26	18	62
15	Punjab & Sind Bank	10	2	5	17
16	Punjab National Bank	31	57	82	170
17	State Bank of Bikaner & Jaipur	5	0	0	5
18	State Bank of Hyderabad	9	2	5	16
19	State Bank of India	161	184	516	861
20	State Bank of Mysore	2	0	1	3
21	State Bank of Travancore	1	0	0	1
22	Syndicate Bank	28	31	44	103
23	UCO Bank	37	66	146	249
24	Union Bank of India	34	45	47	126
25	United Bank of India	27	37	71	135
26	Vijaya Bank	14	10	7	31
Total of Public Sector Banks		685	878	1524	3087
27	Axis Bank Ltd	34	54	47	135
28	Bandhan Bank	5	6	5	16
29	City Union Bank	1	0	0	1
30	DCB Bank Ltd	4	8	14	26
31	Federal Bank	4	16	5	25
32	HDFC Bank	46	45	44	135
33	ICICI Bank	34	46	49	129
34	Indus Ind Bank	7	19	5	31
35	Karnatak Bank Ltd.	6	2	0	8
36	Karur Vysya Bank	4	1	0	5
37	Kotak Mahindra Bank Ltd	10	6	0	16
38	Laxmi Vilas Bank	2	0	2	4
39	Standard Chartered Bank	1	0	0	1
40	The South Indian Bank Ltd.	2	0	0	2
41	Yes Bank	2	2	0	4
Total of Private Sector Banks		162	205	171	538
42	Odisha Gramya Bank	28	50	471	549
43	Utkal Grameen Bank	17	53	372	442
Total of RRBs		45	103	843	991
Total of Commercial Banks		892	1186	2538	4616
44	Orissa State Co-Op. Bank	62	106	170	338
45	OSCARD Bank	0	0	5	5
Total of Cooperative Banks		62	106	175	343
Grand Total		954	1292	2713	4959

Annexure - 12

District Wise Branch Network as on 30.09.2016					
Sl	Name Of District	Urban	Semi-Urban	Rural	Total
1	ANGUL	4	67	103	174
2	BALASORE	35	52	149	236
3	BARGARH	4	45	101	150
4	BHADRAK	3	38	95	136
5	BOLANGIR	1	69	83	153
6	BOUDH	0	21	25	46
7	CUTTACK	176	22	187	385
8	DEOGARH	1	19	23	43
9	DHENKANAL	2	41	80	123
10	GAJAPATI	5	23	37	65
11	GANJAM	89	120	200	409
12	JAGATSINGHPUR	6	52	99	157
13	JAJPUR	3	52	142	197
14	JHARSUGUDA	4	48	38	90
15	KALAHANDI	4	47	86	137
16	KANDHAMAL	0	30	40	70
17	KENDRAPARA	1	39	90	130
18	KEONJHAR	2	87	112	201
19	KHURDA	381	55	169	605
20	KORAPUT	2	49	65	116
21	MALKANGIRI	0	15	26	41
22	MAYURBHANJ	18	58	181	257
23	NABARANGPUR	0	25	35	60
24	NAYAGARH	0	33	83	116
25	NUAPADA	1	18	39	58
26	PURI	48	26	144	218
27	RAYAGADA	2	35	61	98
28	SAMBALPUR	61	27	76	164
29	SONEPUR	5	27	41	73
30	SUNDARGARH	96	52	103	251
Grand Total		954	1292	2713	4959

Annexure - 13

Bank Wise Branch Opened from 01.04.2016 to 30.09.2016					
Sl	Name Of Bank	Urban	Semi-Urban	Rural	Total
1	Allahabad Bank	0	2	2	4
2	Andhra Bank	1	0	0	1
3	Bank of Baroda	0	0	0	0
4	Bank of India	4	0	3	7
5	Bank of Maharashtra	0	0	0	0
6	Bhartiya Mahila Bank	1	0	0	1
7	Canara Bank	0	0	1	1
8	Central Bank of India	0	0	0	0
9	Corporation Bank	0	3	1	4
10	Dena Bank	0	0	0	0
11	IDBI Bank	0	0	0	0
12	Indian Bank	0	1	0	1
13	Indian Overseas Bank	0	0	0	0
14	Oriental Bank of Commerce	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0
16	Punjab National Bank	0	1	6	7
17	State Bank of B & J	0	0	0	0
18	State Bank of Hyderabad	0	0	0	0
19	State Bank of India	4	4	7	15
20	State Bank of Mysore	0	0	0	0
21	State Bank of Travancore	0	0	0	0
22	Syndicate Bank	1	0	1	2
23	UCO Bank	0	0	0	0
24	Union Bank of India	0	0	0	0
25	United Bank of India	0	0	0	0
26	Vijaya Bank	0	3	0	3
Total of Public Sector Banks		11	14	21	46
27	Axis Bank Ltd	5	4	0	9
28	Bandhan Bank	0	0	0	0
29	City Union Bank	0	0	0	0
30	DCB Bank Ltd	2	1	3	6
31	Federal Bank	0	0	0	0
32	HDFC Bank	0	0	3	3
33	ICICI Bank	0	0	1	1
34	Indus Ind Bank	0	5	0	5
35	Karnatak Bank Ltd.	0	0	0	0
36	Karur Vysya Bank	0	0	0	0
37	Kotak Mahindra Bank Ltd	0	0	0	0
38	Laxmi Vilas Bank	0	0	0	0
39	Standard Chartered Bank	0	0	0	0
40	The South Indian Bank Ltd.	0	0	0	0
41	Yes Bank	0	0	0	0
Total of Private Sector Banks		7	10	7	24
42	Odisha Gramya Bank	0	0	0	0
43	Utkal Grameen Bank	0	0	0	0
Total of RRBs		0	0	0	0
Total Commercial Banks		18	24	28	70
44	Orissa State Co-Op. Bank	0	0	0	0
Total of Cooperative Banks		0	0	0	0
Grand Total		18	24	28	70

District Wise Branch Opened from 01.04.2016 to 30.09.2016					
Sl No.	Name Of District	Urban	Semi-Urban	Rural	Total
1	ANGUL	0	2	0	2
2	BALASORE	2	1	1	4
3	BARGARH	0	0	2	2
4	BHADRAK	0	2	0	2
5	BOLANGIR	0	1	1	2
6	BOUDH	0	1	0	1
7	CUTTACK	3	1	1	5
8	DEOGARH	0	2	0	2
9	DHENKANAL	0	0	0	0
10	GAJAPATI	0	0	0	0
11	GANJAM	2	1	3	6
12	JAGATSINGHPUR	0	0	2	2
13	JAJPUR	0	0	0	0
14	JHARSUGUDA	0	2	1	3
15	KALAHANDI	0	2	0	2
16	KANDHAMAL	0	0	0	0
17	KENDRAPARA	0	1	3	4
18	KEONJHAR	0	1	1	2
19	KHURDA	5	1	3	9
20	KORAPUT	0	1	1	2
21	MALKANGIRI	0	0	0	0
22	MAYURBHANJ	1	2	0	3
23	NABARANGPUR	0	0	0	0
24	NAYAGARH	0	1	1	2
25	NUAPADA	0	0	1	1
26	PURI	1	0	0	1
27	RAYAGADA	0	1	2	3
28	SAMBALPUR	1	0	2	3
29	SONEPUR	0	1	1	2
30	SUNDARGARH	3	0	2	5
Grand Total		18	24	28	70

Bank Wise Position of ATMs as on 30.09.2016

Sl No	Name of the Bank	Total no of Off Site ATMs				Total no of On Site ATMs				Total(1+2)
		Rural	Semi-Urban	Urban	Total(1)	Rural	Semi-Urban	Urban	Total(2)	
1	Allahabad Bank	4	13	14	31	12	5	9	26	57
2	Andhra Bank	5	14	12	31	23	33	26	82	113
3	Bank of Baroda	16	40	35	91	25	29	12	66	157
4	Bank of India	76	61	83	220	102	31	16	149	369
5	Bank of Maharashtra	0	0	5	5	0	0	1	1	6
6	Bhartiya Mahila Bank	0	0	0	0	3	1	2	6	6
7	Canara Bank	11	25	35	71	60	49	33	142	213
8	Central Bank of India	2	4	7	13	37	37	26	100	113
9	Corporation Bank	0	0	2	2	10	30	13	53	55
10	Dena Bank	6	0	0	6	4	3	4	11	17
11	IDBI Bank	14	32	17	63	1	20	14	35	98
12	Indian Bank	4	3	3	10	26	20	21	67	77
13	Indian Overseas Bank	13	12	45	70	47	29	16	92	162
14	Oriental Bank of Commerce	5	1	2	8	15	25	19	59	67
15	Punjab & Sind Bank	0	0	4	4	5	2	6	13	17
16	Punjab National Bank	21	49	33	103	55	53	27	135	238
17	State Bank of Bikaner & Jaipur	2	0	0	2	0	0	0	0	2
18	State Bank of Hyderabad	0	0	0	0	0	2	7	9	9
19	State Bank of India	356	668	557	1581	373	260	239	872	2453
20	State Bank of Mysore	1	0	0	1	0	0	2	2	3
21	State Bank of Travancore	0	0	2	2	0	0	1	1	3
22	Syndicate Bank	2	8	3	13	34	39	16	89	102
23	UCO Bank	21	21	37	79	100	40	24	164	243
24	Union Bank of India	10	19	34	63	25	42	18	85	148
25	United Bank of India	72	43	34	149	21	14	7	42	191
26	Vijaya Bank	0	2	0	2	15	4	10	29	31
Total Public Sector Banks		641	1015	964	2620	993	768	569	2330	4950
26	Axis Bank Ltd	147	96	107	350	15	60	35	110	460
27	Bandhan Bank	0	0	0	0	0	1	3	4	4
28	City Union Bank	0	0	2	2	0	0	0	0	2
29	DCB Bank Ltd	0	0	0	0	0	5	1	6	6
30	Federal Bank	0	2	0	2	0	15	4	19	21
31	HDFC Bank	2	22	45	69	13	53	53	119	188
32	ICICI Bank	12	54	70	136	13	67	57	137	273
33	Indus Ind Bank	2	2	7	11	5	12	6	23	34
34	Karnatak Bank Ltd.	0	2	5	7	0	1	1	2	9
35	Karur Vysya Bank	0	1	0	1	0	3	2	5	6
36	Kotak Mahindra Bank Ltd	0	0	5	5	0	6	9	15	20
37	Laxmi Vilas Bank	0	0	2	2	0	0	1	1	3
38	Standard Chartered Bank	0	0	0	0	0	0	1	1	1
39	The South Indian Bank Ltd.	0	0	1	1	1	0	2	3	4
40	Yes Bank	0	0	5	5	0	0	4	4	9
Total Private Sector Banks		163	179	249	591	47	223	179	449	1040
41	Odisha Gramya Bank	0	0	0	0	1	19	5	25	25
42	Utkal Grameen Bank	0	0	0	0	0	0	0	0	0
Total Of RRBs		0	0	0	0	1	19	5	25	25
Total Commercial Banks		804	1194	1213	3211	1041	1010	753	2804	6015
43	Orissa State Co-Op. Bank	0	0	41	41	0	0	0	0	41
44	OSCARD Bank	0	0	0	0	0	0	0	0	0
Total of Co-operative Banks		0	0	41	41	0	0	0	0	41
Total		804	1194	1254	3252	1041	1010	753	2804	6056

District Wise Position of ATMs as on 30.09.2016										
Sl No.	Name of District	Total no of Off Site ATMs				Total no of On Site ATMs				Grand Total
		Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total	
1	ANGUL	40	90	4	134	35	53	5	93	227
2	BALASORE	52	41	67	160	56	30	36	122	282
3	BARGARH	18	54	1	73	36	36	4	76	149
4	BHADRAK	41	64	3	108	38	29	3	70	178
5	BOLANGIR	21	70	4	95	19	49	3	71	166
6	BOUDH	8	6	1	15	4	13	1	18	33
7	CUTTACK	81	23	237	341	88	18	121	227	568
8	DEOGARH	2	9	0	11	10	13	6	29	40
9	DHENKANAL	14	40	2	56	20	32	1	53	109
10	GAJAPATI	6	15	0	21	19	15	2	36	57
11	GANJAM	49	58	114	221	72	80	71	223	444
12	JAGATSINGHPUR	35	35	3	73	40	53	4	97	170
13	JAJPUR	64	71	9	144	69	48	6	123	267
14	JHARSUGUDA	5	62	6	73	14	35	2	51	124
15	KALAHANDI	13	33	2	48	25	42	3	70	118
16	KANDHAMAL	12	21	2	35	8	15	0	23	58
17	KENDRAPARA	43	49	1	93	36	27	0	63	156
18	KEONJHAR	34	78	3	115	45	63	2	110	225
19	KHURDA	56	59	506	621	94	69	331	494	1115
20	KORAPUT	17	49	7	73	16	31	4	51	124
21	MALKANGIRI	3	9	1	13	4	11	0	15	28
22	MAYURBHANJ	47	52	15	114	76	44	13	133	247
23	NABARANGPUR	5	16	0	21	7	16	1	24	45
24	NAYAGARH	25	23	8	56	30	20	2	52	108
25	NUAPADA	5	14	0	19	16	20	1	37	56
26	PURI	27	23	75	125	54	28	31	113	238
27	RAYAGADA	18	44	6	68	20	27	2	49	117
28	SAMBALPUR	19	25	81	125	30	25	40	95	220
30	SONEPUR	11	18	7	36	17	19	1	37	73
31	SUNDARGARH	33	43	89	165	43	49	57	149	314
Total		804	1194	1254	3252	1041	1010	753	2804	6056

BANK-WISE & AREA WISE DEPOSITS ADVANCES & CD RATIO AS ON 30.09.2016									
(Amt. in Crores)									
Sl No.	Name of Bank	Rural				Semi Urban			
		No. of Branches	Deposit	Advance	CD Ratio	No. of Branches	Deposit	Advance	CD Ratio
1	Allahabad Bank	37	746.68	455.42	60.99	38	1364.83	687.62	50.38
2	Andhra Bank	79	1089.95	450.00	41.29	58	1596.50	564.00	35.33
3	Bank of Baroda	53	727.00	219.14	30.14	47	1368.21	571.11	41.74
4	Bank of India	136	4357.00	1566.66	35.96	56	2420.06	1028.17	42.49
5	Bank of Maharashtra	0	0.00	0.00	0.00	2	11.00	7.00	63.64
6	Bhartiya Mahila Bank	3	7.99	0.97	12.14	0	0.03	0.00	0.00
7	Canara Bank	79	865.51	321.93	37.20	52	1288.72	590.44	45.82
8	Central Bank of India	41	859.52	267.13	31.08	35	933.19	300.15	32.16
9	Corporation Bank	13	85.80	30.87	35.98	27	1558.48	179.45	11.51
10	Dena Bank	7	54.65	19.44	35.57	5	55.54	23.07	41.54
11	IDBI Bank	20	131.05	91.43	69.77	33	1755.54	489.79	27.90
12	Indian Bank	44	846.65	574.01	67.80	30	1063.46	212.90	20.02
13	Indian Overseas Bank	70	1923.96	820.89	42.67	35	1155.50	507.60	43.93
14	Oriental Bank of Commerce	18	157.27	70.64	44.92	26	1268.95	422.19	33.27
15	Punjab & Sind Bank	5	80.27	14.12	17.59	2	6.65	7.18	107.97
16	Punjab National Bank	82	1064.89	456.27	42.85	57	1716.30	772.44	45.01
17	State Bank of B & J	0	0.00	0.00	0.00	0	0.00	0.00	0.00
18	State Bank of Hyderabad	5	16.18	9.05	55.93	2	21.20	21.81	102.88
19	State Bank of India	516	19014.97	5276.87	27.75	184	23773.87	6936.23	29.18
20	State Bank of Mysore	1	3.11	2.43	78.14	0	0.00	0.00	0.00
21	State Bank of Travancore	0	0.00	0.00	0.00	0	0.00	0.00	0.00
22	Syndicate Bank	44	478.96	157.98	32.98	31	608.52	385.28	63.31
23	UCO Bank	146	5342.50	1758.77	32.92	66	2392.50	752.45	31.45
24	Union Bank of India	47	506.00	108.45	21.43	45	1824.51	625.41	34.28
25	United Bank of India	71	2615.83	516.57	19.75	37	1218.55	401.39	32.94
26	Vijaya Bank	7	11.20	121.01	1080.45	10	13.95	38.30	274.55
Total Public Sector Banks		1524	40986.94	13310.05	32.47	878	47416.06	15523.98	32.74
27	Axis Bank Ltd	47	965.29	364.12	37.72	54	3463.02	3620.67	104.55
28	Bandhan Bank	5	17.01	71.26	418.93	6	42.16	113.62	269.50
29	City Union Bank	0	0.00	0.00	0.00	0	0.00	0.00	0.00
30	DCB Bank Ltd	14	119.10	121.23	101.79	8	64.70	100.35	155.10
31	Federal Bank	5	6.87	3.77	54.88	16	183.38	162.97	88.87
32	HDFC Bank	44	425.28	400.39	94.15	45	1394.38	1324.10	94.96
33	ICICI Bank	49	2529.05	1874.93	74.14	46	2377.31	1762.44	74.14
34	Indus Ind Bank	5	55.68	197.96	355.53	19	459.20	378.00	82.32
35	Karnatak Bank Ltd.	0	0.00	0.00	0.00	2	25.91	28.66	110.61
36	Karur Vysya Bank	0	0.00	0.00	0.00	1	191.44	68.31	35.68
37	Kotak Mahindra Bank Ltd	0	0.00	0.00	0.00	6	126.34	1.38	1.09
38	Laxmi Vilas Bank	2	0.00	0.00	#DIV/0!	0	0.00	0.00	0.00
39	Standard Chartered Bank	0	0.00	0.00	#DIV/0!	0	0.00	0.00	0.00
40	The South Indian Bank Ltd.	0	18.00	0.00	0.00	0	0.00	0.00	0.00
41	Yes Bank	0	0.00	0.00	0.00	2	0.00	0.00	0.00
Total Private Sector Banks		171	4136.28	3033.66	73.34	205	8327.84	7560.50	90.79
42	Odisha Gramya Bank	471	6309.21	3048.82	48.32	50	1357.87	644.97	47.50
43	Utkal Gramya Bank	372	3129.81	2430.60	77.66	53	1385.66	548.83	39.61
Total of RRBs		843	9439.02	5479.42	58.05	103	2743.53	1193.80	43.51
RIDF(NABARD)		0	0.00	10730.88	0.00	0	0.00	0.00	0.00
Total Commercial Banks		2538	54562.24	32554.01	59.66	1186	58487.43	24278.28	41.51
44	Orissa State Co-Op. Bank	170	3970.21	5727.32	144.26	106	2458.15	3346.54	136.14
Total of Co-op Bank		170	3970.21	5727.32	144.26	106	2458.15	3346.54	136.14
Grand Total		2708	58532.45	38281.33	65.40	1292	60945.58	27624.82	45.33

BANK-WISE & AREA WISE DEPOSITS ADVANCES & CD RATIO AS ON 30.09.2016							Amt.in Crores		
Sl No.	Name of Bank	Urban				Total No of Branches	Total		
		No. of Branches	Deposit	Advance	CD Ratio		Deposit	Advance	CD Ratio
1	Allahabad Bank	26	2587.67	1310.67	66.49	101	4699.18	2453.71	52.22
2	Andhra Bank	37	4872.30	1427.33	35.55	174	7558.75	2441.33	32.30
3	Bank of Baroda	29	2071.45	1380.01	82.10	129	4166.66	2170.26	52.09
4	Bank of India	56	5323.24	3046.04	55.40	248	12100.30	5640.87	46.62
5	Bank of Maharashtra	6	152.99	70.68	5.15	8	163.99	77.68	47.37
6	Bhartiya Mahila Bank	3	12.74	5.77	70.60	6	20.76	6.74	32.47
7	Canara Bank	37	3782.53	2511.62	59.04	168	5936.76	3423.99	57.67
8	Central Bank of India	28	1331.92	693.44	46.63	104	3124.63	1260.72	40.35
9	Corporation Bank	15	2648.50	917.73	72.74	55	4292.78	1128.05	26.28
10	Dena Bank	7	631.45	163.79	24.47	19	741.64	206.30	27.82
11	IDBI Bank	16	2231.95	1128.30	60.06	69	4118.54	1709.52	41.51
12	Indian Bank	22	1344.62	329.89	36.46	96	3254.73	1116.80	34.31
13	Indian Overseas Bank	26	2227.75	950.52	50.58	131	5307.21	2279.01	42.94
14	Oriental Bank of Commerce	18	4244.25	1581.99	35.63	62	5670.47	2074.82	36.59
15	Punjab & Sind Bank	10	514.29	94.71	12.61	17	601.21	116.01	19.30
16	Punjab National Bank	31	2526.53	2852.73	80.42	170	5307.72	4081.44	76.90
17	State Bank of B & J	5	127.35	177.38	119.73	5	127.35	177.38	139.29
18	State Bank of Hyderabad	9	905.71	253.97	22.24	16	943.09	284.83	30.20
19	State Bank of India	161	28914.28	11731.05	43.50	861	71703.12	23944.15	33.39
20	State Bank of Mysore	2	47.98	142.28	108.77	3	51.09	144.71	283.25
21	State Bank of Travancore	1	121.18	67.27	56.96	1	121.18	67.27	55.51
22	Syndicate Bank	28	5481.56	707.23	12.81	103	6569.04	1250.49	19.04
23	UCO Bank	37	6991.46	2369.91	20.13	249	14726.46	4881.13	33.15
24	Union Bank of India	34	9495.66	3057.41	34.79	126	11826.17	3791.27	32.06
25	United Bank of India	27	1529.35	548.23	50.57	135	5363.73	1466.19	27.34
26	Vijaya Bank	14	121.85	237.02	29.84	31	147.00	396.33	269.61
Total Public Sector Banks		685	90240.56	37756.97	41.84	3087	178643.56	66591.00	37.28
27	Axis Bank Ltd	34	5878.60	2911.28	49.52	135	10306.91	6896.07	66.91
28	Bandhan Bank	5	137.02	153.65	112.14	16	196.19	338.53	172.55
29	City Union Bank	1	12.72	11.57	90.96	1	12.72	11.57	90.96
30	DCB Bank Ltd	4	52.93	90.76	171.47	26	236.73	312.34	131.94
31	Federal Bank	4	303.97	140.39	46.19	25	494.22	307.13	62.14
32	HDFC Bank	46	7204.64	3528.45	48.97	135	9024.30	5252.94	58.21
33	ICICI Bank	34	1719.76	1274.95	74.14	129	6626.12	4912.32	74.14
34	Indus Ind Bank	7	489.60	876.34	178.99	31	1004.48	1452.30	144.58
35	Karnatak Bank Ltd.	6	318.09	98.68	31.02	8	344.00	127.34	37.02
36	Karur Vysya Bank	4	132.18	46.56	35.22	5	323.62	114.87	35.50
37	Kotak Mahindra Bank Ltd	10	597.79	218.19	36.50	16	724.13	219.57	30.32
38	Laxmi Vilas Bank	2	437.33	8.01	1.83	4	437.33	8.01	1.83
39	Standard Chartered Bank	1	35.52	8.54	0.00	1	35.52	8.54	24.04
40	The South Indian Bank Ltd.	2	244.86	156.53	63.93	2	262.86	156.53	59.55
41	Yes Bank	2	814.68	644.37	79.09	4	814.68	644.37	79.09
Total Private Sector Banks		162	18379.69	10168.27	55.32	538	30843.81	20762.43	67.31
42	Odisha Gramya Bank	28	1202.57	685.89	57.04	549	8869.65	4379.68	49.38
43	Utkal Gramya Bank	17	487.18	239.47	49.15	442	5002.65	3218.90	64.34
Total of RRBs		45	1689.75	925.36	54.76	991	13872.30	7598.58	54.78
RIDF(NABARD)		0	0.00	0.00	0.00	0	0.00	10730.88	0.00
Total Commercial Banks		892	110310.00	48850.60	44.28	4616	223359.67	105682.89	47.32
44	Orissa State Co-Op. Bank	62	1465.35	1597.51	109.02	338	7893.71	10671.37	135.19
Total of Co-op Bank		62	1465.35	1597.51	109.02	338	7893.71	10671.37	135.19
Grand Total		954	111775.35	50448.11	45.13	4954	231253.38	116354.26	50.31

Annexure - 17

NPA position as on 30.09.2016 under various sectors								Amt in Crores		
Sl No.	Bank Name	Priority Sector Advance			Non-priority Advance			Total Advance		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding
1	Allahabad Bank	1669.56	245.24	14.69	784.15	259.12	33.04	2453.71	504.36	20.55
2	Andhra Bank	2242.21	678.40	30.26	199.12	235.00	118.02	2441.33	913.40	37.41
3	Bank of Baroda	2031.32	391.43	19.27	138.94	0.00	0.00	2170.26	391.43	18.04
4	Bank of India	2906.55	309.37	10.64	2734.32	289.52	10.59	5640.87	598.89	10.62
5	Bank of Maharastra	41.19	0.00	0.00	36.49	0.00	0.00	77.68	0.00	0.00
6	Bhartiya Mahila Bank	2.54	0.00	0.00	4.20	0.00	0.00	6.74	0.00	0.00
7	Canara Bank	1773.62	186.19	10.50	1650.37	31.34	1.90	3423.99	217.53	6.35
8	Central Bank of India	1101.34	83.94	7.62	159.38	100.64	63.14	1260.72	184.58	14.64
9	Corporation Bank	517.91	21.83	4.22	610.14	17.34	2.84	1128.05	39.17	3.47
10	Dena Bank	133.27	5.74	4.31	73.03	0.00	0.00	206.30	5.74	2.78
11	IDBI Bank	1155.59	83.66	7.24	553.93	13.88	2.51	1709.52	97.54	5.71
12	Indian Bank	1025.88	48.33	4.71	90.92	0.00	0.00	1116.80	48.33	4.33
13	Indian Overseas Bank	2176.06	392.96	18.06	102.95	85.24	82.80	2279.01	478.20	20.98
14	Oriental Bank of Commerce	1351.63	33.07	2.45	723.19	0.00	0.00	2074.82	33.07	1.59
15	Punjab & Sind Bank	36.83	5.86	15.91	79.18	0.75	0.95	116.01	6.61	5.70
16	Punjab National Bank	1789.28	703.63	39.32	2292.16	1320.59	57.61	4081.44	2024.22	49.60
17	State Bank of Bikaner & Jaipur	52.28	0.00	0.00	125.10	0.00	0.00	177.38	0.00	0.00
18	State Bank of Hyderabad	66.28	23.75	35.83	218.55	0.00	0.00	284.83	23.75	8.34
19	State Bank of India	11273.86	2115.90	18.77	12670.29	1582.08	12.49	23944.15	3697.98	15.44
20	State Bank of Mysore	22.48	0.00	0.00	122.23	0.00	0.00	144.71	0.00	0.00
21	State Bank of Travancore	36.87	13.54	36.72	30.40	0.15	0.49	67.27	13.69	20.35
22	Syndicate Bank	997.50	81.23	8.14	252.99	32.83	12.98	1250.49	114.06	9.12
23	UCO Bank	3488.30	1029.90	29.52	1392.83	259.13	18.60	4881.13	1289.03	26.41
24	Union Bank of India	1507.89	90.05	5.97	2283.38	34.31	1.50	3791.27	124.36	3.28
25	United Bank of India	1427.89	198.68	13.91	38.30	27.10	70.76	1466.19	225.78	15.40
26	Vijaya Bank	249.53	0.00	0.00	146.80	0.00	0.00	396.33	0.00	0.00
Total Public Sector Banks		39077.66	6742.70	17.25	27513.34	4289.02	15.59	66591.00	11031.72	16.57
27	Axis Bank Ltd	3289.33	21.09	0.64	3606.74	18.57	0.51	6896.07	39.66	0.58
28	Bandhan Bank	309.25	2.08	0.67	29.28	0.18	0.61	338.53	2.26	0.67
29	City Union Bank	2.13	0.00	0.00	9.44	0.00	0.00	11.57	0.00	0.00
30	DCB Bank Ltd	294.08	2.19	0.74	18.26	0.06	0.33	312.34	2.25	0.72
31	Federal Bank	111.12	9.38	8.44	196.01	0.49	0.25	307.13	9.87	3.21
32	HDFC Bank	1561.00	24.89	1.59	3691.94	38.92	1.05	5252.94	63.81	1.21
33	ICICI Bank	1093.85	0.00	0.00	3818.47	0.00	0.00	4912.32	0.00	0.00
34	Indus Ind Bank	909.75	21.00	2.31	542.55	266.43	49.11	1452.30	287.43	19.79
35	Karnatak Bank Ltd.	85.65	15.00	17.51	41.69	0.00	0.00	127.34	15.00	11.78
36	Karur Vysya Bank	46.73	0.00	0.00	68.14	0.00	0.00	114.87	0.00	0.00
37	Kotak Mahindra Bank Ltd	213.92	5.93	2.77	5.65	0.00	0.00	219.57	5.93	2.70
38	Laxmi Vilas Bank	0.99	0.00	0.00	7.02	0.00	0.00	8.01	0.00	0.00
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	8.54	0.00	0.00	8.54	0.00	0.00
40	The South Indian Bank Ltd.	7.67	0.00	0.00	148.86	0.00	0.00	156.53	0.00	0.00
41	Yes Bank	407.38	0.00	0.00	236.99	0.00	0.00	644.37	0.00	0.00
Total Private Sector Banks		8332.85	101.56	1.22	12429.58	324.65	2.61	20762.43	426.21	2.05
42	Odisha Gramya Bank	3683.68	903.89	24.54	696.00	0.00	0.00	4379.68	903.89	20.64
43	Utkal Grameen Bank	2768.45	570.11	20.59	450.45	35.16	7.81	3218.90	605.27	18.80
Total of RRBs		6452.13	1474.00	22.85	1146.45	35.16	3.07	7598.58	1509.16	19.86
Total Commercial Banks		53862.64	8318.26	15.44	41089.37	4648.83	11.31	94952.01	12967.09	13.66
44	Orissa State Co-Op. Bank	10365.09	640.13	6.18	306.28	85.12	27.79	10671.37	725.25	6.80
Total of Co-operative Banks		10365.09	640.13	6.18	306.28	85.12	27.79	10671.37	725.25	6.80
Grand Total		64227.73	8958.39	13.95	41395.65	4733.95	11.44	105623.38	13692.34	12.96

NPA position as on 30.09.2016 under various sectors												Amt in Crores	
		Short Term Crop Loan			Agriculture Term Loans			Allied Activities Advances			Total Agriculture Advance(Direct)		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
Sl No.	Bank Name	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding
1	Allahabad Bank	45.82	9.18	20.03	112.63	20.90	18.56	105.18	2.60	2.47	263.63	32.68	12.40
2	Andhra Bank	931.63	232.00	24.90	99.76	17.93	17.97	122.68	15.69	12.79	1154.07	265.62	23.02
3	Bank of Baroda	94.72	3.12	3.29	94.82	42.56	44.89	107.70	9.47	8.79	297.24	55.15	18.55
4	Bank of India	605.98	47.12	7.78	155.08	34.78	22.43	255.73	33.14	12.96	1016.79	115.04	11.31
5	Bank of Maharastra	0.72	0.00	0.00	0.30	0.00	0.00	0.39	0.00	0.00	1.41	0.00	0.00
6	Bhartiya Mahila Bank	0.01	0.00	0.00	0.02	0.00	0.00	1.53	0.00	0.00	1.56	0.00	0.00
7	Canara Bank	190.28	6.59	3.46	283.00	16.59	5.86	37.49	5.33	14.22	510.77	28.51	5.58
8	Central Bank of India	171.68	3.07	1.79	69.00	12.08	17.51	238.68	6.56	2.75	479.36	21.71	4.53
9	Corporation Bank	35.33	0.23	0.65	113.20	0.00	0.00	3.01	0.00	0.00	151.54	0.23	0.15
10	Dena Bank	2.35	0.00	0.00	3.58	0.00	0.00	0.51	0.00	0.00	6.44	0.00	0.00
11	IDBI Bank	99.84	1.56	1.56	167.82	7.48	4.46	81.04	5.61	6.92	348.70	14.65	4.20
12	Indian Bank	499.03	5.59	1.12	23.16	3.10	13.39	12.46	1.23	9.87	534.65	9.92	1.86
13	Indian Overseas Bank	258.43	84.05	32.52	187.01	57.25	30.61	43.93	21.95	49.97	489.37	163.25	33.36
14	Oriental Bank of Commerce	111.19	0.00	0.00	203.21	0.00	0.00	205.11	0.00	0.00	519.51	0.00	0.00
15	Punjab & Sind Bank	2.62	0.45	17.18	0.57	0.34	59.65	0.60	0.10	16.67	3.79	0.89	23.48
16	Punjab National Bank	317.02	19.36	6.11	299.38	78.82	26.33	44.42	83.26	187.44	660.82	181.44	27.46
17	State Bank of Bikaner & Jaipur	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	State Bank of Hyderabad	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
19	State Bank of India	2720.07	661.38	24.31	767.08	354.19	46.17	229.46	108.39	47.24	3716.61	1123.96	30.24
20	State Bank of Mysore	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.57	0.00	0.00	0.57	0.00	0.00
21	State Bank of Travancore	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	Syndicate Bank	120.49	10.23	8.49	15.79	2.36	14.95	21.60	0.89	4.12	157.88	13.48	8.54
23	UCO Bank	784.09	260.59	33.23	485.94	118.58	24.40	254.26	94.71	37.25	1524.29	473.88	31.09
24	Union Bank of India	168.84	7.48	4.43	141.59	26.12	18.45	215.98	11.20	5.19	526.41	44.80	8.51
25	Unired Bank of India	278.36	43.50	15.63	107.05	16.90	15.79	124.77	22.80	18.27	510.18	83.20	16.31
26	Vijaya Bank	8.51	0.00	0.00	1.97	0.00	0.00	34.11	0.00	0.00	44.59	0.00	0.00
Total Public Sector Banks		7447.01	1395.50	18.74	3331.96	809.98	24.31	2141.21	422.93	19.75	12920.18	2628.41	20.34
27	Axis Bank Ltd	144.95	2.25	1.55	320.94	1.23	0.38	610.54	1.01	0.17	1076.43	4.49	0.42
28	Bandhan Bank	22.26	0.52	2.34	0.00	0.00	#DIV/0!	14.25	1.14	8.00	36.51	1.66	4.55
29	City Union Bank	0.00	0.00	#DIV/0!	0.97	0.00	0.00	0.00	0.00	#DIV/0!	0.97	0.00	0.00
30	DCB Bank Ltd	33.01	0.42	1.27	190.58	1.17	0.61	0.00	0.01	#DIV/0!	223.59	1.60	0.72
31	Federal Bank	52.05	0.45	0.86	1.75	0.15	8.57	11.04	0.00	0.00	64.84	0.60	0.93
32	HDFC Bank	36.05	0.34	0.94	545.48	9.91	1.82	130.03	0.00	0.00	711.56	10.25	1.44
33	ICICI Bank	273.31	0.00	0.00	231.69	0.00	0.00	106.62	0.00	0.00	611.62	0.00	0.00
34	Indus Ind Bank	0.00	0.00	#DIV/0!	69.48	1.13	1.63	0.00	0.00	#DIV/0!	69.48	1.13	1.63
35	Karnatak Bank Ltd.	0.00	0.00	#DIV/0!	26.68	0.00	0.00	32.67	15.00	45.91	59.35	15.00	25.27
36	Karur Vysya Bank	33.79	0.00	0.00	2.70	0.00	0.00	0.00	0.00	#DIV/0!	36.49	0.00	0.00
37	Kotak Mahindra Bank Ltd	0.08	0.00	0.00	68.09	2.26	3.32	4.18	0.00	0.00	72.35	2.26	3.12
38	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
40	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	5.79	0.00	0.00	5.79	0.00	0.00
41	Yes Bank	192.38	0.00	0.00	213.50	0.00	0.00	1.50	0.00	0.00	407.38	0.00	0.00
Total Private Sector Banks		787.88	3.98	0.51	1671.86	15.85	0.95	916.62	17.16	1.87	3376.36	36.99	1.10
42	Odisha Gramya Bank	1037.70	203.43	19.60	410.44	138.01	33.62	145.10	85.30	58.79	1593.24	426.74	26.78
43	Utkal Grameen Bank	1372.23	175.63	12.80	154.93	82.64	53.34	600.64	128.21	21.35	2127.80	386.48	18.16
Total Of RRBs		2409.93	379.06	15.73	565.37	220.65	39.03	745.74	213.51	28.63	3721.04	813.22	21.85
Total Commercial Banks		10644.82	1778.54	16.71	5569.19	1046.48	18.79	3803.57	653.60	17.18	20017.58	3478.62	17.38
44	Orissa State Co-Op. Bank	9339.83	632.51	6.77	288.30	0.00	0.00	190.38	0.00	0.00	9818.51	632.51	6.44
Total of Co-operative Banks		9339.83	632.51	6.77	288.30	0.00	0.00	190.38	0.00	0.00	9818.51	632.51	6.44
GrandTotal		19984.65	2411.05	12.06	5857.49	1046.48	17.87	3993.95	653.60	16.36	29836.09	4111.13	13.78

NPA position as on 30.09.2016 under various sectors												Annexure - 17 Amt in Crores	
Sl No.	Bank Name	MSE Sector Advance			Education Loan Advance			Housing Loan Advance			Other Priority Sector Advance		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding
1	Allahabad Bank	1098.69	123.38	11.23	65.03	6.67	10.26	142.21	11.57	8.14	100.00	70.94	70.94
2	Andhra Bank	718.61	357.19	49.71	105.63	8.96	8.48	233.06	30.99	13.30	30.84	15.64	50.71
3	Bank of Baroda	1442.50	307.76	21.34	52.70	4.90	9.30	228.49	23.58	10.32	10.39	0.04	0.38
4	Bank of India	1371.01	152.17	11.10	143.14	12.70	8.87	203.38	25.60	12.59	172.23	3.86	2.24
5	Bank of Maharastra	10.82	0.00	0.00	1.45	0.00	0.00	23.93	0.00	0.00	3.58	0.00	0.00
6	Bhartiya Mahila Bank	0.00	0.00	#DIV/0!	0.35	0.00	0.00	0.63	0.00	0.00	0.00	0.00	#DIV/0!
7	Canara Bank	1088.88	150.30	13.80	70.73	3.70	5.23	103.09	3.10	3.01	0.15	0.58	386.67
8	Central Bank of India	406.73	56.75	13.95	58.65	2.98	5.08	136.41	2.50	1.83	20.19	0.00	0.00
9	Corporation Bank	300.02	18.87	6.29	3.86	0.00	0.00	3.40	0.30	8.82	59.09	2.43	4.11
10	Dena Bank	94.26	1.81	1.92	3.40	0.00	0.00	18.35	0.92	5.01	10.82	3.01	27.82
11	IDBI Bank	504.12	61.33	12.17	19.64	1.45	7.38	283.13	6.23	2.20	0.00	0.00	#DIV/0!
12	Indian Bank	416.91	31.05	7.45	14.10	4.18	29.65	60.09	1.78	2.96	0.13	1.40	1076.92
13	Indian Overseas Bank	1459.63	101.52	6.96	108.30	39.27	36.26	89.18	74.52	83.56	29.58	14.40	48.68
14	Oriental Bank of Commerce	638.70	33.07	5.18	49.37	0.00	0.00	143.58	0.00	0.00	0.47	0.00	0.00
15	Punjab & Sind Bank	0.00	3.96	#DIV/0!	2.01	1.01	50.25	29.40	0.00	0.00	1.63	0.00	0.00
16	Punjab National Bank	913.51	484.13	53.00	99.18	18.46	18.61	112.44	16.40	14.59	3.33	3.20	96.10
17	State Bank of Bikaner & Jaipur	26.14	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	26.14	0.00	0.00
18	State Bank of Hyderabad	47.00	23.75	50.53	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	19.28	0.00	0.00
19	State Bank of India	5095.24	719.52	14.12	869.42	177.21	20.38	1332.50	39.67	2.98	260.09	55.54	21.35
20	State Bank of Mysore	14.68	0.00	0.00	0.55	0.00	0.00	6.68	0.00	0.00	0.00	0.00	#DIV/0!
21	State Bank of Travancore	3.41	0.74	21.70	1.01	0.35	34.65	18.64	0.43	2.31	13.81	12.02	87.04
22	Syndicate Bank	687.48	52.23	7.60	36.34	4.89	13.46	105.28	9.15	8.69	10.52	1.48	14.07
23	UCO Bank	1181.15	312.25	26.44	177.02	47.13	26.62	433.08	44.41	10.25	172.76	152.23	88.12
24	Union Bank of India	543.60	18.47	3.40	183.87	4.62	2.51	176.89	15.24	8.62	77.12	6.92	8.97
25	United Bank of India	546.79	80.52	14.73	60.49	14.26	23.57	296.55	15.60	5.26	13.88	5.10	36.74
26	Vijaya Bank	120.82	0.00	0.00	27.13	0.00	0.00	47.94	0.00	0.00	9.05	0.00	0.00
Total Public Sector Banks		18730.70	3090.77	16.50	2153.37	352.74	16.38	4228.33	321.99	7.62	1045.08	348.79	33.37
27	Axis Bank Ltd	1451.29	15.15	1.04	22.58	0.00	0.00	649.29	1.04	0.16	89.74	0.41	0.46
28	Bandhan Bank	168.19	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	104.55	0.42	0.40
29	City Union Bank	0.00	0.00	#DIV/0!	0.11	0.00	0.00	1.05	0.00	0.00	0.00	0.00	#DIV/0!
30	DCB Bank Ltd	44.00	0.09	0.20	0.00	0.00	#DIV/0!	22.14	0.38	1.72	4.35	0.12	2.76
31	Federal Bank	38.52	8.65	22.46	0.63	0.05	7.94	6.86	0.08	1.17	0.27	0.00	0.00
32	HDFC Bank	760.58	14.54	1.91	5.41	0.05	0.92	82.48	0.02	0.02	0.97	0.03	3.09
33	ICICI Bank	325.37	0.00	0.00	0.13	0.00	0.00	156.73	0.00	0.00	0.00	0.00	#DIV/0!
34	Indus Ind Bank	840.16	11.94	1.42	0.00	0.00	#DIV/0!	0.11	7.93	7209.09	0.00	0.00	#DIV/0!
35	Karnatak Bank Ltd.	6.35	0.00	0.00	0.12	0.00	0.00	13.08	0.00	0.00	6.75	0.00	0.00
36	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.57	0.00	0.00	9.67	0.00	0.00	0.00	0.00	#DIV/0!
37	Kotak Mahindra Bank Ltd	141.57	3.67	2.59	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
38	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	0.02	0.00	0.00	0.52	0.00	0.00	0.45	0.00	0.00
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
40	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.07	0.00	0.00	1.16	0.00	0.00	0.65	0.00	0.00
41	Yes Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total Private Sector Banks		3776.03	54.04	1.43	29.64	0.10	0.34	943.09	9.45	1.00	207.73	0.98	0.47
42	Odisha Gramya Bank	1170.14	296.75	25.36	61.57	7.33	11.91	315.03	71.46	22.68	543.70	101.61	18.69
43	Utkal Grameen Bank	410.62	155.63	37.90	18.13	4.89	26.97	193.54	16.61	8.58	18.36	6.50	35.40
Total Of RRBs		1580.76	452.38	28.62	79.70	12.22	15.33	508.57	88.07	17.32	562.06	108.11	19.23
Total Commercial Banks		24087.49	3597.19	14.93	2262.71	365.06	16.13	5679.99	419.51	7.39	1814.87	457.88	25.23
44	Orissa State Co-Op. Bank	63.79	0.00	0.00	0.28	0.00	0.00	49.60	0.00	0.00	432.91	7.62	1.76
Total of Co-operative Banks		63.79	0.00	0.00	0.28	0.00	0.00	49.60	0.00	0.00	432.91	7.62	1.76
GrandTotal		24151.28	3597.19	14.89	2262.99	365.06	16.13	5729.59	419.51	7.32	2247.78	465.50	20.71

NPA position as on 30.09.2016 under various sectors																	Amt in Crores		
Sl.No.	Bank Name	SHG			PMRY			PMEGP			NULM			WCC			DRI		
		Outstanding		NPA	Outstanding		NPA	Outstanding		NPA	Outstanding		NPA	Outstanding		NPA	Outstanding		NPA
		Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding
1	Allahabad Bank	59.19	3.76	6.35	20.53	1.83	8.91	10.55	4.11	38.96	0.59	0.00	0.00	0.42	0.05	11.90	1.11	0.30	27.03
2	Andhra Bank	33.02	12.95	39.22	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.34	0.00	0.00	44.72	0.00	0.00
3	Bank of Baroda	45.21	29.00	64.15	18.23	4.02	22.05	70.52	1.38	1.96	2.00	0.00	0.92	0.00	0.00	0.88	0.00	0.00	
4	Bank of India	57.90	17.30	29.88	3.18	3.1	97.48	73.15	18.60	25.43	43.10	6.05	14.04	3.26	0.65	19.94	8.30	2.10	25.30
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
6	Bhartiya Mahila Bank	0.01	0.00	0.00	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
7	Canara Bank	15.71	1.06	6.75	4.72	0.33	6.99	14.36	3.50	24.37	3.02	1.13	37.42	0.03	0.70	2333.33	6.03	0.65	10.78
8	Central Bank of India	35.40	3.25	9.18	29.52	20.69	70.09	57.79	7.90	13.67	8.53	1.72	20.16	1.43	0.41	28.67	2.98	1.79	60.07
9	Corporation Bank	0.30	0.00	0.00	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
10	Dena Bank	0.18	0.00	0.00	3	0.7	23.33	1.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	48.00	0.00	0.00
11	IDBI Bank	58.08	0.71	1.22	0	0	#DIV/0!	2.91	0.27	9.28	0.42	0.02	4.76	0.00	0.00	#DIV/0!	0.13	0.01	7.69
12	Indian Bank	13.45	4.30	31.97	0	0	#DIV/0!	10.54	4.81	45.64	2.41	0.50	20.75	0.17	0.01	5.88	0.54	0.05	9.26
13	Indian Overseas Bank	45.15	13.53	29.97	10.52	3.97	37.74	29.55	14.29	48.36	1.45	0.65	44.83	9.52	2.95	30.99	49.52	23.25	46.95
14	Oriental Bank of Commerce	3.88	0.14	3.61	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	Punjab National Bank	6.40	5.82	90.94	3.57	3.5	98.04	8.94	4.58	51.23	0.30	0.09	30.00	3.36	0.01	0.30	134.82	0.55	0.41
17	State Bank of B & J	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	State Bank of Hyderabad	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
19	State Bank of India	234.15	53.02	22.64	32.68	18.35	56.15	5.45	1.52	27.89	5.62	2.95	52.49	3.05	2.95	96.72	11.06	3.08	27.85
20	State Bank of Mysore	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	State Bank of Travancore	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	Syndicate Bank	12.13	4.23	34.87	3.85	1.39	36.10	19.56	4.58	23.42	3.25	0.89	27.38	0.52	0.32	61.54	15.65	0.08	0.51
23	UCO Bank	244.81	51.10	20.87	47.73	39.43	82.61	17.14	8.53	49.77	10.41	7.68	73.78	0.97	0.11	11.34	25.49	6.26	24.56
24	Union Bank of India	15.68	0.93	5.93	9.22	3.68	39.91	20.95	8.59	41.00	0.00	0.00	#DIV/0!	3.56	0.00	0.00	0.91	0.00	0.00
25	United Bank of India	32.10	9.50	29.60	0	0	#DIV/0!	51.80	30.95	59.75	0.00	0.00	#DIV/0!	2.02	0.00	0.00	2.25	1.26	56.00
26	Vijaya Bank	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	32.42	0.00	0.00
Total Public Sector Banks		912.75	210.60	23.07	186.75	100.99	54.08	394.21	113.61	28.82	81.10	21.68	26.73	29.57	8.16	27.60	384.81	39.38	10.23
27	Axis Bank Ltd	0.27	0.00	0.00	0.00	0.00	#DIV/0!	0.98	0.13	13.27	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.11	0.05	45.45
28	Bandhan Bank	0.29	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	City Union Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	DCB Bank Ltd	0.57	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Federal Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	HDFC Bank	0.62	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.04	0.01	25.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
33	ICICI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
34	Indus Ind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
35	Karnatak Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
36	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
37	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
38	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
40	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
41	Yes Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total Private Sector Banks		1.75	0.00	0.00	0.00	0.00	#DIV/0!	0.98	0.13	13.27	0.04	0.01	25.00	0.00	0.00	#DIV/0!	0.11	0.05	45.45
42	Odisha Gramya Bank	505.04	103.35	20.46	0.00	0.00	#DIV/0!	64.41	42.18	65.49	3.36	0.00	0.00	14.21	0.00	0.00	0.00	0.00	#DIV/0!
43	Utkal Grameen Bank	345.59	176.21	50.99	0.00	0.00	#DIV/0!	17.21	5.04	29.29	0.00	0.00	#DIV/0!	5.08	1.98	38.98	0.00	0.00	#DIV/0!
Total Of RRBs		850.63	279.56	32.87	0.00	0.00	#DIV/0!	81.62	47.22	57.85	3.36	0.00	0.00	19.29	1.98	10.26	0.00	0.00	#DIV/0!
Total Commercial Banks		1765.14	490.16	27.77	186.75	100.99	54.08	476.81	160.96	33.76	84.50	21.69	25.67	48.86	10.14	20.75	384.92	39.43	10.24
44	Orissa State Co-Op. Bank	137.93	25.21	18.28	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total of Co-operative Banks		137.93	25.21	18.28	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
GrandTotal		1903.07	515.37	27.08	186.75	100.99	54.08	476.81	160.96	33.76	84.50	21.69	25.67	48.86	10.14	20.75	384.92	39.43	10.24

Annexure - 17

Sector / Scheme wise Recovery / Overdue position as on 30.09.2016															Amount in Crores		
Sl.No	BankName	Crop Loan				Agriculture Term Loan				Allied activities advances				Total Agriculture advance			
		Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue
1	Allahabad Bank	24.64	11.79	47.85	52.15	40.71	17.08	41.96	58.04	6.99	5.23	74.82	25.18	72.34	34.10	47.14	52.86
2	Andhra Bank	66.69	13.01	19.51	80.49	26.10	17.40	66.67	33.33	19.48	7.56	38.81	61.19	112.27	37.97	33.82	66.18
3	Bank of Baroda	71.12	49.56	69.69	30.31	67.81	20.16	29.73	70.27	5.42	1.58	29.15	70.85	144.35	71.30	49.39	50.61
4	Bank of India	16.23	8.80	54.22	45.78	6.15	0.90	14.63	85.37	9.20	1.10	11.96	88.04	31.58	10.80	34.20	65.80
5	Bank of Maharastra	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
6	Bhartiya Mahila Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
7	Canara Bank	11.40	7.90	69.30	30.70	6.40	4.70	73.44	26.56	5.40	3.20	59.26	40.74	23.20	15.80	68.10	31.90
8	Central Bank of India	101.25	76.22	75.28	24.72	65.22	43.28	66.36	33.64	105.89	77.22	72.92	27.08	272.36	196.72	72.23	27.77
9	Corporation Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
10	Dena Bank	0.20	0.10	50.00	50.00	0.32	0.25	78.13	21.88	0.20	0.10	50.00	50.00	0.72	0.45	62.50	37.50
11	IDBI Bank	39.70	36.75	92.57	7.43	41.61	40.11	96.40	3.60	3.44	2.77	80.52	19.48	84.75	79.63	93.96	6.04
12	Indian Bank	87.36	43.68	50.00	50.00	7.17	0.00	0.00	100.00	3.04	1.17	38.49	61.51	97.57	44.85	45.97	54.03
13	Indian Overseas Bank	7.50	4.82	64.27	35.73	25.21	14.54	57.68	42.32	6.02	2.15	35.71	64.29	38.73	21.51	55.54	44.46
14	Oriental Bank of Commerce	22.88	16.92	73.95	26.05	7.56	4.29	56.75	43.25	2.24	1.19	53.13	46.88	32.68	22.40	68.54	31.46
15	Punjab & Sind Bank	1.00	0.46	46.00	54.00	0.90	0.40	44.44	55.56	0.03	0.03	100.00	0.00	1.93	0.89	46.11	53.89
16	Punjab National Bank	14.32	9.61	67.11	32.89	7.93	6.39	80.58	19.42	26.54	6.58	24.79	75.21	48.79	22.58	46.28	53.72
17	State Bank of Bikaner & Jaipur	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
18	State Bank of Hyderabad	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
19	State Bank of India	1904.10	1223.95	64.28	35.72	629.01	284.01	45.15	54.85	183.57	80.78	44.01	55.99	2716.68	1588.74	58.48	41.52
20	State Bank of Mysore	0.00	0.00	#DIV/0!	#DIV/0!	0.15	0.00	0.00	100.00	0.00	0.00	#DIV/0!	#DIV/0!	0.15	0.00	0.00	100.00
21	State Bank of Travancore	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
22	Syndicate Bank	45.88	26.32	57.37	42.63	7.99	3.52	44.06	55.94	5.86	2.36	40.27	59.73	59.73	32.20	53.91	46.09
23	UCO Bank	139.43	70.17	50.33	49.67	118.42	56.84	48.00	52.00	43.69	16.36	37.45	62.55	301.54	143.37	47.55	52.45
24	Union Bank of India	7.30	0.40	5.48	94.52	27.56	0.79	2.87	97.13	11.59	0.19	1.64	98.36	46.45	1.38	2.97	97.03
25	United Bank of India	195.30	142.56	73.00	27.00	65.00	35.10	54.00	46.00	81.98	56.55	68.98	31.02	342.28	234.21	68.43	31.57
26	Vijaya Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
	Total Public Sector Bank	2756.30	1743.02	63.24	36.76	1151.22	549.76	47.75	52.25	520.58	266.12	51.12	48.88	4428.10	2558.90	57.79	42.21
27	Axis Bank Ltd	32.24	27.25	84.52	15.48	34.25	25.21	73.61	26.39	31.48	27.85	88.47	11.53	97.97	80.31	81.97	18.03
28	Bandhan Bank	157.83	157.71	99.92	0.08	0.00	0.00	#DIV/0!	#DIV/0!	5.50	5.42	98.55	1.45	163.33	163.13	99.88	0.12
29	City Union Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
30	DCB Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
31	Federal Bank	3.93	1.61	40.97	59.03	1.02	0.83	81.37	18.63	0.38	0.37	97.37	2.63	5.33	2.81	52.72	47.28
32	HDFC Bank	0.00	0.00	#DIV/0!	#DIV/0!	109.43	97.99	89.55	10.45	0.00	0.00	#DIV/0!	#DIV/0!	109.43	97.99	89.55	10.45
33	ICICI Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
34	Indus Ind Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
35	Karnatak Bank Ltd.	0.00	0.00	#DIV/0!	#DIV/0!	6.17	3.75	60.78	39.22	0.00	0.00	#DIV/0!	#DIV/0!	6.17	3.75	60.78	39.22
36	Karur Vysya Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
37	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
38	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
40	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
41	Yes Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
	Total Private Sector Bank	194.00	186.57	96.17	3.83	150.87	127.78	84.70	15.30	37.36	33.64	90.04	9.96	382.23	347.99	91.04	8.96
42	Odisha Gramya Bank	479.45	331.30	69.10	30.90	133.49	74.39	55.73	44.27	76.87	45.15	58.74	41.26	689.81	450.84	65.36	34.64
43	Utkal Grameen Bank	587.17	429.87	73.21	26.79	15.98	9.29	58.14	41.86	157.80	79.99	50.69	49.31	760.95	519.15	68.22	31.78
	Total RRBs	1066.62	761.17	71.36	28.64	149.47	83.68	55.98	44.02	234.67	125.14	53.33	46.67	1450.76	969.99	66.86	33.14
	Total Commercial Bank	4016.92	2690.76	66.99	33.01	1451.56	761.22	52.44	47.56	792.61	424.90	53.61	46.39	6261.09	3876.88	61.92	38.08
44	Orissa State Co-Op. Bank	9718.26	6057.24	62.33	37.67	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	9718.26	6057.24	62.33	37.67
	Grand Total	13735.18	8748.00	63.69	36.31	1451.56	761.22	52.44	47.56	792.61	424.90	53.61	46.39	15979.35	9934.12	62.17	37.83

Annexure - 17

		Sector / Scheme wise Recovery / Overdue position as on 30.09.2016														Amount in Crores	
Sl.No	BankName	MSME Sector Advance				Education loan Advance				Housing loan Advance				Other Priority Sector Advance			
		Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue
1	Allahabad Bank	39.43	26.87	68.15	31.85	7.39	4.09	55.35	44.65	28.10	20.55	73.13	26.87	0.00	0.00	#DIV/0!	#DIV/0!
2	Andhra Bank	179.89	98.95	55.01	44.99	10.95	5.80	52.97	47.03	37.40	17.10	45.72	54.28	9.93	7.10	71.50	28.50
3	Bank of Baroda	648.00	354.00	54.63	45.37	28.62	9.17	32.04	67.96	68.34	36.45	53.34	46.66	0.00	0.00	#DIV/0!	#DIV/0!
4	Bank of India	31.30	12.40	39.62	60.38	5.21	2.35	45.11	54.89	11.42	5.90	51.66	48.34	5.81	0.80	13.77	86.23
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
6	Bhartiya Mahila Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
7	Canara Bank	183.50	108.90	59.35	40.65	6.76	3.60	53.25	46.75	13.60	11.40	83.82	16.18	1.44	1.30	90.28	9.72
8	Central Bank of India	115.22	85.42	74.14	25.86	18.24	12.55	68.80	31.20	68.45	48.55	70.93	29.07	9.56	7.20	75.31	24.69
9	Corporation Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
10	Dena Bank	6.20	2.50	40.32	59.68	0.27	0.20	74.07	25.93	0.00	0.00	#DIV/0!	#DIV/0!	0.50	0.10	20.00	80.00
11	IDBI Bank	23.48	21.04	89.61	10.39	1.83	1.75	95.63	4.37	27.58	27.14	98.40	1.60	0.00	0.00	#DIV/0!	#DIV/0!
12	Indian Bank	44.05	24.99	56.73	43.27	3.13	1.43	45.69	54.31	10.83	9.63	88.92	11.08	12.25	7.71	62.94	37.06
13	Indian Overseas Bank	35.52	16.25	45.75	54.25	26.82	11.51	42.92	57.08	24.15	19.25	79.71	20.29	39.82	12.05	30.26	69.74
14	Oriental Bank of Commerce	427.00	171.59	40.19	59.81	15.69	5.83	37.16	62.84	21.69	16.78	77.36	22.64	0.79	0.49	62.03	37.97
15	Punjab & Sind Bank	14.31	9.86	68.90	31.10	0.56	0.41	73.21	26.79	3.46	2.78	80.35	19.65	0.68	0.35	51.47	48.53
16	Punjab National Bank	63.46	40.15	63.27	36.73	16.01	10.53	65.77	34.23	31.33	26.49	84.55	15.45	0.09	0.02	22.22	77.78
17	State Bank of Bikaner & Jaipur	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
18	State Bank of Hyderabad	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
19	State Bank of India	2365.02	1544.35	65.30	34.70	253.76	126.92	50.02	49.98	279.82	215.42	76.99	23.01	208.07	141.48	68.00	32.00
20	State Bank of Mysore	0.09	0.00	0.00	100.00	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
21	State Bank of Travancore	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
22	Syndicate Bank	98.63	52.36	53.09	46.91	13.25	6.11	46.11	53.89	60.25	31.25	51.87	48.13	4.89	2.66	54.40	45.60
23	UCO Bank	261.52	173.31	66.27	33.73	31.68	16.97	53.57	46.43	88.45	48.42	54.74	45.26	45.00	20.00	44.44	55.56
24	Union Bank of India	26.82	2.89	10.78	89.22	4.66	0.12	2.58	97.42	8.87	1.58	17.81	82.19	5.56	0.87	15.65	84.35
25	United Bank of India	198.70	125.18	63.00	37.00	8.95	5.45	60.89	39.11	25.00	21.25	85.00	15.00	8.50	5.53	65.06	34.94
26	Vijaya Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
Total Public Sector Bank		4762.14	2871.01	60.29	39.71	453.78	224.79	49.54	50.46	808.74	559.94	69.24	30.76	352.89	207.66	58.85	41.15
27	Axis Bank Ltd	567.08	512.12	90.31	9.69	1.41	0.85	60.28	39.72	1.02	0.75	73.53	26.47	3.12	2.85	91.35	8.65
28	Bandhan Bank	168.19	166.31	98.88	1.12	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	104.00	103.00	99.04	0.96
29	City Union Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
30	DCB Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
31	Federal Bank	9.25	9.01	97.41	2.59	0.15	0.10	66.67	33.33	1.55	1.49	96.13	3.87	1.72	1.60	93.02	6.98
32	HDFC Bank	98.14	95.37	97.18	2.82	0.21	0.19	90.48	9.52	0.82	0.61	74.39	25.61	7.00	6.54	93.43	6.57
33	ICICI Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
34	Indus Ind Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
35	Karnatak Bank Ltd.	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	35.86	30.85	86.03	13.97
36	Karur Vysya Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
37	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
38	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
40	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
41	Yes Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
Total Private Sector Bank		842.66	782.81	92.90	7.10	1.77	1.14	64.41	35.59	3.39	2.85	84.07	15.93	151.70	144.84	95.48	4.52
42	Odisha Gramya Bank	606.36	505.45	83.36	16.64	24.08	16.43	68.23	31.77	212.06	136.97	64.59	35.41	351.95	301.55	85.68	14.32
43	Utkal Grameen Bank	729.47	478.97	65.66	34.34	3.47	2.24	64.55	35.45	24.20	18.30	75.62	24.38	101.08	58.96	58.33	41.67
Total RRBs		1335.83	984.42	73.69	26.31	27.55	18.67	67.77	32.23	236.26	155.27	65.72	34.28	453.03	360.51	79.58	20.42
Total Commercial Bank		6940.63	4638.24	66.83	33.17	483.10	244.60	50.63	49.37	1048.39	718.06	68.49	31.51	957.62	713.01	74.46	25.54
44	Orissa State Co-Op. Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	6855.62	3655.60	53.32	46.68
Grand Total		6940.63	4638.24	66.83	33.17	483.10	244.60	50.63	49.37	1048.39	718.06	68.49	31.51	7813.24	4368.61	55.91	44.09

Annexure - 17

		Sector / Scheme wise Recovery / Overdue position as on 30.09.2016										Amount in Crores	
Sl.No	BankName	Total Priority Sector				Non Priority Sector Loans				Total Advance			
		Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue
1	Allahabad Bank	147.26	85.61	58.14	41.86	64.11	72.89	113.70	-13.70	211.37	158.50	74.99	25.01
2	Andhra Bank	350.44	166.92	47.63	52.37	25.27	17.17	67.95	32.05	375.71	184.09	49.00	51.00
3	Bank of Baroda	889.31	470.92	52.95	47.05	318.00	162.00	50.94	49.06	1207.31	632.92	52.42	47.58
4	Bank of India	85.32	32.25	37.80	62.20	393.35	103.30	26.26	73.74	478.67	135.55	28.32	71.68
5	Bank of Maharastra	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
6	Bhartiya Mahila Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
7	Canara Bank	228.50	141.00	61.71	38.29	0.16	0.06	37.50	62.50	228.66	141.06	61.69	38.31
8	Central Bank of India	483.83	350.44	72.43	27.57	222.33	54.85	24.67	75.33	706.16	405.29	57.39	42.61
9	Corporation Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
10	Dena Bank	7.69	3.25	42.26	57.74	3.50	1.60	45.71	54.29	11.19	4.85	43.34	56.66
11	IDBI Bank	137.64	129.56	94.13	5.87	90.97	89.99	98.92	1.08	228.61	219.55	96.04	3.96
12	Indian Bank	167.83	88.61	52.80	47.20	156.88	137.27	87.50	12.50	324.71	225.88	69.56	30.44
13	Indian Overseas Bank	165.04	80.57	48.82	51.18	13.48	12.01	89.09	10.91	178.52	92.58	51.86	48.14
14	Oriental Bank of Commerce	497.85	217.09	43.61	56.39	248.59	163.59	65.81	34.19	746.44	380.68	51.00	49.00
15	Punjab & Sind Bank	20.94	14.29	68.24	31.76	0.00	0.00	#DIV/0!	#DIV/0!	20.94	14.29	68.24	31.76
16	Punjab National Bank	159.68	99.77	62.48	37.52	512.36	389.52	76.02	23.98	672.04	489.29	72.81	27.19
17	State Bank of Bikaner & Jaipur	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
18	State Bank of Hyderabad	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
19	State Bank of India	5823.35	3616.91	62.11	37.89	5491.21	4118.42	75.00	25.00	11314.56	7735.33	68.37	31.63
20	State Bank of Mysore	0.24	0.00	0.00	100.00	0.00	0.00	#DIV/0!	#DIV/0!	0.24	0.00	0.00	100.00
21	State Bank of Travancore	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
22	Syndicate Bank	236.75	124.58	52.62	47.38	38.96	20.23	51.93	48.07	275.71	144.81	52.52	47.48
23	UCO Bank	728.19	402.07	55.21	44.79	132.51	17.31	13.06	86.94	860.70	419.38	48.73	51.27
24	Union Bank of India	92.36	6.84	7.41	92.59	22.36	0.62	2.77	97.23	114.72	7.46	6.50	93.50
25	United Bank of India	583.43	391.62	67.12	32.88	125.60	78.50	62.50	37.50	709.03	470.12	66.30	33.70
26	Vijaya Bank	0.00	0.00	#DIV/0!	#DIV/0!	21.14	13.86	65.56	34.44	21.14	13.86	65.56	34.44
	Total Public Sector Bank	10805.65	6422.30	59.43	40.57	7880.78	5453.19	69.20	30.80	18686.43	11875.49	63.55	36.45
27	Axis Bank Ltd	670.60	596.88	89.01	10.99	7.85	3.25	41.40	58.60	678.45	600.13	88.46	11.54
28	Bandhan Bank	435.52	432.44	99.29	0.71	27.10	26.96	99.48	0.52	462.62	459.40	99.30	0.70
29	City Union Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
30	DCB Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
31	Federal Bank	18.00	15.01	83.39	16.61	0.61	0.21	34.43	65.57	18.61	15.22	81.78	18.22
32	HDFC Bank	215.60	200.70	93.09	6.91	162.18	147.41	90.89	9.11	377.78	348.11	92.15	7.85
33	ICICI Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
34	Indus Ind Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
35	Karnatak Bank Ltd.	42.03	34.60	82.32	17.68	39.40	0.00	0.00	100.00	81.43	34.60	42.49	57.51
36	Karur Vysya Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
37	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
38	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
40	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
41	Yes Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
	Total Private Sector Bank	1381.75	1279.63	92.61	7.39	237.14	177.83	74.99	25.01	1618.89	1457.46	90.03	9.97
42	Odisha Gramya Bank	1884.26	1411.24	74.90	25.10	884.02	674.13	76.26	23.74	2768.28	2085.37	75.33	24.67
43	Utkal Grameen Bank	1619.17	1077.62	66.55	33.45	325.77	201.52	61.86	38.14	1944.94	1279.14	65.77	34.23
	Total RRBs	3503.43	2488.86	71.04	28.96	1209.79	875.65	72.38	27.62	4713.22	3364.51	71.38	28.62
	Total Commercial Bank	15690.83	10190.79	64.95	35.05	9327.71	6506.67	69.76	30.24	25018.54	16697.46	66.74	33.26
44	Orissa State Co-Op. Bank	16573.88	9712.84	58.60	41.40	0.00	0.00	#DIV/0!	#DIV/0!	16573.88	9712.84	58.60	41.40
	Grand Total	32264.71	19903.63	61.69	38.31	9327.71	6506.67	69.76	30.24	41592.42	26410.30	63.50	36.50

		Sector / Scheme wise Recovery / Overdue position as on 30.09.2016																		Amount in Crores	
Sl.No	BankName	SHG				PMRY/PMEGP				SJSRY				WCC				DRI			
		Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue	Total Demand for Recovery	Amount Collected	% Of Recovery	% Of Overdue
1	Allahabad Bank	9.09	8.03	88.34	11.66	10.02	4.38	43.71	56.29	0.56	0.30	53.57	46.43	0.48	0.36	75.00	25.00	0.00	0.00	#DIV/0!	#DIV/0!
2	Andhra Bank	15.68	11.69	74.55	25.45	12.00	1.92	16.00	84.00	5.96	1.96	32.89	67.11	0.00	0.00	#DIV/0!	#DIV/0!	0.09	0.01	11.11	88.89
3	Bank of Baroda	13.11	10.23	78.03	21.97	1.92	2.04	106.25	-6.25	0.80	0.20	25.00	75.00	0.18	0.07	38.89	61.11	0.39	0.07	17.95	82.05
4	Bank of India	14.90	2.80	18.79	81.21	15.60	4.50	28.85	71.15	3.10	1.04	33.55	66.45	0.70	0.10	14.29	85.71	1.01	0.15	14.85	85.15
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
6	Bhartiya Mahila Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
7	Canara Bank	1.40	0.80	57.14	42.86	1.20	0.70	58.33	41.67	0.75	0.40	53.33	46.67	0.07	0.04	57.14	42.86	0.04	0.00	7.50	92.50
8	Central Bank of India	11.55	9.56	82.77	17.23	45.70	28.63	62.65	37.35	3.11	1.22	39.23	60.77	0.58	0.22	37.93	62.07	2.11	0.54	25.59	74.41
9	Corporation Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
10	Dena Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.03	0.02	66.67	33.33	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
11	IDBI Bank	13.74	13.34	97.09	2.91	0.38	0.29	76.32	23.68	0.10	0.06	60.00	40.00	0.06	0.04	66.67	33.33	0.03	0.03	96.77	3.23
12	Indian Bank	12.10	7.99	66.03	33.97	4.56	2.15	47.15	52.85	1.10	0.75	68.18	31.82	0.14	0.08	57.14	42.86	0.23	0.14	60.87	39.13
13	Indian Overseas Bank	8.85	5.25	59.32	40.68	4.22	1.21	28.67	71.33	2.20	1.21	55.00	45.00	2.01	1.21	60.20	39.80	3.01	2.22	73.75	26.25
14	Oriental Bank of Commerce	1.08	0.82	75.93	24.07	3.91	0.67	17.14	82.86	0.69	0.63	91.30	8.70	0.00	0.00	#DIV/0!	#DIV/0!	0.20	0.04	20.00	80.00
15	Punjab & Sind Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.69	0.11	15.94	84.06	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
16	Punjab National Bank	1.75	0.98	56.00	44.00	3.28	0.53	16.16	83.84	2.95	1.68	56.95	43.05	0.02	0.00	0.00	100.00	22.14	10.96	49.50	50.50
17	State Bank of Bikaner & Jaipur	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
18	State Bank of Hyderabad	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
19	State Bank of India	140.49	67.22	47.85	52.15	35.07	8.77	25.01	74.99	4.50	1.03	22.89	77.11	2.81	0.05	1.78	98.22	7.74	3.73	48.19	51.81
20	State Bank of Mysore	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
21	State Bank of Travancore	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
22	Syndicate Bank	3.29	1.66	50.46	49.54	8.98	3.86	42.98	57.02	1.22	0.06	4.92	95.08	0.85	0.04	4.71	95.29	0.04	0.02	50.00	50.00
23	UCO Bank	52.75	23.25	44.08	55.92	26.37	14.12	53.55	46.45	29.30	11.52	39.32	60.68	1.48	0.72	48.65	51.35	0.08	0.02	25.00	75.00
24	Union Bank of India	0.91	0.02	2.20	97.80	7.78	0.03	0.39	99.61	2.47	0.01	0.40	99.60	0.00	0.00	#DIV/0!	#DIV/0!	0.12	0.00	0.00	100.00
25	United Bank of India	9.50	6.18	65.05	34.95	8.10	2.85	35.19	64.81	3.90	1.50	38.46	61.54	0.58	0.38	65.52	34.48	0.02	0.01	40.00	60.00
26	Vijaya Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
Total Public Sector Bank		310.19	169.82	54.75	45.25	189.12	76.67	40.54	59.46	63.40	23.68	37.35	62.65	9.96	3.31	33.23	66.77	37.25	17.94	48.16	51.84
27	Axis Bank Ltd	0.12	0.09	75.00	25.00	0.05	0.03	60.00	40.00	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.03	0.02	66.67	33.33
28	Bandhan Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
29	City Union Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
30	DCB Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
31	Federal Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
32	HDFC Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.01	0.01	100.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
33	ICICI Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
34	Indus Ind Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
35	Karnatak Bank Ltd.	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
36	Karur Vysya Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
37	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
38	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
39	Standard Chartered Bank	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
40	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
41	Yes Bank	0.03	0.00	0.00	100.00	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
Total Private Sector Bank		0.15	0.09	60.00	40.00	0.05	0.03	60.00	40.00	0.01	0.01	100.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	0.03	0.02	66.67	33.33
42	Odisha Gramya Bank	5.68	3.40	59.86	40.14	1.81	1.25	69.06	30.94	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
43	Utkal Grameen Bank	76.79	41.95	54.63	45.37	0.60	0.32	53.33	46.67	0.56	0.29	51.79	48.21	0.74	0.39	52.70	47.30	0.00	0.00	#DIV/0!	#DIV/0!
Total RRBs		82.47	45.35	54.99	45.01	2.41	1.57	65.15	34.85	0.56	0.29	51.79	48.21	0.74	0.39	52.70	47.30	0.00	0.00	#DIV/0!	#DIV/0!
Total Commercial Bank		392.81	215.26	54.80	45.20	191.58	78.27	40.85	59.15	63.97	23.98	37.49	62.51	10.70	3.70	34.58	65.42	37.28	17.96	48.18	51.82
44	Orissa State Co-Op. Bank	141.19	114.89	81.37	18.63	0.00	0.00	#DIV/0!	#DIV/0!	30.50	6.40	20.98	79.02	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	#DIV/0!	#DIV/0!
Grand Total		534.00	330.15	61.83	38.17	191.58	78.27	40.85	59.15	94.47	30.38	32.16	67.84	10.70	3.70	34.58	65.42	37.28	17.96	48.18	51.82

District Wise Breakup of Pending Cases under OPDR and OACO & MPBA as on 30.09.2016 (Amt in Crores)					
Sl.No	DistrictName	Under OPDR		Under OACO & MPBA	
		A/C	Amt	A/C	Amt
1	ANGUL	568	4.08	21	0.04
2	BALASORE	813	4.93	1	0.02
3	BARGARH	586	5.47	0	0.00
4	BHADRAK	340	1.95	32	0.07
5	BOLANGIR	352	2.35	0	0.00
6	BOUDH	165	1.51	0	0.00
7	CUTTACK	1036	10.40	109	0.15
8	DEOGARH	122	0.85	0	0.00
9	DHENKANAL	454	3.91	22	0.07
10	GAJAPATI	130	0.93	0	0.00
11	GANJAM	470	7.40	0	0.00
12	JAGATSINGHPUR	530	2.19	92	0.04
13	JAJPUR	620	2.93	224	0.07
14	JHARSUGUDA	219	1.66	0	0.00
15	KALAHANDI	232	1.53	0	0.00
16	KANDHAMAL	211	2.79	0	0.00
17	KENDRAPARA	986	3.36	262	0.06
18	KEONJHAR	312	2.02	0	0.00
19	KHURDA	1364	10.53	37	1.15
20	KORAPUT	150	1.43	0	0.00
21	MALKANGIRI	115	0.84	0	0.00
22	MAYURBHANJ	328	2.82	0	0.00
23	NABARANGPUR	230	2.69	0	0.00
24	NAYAGARH	260	1.70	0	0.00
25	NUAPADA	123	1.11	0	0.00
26	PURI	394	4.42	42	0.07
27	RAYAGADA	234	2.36	0	0.00
28	SAMBALPUR	348	7.48	0	0.00
29	SONEPUR	134	1.51	0	0.00
30	SUNDARGARH	305	4.30	0	0.00
Total		12131	101.43	842	1.74

POSITION OF CERTIFICATE OFFICERS IN THE DISTRICTS OF ODISHA		
SL NO.	DISTRICT NAME	CETIFICATE OFFICER
1	ANGUL	GM DIC
2	BALASORE	GM DIC
3	BARGARH	Asst. Manager, Cottage Industries
4	BHADRAK	Special Certificate Officer
5	BOLANGIR	Collector, Sub Collector, GM DIC, Tahasildar
6	BOUDH	GM DIC
7	CUTTACK	Special Certificate Officer (only for PMRY)
8	DEOGARH	GM DIC
9	DHENKANAL	GM RIC
10	GAJAPATI	Sub Collector
11	GANJAM	No Certificate Officer
12	JAGATSINGHPUR	GM DIC & Tahasildar
13	JAJPUR	GM RIC & Sub Collector
14	JHARSUGUDA	GM DIC
15	KALAHANDI	GM DIC
16	KANDHAMAL	No Certificate Officer
17	KENDRAPARA	GM DIC
18	KEONJHAR	GM RIC & Sub Collector
19	KHORDHA	Sub Collector
20	KORAPUT	GM DIC- PMRY & PMEGP Cases & Tahasildar - Rest Cases
21	MALKANGIRI	No Certificate Officer
22	MAYURBHANJ	GM DIC- PMRY & PMEGP Cases & ADM (Revenue)
23	NABARANGPUR	No Certificate Officer
24	NAYAGARH	GM DIC & Sub Divisional Officer
25	NUAPADA	GM DIC
26	PURI	GM DIC
27	RAYAGADA	GM DIC
28	SAMBALPUR	No Certificate Officer
29	SONEPUR	GM DIC
30	SUNDARGARH	Sub Collector

District Wise number of Applications for attachment of property under Section 14 of SARFAESI pending with District Magistrate			
Sl.No	BankName	No of Applications pending as on 30.09.2016	Amount involved (in Rs. Lakhs)
1	Allahabad Bank	18	698.00
2	Andhra Bank	20	256.00
3	Bank of Baroda	0	0.00
4	Bank of India	21	4192.00
5	Bank of Maharashtra	0	0.00
6	Bharatiya Mahila Bank	0	0.00
7	Canara Bank	3	22.00
8	Central Bank of India	20	552.00
9	Corporation Bank	3	10634.00
10	Dena Bank	0	0.00
11	IDBI Bank	1	21.00
12	Indian Bank	27	758.00
13	Indian Overseas Bank	25	6412.00
14	Oriental Bank of Commerce	0	0.00
15	Punjab & Sind Bank	0	0.00
16	Punjab National Bank	5	1072.00
17	State Bank of Bikaner & Jaipur	0	0.00
18	State Bank of Hyderabad	0	0.00
19	State Bank of India	54	244.00
20	State Bank of Mysore	0	0.00
21	State Bank of Travancore	0	0.00
22	Syndicate Bank	204	3383.00
23	UCO Bank	20	2700.00
24	Union Bank	9	278.00
25	United Bank of India	58	2050.00
26	Vijaya Bank	0	0.00
Public Sector Banks		488	33272.00
27	Axis Bank Ltd	0	0.00
28	Bandhan Bank	0	0.00
29	City Union Bank	0	0.00
30	DCB Bank Ltd	0	0.00
31	Federal Bank	0	0.00
32	HDFC Bank	5	1193.40
33	ICICI Bank	0	0.00
34	Indus Ind Bank	0	0.00
35	Karnatak Bank Ltd.	0	0.00
36	Karur Vysya Bank	0	0.00
37	Kotak Mahindra Bank Ltd	0	0.00
38	Laxmi Vilas Bank	0	0.00
39	Standard Chartered Bank	0	0.00
40	The South Indian Bank Ltd.	0	0.00
41	Yes Bank	0	0.00
Private Sector Banks		5	1193.40
42	Odisha Gramya Bank	38	729.00
43	Utkal Grameen Bank	0	0.00
Total RRBs		38	729.00
Total Commercial Banks		531	35194.40
44	Orissa State Co-Op. Bank	0	0.00
Grand Total		531	35194.40

Annexure - 20

District Wise number of Applications for attachment of property under Section 14 of SARFAESI pending with District Magistrate			
Sl.No	Name of Districts	No of Applications pending as on 30.09.2016	Amount involved (in Rs. Lakhs)
1	ANGUL	12	55.00
2	BALASORE	20	771.00
3	BARGARH	8	240.00
4	BHADRAK	13	118.00
5	BOLANGIR	6	131.00
6	BOUDH	0	0.00
7	CUTTACK	64	6378.51
8	DEOGARH	3	13.00
9	DHENKANAL	17	184.00
10	GAJAPATI	8	70.00
11	GANJAM	11	59.00
12	JAGATSINGHPUR	86	1412.00
13	JAJPUR	21	350.00
14	JHARSUGUDA	19	173.00
15	KALAHANDI	15	272.00
16	KANDHAMAL	0	0.00
17	KENDRAPARA	10	66.00
18	KEONJHAR	7	47.00
19	KHURDA	146	23843.87
20	KORAPUT	1	3.00
21	MALKANGIRI	0	0.00
22	MAYURBHANJ	6	23.00
23	NABARANGPUR	0	0.00
24	NAYAGARH	6	38.00
25	NUAPADA	0	0.00
26	PURI	17	136.00
27	RAYAGADA	1	1.00
28	SAMBALPUR	14	117.00
29	SONEPUR	0	0.00
30	SUNDARGARH	20	693.02
TOTAL		531	35194.40

District wise Target under Priority Sector Advances for the year 2016-17																Annexure - 22	
PRIORITY SECTOR																	
Sl	DISTRICTS	Crop Loan		Agri Term Loan		Fishery		Dairy		Farm Credit		Agriculture Infrastructure		Anciliary Activities		Agri Total	
		No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)
1	ANGUL	81011	837.54	15654	114.77	1055	11.01	7180	44.35	104900	1007.67	3915	61.80	7026	72.71	115841	1142.18
2	BALASORE	570586	1558.63	57367	390.07	18442	203.93	5802	46.11	652197	2198.74	11748	210.04	7456	110.17	671401	2518.95
3	BARGARH	81095	1551.97	53417	319.32	0	0.00	0	0.00	134512	1871.29	7117	48.00	4744	30.70	146373	1949.99
4	BHADRAK	350304	1172.36	11833	92.53	6207	67.32	17209	107.02	385553	1439.23	2957	49.82	14521	92.76	403031	1581.81
5	BOLANGIR	73450	431.13	16864	217.83	627	9.41	3462	31.66	94403	690.03	0	0.00	0	0.00	94403	690.03
6	BOUDH	23000	212.06	1490	45.36	940	12.11	860	9.90	26290	279.43	2600	43.11	1680	20.46	30570	343.00
7	CUTTACK	208340	1041.70	6355	127.10	2900	29.00	9080	90.80	226675	1288.60	2095	104.75	1833	36.65	230603	1430.00
8	DEOGARH	80170	120.81	5993	48.92	130	5.10	1477	13.04	87770	187.87	1887	9.59	1948	13.54	91605	211.00
9	DHENKANAL	271414	966.72	33095	151.89	4865	14.21	12293	44.75	321667	1177.57	22064	101.26	26884	162.18	370615	1441.01
10	GAJAPATI	81900	309.77	10134	133.11	438	5.92	3512	62.23	95984	511.03	1405	37.88	293	28.50	97682	577.41
11	GANJAM	307731	1604.55	9912	417.18	2397	56.49	5352	122.87	325392	2201.09	3254	148.49	3055	139.28	331701	2488.86
12	JAGATSINGHPUR	252072	586.49	23203	54.60	4406	28.86	3667	38.97	283348	708.92	4096	23.40	2670	28.19	290114	760.51
13	JAJPUR	199214	564.53	14311	117.18	864	16.06	3461	42.14	217850	739.91	7711	63.10	5530	105.08	231091	908.09
14	JHARSUGUDA	68020	348.05	8690	149.46	136	3.56	420	19.20	77266	520.27	0	0.00	7305	83.78	84571	604.05
15	KALAHANDI	100340	1004.78	11244	319.39	623	31.38	3241	45.35	115448	1400.90	1247	35.49	1401	55.89	118096	1492.28
16	KANDHAMAL	82744	330.98	22898	135.35	184	1.88	1010	10.18	106836	478.39	1805	28.53	647	13.30	109288	520.22
17	KENDRAPARA	306183	657.37	22895	121.01	3558	36.03	14566	61.56	347202	875.97	6461	65.16	5548	56.04	359211	997.17
18	KEONJHAR	136017	706.53	49844	267.75	6076	31.58	12258	63.76	204195	1069.62	7150	37.19	2076	10.81	213421	1117.62
19	KHURDA	192314	1243.56	6006	360.59	5974	43.29	9911	93.93	214205	1741.37	19476	163.14	1919	36.90	235600	1941.41
20	KORAPUT	119430	512.02	5858	102.69	1165	26.37	1298	35.73	127751	676.81	3109	97.38	1646	26.16	132506	800.35
21	MALKANGIRI	12680	251.56	4514	82.48	1376	28.74	952	14.77	19522	377.55	693	18.61	812	8.83	21027	404.99
22	MAYURBHANJ	319560	955.98	15409	231.19	994	24.93	4110	53.46	340073	1265.56	12859	135.00	11918	125.22	364850	1525.78
23	NABARANGPUR	84775	565.75	3875	170.80	1200	12.84	800	43.02	90650	792.41	3600	31.32	4750	41.35	99000	865.08
24	NAYAGARH	98802	769.31	17437	208.93	1251	19.20	1966	36.01	119456	1033.45	1440	27.70	0	0.00	120896	1061.15
25	NUAPADA	42515	213.18	3070	91.53	208	4.14	414	8.28	46207	317.13	2870	57.30	0	0.00	49077	374.43
26	PURI	102077	958.23	18590	177.10	3294	45.96	3641	64.78	127602	1246.07	10337	81.66	290	43.83	138229	1371.56
27	RAYAGADA	13420	294.68	3255	84.01	70	14.44	94	12.20	16839	405.33	835	18.64	2110	11.52	19784	435.49
28	SAMBALPUR	152600	692.44	4788	127.54	285	15.80	277	19.91	157950	855.69	3451	86.77	1486	17.93	162887	960.39
29	SONEPUR	60186	313.55	6060	112.68	708	4.30	2530	37.34	69484	467.87	0	0.00	6314	25.60	75798	493.47
30	SUNDARGARH	90849	720.61	22868	343.03	258	10.37	7678	30.67	121653	1104.68	310	1.86	466	2.79	122429	1109.33
	TOTAL	4562799	21496.84	486929	5315.39	70631	814.23	138521	1303.99	5258880	28930.45	146492	1786.99	126328	1400.17	5531700	32117.61

District wise Target under Priority Sector Advances for the year 2016-17														Annexure - 22	
PRIORITY SECTOR															
Sl	DISTRICTS	Export Credit		Education		Housing		Social Infrastructure		Renewable Energy		Others		Priority Sector Total	
		No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)	No. of A/Cs	Amount (Cr)
1	ANGUL	60	3.00	1205	37.50	3009	95.81	853	4.25	79	0.75	8221	59.22	168788	1815.22
2	BALASORE	56	6.75	2250	68.97	5233	226.86	284	2.20	6225	33.01	13037	108.40	738485	3452.94
3	BARGARH	0	0.00	1013	89.80	2014	62.06	94	31.47	1491	0.74	2654	160.58	158040	2661.00
4	BHADRAK	53	2.47	697	18.93	7079	214.20	2824	15.43	191	0.82	21910	165.92	451137	2212.51
5	BOLANGIR	20	10.00	267	13.32	944	47.13	1159	6.83	140	2.09	6270	68.74	114065	1062.02
6	BOUDH	88	3.60	108	6.30	610	36.45	68	2.98	33	0.64	700	11.23	33787	531.00
7	CUTTACK	230	11.48	2209	88.00	6000	600.00	220	4.32	51	1.02	4300	86.01	282156	4148.00
8	DEOGARH	0	0.00	259	4.80	239	7.25	0	0.00	0	0.00	2446	23.60	96885	288.00
9	DHENKANAL	349	4.00	1036	24.30	3584	106.80	2009	13.63	268	0.86	13781	62.50	468809	2224.35
10	GAJAPATI	0	0.00	840	28.56	615	52.28	335	5.25	815	1.80	0	0.00	102436	749.16
11	GANJAM	6	0.53	997	34.95	5420	402.28	83	4.16	41	1.23	22411	677.41	382981	4371.42
12	JAGATSINGHPUR	10	0.20	1549	46.60	2526	88.65	342	1.78	38	0.16	61777	373.06	391850	1367.78
13	JAJPUR	115	80.00	729	14.64	5087	93.42	559	3.48	618	6.21	5954	47.52	266253	1500.00
14	JHARSUGUDA	0	0.00	780	18.90	1670	59.00	246	1.54	169	0.47	1740	13.95	97396	1171.01
15	KALAHANDI	0	0.00	270	32.27	959	14.13	161	34.60	46	0.80	3472	273.23	133743	1958.00
16	KANDHAMAL	6	1.35	139	5.40	877	17.82	457	2.82	473	1.90	892	9.00	115914	709.30
17	KENDRAPARA	355	1.80	2352	87.38	3443	131.07	1353	6.12	304	0.63	5039	31.69	396008	1409.75
18	KEONJHAR	3338	125.99	1029	62.48	2757	104.04	229	8.32	295	10.95	4653	175.69	247424	2424.11
19	KHURDA	2162	44.57	3491	89.80	16199	900.00	650	6.48	540	4.38	30918	2869.10	316965	8204.00
20	KORAPUT	59	1.39	312	24.23	723	67.15	385	7.28	434	3.76	7551	106.81	143777	1122.41
21	MALKANGIRI	23	0.40	57	1.19	176	6.12	42	1.10	26	0.03	1262	10.54	24561	484.00
22	MAYURBHANJ	5	9.10	690	34.00	507	72.25	58	10.90	639	1.28	18829	235.34	387455	2314.04
23	NABARANGPUR	0	0.00	100	0.99	150	2.03	0	0.00	0	0.00	3850	171.86	117300	1304.16
24	NAYAGARH	0	0.00	822	41.25	1166	58.09	72	3.48	50	0.89	3421	83.70	135293	1425.01
25	NUAPADA	0	0.00	449	13.39	188	16.75	80	8.03	200	2.00	184	0.60	52778	467.07
26	PURI	21	8.60	3200	158.40	2100	252.00	256	5.25	166	0.24	236	37.41	163713	2094.01
27	RAYAGADA	0	0.00	426	15.11	359	87.23	0	0.00	0	0.00	6436	71.72	28642	668.00
28	SAMBALPUR	295	1.50	442	22.58	913	50.70	115	1.15	138	1.38	720	34.50	176581	2128.46
29	SONEPUR	2	0.90	155	7.25	250	13.07	50	2.59	25	0.19	5295	29.74	84825	644.18
30	SUNDARGARH	200	400.00	530	18.49	1815	133.38	206	4.10	531	2.12	4462	79.32	153522	3964.46
TOTAL		7453	717.63	28403	1109.78	76612	4018.02	13190	199.54	14026	80.35	262421	6078.39	6431569	58875.37

FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 30.09.2016							
(Amount in Crores)							
Sl No.	Name of Bank	No. of KCC issued from 01.04.2016 to 30.09.2016		Total amount disbursed in KCC(Fresh+Existing)during 01.04.2016 to 30.09.2016		Balance O/S as on 30.09.2016	
		A/c	Amt.	A/c	Amt	A/c	Amt
1	Allahabad Bank	1551	10.49	1551	10.49	17679	45.82
2	Andhra Bank	17632	62.64	17632	62.64	28802	155.69
3	Bank of Baroda	1279	9.86	2359	14.98	24170	126.78
4	Bank of India	21806	101.86	21806	101.86	161038	605.98
5	Bank of Maharashtra	1	0.01	1	0.01	95	0.75
6	Bhartiya Mahila Bank	0	0.00	0	0.00	10	0.06
7	Canara Bank	695	4.35	1326	7.50	11958	70.41
8	Central Bank of India	1856	24.25	1856	24.25	25946	171.68
9	Corporation Bank	276	9.43	356	10.56	356	10.56
10	Dena Bank	14	0.11	14	0.11	197	2.35
11	IDBI Bank	2580	16.33	2580	16.33	13742	91.95
12	Indian Bank	4124	19.52	15010	72.65	24979	499.03
13	Indian Overseas Bank	2760	25.92	5280	52.35	18850	127.25
14	Oriental Bank of Commerce	135	2.64	542	14.65	5038	36.23
15	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
16	Punjab National Bank	1958	15.13	4873	29.48	46811	244.71
17	State Bank of Bikaner & Jaipur	0	0.00	0	0.00	0	0.00
18	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00
19	State Bank of India	141081	696.17	172703	936.94	555643	2720.07
20	State Bank of Mysore	0	0.00	0	0.00	0	0.00
21	State Bank of Travancore	0	0.00	0	0.00	0	0.00
22	Syndicate Bank	7465	36.34	7720	38.22	18915	111.63
23	UCO Bank	3594	56.54	29546	151.79	110476	447.66
24	Union Bank of India	1981	12.62	1981	12.62	19489	168.84
25	United Bank of India	2452	11.00	46957	202.17	49210	208.11
26	Vijaya Bank	0	0.00	0	0.00	0	0.00
Total Public Sector Banks		213240	1115.21	334093	1759.60	1133404	5845.56
27	Axis Bank Ltd	1872	13.54	5114	20.72	668	34.39
28	Bandhan Bank	0	0.00	0	0.00	0	0.00
29	City Union Bank	0	0.00	0	0.00	0	0.00
30	DCB Ltd	0	0.00	0	0.00	0	0.00
31	Federal Bank	0	0.00	0	0.00	0	0.00
32	HDFC Bank	223	12.16	223	12.16	108716	596.93
33	ICICI Bank	21613	88.45	21613	88.45	66729	254.39
34	IndusInd Bank	0	0.00	0	0.00	0	0.00
35	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00
36	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
37	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00
38	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00
39	Standard Chartered Bank	0	0.00	0	0.00	0	0.00
40	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
41	Yes Bank	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		23708	114.15	26950	121.33	176113	885.71
42	Odisha Gramya Bank	12843	40.43	75625	211.59	289366	1037.70
43	Utkal Grameen Bank	144998	625.29	144998	625.29	308137	1372.23
Total of RRBs		157841	665.72	220623	836.88	597503	2409.93
Total of Commercial Banks		394789	1895.08	581666	2717.81	1907020	9141.20
44	Orissa State Co-Op. Bank	47574	99.43	1612550	5119.63	4689378	9339.83
GRAND TOTAL		442363	1994.51	2194216	7837.44	6596398	18481.03

MSE ACCOUNTS - REHABILITATION OF SICK UNITS FOR THE QUARTER ENDED SEPTEMBER - 2016											
Sl. No	Bank Name	Total no. of sick units		Units in respect of which bank is yet to take decision on viability		Potentially Viable		Non viable units		Viable units put under nursing	
		No. of units	Amt	No. of units	Amt	No. of units	Amt	No. of units	Amt	No. of units	Amt
1	Allahabad Bank	1185	38.46	0	0	0	0.00	1185	38.46	0	0.00
2	Andhra Bank	7	16.85	0	0	6	9.35	1	7.50	6	9.35
3	Bank of India	3055	338.41	0	0	853	56.12	2202	282.29	266	7.95
4	Bank of Baroda	3341	125.05	0	0	244	23.21	3097	101.84	42	4.45
5	Canara Bank	302	13.83	0	0	87	3.74	215	10.09	0	0.00
6	Central Bank of India	8486	56.75	1051	7.3	922	11.39	6513	38.06	389	4.80
7	Corporation Bank	174	14.19	0	0	174	14.19	0	0.00	0	0.00
8	Federal Bank	10	9.54	0	0	0	0.00	10	9.54	0	0.00
9	IDBI Bank	738	45.77	703	39.05	0	0.00	35	6.72	0	0.00
10	Indian Bank	1398	30.97	0	0	0	0.00	1398	30.97	0	0.00
11	Indusind Bank	677	3.66	0	0	0	0.00	677	3.66	0	0.00
12	Indian Overseas Bank	59	45.85	0	0	11	0.11	48	45.74	0	0.00
13	Oriental Bank of Commerce	3	12.61	0	0	1	6.13	2	6.48	1	6.13
14	Punjab National Bank	1343	26.85	0	0	15	0.10	1328	26.76	14	0.10
15	State Bank of India	3116	41.95	0	0	0	0.00	3116	41.95	0	0.00
16	State Bank of Hyderabad	16	1.23	0	0	12	0.32	4	0.91	0	0.00
17	Syndicate Bank	4630	64.56	0	0	0	0.00	4630	64.56	0	0.00
18	UCO Bank	3224	94.90	0	0	7	0.19	3217	95.06	7	0.20
19	Union Bank	306	17.32	0	0	0	0.00	306	17.32	0	0.00
20	United Bank of India	2889	27.67	0	0	181	1.35	2708	26.32	0	0.00
Total Public Sector Banks		34959	1026.42	1754	46.35	2513	126.20	30692	854.23	725	32.98
21	Axis Bank Ltd	28	23.48	0	0	10	3.32	18	20.16	0	0.00
22	HDFC Bank	18	10.39	2	6.01	8	0.20	8	4.17	0	0.00
23	ICICI Bank	6	0.29	0	0	1	0.02	5	0.27	1	0.02
Total Private Sector Banks		52	34.16	2	6.01	19	3.54	31	24.60	1	0.02
Total		35011	1060.57	1756	52.36	2532	129.74	30723	878.83	726	33.00

PERFORMANCE OF RSETI'S IN ODISHA AS ON 31.10.2016							
NAME OF BANK	NAME OF RSETI	BPL			AAP		
		TARGET 2016-17	ACTUAL	%age	TARGET 2016-17	ACTUAL	%age
ANDHRA BANK	GAJAPATI	600	159	26.50	750	377	50.27
ANDHRA BANK	GANJAM	600	244	40.67	750	407	54.27
SUB TOTAL ANDHRA BANK		1200	403	33.58	1500	784	52.27
BOI	MAYURBHANJ	700	420	60.00	760	452	59.47
BOI	KEONJHAR	600	409	68.17	750	505	67.33
SUB TOTAL BOI		1300	829	63.77	1510	957	63.38
CENTRAL BANK	DEOGARH	500	309	61.80	600	424	70.67
RUDSETI	KHORDHA	760	649	85.39	1075	851	79.16
SBI	JAJPUR	650	436	67.08	750	482	64.27
SBI	RAYAGADA	525	393	74.86	650	475	73.08
SBI	MALKANGIRI	550	334	60.73	720	365	50.69
SBI	BOUDH	600	512	85.33	750	583	77.73
SBI	SUBARNAPUR	570	459	80.53	780	511	65.51
SBI	SUNDARGARH	600	482	80.33	825	531	64.36
SBI	KORAPUT	500	409	81.80	600	473	78.83
SBI	NABARANGPUR	500	220	44.00	600	267	44.50
SBI	BARGARH	640	533	83.28	910	581	63.85
SBI	KALAHANDI	630	505	80.16	780	582	74.62
SBI	BOLANGIR	580	206	35.52	750	220	29.33
SBI	SAMBALPUR	600	263	43.83	750	353	47.07
SBI	KANDHAMAL	520	419	80.58	720	466	64.72
SBI	NUAPADA	525	390	74.29	780	475	60.90
SBI	KENDRAPADA	700	219	31.29	1080	619	57.31
SBI	NAYAGARH	500	368	73.60	700	441	63.00
SBI	JHARSUGUDA	650	192	29.54	1008	383	38.00
SUB TOTAL SBI		9840	6989	71.03	13153	7807	59.36
UCO BANK	BHADRAK	700	336	48.00	775	370	47.74
UCO BANK	BALASORE	700	529	75.57	750	552	73.60
UCO BANK	DHENKANAL	600	344	57.33	750	362	48.27
UCO BANK	ANUGUL	600	315	52.50	875	384	43.89
UCO BANK	JAGATSINGPUR	600	320	53.33	725	385	53.10
UCO BANK	CUTTACK	600	310	51.67	720	322	44.72
UCO BANK	PURI	600	176	29.33	720	231	32.08
SUB TOTAL UCO BANK		4400	2330	52.95	5315	2606	49.03
GRAND TOTAL		18000	10860	60.33	23153	13429	58.00

Source: RSETI Director

Performance of RSETIs in Odisha for the Quarter ended September 2016

Name of the District	Name of the RSETI	Name of the Sponsor Bank	Number of Training Programmes Conducted	Number of Trainees Trained	Bank Finance Total	Self Finance Total	Wage Employment Total	Total Settled	% of Settlement	% of Credit Linked
GANJAM	ABIRD Chatrapur	Andhra Bank	220	5177	1865	791	1281	3937	76.05	70.22
GAJAPATI	ABRSETI Parlakimundi	Andhra Bank	130	3212	1084	1046	252	2382	74.16	50.89
MAYURBHENJ	BOI Baripada	Bank of India	162	4475	1561	1679	72	3312	74.01	48.18
KEONJHAR	BOI Keonjhar	Bank of India	97	2540	925	629	84	1638	64.49	59.52
DEOGARH	CBI Deogarh	Central Bank of India	89	2874	907	1079	53	2039	70.95	45.67
KHURDA	RUDSETI Bhubaneshwar	RUDSETI	254	8754	5180	1042	910	7132	81.47	83.25
BARGARH	SBI Bargarh	State Bank of India	114	3219	251	1594	196	2041	63.40	13.60
BOLANGIR	SBI Bolangir	State Bank of India	110	3174	730	1403	162	2295	72.31	34.22
BOUDH	SBI Boudh	State Bank of India	101	2862	1056	609	169	1834	64.08	63.42
JAJPUR	SBI Jajpur	State Bank of India	119	3739	492	1664	173	2329	62.29	22.82
JHARSUGUDA	SBI Jharsuguda	State Bank of India	180	4478	783	1964	1084	3831	85.55	28.50
KALAHANDI	SBI Kalahandi	State Bank of India	130	3576	483	1338	763	2584	72.26	26.52
Kandhmal	SBI Kandhamal	State Bank of India	89	2638	523	1126	460	2109	79.95	31.72
KENDRAPARA	SBI Kendrapara	State Bank of India	151	4289	1335	1001	212	2548	59.41	57.15
MALKANGIRI	SBI Malkangiri	State Bank of India	85	2523	348	1308	19	1675	66.39	21.01
NABARANGPUR	SBI Nabarangapur	State Bank of India	85	2575	222	1416	205	1843	71.57	13.55
NAYAGARH	SBI Nayagarh	State Bank of India	116	3062	768	1736	14	2518	82.23	30.67
NAUPADA	SBI Nuapada	State Bank of India	120	3136	551	1665	123	2339	74.59	24.86
RAYAGADA	SBI Rayagada	State Bank of India	77	2072	267	795	185	1247	60.18	25.14
SAMBALPPUR	SBI Sambalpur	State Bank of India	112	2967	361	1182	477	2020	68.08	23.40
SONEPUR	SBI Subarnapur	State Bank of India	94	2593	1354	486	18	1858	71.65	73.59
SUNDERGARH	SBI Sundargarh	State Bank of India	127	3773	648	1501	447	2596	68.80	30.15
KORAPUT	SBRSETI KORAPUT	State Bank of India	96	2569	458	939	408	1805	70.26	32.78
ANGUL	UCO Bank Angul	UCO Bank	81	2930	376	498	120	994	33.92	43.02
BALASORE	UCO Bank Balasore	UCO Bank	128	4375	1740	418	141	2299	52.55	80.63
BHADRAK	UCO Bank Bhadrak	UCO Bank	117	3774	904	1112	175	2191	58.06	44.84
CUTTAK	UCO Bank Cuttack	UCO Bank	120	3571	642	1160	131	1933	54.13	35.63
DHENKANAL	UCO Bank Dhenkanal	UCO Bank	110	3752	1645	522	22	2189	58.34	75.91
JAGATSINGHPUR	UCO Bank Jagatsinghpur	UCO Bank	111	2827	773	321	103	1197	42.34	70.66
PURI	UCO Bank Puri	UCO Bank	114	3292	489	924	6	1419	43.10	34.61
TOTAL			3639	104798	28721	32948	8465	70134	66.92	46.57

RSETI RESIDENTIAL TRAINING AND BUILDING CONSTRUCTION STATUS						
S No	Sponsoring Bank	Districts	RSETI Grading for 2014-15	Residential Training Facility	Issue of Permissive Possession	Building construction status
1	UCO Bank	Angul	AB	No	Yes	Not started
		Balasore	BB	No	Yes	Completed
		Bhadrak	AA	No	Yes	Started
		Cuttack	AA	No	No	Land to be allotted
		Dhenkanal	AA	Yes	No	Land to be allotted
		Jagatsinghpur	AB	No	Yes	Not started
		Puri	AB	No	No	Permissive Possession Letter is yet to be issued
2	SBI	Bargarh	AA	Yes	Yes	Started
		Bolangir	AA	Yes	Yes	Started
		Boudh	AB	Yes	Yes	Completed
		Jajpur	BB	Yes	Yes	Completed
		Jharsuguda	AA	Yes	Not applicable	Not applicable
		Kalahandi	AA	Yes	Yes	Started
		Kandhamal	AB	Yes	Yes	Started
		Kendrapara	AA	Yes	Yes	Completed
		Koraput	AB	Yes	Yes	Started
		Malkangiri	A	Yes	Yes	Started
		Nabrangpur	AB	Yes	Yes	Completed
		Nayagarh	AA	Yes	Yes	Completed
		Nuapada	AA	Yes	Yes	Started
		Rayagada	A	Yes	Yes	Started
		Sambalpur	AA	Yes	Yes	Started
		Subarnapur	A	Yes	Yes	Started
		Sundergarh	BA	Yes	Yes	Started
3	Andhra Bank	Gajapati	AA	Yes	Yes	Not started
		Ganjam	AA	Yes	Yes	Not started
4	BOI	Keonjhar	AA	Yes	Yes	Completed
		Mayurbhanj	AA	Yes	Yes	Completed
5	CBI	Deogarh	AA	Yes	Yes	Not started
6	RUDSETI		AA	Yes	Not applicable	Completed

Annexure - 30

Finance under Weavers Credit Card as on 30.09.2016				Amount in Crores	
Sl No.	Name of Bank	No.of cards issued from(01.04.2016 to 30.09.2016)		Balance outstanding as on 30.09.2016	
		A/C	Amt.	A/C	Amt
1	Allahabad Bank	0	0.00	269	0.42
2	Andhra Bank	0	0.00	160	0.34
3	Bank of Baroda	27	0.10	415	0.92
4	Bank of India	5	0.05	625	3.26
5	Bank of Maharastra	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00
7	Canara Bank	1	0.01	6	0.03
8	Central Bank of India	0	0.00	552	1.43
9	Corporation Bank	0	0.00	0	0.00
10	Dena Bank	0	0.00	0	0.00
11	IDBI Bank	0	0.00	0	0.00
12	Indian Bank	2	0.01	88	0.17
13	Indian Overseas Bank	850	3.40	1665	9.52
14	Oriental Bank of Commerce	0	0.00	0	0.00
15	Punjab & Sind Bank	0	0.00	0	0.00
16	Punjab National Bank	706	1.29	669	3.36
17	State Bank of B & J	0	0.00	0	0.00
18	State Bank of Hyderabad	0	0.00	0	0.00
19	State Bank of India	16	0.07	1451	3.05
20	State Bank of Mysore	0	0.00	0	0.00
21	State Bank of Travancore	0	0.00	0	0.00
22	Syndicate Bank	0	0.00	54	0.52
23	UCO Bank	30	0.08	459	0.97
24	Union Bank of India	56	0.28	589	3.56
25	United Bank of India	45	0.20	572	2.02
26	Vijaya Bank	0	0.00	0	0.00
Total Public Sector Banks		1738	5.49	7574	29.57
27	Axis Bank Ltd	0	0.00	0	0.00
28	Bandhan Bank	0	0.00	0	0.00
29	City Union Bank	0	0.00	0	0.00
30	DCB Bank Ltd	0	0.00	0	0.00
31	Federal Bank	0	0.00	0	0.00
32	HDFC Bank	0	0.00	0	0.00
33	ICICI Bank	0	0.00	0	0.00
34	Indus Ind Bank	0	0.00	0	0.00
35	Karnatak Bank Ltd.	0	0.00	0	0.00
36	Karur Vysya Bank	0	0.00	0	0.00
37	Kotak Mahindra Bank Ltd	0	0.00	0	0.00
38	Laxmi Vilas Bank	0	0.00	0	0.00
39	Standard Chartered Bank	0	0.00	0	0.00
40	The South Indian Bank Ltd.	0	0.00	0	0.00
41	Yes Bank	0	0.00	0	0.00
Total Private Sector Banks		0	0.00	0	0.00
42	Odisha Gramya Bank	10	0.15	2373	14.17
43	Utkal Grameen Bank	298	0.54	2006	5.04
Total of RRBs		308	0.69	4379	19.21
Total of Commercial Banks		2046	6.18	11953	48.78
44	Orissa State Co-Op. Bank	0	0.00	0	0.00
GRAND TOTAL		2046	6.18	11953	48.78

BANK WISE ABSTRACT ON APPLICATIONS SPONSORED, SANCTIONED & PENDING UNDER THE SCHEME "Modernization & Technical Up-gradation of Handicraft Industries"(MTUHI) FOR THE YEAR 2016-17 AS ON 31.10.2016

Sl No	Name of the Bank	Name of the Branch	Name of the District.	Appln. Sponsored.	Appln. Sanctioned.	Appln. Pending
1	Allahabad Bank	Agarpada	Bhadrakh	01	-	01
		Lewis Road BBSR	Khorda	01	-	01
	Total			02	-	02
2	Andhra Bank	Bargarh	Bargarh	01	-	01
		PSPur	Ganjam	01	-	01
		Sonepur	Subarnapur	01	-	01
	Total			03	-	03
3	Bank Of India	Bchandrapur	Jspur	01	-	01
		Kaptipada	Mayurbhanj	01	-	01
		Dhenkanal	Dhenkanal	01	-	01
		Banamlipur	Khorda	02	-	02
	Total			05	-	05
4	Bank Of Baroda	Samantarapur	Khorda	01	-	01
5	BBCCB	Nilagiri	Balesore	01	-	01
		Soro	Balesore	02	-	02
				03	-	03
6	CBI	Jaleswar	Balesore	01	-	01
		Brahmanasahi	Balesore	01	-	01
		Kandhal	Deogarh	01	-	01
		Uttara	Bhubaneswar	01	-	01
		Dhauili	Bhubaneswar	01	-	01
	Total			05	-	05
7	Canara Bank	Brtaligaon	Bhadrakh	01	-	01
		Chhatia	Jaipur	05	-	05
		Anandapur	Keonjhar	1	-	01
		Badamba	Cuttack	01	-	01
	Total			08	-	08
8	Indian Bank	Athamalik	Angul	01	-	01
9	Indian Overseas Bank	Kosala	Angul	03	-	03
		Kuruda	Balesore	01	-	01
		Ghodapada	Balesore	01	-	01
	Total			05	-	05
10	Oriental Bank of Commerce	Dhenkanal	Dhenkna	01	-	01
		Dhauili Branch	Bhubaneswar	01	-	01
	Total			02	-	02
11	Odisha Gramya Bank	Chhatia	Jaipur	01	-	01
		Nilagiri	Balesore	02	-	02
		Dhakota	Keonjhar	01	-	01
		Salapada	Keonjhar	01	-	01
		Santaragadia	Balesore	02	-	02
		Arun Nagar	Kendrapada	01	-	01
		Dhauili	Khorda	1	-	01
		Itamati	Nayagarh	01	-	01
	Total			10	-	10
12	Punjab National Bank	Barpali	Bargarh	01	-	01
		Deogarh	Deogarh	01	-	01
		Bhuban	Dhenkanal	01	-	01
		Maniabandha	Cuttack	01	-	01

	Total			04	-	04
13	State Bank of Hyderabad	Jagamara	Bhubaneswar	01	-	01
14	State Bank of India	Barpali	Bargarh	01	-	01
		Nilgiri	Balesore	05	-	05
		Chandbali	Bhadrakh	01	-	01
		Agarpada	Bhadrakh	01	-	01
		Khiching	Mayurbhanj	02	-	02
		Ghasipura	Anandapur	01	-	01
		Tikhiri	Kendrapara	01	-	1
		Pattamundai	Kendrapara	01	-	1
		Marshaghai	Kendrapara	01	-	1
		Chandola	Kendrapara	01	-	1
		Ramnagar	Kendrapara	01	-	1
		Sadangi	Dhenkanal	01	-	01
		Bhuban	Dhenkanal	01	-	01
		Gadapalasuni	Dhenkanal	01	-	01
		Chasakhanda	Cuttack	01	-	01
		Bhatli Chow	Bargarh	01	-	01
		Ulsurei	Rourkela	01	-	01
		Jharapara	Khorda	01	-	01
	Total			23	-	23
15	U.Co.Bank	Talmul	Angul	01	-	1
		Soro	Balesore	01	-	01
		Dhusuri	Bhadrakh	01	-	01
		Moto	Bhadrakha	01	-	01
		Talcher	Angul	02	-	02
		Kantuniahath	JSpur	1	-	01
		Borikina	Jspur	1	-	1
		Dharmasala	Jajpur	01	-	01
		Kantilo	Nayagarh	02	-	02
		Banamalipur	Bhubanaswar	01	-	01
		Pokharipuut	Bhubaneswar	01	-	01
		Banamalipur	Bhubanaswar	01	-	01
	Total			14	-	14
16	Union Bank of India	Balichandrapur	Jajpur	01	-	01
17	United bank of India	Dhenkanal	Dhenkanal	01	-	1
		Sector-1'9 Rourkela	Rourkela	01	-	01
	Total			02	-	02
18	Utkal Gramya Bank.	Jaloi	Subarnapur	03	-	03
		Ullunda	Subarnapur	01	-	01
		Binika	Subarnapur	01	-	01
		Menda	Subarnapur	01	-	01
	Total			06	-	06
Grand Total				94	-	94

BANK & BRANCH WISE INFORMATION ON SUY 2016-17 AS ON 31.10.2016.

Sl No	Name of the Bank	Name of the Branch	Name of the District.	Appln. Sponsored.	Appln. Sanctioned.	Appln. pending
1.	2.	3.	4.	5.	6.	7.
1.	Allahabad Bank	1.Mangalpur	Jajpur	02	-	02
		2.Kujanga	Jagatsinghpur	03	-	03
		3.Sakheswarhat	Jagatsinghpur	01	-	01
		4.Manjuriroad	Bhadrakh	04	-	04
		5.Chandaneswar	Balasore	02	-	02
	TOTAL			12	-	12
2.	Andhra Bank	1.Sonepur	Subarnapur	02	-	02
		2.Attabira	Baragarh	09	-	09
		3.MGPur	Mayurbhanj	01	-	01
		4.Deogarh	Deogarh	02	-	02
		5.Badabandha	Bolangir	01	-	01
		6. Bolangir	Bolangir	06	-	06
		7 Koraput	Koraput	08	-	08
	TOTAL			29	-	29
3.	Axis Bank	1.Sonepur	Subarnapur	01	-	01
		2.Baripada	Mayurbhanj	01	01	0
		3.Tigiria	Cuttack	02	-	02
	TOTAL			04	01	03
4.	Bank Of India	1.Hatadihi	Keonjhar	03	-	03
		2.Anandapur	Keonjhar	02	-	02
		3.KCPur	Mayurbhanj	05	-	05
		4.Kalama	Mayurbhanj	01	-	01
		5.Badasahi	Mayurbhanj	03	-	03
		6.Udala	Mayurbhanj	01	-	01
		7.Padhia	Mayurbhanj	01	-	01
		8.Sukruli	Mayurbhanj	01	-	01
		9.Ichinda	Mayurbhanj	01	-	01
		10.Kaptipada	Mayurbhanj	05	-	05
		11.Kostha	Mayurbhanj	06	-	06
		12.Chitrada	Mayurbhanj	02	-	02
		13.Simlipal	Mayurbhanj	02	-	02
		14.Jashipur	Mayurbhanj	01	-	01
		15.Poda Astia	Mayurbhanj	06	-	06
		16.Badadaliama	Mayurbhanj	01	-	01
		17.Nuagaon	Mayurbhanj	08	-	08
		18.Kadabarang	Bhadrakh	02	02	-
		19.Deogarh	Deogarh	02	-	02
		20. Bijayach.pur	Jagatsinghpur	01	-	01
		21. Dhenkanal	Dhenkanal	01	-	01
		22.Goplapur	Cuttack	01	-	01
		23.Niali	Cuttack	01	-	01
		24.Phulbani	Phulbani	03	-	03
		25 Remuna	Balasore	06	-	06
		26 Soro	Balasore	02	-	02
		27 Basta	Balasore	04	-	04
		28. Civil Tn Ship	Rourkela	01	-	1
	TOTAL			72	02	70
5.	Bank of Baroda	1.Kantiapasi	Angul	10	-	10
		2.Brahmabarada	Jajpur	01	-	01
		3.Hatina	Kendrapara	04	-	04
		4.Chandibaunsamul	Kendrapara	09	-	09

		5.Deogarh	Deogarh	1	-	01
		6. Balasore	Balasore	01	-	01
		7. Power House Rd	Rourkela	01	-	01
		8. Kacharu	Rourkela	03	-	03
	TOTAL			30	-	30
6.	Bijaya Bank	Barabati	Jajpur	02	-	02
	TOTAL			02	-	02
7.	Canara Bank	Nabarangpur	Nabarangpur	09	09	0
		Chhatia	Jajpur	02	-	02
		Betonoti	Mayurbhanj	01	-	01
		Talgaon	Mayurbhanj	01	-	01
		Bhadrakh	Bhadrakh	01	-	01
		Markona	Balasore	03	-	03
	TOTAL			17	09	08
8.	Central Bank Of India	Puruna Baulamala	Jajpur	02	02	00
		Binjharpur	Jajpur	02	-	02
		Deogarh	Deogarh	01	-	01
		Jaleswar	Balasore	10	-	10
	TOTAL			15	02	13
9	Indian Bank	1.Pattamundai	Kendrapara	01	-	01
		2.Loisinga	Bolangir	01	-	01
		3.Keonjhar	Keonjhar	01	-	01
	TOTAL			03	-	03
10.	Indian Overseas Bank	1.Kosala	Angul	11	-	11
		2.Dasarathpur	Jajpur	01	01	0
		3.Jajpur Town	Jajpur	01	-	01
		4.Padmapur	Rayagada	01	-	01
		5.Therubali	Rayagada	02	-	02
		6.JKPur	Rayagada	03	-	03
		7.B.Cuttack	Rayagada	03	-	03
		8. Kantol	Cuttack	01	-	01
		9 Kabisurya Nagar	Ganjam	15	-	15
		10.Banaparia	Balasore	01	-	01
		11.Somnathpur	Balasore	07	-	07
		12.Bidu	Balasore	01	-	01
		13.Balasore	Balasore	10	05	05
		14.Kuruda	Balasore	01	-	01
	TOTAL			49	06	42
11	IDBI	Deogarh	Deogarh	01	-	01
		Nuapatna	Cuttack	01	-	01
		Phulbani	Phulbani	01	-	01
	Total			03	-	03
12	Kalinga Gramya Bank	Tigiria	Cuttack	01	-	01
13.	OGB	1.Anandapur	Keonjhar	06	04	02
		2.Chhenapadi	Keonjhar	02	-	02
		3.Tubey	Angul	07	-	07
		4.Durgapur	Angul	10	-	10
		5.Jenapur	Jajpur	05	-	05
		6.Chhatia	Jajpur	01	-	01
		7.Station Bazar	Mayurbhanj	01	-	01
		8.Betonoti	Mayurbhanj	02	-	02
		9.Agaria	Mayurbhanj	01	-	01
		10.Sankucha	Mayurbhanj	01	-	01
		11.Radho	Mayurbhanj	13	-	13
		12.Bhanjakia	Mayurbhanj	02	-	02
		13.Tangabilla	Mayurbhanj	01	-	01
		14.SSpur	Mayurbhanj	06	-	06

		15.Rasogobindapur	Mayurbhanj	09	09	00
		16.Dhakota	Keonjhar	01	01	0
		17.Dosadaki	Jagatsinghpur	02	-	02
		18.Paliabindha	Bhadrakh	03	-	03
		19.Dhusuri	Bhadrakh	1	-	01
		20Bhandaripokhari	Bhadrakh	11	-	11
		21. Arun Nagar	Kendrapara	17	-	17
		22.Bijaya Nagar	Kendrapara	14	-	14
		23.Jadupur	Kendrapara	2	-	02
		24.Muktapasi	Dhenkanal	22	-	22
		25.Badasunalo	Dhenkanal	06	-	06
		26.Jiral	Dhenkanal	01	-	01
		27.GN Prasad	Dhenkanal	03	-	03
		28.Nuapatna	Cuttack	02	-	02
		29.Kantapada	Cuttack	01	-	01
		30.Nandipada	Keonjhar	03	-	03
		31.Barhatipura	Keonjhar	01	-	01
		32.Khaparagada	Balasore	09	-	09
		33.Ratai	Balasore	1	-	01
		34.Khantapada	Balasore	01	-	01
		35.Remuna	Balasore	05	-	05
		36Santragadia	Balasore	01	-	01
	Total			174	14	160
14.	Punjab National Bank	1.Binka	Subarnapur	05	-	05
		2.Anadapur	Keonjhar	02	-	02
		3.Dasarathpur	Jajpur	01	-	01
		4.Haripurhata	Jajpur	03	-	03
		5.Deogarh	Deogarh	05	-	05
		6. Nadhona	Mayurbhanj	01	-	01
		7. Dhenkanal	Dhenkanal	06	-	06
		8.Balyamba	Dhenkanal	02	-	02
		9.Maniabandha	Cuttack	09	-	09
		10. Kantabanji	Ganjam	06	-	06
		11.Soro	Balasore	05	-	05
		12. Balasore	Balasore	02	-	02
		13 Bonai	Rourkela	03	-	03
	TOTAL			50	-	50
15	State Bank of India.	1.Khambeswarpali	Subarnapur	06	-	06
		2.Binka	Subarnapur	02	-	02
		3 Athamalik	Angul	03	-	03
		4 ADB Hulursingha	Angul	05	-	05
		5.Ladugaon	Kalahandi	14	-	14
		6. Bijmara	Kalahandi	15	-	15
		6.Kabatabandha	Jajpur	01	-	01
		7.Kuakhia	Jajpur	01	-	01
		8.Kadobahal	Bargarh	14	-	14
		9.Attabira	Bargarh	05	-	05
		10.Agalpur	Bargarh	02	-	02
		11.Baripali	Bargarh	13	-	13
		12.Bhatti	Bargarh	02	-	02
		13.Paikmal	Bargarh	01	-	01
		14.Gadadeuli	Mayurbhanj	01	-	01
		15.Badasahi	Mayurbhanj	03	-	03
		16.Khiching	Mayurbhanj	02	-	02
		17.Kujanga	Jagatsinghpur	13	-	13
		18.Tihidi	Bhadrakh	03	-	03
		19.Aradi	Bhadrakh	01	-	01

		20. Bhadrakh	Bhadrakh	01	-	01
		21. Dobal	Bhadrakh	01	-	01
		22. Sarasada	Bhadrakh	01	-	01
		23. Dhusuri	Bhadrakh	01	-	01
		24. Agulo	Rayagada	13	-	13
		25. Kashipur	Rayagada	07	-	07
		26. Dangasil	Rayagada	01	-	01
		27. Munuguda	Rayagada	01	-	01
		28. B. Cuttack	Rayagada	07	-	07
		29. Kutra	Sundergarh	02	-	02
		30. ADB Sadheioali	Sundergarh	01	-	01
		31. Naugaon	Jagatsinghpur	01	-	01
		32. Tikhiri	Kendrapara	1	-	01
		33. Mahala	Kendrapara	06	-	06
		34. Korua	Kendrapara	08	-	08
		35. Rajnagar	Kendrapara	01	-	01
		36. Teleibani	Deogarh	04	-	04
		37. Deogarh	Deogarh	06	-	06
		38. Manupali	Boudh	09	-	09
		39. Palsagora	Boudh	01	-	01
		40. Kantamal	Boudh	05	-	05
		41. Jiral	Dhenkanal	01	-	01
		42. Sadangi	Dhenkanal	02	-	02
		43. Khajurikat	Dhenkanal	02	-	02
		44. Bhuban	Dhenkanal	03	-	03
		45. Chudapali	Bolangir	01	-	01
		46. ADB Bolangir	Bolangir	01	-	01
		47. Athagarh	Cuttack	01	-	01
		48. Tigiria	Cuttack	03	-	03
		49. Sarangada	Phulbani	15	-	15
		50. Barakhama	Phulbani	02	-	02
		51. Phulbani	Phulbani	04	02	02
		52. Kutra	Sundergarh	01	-	01
		53. Lephripura	Sundergarh	01	-	01
		54. Kotpad	Koraput	16	-	16
		55. IE Balasore	Balasore	01	-	01
		56. Proof Road	Balasore	03	-	03
		57. Nilagiri	Balasore	03	-	03
		58. Jaleswar	Balasore	05	-	05
		59. Koel Nagar	Rourkela	02	-	02
	TOTAL			218	02	216
16	Syndicate Bank	1. Kothi	Jagatsinghpur	06	-	06
	TOTAL			6	-	6
17	Utkal Gramya Bank.	1. Ulunda	Subarnapur	14	-	14
		2. Jaloi	Subarnapur	27	-	27
		3. Binka	Subarnapur	08	-	08
		4. Subalaya	Subarnapur	01	-	01
		5. Khandahat	Subarnapur	01	-	01
		6. Birmaharajpur	Subarnapur	02	-	02
		7. Lachhipur	Subarnapur	01	-	01
		8. Digisira	Subarnapur	06	-	06
		9. Aska	Ganjam	09	-	09
		10. Koudala	Kalahandi	12	-	12
		11. Kadobahal	Mayurbhanj	2	-	02
		12. Rusuda	Mayurbhanj	11	-	11
		13. Dhamnagar	Bhadrakh	01	-	01
		14. Kolnara	Rayagada	02	-	02
		15. B. Cuttack	Rayagada	04	-	04

		16. Bardega	Sundergarh	1		
		17. Ballam	Deogarh	01	-	01
		18. Rangalbeda	Deogarh	01	-	01
		19. Kantamal	Boudh	03	-	03
		20. Salebhata	Bolangir	01	-	01
		21. Bongamunda	Bolangir	02	-	02
		22. Dhumabhata	Bolangir	05	-	05
		23. Muribahal	Bolangir	27	-	27
		24. Sindheikela	Bolangir	10	-	10
		25. Karamtala	Bolangir	01	-	01
		26. Phulbani	Phulbani	01	-	1
		27. Bandega	Sundergarh	01	-	01
		28. Kanheipur	Ganjam	13	-	13
	TOTAL			168	-	168
18	U Co Bank	1. Bidyadharpur	Keonjhar	01	-	01
		2. Talmul	Angul	08	-	08
		3. Dharmasala	Jajpur	1	-	01
		4. Abdalpur	Jajpur	06	-	06
		5. Kantuniahat	Jagatsingpur	08	-	02
		6. Sohela	Bargarh	01	-	01
		7. Bargarh	Bargarh	01	-	01
		8. Dolasahi	Bhadrakh	01	-	1
		9. Gadi	Bhadrakh	02	-	02
		10. Bonth	Bhadrakh	01	-	01
		11. Sompur	Bhadrakh	01	-	01
		12. Dusuri	Bhadrakh	03	-	03
		13. Bideipur	Bhadrakh	08	-	08
		14. Bhandaripokhari	Bhadrakh	01	-	01
		15. Sundergarh	Sundergarh	01	-	01
		16. Deogarh	Deogarh	02	-	02
		17. Odapada	Dhenkanal	03	-	03
		18. Gondia	Dhenkanal	01	-	01
		19. Sadasivpur	Dhenkanal	01	-	01
		20. Athagarh	Cuttack	02	-	02
		21. Phulbani	Phulbani	01	-	1
		22. Langaleswar	Balasore	05	-	05
		23. Sergargh	Balasore	01	-	01
		24. Nilagiri	Balasore	01	-	01
		25. Raibania	Balasore	02	-	02
		26. Bahanaga	Balasore	03	-	03
		27. Gazipur	Balasore	01	-	01
	TOTAL			67	0	67
19	Union Bank of India	1. Phulbani	Kandhamal	01	-	01
		2. Balichandrapur	Jajpur	04	-	04
		3. Uttangara	Jajpur	03	-	03
		4. Gaisima	Baragarh	14	-	14
		Reamal	Kendrapara	01	-	01
	TOTAL			23	-	23
20	United Bank of India	1. Jajpur town	Jajpur	02	-	02
		2. Betonoti	Mayurbhanj	02	-	02
		3. Deuli	Mayurbhanj	08	-	08
		4. Budhamara	Mayurbhanj	03	-	03
		5. Manada	Mayurbhanj	01	-	01
		6. Kuliana	Mayurbhanj	05	-	05
		7. Chandua	Mayurbhanj	02	-	02
		8. Nadigaon	Bhadrakh	01	-	01
		9. Deogarh	Deogarh	13	-	13
		10. Mathakargola	Dhenkanal	01	-	01

	TOTAL			38	-	38
21	Vijaya Bank	Dhenkanal	Dhenkanal	01	-	01
22	AUCCB	Dhenkanal	Dhenkanal	08	-	08
23	SDCCB	Bijepur	Baragarh	04	-	04
24	Buden Coop Bank	Buden	Baragarh	15	-	15
25	BBCC	Balasore	Balasore	53	11	42
26	BBCC	Gopalpur	Balasore	01	-	01
27	BBCC	Soro	Balasore	15	-	15
28	BBCC	Basta	Balasore	01	-	01
29	BBCC	Chandaneswar	Balasore	9	-	09
30	BBCC	Nilagiri	Balasore	18	-	18
31	DCCB	Simulia	Balasore	01	-	01
	GRAND TOTAL			1108	47	1061

Bank wise Achievement under Self Help Groups for the Quarter ended September 2016-17										
S.No	Bank Name	Target (Annual)		Achievement		% Financial Achievement		Average Loan size	Balance Outstanding	
		Physical	Financial	Phy	Fin (Lakhs)	Phy	Fin (Lakhs)		Phy	Fin (Lakhs)
1	Allahabad Bank	1322	1,805.00	209	338.00	15.81	18.73	1.62	5732	5,919.00
2	Andhra Bank	1450	1,834.00	358	282.60	24.69	15.41	0.79	3872	3,302.00
3	Bank of Baroda	1375	1,703.00	320	368.00	23.27	21.61	1.15	4280	4,521.00
4	Bank of India	3118	4,096.00	1025	1,222.00	32.87	29.83	1.19	33560	5,790.00
5	Canara Bank	1195	1,540.00	341	435.00	28.54	28.25	1.28	2139	1,571.00
6	Central Bank of India	1151	1,423.00	250	334.86	21.72	23.53	1.34	3415	3,540.00
7	Corporation Bank	96	129.00	35	41.28	36.46	32.00	1.18	75	30.00
8	Dena Bank	49	62.00	30	39.84	61.22	64.26	1.33	12	18.00
9	Indian Bank	1025	1,332.00	354	368.00	34.54	27.63	1.04	1538	1,345.00
10	Indian Overseas Bank	1653	2,030.00	659	726.00	39.87	35.76	1.10	3250	4,515.00
11	OBC	165	204.00	33	35.80	20.00	17.55	1.08	287	388.00
12	Punjab National Bank	1486	1,879.00	366	360.00	24.63	19.16	0.98	1212	640.00
13	P & S Bank	7	9.00	0	0.00	0.00	0.00	0.00	0	0.00
14	SBH	10	12.00	0	0.00	0.00	0.00	0.00	0	0.00
15	State Bank of India	13755	17,056.00	3220	3,910.00	23.41	22.92	0.00	27813	23,415.00
16	Syndicate bank	698	857.00	233	239.96	33.38	28.00	1.03	1080	1,213.00
17	UCO Bank	4054	5,510.00	854	1,156.09	21.07	20.98	0.00	22429	24,481.00
18	Union Bank of India	1071	1,293.00	310	316.00	28.94	24.44	1.02	2795	1,568.00
19	Vijaya Bank	30	48.00	1	1.00	3.33	2.08	1.00	0	0.00
20	United Bank	1813	2,240.00	672	683.00	37.07	30.49	1.02	29882	3,210.00
21	IDBI Bank	328	427.00	89	120.00	27.13	28.10	1.35	4123	5,808.00
22	Bhartiya Mahila Bank	10	15.00	2	1.20	20.00	8.00	0.00	2	1.20
Public Sector Banks		35861	45,504.00	9361	10,978.63	26.10	24.13	1.17	147496	91,275.20
23	Odisha Gramya Bank	17185	24,756.00	6140	10,847.34	35.73	43.82	1.77	47260	50,504.00
24	Utkal Grameen Bank	12330	14,658.00	5510	5,951.00	44.69	40.60	1.08	32971	34,559.00
Regional Rural Banks		29515	39,414.00	11650	16,798.34	39.47	42.62	1.44	80231	85,063.00
25	O S C B	8332	10,070.00	2898	3,174.00	34.78	31.52	1.10	25965	13,793.00
26	DCB Bank	55	61.00	113	113.00	205.45	185.25	1.00	47	57.15
27	HDFC Bank	435	545.00	217	312.97	49.89	57.43	0.00	66	62.00
28	ICICI Bank	242	300.00	3	3.10	1.24	1.03	0.00	0	0.00
29	Axis Bank	457	572.00	98	115.00	21.44	20.10	1.17	22	26.90
30	Indusind Bank	45	66.00	0	0.00	0.00	0.00	0.00	0	0.00
31	Federal Bank	12	15.00	0	0.00	0.00	0.00	0.00	0	0.00
32	Bandhan Bank	41	52.00	6	29.30	14.63	56.35	1.00	6	29.30
33	Lakshmi Vilas Bank	5	6.00	0	0.00	0.00	0.00	2.00	0	0.00
Private Sector Banks		1292	1,617.00	437	573.37	33.82	35.46	1.31	135	146.05
Total		75000	96,605.00	24346	31,524.34	32.46	32.63	1.29	253827	190,277.25

PMEGP APPLICATION STATUS IN RESPECT OF KVIC, KVIB & DIC IN ODISHA AS ON 07.11.2016

Row ID	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches		No of Applications Rejected by Bank		Pending for Sanction by Bank		Pending for MM Disbursement by Nodal Branch	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
(A)	(B)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(P)	(Q)	(R)	(S)	(T)	(U)
1)	ALLAHABAD BANK	94	231.13	0	0	0	0	0	0	1	2.1	2	3.06	0	0
2)	ANDHRA BANK	130	330.48	0	0	0	0	0	0	0	0	2	30.91	0	0
3)	AXIS BANK LTD	38	97.69	0	0	0	0	0	0	0	0	0	0	0	0
4)	BANK OF BARODA	120	267.78	0	0	0	0	0	0	1	1.25	2	3.5	0	0
5)	BANK OF INDIA	402	1000.69	0	0	0	0	0	0	2	7	1	1.75	0	0
6)	BANK OF MAHARASHTRA	1	0.88	0	0	0	0	0	0	0	0	0	0	0	0
7)	BHARATIYA MAHILA BANK LIMITED	1	1.25	0	0	0	0	0	0	0	0	0	0	0	0
8)	CANARA BANK	144	350.31	0	0	0	0	0	0	0	0	0	0	0	0
9)	CENTRAL BANK OF INDIA	97	259.98	0	0	0	0	0	0	0	0	0	0	0	0
10)	CORPORATION BANK	25	59.68	0	0	0	0	0	0	0	0	2	14.74	0	0
11)	DENA BANK	14	40.09	0	0	0	0	0	0	0	0	4	12.74	0	0
12)	FEDERAL BANK	4	3.13	0	0	0	0	0	0	0	0	0	0	0	0
13)	HDFC BANK	13	24.39	0	0	0	0	0	0	0	0	0	0	0	0
14)	ICICI BANK LTD	12	42.86	0	0	0	0	0	0	0	0	0	0	0	0
15)	IDBI BANK	29	115	0	0	0	0	0	0	2	11.2	0	0	0	0
16)	INDIAN BANK	59	113.96	0	0	0	0	0	0	0	0	8	11.55	0	0
17)	INDIAN OVERSEAS BANK	157	317.88	0	0	0	0	0	0	2	15.93	2	3.5	0	0
18)	INDUSIND BANK	1	0.7	0	0	0	0	0	0	0	0	0	0	0	0
19)	KALINGA GRAMYA BANK	1	1.05	0	0	0	0	0	0	0	0	0	0	0	0
20)	ODISHA GRAMYA BANK	39	79.57	0	0	0	0	0	0	0	0	0	0	0	0
21)	ORIENTAL BANK OF COMMERCE	17	42.93	0	0	0	0	0	0	0	0	0	0	0	0
22)	PUNJAB AND SIND BANK	4	11.25	0	0	0	0	0	0	0	0	0	0	0	0
23)	PUNJAB NATIONAL BANK	212	522.7	3	6	2	3.5	2	3.5	3	12.06	1	1.75	0	0
24)	RUSHIKULYA GRAMYA BANK	2	2.8	0	0	0	0	0	0	0	0	0	0	0	0
25)	STATE BANK OF HYDERABAD	3	8.88	0	0	0	0	0	0	0	0	0	0	0	0
26)	STATE BANK OF INDIA	1509	3549.62	0	0	0	0	0	0	23	46.5	60	134.19	0	0
27)	STATE BANK OF MYSORE	1	3.5	0	0	0	0	0	0	0	0	0	0	0	0
28)	SYNDICATE BANK	44	106.12	0	0	0	0	0	0	0	0	1	3.5	0	0
29)	UCO BANK	282	538.32	0	0	0	0	0	0	0	0	2	22.45	0	0
30)	UNION BANK OF INDIA	107	216.55	1	0	0	0	0	0	0	0	4	8.55	0	0
31)	UNITED BANK OF INDIA	123	261.62	3	5.26	0	0	0	0	1	1.61	2	10.41	0	0
32)	UTKAL GRAMYA BANK	44	68.58	0	0	0	0	0	0	0	0	0	0	0	0
33)	VIJAYA BANK	12	34.16	0	0	0	0	0	0	0	0	0	0	0	0
34)	Total	3741	8705.53	7	11.26	2	3.5	2	3.5	42	97.65	105	262.6	0	0

Asst. Dir.
07.11.2016

STATE DIRECTOR

Progress under NULM on 30.09.2016								Amount in Crores	
Sl No.	Name of Bank	Cases sponsored since 01.04.2016 to 30.09.2016		Cases sanctioned since 01.04.2016 till 30.09.2016		Cases disbursed since 01.04.2016 till 30.09.2016		Balance Outstanding as on 30.09.2016	
		A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt
1	Allahabad Bank	8	0.07	6	0.05	6	0.05	63	0.59
2	Andhra Bank	208	0.00	9	0.00	9	0.00	0	0.00
3	Bank of Baroda	62	0.92	62	0.92	34	0.68	478	5.84
4	Bank of India	296	5.95	29	0.58	29	0.58	1965	43.10
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	0	0.00
7	Canara Bank	14	0.12	14	0.12	13	0.10	445	3.02
8	Central Bank of India	187	0.00	25	0.15	25	0.15	505	3.85
9	Corporation Bank	15	0.20	10	0.02	10	0.02	35	0.40
10	Dena Bank	6	0.10	0	0.00	0	0.00	0	0.00
11	IDBI Bank	7	0.07	7	0.07	7	0.07	51	0.42
12	Indian Bank	123	1.50	22	0.26	22	0.26	298	2.41
13	Indian Overseas Bank	15	0.17	15	0.17	15	0.17	589	7.98
14	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00
15	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Punjab National Bank	185	3.70	16	0.32	16	0.32	0	0.00
17	State Bank of B & J	0	0.00	0	0.00	0	0.00	0	0.00
18	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00
19	State Bank of India	944	15.18	69	0.29	69	0.29	969	5.62
20	State Bank of Mysore	0	0.00	0	0.00	0	0.00	0	0.00
21	State Bank of Travancore	0	0.00	3	0.05	3	0.05	3	0.05
22	Syndicate Bank	212	2.12	180	2.00	180	1.00	689	5.69
23	UCO Bank	35	0.51	18	0.21	16	0.18	1173	6.90
24	Union Bank	58	1.24	27	0.54	18	0.27	968	7.31
25	United Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
26	Vijaya Bank	33	0.21	31	0.30	8	0.09	23	0.21
Total Public Sector Banks		2408	32.06	543	6.05	480	4.28	8254	93.39
27	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
28	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	DCB Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
31	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	HDFC Bank	13	0.10	8	0.04	8	0.04	16	0.05
33	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
36	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
38	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
39	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00
40	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
41	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		13	0.10	8	0.04	8	0.04	16	0.05
41	Odisha Gramya Bank	32	0.47	11	0.14	3	0.03	231	3.36
42	Utkal Grameen Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total of RRBs		32	0.47	11	0.14	3	0.03	231	3.36
Total of Commercial Banks		2453	32.63	562	6.23	491	4.35	8501	96.80

PROGRESS UNDER ARTISAN CREDIT CARD AS OF 30.09.2016				Amount in Crores	
Sl No.	Name of Bank	Disbursement made from 01.04.2016 to 30.09.2016		Balance Outstanding as on 30.09.2016	
		A/c	Amt.	A/c	Amt
1	Allahabad Bank	0	0.00	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	48	0.40	405	2.78
4	Bank of India	0	0.00	251	3.90
5	Bank of Maharashtra	0	0.00	0	0.00
6	Bhartiya Mahila Bank	0	0.00	0	0.00
7	Canara Bank	1	0.01	17	0.07
8	Central Bank of India	32	0.15	1995	8.89
9	Corporation Bank	0	0.00	0	0.00
10	Dena Bank	0	0.00	0	0.00
11	IDBI Bank	0	0.00	0	0.00
12	Indian Bank	0	0.00	0	0.00
13	Indian Overseas Bank	18	0.09	525	1.45
14	Oriental Bank of Commerce	0	0.00	0	0.00
15	Punjab & Sind Bank	0	0.00	0	0.00
16	Punjab National Bank	0	0.00	0	0.00
17	State Bank of Bikaner & Jaipur	0	0.00	0	0.00
18	State Bank of Hyderabad	0	0.00	0	0.00
19	State Bank of India	0	0.00	1206	4.69
20	State Bank of Mysore	0	0.00	0	0.00
21	State Bank of Travancore	0	0.00	0	0.00
22	Syndicate Bank	0	0.00	0	0.00
23	UCO Bank	1	0.01	1547	4.95
24	Union Bank of India	0	0.00	0	0.00
25	United Bank of India	0	0.00	0	0.00
26	Vijaya Bank	0	0.00	0	0.00
Total Public Sector Banks		100	0.66	5946	26.73
27	Axis Bank Ltd	0	0.00	0	0.00
28	Bandhan Bank	0	0.00	0	0.00
29	City Union Bank	0	0.00	0	0.00
30	DCB Ltd	0	0.00	0	0.00
31	Federal Bank	0	0.00	0	0.00
32	HDFC Bank	0	0.00	0	0.00
33	ICICI Bank	0	0.00	0	0.00
34	IndusInd Bank	0	0.00	0	0.00
35	Karnatak Bank Ltd.	0	0.00	0	0.00
36	Karur Vysya Bank	0	0.00	0	0.00
37	Kotak Mahindra Bank Ltd	0	0.00	0	0.00
38	Laxmi Vilas Bank	0	0.00	0	0.00
39	Standard Chartered Bank	0	0.00	0	0.00
40	The South Indian Bank Ltd.	0	0.00	0	0.00
41	Yes Bank	0	0.00	0	0.00
Total Private Sector Banks		0	0.00	0	0.00
42	Odisha Gramya Bank	11	0.05	1361	4.53
43	Utkal Grameen Bank	0	0.00	192	0.61
Total of RRBs		11	0.05	1553	5.14
Total of Commercial Banks		111	0.71	7499	31.87

PROGRESS UNDER SWAROZGAR CREDIT CARD AS OF 30.09.2016					Amount in Crores
Sl No.	Name of Bank	Disbursement made from 01.04.2016 to 30.09.2016		Balance Outstanding as on 30.09.2016	
		A/c	Amt.	A/c	Amt
1	Allahabad Bank	0	0.00	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00
4	Bank of India	541	1.14	12560	20.85
5	Bank of Maharashtra	0	0.00	0	0.00
6	Bhartiya Mahila Bank	0	0.00	0	0.00
7	Canara Bank	63	0.15	1084	2.09
8	Central Bank of India	39	0.17	453	1.98
9	Corporation Bank	0	0.00	0	0.00
10	Dena Bank	1	0.00	1	0.00
11	IDBI Bank	14	0.40	103	2.48
12	Indian Bank	0	0.00	0	0.00
13	Indian Overseas Bank	102	0.32	1725	4.05
14	Oriental Bank of Commerce	0	0.00	2	0.20
15	Punjab & Sind Bank	0	0.00	0	0.00
16	Punjab National Bank	0	0.00	56	0.28
17	State Bank of Bikaner & Jaipur	0	0.00	0	0.00
18	State Bank of Hyderabad	0	0.00	0	0.00
19	State Bank of India	0	0.00	313	1.31
20	State Bank of Mysore	0	0.00	0	0.00
21	State Bank of Travancore	0	0.00	0	0.00
22	Syndicate Bank	0	0.00	0	0.00
23	UCO Bank	0	0.00	620	0.54
24	Union Bank of India	0	0.00	0	0.00
25	United Bank of India	0	0.00	0	0.00
26	Vijaya Bank	0	0.00	0	0.00
Total Public Sector Banks		760	2.18	16917	33.78
27	Axis Bank Ltd	0	0.00	0	0.00
28	Bandhan Bank	0	0.00	0	0.00
29	City Union Bank	0	0.00	0	0.00
30	DCB Ltd	0	0.00	0	0.00
31	Federal Bank	0	0.00	0	0.00
32	HDFC Bank	0	0.00	0	0.00
33	ICICI Bank	0	0.00	0	0.00
34	IndusInd Bank	0	0.00	0	0.00
35	Karnatak Bank Ltd.	0	0.00	0	0.00
36	Karur Vysya Bank	0	0.00	0	0.00
37	Kotak Mahindra Bank Ltd	0	0.00	0	0.00
38	Laxmi Vilas Bank	0	0.00	0	0.00
39	Standard Chartered Bank	0	0.00	0	0.00
40	The South Indian Bank Ltd.	0	0.00	0	0.00
41	Yes Bank	0	0.00	0	0.00
Total Private Sector Banks		0	0.00	0	0.00
42	Odisha Gramya Bank	46	0.16	15675	48.42
43	Utkal Grameen Bank	106	0.33	957	2.21
Total of RRBs		152	0.49	16632	50.63
Total of Commercial Banks		912	2.67	33549	84.41
44	Orissa State Co-Op. Bank	931	4.79	15986	25.61
GRAND TOTAL		1843	7.46	49535	110.02

PROGRESS UNDER EDUCATION LOAN AS OF 30.09.2016					Amount in Crores	
Sl No.	Name of Bank	Disbursement made from 01.04.2016 to 30.09.2016		Balance Outstanding as on 30.09.2016		NPA
		A/c	Amt.	A/c	Amt	Amt
1	Allahabad Bank	72	3.56	3068	65.03	6.67
2	Andhra Bank	443	7.54	2233	105.63	8.96
3	Bank of Baroda	100	1.57	2472	52.70	4.90
4	Bank of India	172	5.84	4637	143.14	12.70
5	Bank of Maharashtra	0	0.00	51	1.45	0.00
6	Bhartiya Mahila Bank	0	0.00	5	0.35	0.00
7	Canara Bank	447	5.94	3068	70.73	3.70
8	Central Bank of India	427	9.99	1723	58.65	2.98
9	Corporation Bank	1	0.01	128	3.86	0.00
10	Dena Bank	64	0.63	143	3.40	0.00
11	IDBI Bank	307	4.33	646	19.64	1.45
12	Indian Bank	68	0.94	533	14.10	4.18
13	Indian Overseas Bank	411	21.10	2657	108.30	39.27
14	Oriental Bank of Commerce	309	4.58	1835	49.37	0.00
15	Punjab & Sind Bank	6	0.06	98	2.01	1.01
16	Punjab National Bank	627	10.80	3419	99.18	18.46
17	State Bank of Bikaner & Jaipur	0	0.00	0	0.00	0.00
18	State Bank of Hyderabad	0	0.00	0	0.00	0.00
19	State Bank of India	687	27.70	32514	869.42	177.21
20	State Bank of Mysore	0	0.00	19	0.55	0.00
21	State Bank of Travancore	1	0.05	42	1.01	0.35
22	Syndicate Bank	257	5.17	1369	36.34	4.89
23	UCO Bank	156	3.55	6385	177.02	47.13
24	Union Bank of India	133	2.99	4733	183.87	4.62
25	United Bank of India	90	1.13	1917	60.49	14.26
26	Vijaya Bank	2633	13.66	2685	27.13	0.00
Total Public Sector Banks		7411	131.14	76380	2153.37	352.74
27	Axis Bank Ltd	532	21.29	546	22.58	0.00
28	Bandhan Bank	0	0.00	0	0.00	0.00
29	City Union Bank	3	0.11	3	0.11	0.00
30	DCB Ltd	0	0.00	0	0.00	0.00
31	Federal Bank	5	0.03	26	0.63	0.05
32	HDFC Bank	37	0.55	242	5.41	0.05
33	ICICI Bank	0	0.00	9	0.13	0.00
34	IndusInd Bank	0	0.00	0	0.00	0.00
35	Karnatak Bank Ltd.	0	0.00	1	0.12	0.00
36	Karur Vysya Bank	10	0.23	37	0.57	0.00
37	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0.00
38	Laxmi Vilas Bank	1	0.02	1	0.02	0.00
39	Standard Chartered Bank	0	0.00	0	0.00	0.00
40	The South Indian Bank Ltd.	0	0.00	8	0.07	0.00
41	Yes Bank	0	0.00	0	0.00	0.00
Total Private Sector Banks		588	22.23	873	29.64	0.10
42	Odisha Gramya Bank	65	1.73	2643	61.57	7.33
43	Utkal Grameen Bank	39	0.36	648	18.13	4.89
Total of RRBs		104	2.09	3291	79.70	12.22
Total of Commercial Banks		8103	155.46	80544	2262.71	365.06
44	Orissa State Co-Op. Bank	2	0.03	20	0.28	0.00
GRAND TOTAL		8105	155.49	80564	2262.99	365.06

MODALITIES FOR IMPLEMENTATION OF KALINGA SIKHYA SATHI YOJANA

**GOVERNMENT OF ODISHA
DEPARTMENT OF HIGHER EDUCATION**

No 28952 HE-LSFXI-PLAN-0001-2016, Dated 6.10.2016

OFFICE MEMORANDUM

Subject: Modalities for implementation of “Kalinga Sikhya Sathi Yojana”

In order to encourage poor and meritorious students of Odisha aspiring for higher studies in the fields of management, integrated law, medicine and engineering, Government of Odisha have formulated an interest subsidy scheme in the nomenclature “Kalinga Sikhya Sathi Yojana” for its implementation from the current financial year 2016-17. The detailed terms and conditions including objective, eligibility and scope have already been issued in this Department Resolution No 22869/HE, dated 10.08.2016 read with Corrigendum No 28402/HE, dated 03.10.2016. As per the provisions laid down in the above Resolution, students who have availed fresh bank loans on or after 01.04.2016 under the Government of India scheme shall only be eligible for such benefit and the selection of beneficiaries and the documentation including security against the loan will be as per the terms of the respective banks. Therefore, in order to channelize the interest subsidy under the scheme and to co-ordinate with all other banks within the State of Odisha, declaration of a nodal bank was under active consideration of the Government.

2. Government have, therefore, after careful consideration, been pleased to declare **State Bank of India** as the **nodal Bank** in the State of Odisha for implementation of the interest subsidy scheme “Kalinga Sikhya

MODALITIES FOR IMPLEMENTATION OF KALINGA SIKHYA SATHI YOJANA

Sathi Yojana” and formulate the following guidelines for effective management of processes related to receipt of applications, processing, sanction & disbursal of interest subsidy in favour of students. This initiative is aimed to facilitate faster and efficient disposal of interest subsidy applications and timely payment of subsidy amount to scheduled banks for its transfer to beneficiaries’ accounts through RTGS/NEFT mode.

3. (i) A Savings Bank account is being opened in the secretariat branch, State Bank of India in the name of DDO-cum-Under Secretary to Government, Higher Education Department for transaction of interest subsidy under the scheme.
- (ii) The scheme shall be adopted by all scheduled banks in Odisha as per listing by Reserve Bank of India.
- (iii) The State Government shall develop software to monitor the scheme online through which a student can apply for interest subsidy after availing education loan from any scheduled bank under CSIS scheme. The student shall furnish all required information like proof of income, residence, aadhaar number and bank details outlined in the Resolution No 22869/HE, dated 10.08.2016 of Higher Education Department.
- (iv) All Regional Heads of the scheduled banks shall be given user id and password to monitor and validate the online applications of the students availing loan from those banks.
- (v) The scheduled banks will submit the claim on account of interest subsidy on or before 30th September every year. However, in exceptional case on the suggestion of the nodal bank, the scheduled bank may be permitted to submit the claim latest by

MODALITIES FOR IMPLEMENTATION OF KALINGA SIKHYA SATHI YOJANA

31st December. No claim shall be entertained after 31st December pertaining to a particular year.

- (vi) While furnishing the claim on account of interest subsidy, the Regional Head of the Bank/ Bank shall furnish the followings to the nodal bank and Higher Education Department:-
 - (a) an **undertaking** to the effect that the claim submitted in respect of the students is as per terms and conditions of the scheme as at **Annexure I**.
 - (b) A **certificate** indicating details of interest subsidy amount with number of accounts duly certified by the statutory auditors of the banks as at **Annexure II**.
- (vii) The respective banks will be liable for any omission/ deletion of subsidy claim.
- (viii) All the scheduled banks will display the terms and conditions of the scheme within their premises so that a student before applying for education loan from a bank can be educated about the scheme.
- (ix) The claims lodged by different scheduled banks shall be remitted from the subsidy account maintained at the Secretariat Branch of State Bank of India to the designated account of the respective banks through RTGS/ NEFT.
- (x) After receiving the subsidy amount, respective banks will credit the proceeds to the respective beneficiaries' accounts and submit a confirmation for the same to the nodal bank and Higher Education Department.
- (xi) Excess amount of subsidy, if any, claimed by the bank which is reported at a later time shall be refunded to the subsidy account

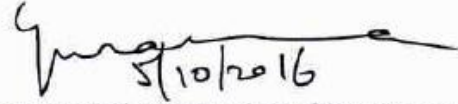
MODALITIES FOR IMPLEMENTATION OF KALINGA SIKHYA SATHI YOJANA

forthwith with an interest @ 18% per annum for the period of delay.

(xii) The Government Officials authorized by Higher Education Department will have authority to verify the veracity of the claim of subsidy and its utilization by the banks at any point of time.

(xiii) MIS in respect of subsidy account maintained at Secretariat Branch shall be submitted to Higher Education Department from time to time.

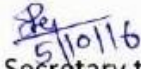
(xiv) Revision of any provision(s) , if so required, outlined above can only be made by Higher Education Department in consultation with the nodal bank.



Principal Secretary to Government

Memo No. 28953 /HE, Dated, 6-10-16

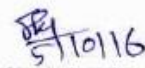
Copy forwarded to ALL Departments of Government/ /All Directorates under Higher Education Department/Director of Treasuries & Inspection, Odisha, Bhubaneswar/Accountant General,(A&E), Odisha, Bhubaneswar/Treasury Officer, Special Treasury No.II, OLA Campus, Bhubaneswar/ Circle Head, UCO Bank-cum-Convener, State Level Bankers Committee(SLBC), Ashok Nagar, Bhubaneswar/ Chief General Manager, State Bank of India, Local Head Office, III/1, Pandit Jawaharlal Nehru Marg, Bhubaneswar-751001 for information and necessary action.



F.A.-cum-Addl. Secretary to Government

Memo No. 28954 /HE, Dated, 6-10-16

Copy forwarded to the P.S. to Hon'ble Chief Minister, Odisha/ P.S. to Hon'ble Minister, Higher Education/ OSD to Chief Secretary/ P.S. to D.C.-cum-ACS, P&C Department/ P.S. to Principal Secretary, Higher Education Department/ all Officers of Higher Education Department/ All Desk Officers & Section Officers of Higher Education Department/ Guard File (10 Copies) for information.



F.A.-cum-Addl. Secretary to Government

BANK NAME
ADDRESS

Certificate and Undertaking
Education Interest Subsidy Claim 2015-16

1. Certified that interest subsidy (reimbursement) claim/(s) submitted by us is/are in respect of the Student/(s) who is/are eligible under the Interest Subsidy Scheme announced by the Government of Odisha.
2. Certified further that we have verified and are satisfied about the genuineness and correctness of the interest subsidy claim/(s) submitted by us and the same is/are correct, accurate and is/are as per the Interest Subsidy Scheme announced by the Government of Odisha.
3. Certified that we have exercised due diligence in furnishing the information in the reporting Format to claim the reimbursement of the interest subsidy from Government of Odisha.

Regional Head of the Bank
(Signature & Seal)
Name:

BANK

Date:

BANK NAMEADDRESSCERTIFICATE

SCHEME YEAR : 2015-16

SUB: KALINGA SIKSHYA SATHI YOJANAON EDUCATION LOANS TO STUDENTS

Statement on Interest subsidy claimed for the period ending March 2016

(Financial year from April 1,2015 to March 31,2016)

(A/cs & Amt. Rs in Actuals)

Particulars	Interest Subsidy claims	
	No. of Accounts	Amount
Total		

We certify that the amounts stated above is strictly in terms as per the ODISHA GOVT notification no..... dated issued by Higher Education Department, Government of Odisha and the courses covered under CSIS Scheme are as per IBA's Model Education Loan Scheme issued from IBA time to time. We also certify that the above claims as true and correct and declare that the same is as per the records of the books of the Bank.

Officer-I

Officer-II

HEAD

Place:

Date:

CHARTERED ACCOUNTANT/S

This claim should be certified by the Statutory Auditor

PROGRESS UNDER HOUSING LOAN AS OF 30.09.2016						Amount in Crores	
Sl No.	Name of Bank	Disbursement made from 01.04.2016 to 30.09.2016		Balance Outstanding as on 30.09.2016		NPA	
		A/c	Amt.	A/c	Amt	A/c	Amt
1	Allahabad Bank	105	13.35	5202	142.21	488	11.57
2	Andhra Bank	1177	89.89	4112	309.22	368	30.99
3	Bank of Baroda	152	12.18	8604	316.80	840	23.58
4	Bank of India	441	37.67	8230	325.51	1025	25.60
5	Bank of Maharastra	3	1.03	251	29.83	0	0.00
6	Bhartiya Mahila Bank	2	0.09	7	0.63	0	0.00
7	Canara Bank	436	19.90	2855	299.04	142	3.10
8	Central Bank of India	338	18.91	2194	147.32	93	2.50
9	Corporation Bank	43	7.87	425	32.95	6	0.30
10	Dena Bank	64	0.78	329	18.35	59	0.92
11	IDBI Bank	720	51.72	3859	491.94	65	6.23
12	Indian Bank	193	5.92	1308	92.74	39	1.78
13	Indian Overseas Bank	863	27.29	5962	69.51	725	74.52
14	Oriental Bank of Commerce	486	28.97	2323	143.58	0	0.00
15	Punjab & Sind Bank	53	5.08	416	31.34	0	0.00
16	Punjab National Bank	225	22.81	3038	265.88	512	16.40
17	State Bank of Bikaner & Jaipur	18	2.70	177	22.11	3	0.22
18	State Bank of Hyderabad	0	0.00	585	29.62	6	0.25
19	State Bank of India	4195	377.14	54214	3731.01	2596	39.67
20	State Bank of Mysore	3	0.23	88	13.53	0	0.00
21	State Bank of Travancore	7	1.52	94	27.09	3	0.43
22	Syndicate Bank	405	10.50	1634	110.61	202	9.15
23	UCO Bank	525	37.05	10084	504.24	531	44.41
24	Union Bank of India	416	36.34	8565	216.11	791	15.24
25	United Bank of India	316	36.15	6860	321.57	490	15.60
26	Vijaya Bank	694	58.59	816	49.52	0	0.00
Total Public Sector Banks		11880	903.68	132232	7742.26	8984	322.46
27	Axis Bank Ltd	890	128.74	6933	673.66	25	1.04
28	Bandhan Bank	0	0.00	0	0.00	0	0.00
29	City Union Bank	10	1.05	10	1.05	0	0.00
30	DCB Ltd	65	7.95	433	22.14	5	0.38
31	Federal Bank	30	3.82	152	15.35	2	0.08
32	HDFC Bank	266	2.98	2195	167.73	2	0.02
33	ICICI Bank	265	72.78	4099	622.19	0	0.00
34	IndusInd Bank	0	0.00	2	0.11	0	0.00
35	Karnatak Bank Ltd.	12	0.14	114	18.89	0	0.00
36	Karur Vysya Bank	46	7.64	85	9.67	0	0.00
37	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00
38	Laxmi Vilas Bank	2	0.53	2	0.52	0	0.00
39	Standard Chartered Bank	0	0.00	0	0.00	0	0.00
40	The South Indian Bank Ltd.	0	0.00	17	2.06	0	0.00
41	Yes Bank	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		1586	225.63	14042	1533.37	34	1.52
42	Odisha Gramya Bank	392	13.77	29871	424.24	4264	71.46
43	Utkal Grameen Bank	616	24.42	5213	193.54	731	16.61
Total of RRBs		1008	38.19	35084	617.78	4995	88.07
Total of Commercial Banks		14474	1167.50	181358	9893.41	14013	412.05
44	Orissa State Co-Op. Bank	581	10.6	2610	49.65	0	0
GRAND TOTAL		15055	1178.10	183968	9943.06	14013	412.05

CGTMSE - Odisha (01.04.2016 to 30.09.2016)

Sl No	District Name	Approvals	Approved Amount (in Rs. Lakh)	Bank Name	Approvals	Approved Amount (in Rs. Lakh)
1	KHORDHA	2255	9943.95	STATE BANK OF INDIA	2161	13219.53
2	CUTTACK	1061	4133.16	BANK OF INDIA	1994	8216.96
3	SUNDARGARH	676	4129.08	PUNJAB NATIONAL BANK	1927	5496.38
4	GANJAM	917	2990.54	CANARA BANK	828	3245.85
5	MAYURBHANJ	861	2716.70	UNION BANK OF INDIA	1377	2542.47
6	KEONJHAR	547	2512.64	ALLAHABAD BANK	406	2051.58
7	SAMBALPUR	508	2484.08	INDIAN OVERSEAS BANK	576	1848.24
8	PURI	854	2286.81	SYNDICATE BANK	537	1843.68
9	ANGUL	377	2283.09	ORIENTAL BANK OF COMMERCE	252	1710.47
10	BALASORE	447	1720.39	ANDHRA BANK	492	1590.46
11	JAIPUR	416	1440.80	INDIAN BANK	431	1451.58
12	JHARSUGUDA	185	1321.16	CORPORATION BANK	196	1357.48
13	DHENKANAL	281	1190.96	BANK OF BARODA	342	1265.89
14	JAGATSINGHPUR	271	1150.55	UCO BANK	647	1019.65
15	KORAPUT	265	1038.12	STATE BANK OF BIKANER & JAIPUR	50	320.95
16	KANDHAMAL	242	829.57	VIJAYA BANK	49	277.18
17	BARGARH	326	809.22	PUNJAB & SIND BANK	59	240.38
18	BHADRAKH	243	783.46	AXIS BANK	5	205.00
19	NAYAGARH	314	779.17	KARNATAKA BANK LTD.	16	199.54
20	KALAHANDI	216	774.61	STATE BANK OF HYDERABAD	63	186.07
21	KENDRAPARA	238	718.18	CENTRAL BANK OF INDIA	49	183.70
22	BOLANGIR	209	695.05	DENA BANK	41	119.51
23	RAYAGADA	88	567.10	IDBI BANK LTD	8	96.22
24	BOUDH	180	367.06	UNITED BANK OF INDIA	35	71.47
25	NUAPADA	115	282.20	BANK OF MAHARASHTRA	7	42.95
26	SONEPUR	201	246.23	STATE BANK OF MYSORE	2	30.00
27	NABARANGPUR	58	209.03	STATE BANK OF TRAVANCORE	4	15.07
28	DEOGARH	37	158.03	BHARATIYA MAHILA BANK	2	13.00
29	MALKANGIRI	36	150.53			
30	GAJAPATI	132	149.79			
Total		12556	48861.26	Total	12556	48861.26

STATUS OF DISPOSAL OF LOAN APPLICATIONS UNDER VARIOUS SCHEMES (01.04.2016 TO 30.09.2016)								
Sl	Parameters	Backlog, if any	No of Applications received from 01.04.2016 to 30.06.2016	Total No. of Applications (including backlog)	No of Applications sanctioned	No. of Applications returned/rejected	No of Applications disbursed	No of Applications pending
		1	2	3=1+2	4	5	6	7=(3-4-5)
1	Crop Loan	96	2250474	2250570	2249624	679	2074276	267
2	Agricultural Term Loan	0	76690	76690	72538	133	648	4019
3	Dairy	266	8097	8363	7793	73	5621	497
4	Fishery	86	2501	2587	2462	25	2235	100
5	DRI	5	1572	1577	1268	59	398	250
6	MSME	87	134837	134868	129600	470	96754	4798
7	WCC	4	1417	1421	1338	64	1322	19
8	KCC	92	655251	655343	652235	505	486081	2603
9	ACC	5	226	231	191	23	73	17
10	SCC	22	1389	1411	1383	4	1383	24
11	PMEGP	0	1650	1654	397	8	325	1249
12	NULM	0	2415	2415	772	8	600	1635
13	SHG	15	23322	23337	22856	138	18695	343
14	SCST	23	138034	138057	137061	1	126678	995

SUCCESS STORY – 1

BANK OF INDIA RSETI, KEONJHAR

Name : Sumitra Naik
Age : 33
Education : 9th
Place : Badapichhula
Block : Ghatgaon
Dist : Keonjhar
State : Odisha



Mrs. Sumitra Naik is a homemaker from a small village named Badapichhula, Ghatgaon block. Mrs Naik is also an effective member of Maa Bhabani SHG group. Being their interest for pickle and papad making training programme, she & others members of the SHG were selected for the respective training programme. During the training period she learned technical knowledge regarding Pickle & papad making and other hard/ soft skill from our institute, which helped a lot for her self-confidence to become a successful lady entrepreneur. Our faculty Mr Mohapatra met her during the follow up to our past trainees. She was very happy because for her success. Now her income is more than Rs. 5000/- pm & she is now capable to financially supplement her family income.

SUCCESS STORY – 2 RUDSETI, BHUBANESWAR



Jyotsna Rani Pradhan
S/o Madan Mohan Pradhan, Vill: Nachuni Block: Banpur Dt.: Khorda

Jyotsna Rani Pradhan D/o Madan Mohan Pradhan is a resident of Nachuni Village of Banpur Block has successfully launched her enterprise after RUDSETI training & now a model before other persons in the village. Jyotsna is the fifth child & without enough supports from family, she discontinued her study at standard 10th. Being fifth child, she had seen ups & downs in the family & witnessed the hardship of her parents while managing the marriage of their elder sisters. She decided to bring a change in the economic condition of family & looked for a job in the locality but did not succeed. Then she was informed by gram Panchayat officials on RUDSETI activities & without any waste of time she contacted the Director of our Institute & enquired various activities in detail.

After looking her interest area she had opted for Dress Designing training programme for women & undergone training programme.

She stepped out from the Institute with lot of vigor & confidence to be her own. Immediately after reaching home she contacted her family members & discussed the idea of enterprise launching. She contacted her brother in law & mobilized Rs.1, 00,000-00 (Rupees One Lakh Only) as loan & established her Jyotsna Beauty parlor & tailor in a rented house in the nachuni market. She has earned a good image in the locality & received a positive feedback from the customers. She is presently earning Rs. 15000/- per month after all expenditure. She is not only looked after her family as well she takes care of her parents & younger sisters.

She thanked RUDSETI, Bhubaneswar for being instrumental in providing all supports for achieving success.

ECONOMY OF ENTERPRISE

INVESTMENT	SOURCE OF FUNDS
Fixed Capital: Rs. 75,000-00	Bank Finance : Rs. 0-00
Working Capital: Rs. 25,000-00	Own Fund : Rs. 1,00,000-00
Total: Rs. 1,00, 000-00	Total: Rs. 1,00,000-00
Monthly Income: Rs. 15000-00 (Rupees Fifteen Thousands Only)	

SUCCESS STORY – 3

STATE BANK OF INDIA, BARGARH

PROFILE OF SUCCESSFUL ENTREPRENEUR FOR SUCCESS STORY

Name of Entrepreneur	Ashish Kumar Pradhan
Place of the Unit	Kanheipali, Ambabhona, Bargarh
Name of the Programme	E.D.P
Period of Training	09.10.2014 to 18.10.2014 (B.No-54/13)
Name of Training Institute	SBRSETI, Bargarh
Source of getting this Information	Friends
Bank Loan	Rs.3,66,000/-
Own Fund	Rs.25,000/-
Total Investment	Rs.3,91,000/-
Name of The Bank	SBI.Ambabhona
Average Monthly Income	Rs. 20,000/-
Employment Generated	2

This is the inspiring story of Asish Kumar Pradhan, an entrepreneur from Kanheipali, Ambabhona from Bargarh District who rose from the state of poverty and personified the above said quote. Asish Ku Pradhan belonged to a middle class family owing to which he completed his graduation. Following her interest, he started working in his own village. But he wanted to make it big and as soon as he got the news from friends about the SBRSETI. Taking the advice of RSETI faculty he enrolled for a training program on E.D.P. During the training, he got a good experience to Project costing & marketing management, risk-taking capacity, expanding client base and effective communication skills. This training transformed him into a self driven and confident person thereby helping him to become a successful entrepreneur.

Willing to launch his own venture after finishing the training, Asish Pradhan raised capital for the same from his well-off friends and relatives. Eventually, he started Mobile Soap from his own rented place and named it Pradhan Communication after his own name. For the sake of developing his business, he started contacting youth in the area and impressed his Costumer with his newly learnt efficacious communication skills. He even started providing Internet services at their door step.

Today Asish Pradhan is a successful entrepreneur running Pradhan Communication of his own. His constant endeavors combined with the skills that he gained through training program took him onto the path of success. The boy who symbolizes undeterred courage in its true spirit feels extremely grateful to SBRSETI, Bargarh for helping him achieve the goal of his life.



SUCCESS STORY – 4

UCO BANK, RSETI DHENKANAL

1	Name of the RSETI	RSETI Dhenkanal
2	Name of the Sponsor Bank	UCO Bank
3	Name of the entrepreneur	Sri Kabir Kumar Jena (BPL)
4	Address	Vil: Talaborkot B: Sadar Dist: Dhenkanal
5	Age (Years)	26
6	Educational Qualification	10 th
7	Financial Status at the time of undergoing training (Pre-training)	Unemployed
8	Year and month of training	01.12.2015-30.12.2015
9	How came in contact with RSETI	EAP
10	Name of the training program	Multi Phone Servicing
12	Year and month of launching of the enterprise	October, 2016
13	Investment details	
	(a) Own funds(Rs.)	70000/-
	(b) Bank loan (Rs.)	
14	Present financial Status	Self Employed
15	Present monthly income (Rs.)	10000/-pm

After the training in UCO Bank RSETI Dhenkanal, he was motivated to start his own Mobile Repairing Shop but he did not have enough capital to invest in his business. However with the support from his family member, he somehow was able to arrange Rs70000/- to invest in his business. He opened his Mobile Repairing shop in market area in his native village. He is known for his customer friendly attitude & quality service. Now he is earning 10000 /-pm. & able to contribute to his family. In future he has planned to provide internet cafe service. His parents were very happy with his progress. He is grateful to UCO RSETI for equipped him with skills and confidence & made him realised the value of self-employment.

