

GENERAL INFORMATION ABOUT ODISHA

1	Total area (Sq.Kms.)	1,55,707
2	Total population,2011 Census	4,19,74,218
	(a) Total male	2,12,12,136
	(b) Total female	2,07,62,082
3	Decadal growth rate, 2001-2011(in %)	+14.00
4	Density of population per Sq.Km.,2011	270
5	Sex Ratio (Females per 1,000 males),2011	979
6	Total Urban Population,2011 Census	70,03,656
	(a)Total Male	36,25,933
	(b)Total female	33,77,723
7	Total Rural Population,2011 Census	3,49,70,562
	(a) Total male	1,75,86,203
	(b) Total female	1,73,84,359
8	Total literate and Literacy rate (Excluding 0-6 population)	2,67,42,595 72.9%
	(a) Total male literate & Literacy rate	1,50,89,681 81.6%
	(b)Total female literate & Literacy rate	1,16,52,914 64.0%
9	Total Scheduled Castes Population(2011) and percentage to total population	71,88,463 17.1%
10	Total Scheduled Tribes Population(2011) and percentage to total population	95,90,756 22.8%
11	Number of Districts	30
12	Number of Subdivisions	58
13	Number of Tahasils	317
14	Number of Grama Panchayats	6,232
15	Number of Blocks	314
16	Total Number of Villages	51,313
17	Number of statutory towns including census towns (includes ULBs & Industrial Towns)	223
18	Number of Municipal Corporations	3

19	Number of Municipalities	37
20	Number of Notified Area Councils	66
21	Number of Industrial Towns	2
22	Number of Police Stations (General 534 + Women 6 + Energy 34 +Vigilance 7 + Marine 5 + Cyber Crime 1+ C.I.D. 1 + E.O.W.1 + STF 1):	590
23	Number of Fire Stations-(i) Sanctioned (ii) Functioning	296 208
24	Number of Assembly Constituencies	147
25	Number of Lok Sabha Constituencies	21

BANKING AT A GLANCE IN ODISHA
AS ON 31st DECEMBER, 2013.

(Rs. in Crores)

	Particulars	AS on 31 st December, 2013
1	Total Deposit	159297.53
2	Total Advance utilized in the state	142889.96
3.	Total Business (Deposit + Advance)	302187.49
4.	Credit Deposit (CD) Ratio (%) Benchmark-60%	89.70
5.	Credit Deposit Ratio excluding advance sanctioned in other state and utilized in our state	56.87
	a) CD Ratio of Rural Branches	67.19
	b) CD Ratio of Semi Urban Branches	45.31
	c) CD Ratio of Urban Branches	58.39
6	Total PS Advance	49682.62
7	% of PS Advance to Total Advance Bench Mark-40%	55.27
8	Agriculture Advance	26023.86
9	% of Agriculture Advance to Total Advance Bench Mark- 18%	28.95
10	MSME Advance	19647.44
11	% of MSME Advance to total advance	21.85
12	Advance to Weaker Section	16464.96
13.	% of Advance to weaker section to PS Adv. Bench Mark – 25%	33.14
14.	Total DRI Advance	213.03
15.	% of DRI Advance to total advance Bench Mark – 1%	0.16
16.	Credit Investment to Deposit Ratio %	90.35
17.	Overdue %	54.28
	a) Public Sector Banks	59.55
	b) Private Sector Banks	36.91
	c) RRBs	36.94
	d) Cooperative Banks	18.20
18	Total No. of Branches	4038

19.	Of which:	
	a) Rural Branches	2194(54%)
	b) Semi Urban Branches	1075(27%)
	c) Urban Branches	769(19%)
20.	Education loan B/O	1941.02
21	Housing Loan B/o	6967.45
22	Achievement under ACP2013-14 under priority sector(December 2013) %	54.57
	a) Total Agriculture	59.89
	b) MSME	84.15
	c) Education	27.66
	d) Housing	62.76
	e) Other Priority	23.10
23	Lead Districts :	30
	a) SBI	19
	b) UCO	7
	c) BOI	2
	d) Andhra Bank	2
24	RSETIs :	
	a) SBI	17
	b) UCO	7
	c) BOI	2
	d) CBI	2
	e) Andhra Bank	2
25	RUDSETI : Canara Bank	1
26	FLCS :	
	a) SBI	19
	b) UCO	7
	c) BOI	2
	d) Andhra Bank	2
	d) OSCB	64 sanctioned, 28 operational
	e) RRB	4

AGENDA NOTES OF 134th SLBC MEETING

Agenda Item No.1

Confirmation of Proceedings of 133rd SLBC meeting held on 16.11.2013 at Bhubaneswar.

The Proceedings of 133rd SLBC meeting held on 16.11.2013 at Bhubaneswar had been circulated among all the members of SLBC vide our letter No.GM/SLBC/ODISHA/550/2013-14 dated 29.11.2013. Since no comments have been received from any, quarter the same may please be confirmed.

Agenda Item No.2

Action Taken Report on major decisions taken in 133rd SLBC meeting held on 16.11.2013.

Point No.	Action points	Action to be taken by	Action taken
1.	DRI Loans in favour of Persons with Disability (PWD)	All Banks/ Director of Welfare/LDMs	<p>A meeting of the Sub- committee of SLBC on DRI was held on 16.1.2014 under the chairmanship of the Commissioner cum Secretary, Women & Child Development Department, Government of Odisha. The sub-committee came out with the decision that by 28th February 2014, all the participating banks will achieve the target of sanctioning of minimum 10 loan applications per branch under the scheme. The decisions of the sub – committee has already been communicated to all the controlling head of banks.</p> <p>It is reported by the Director, Welfare of Persons with Disability, Government of Odisha that against 7860 number of applications have been sponsored to different bank branches, 1594 number of applications have been sanctioned and disbursed as on 31.12.2013. Annexure - I</p> <p>Banks are requested to ensure achievement of the target for 2013-14 without fail.</p>
2.	Progress under Financial Inclusion Plan.	Action – All Banks & LDMs	Details furnished below.

(i) **Provision of Banking Services in each village in Odisha - Progress**

The state has approximately 48000 unbanked villages (including villages with population >2000 and also <2000) which are to be provided with banking outlets (mix of branch and branchless mode) by March 31, 2015.

>2000 population unbanked villages

- 1877 unbanked villages with population >2000 have already been covered with banking outlets by banks through B & M branches/USBs/BCA/Mobile vans etc. by March 31, 2012.
- Banks to now take on the next level of financial inclusion i.e. to ensure sufficient transactions in these accounts and provision of a bouquet of financial services that includes a pure savings account, a savings cum overdraft account, recurring or variable deposit account, a remittance product to facilitate EBT/other remittances and entrepreneurial credit (KCC / GCC) at the door step of the customers.

<2000 population unbanked villages

- There are 45888 unbanked villages with population below 2000 which are to be provided with banking services (mix of branch and branchless mode) by March 31, 2015. As the process was taking off very slowly, RPCD, RBI had a round of discussion over Video Conference with 12 banks individually with their Head Offices to understand the issues. It was observed that many banks which were faring well in other states were performing very poorly in Odisha. The matter was taken up with the HO of all banks. Consequently, as on December 31, 2013, banks showed some improvement with coverage of 9073 villages out of a target of 22390 by March 2014 (41% achievement)(**Details given at Annex-II & III**).
- Banks viz. Bank of India, Allahabad Bank, CBI, OBC, SBI, Union Bank etc. reported good progress by December 31, 2013
- Banks like Canara Bank, Indian Bank, Syndicate Bank etc. are nearing their March 2014 target.
- However, banks viz. Bank of Baroda, Andhra Bank, IOB, PNB, UCO Bank, UBI, OGB and UGB are far below their targets of March 2014 and have to redouble their efforts to achieve the target.

As per RBI instructions, banks have to open B & M branches in at least 5% of these villages.

(ii) **Opening of branches in unbanked rural centres**

- a) In terms of RBI instructions, at least 25 percent of the total number of branches opened by a bank (including RRBs) during a financial year has to be in unbanked rural (Tier 5 and Tier 6) centres. Odisha has huge pockets of unbanked / under banked centres. But we observe that banks do not have any systematic approach in selecting locations for opening branches. They open branches either at Block Headquarters or at rural centres which already have bank branches or along the high ways or market centres without regard to the population or economic parameters / potential. This leads to concentration of bank branches at urban / semi urban / rural areas just outside urban packets or highways and leaves large stretches of unbanked areas and thus, defeats the very purpose of Financial Inclusion. Banks are, therefore, advised to ensure that branches in unbanked centres account for 25% of their total branch opening plan in the state during a particular year.
- b) Banks (including RRBs) were advised in the 132nd SLBC meeting held on 16.08.2013, to open at least 1000 branches during the financial year 2013-14 especially in unbanked rural centres.
- During the 9 months period ended on December 31, 2013, major banks in the state have opened **198 branches** of which **78 are in rural unbanked centres** and **27 in rural banked centres**. The progress is monitored by RBI on a monthly basis.
 - Some banks viz. Canara Bank, SBI, PNB, Axis bank, OGB have shown good performance
 - Other banks viz. UCO Bank, Allahabad Bank, Andhra Bank, BoB, BoI, CBI, Indian Bank, IOB, Union Bank, UBI, HDFC and ICICI Bank and UGB are way below their branch opening targets for the year. The banks are requested to expedite the process.

3.	<p>Implementation of Direct Benefit Transfer (DBT) Scheme.</p> <p>As per directive of Department of Financial Services, Ministry of Finance, Govt. of India, DBT scheme has been implemented from 01.07.2013 covering 26 schemes in 04 districts of Odisha namely, Puri, Cuttack, Bolangir and Sonapur The rest of the districts will be covered in phases.</p>	<p>Action - State Govt. / LDMs/SLBC</p>	<p>District wise position is furnished below</p>
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District wise status is as below (as on 18.01.2014)

Sl. No.	Particulars	Puri	Cuttack	Subarnapur	Bolangir
1	No. of schemes (out of 29) are applicable for the districts	18	12	8	8
2	No. of schemes for which beneficiary list has been already submitted by the state govt. Deptts.	10	11	7	7
3	No. of beneficiaries, list received by the LDM	38044	31114	16475	23117
4	No. of A/cs opened (Scheme wise)	37622	31114	14842	16313
5	How many accounts are Aadhar seeded	661	405	192	702
6	No. of ATMs in the district	79	242	19	52
7	No. of GPs	230	342	96	285
8	No of A/cs in which ATM cards issued	19648	11112	2446	622

It is observed that the accounts of all the beneficiaries in some of the districts are not yet opened, ATM cards are not yet issued to all the beneficiaries and Aadhaar number is not seeded in all accounts.

LDMs are advised to follow the following actions.

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

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Implementation of Direct Benefit Transfer to LPG DBTL will be implemented in the Districts- Puri, Cuttack, Khordha & Bolangir with effect from 01.11.2013 and in Bhadrak, Balasore & Sundergarh district w.e.f 01.01.2014. In next set of 120 districts to be taken up under DBTL, Khordha district in Odisha has been identified recently.		Action	On account of infrastructural bottlenecks and huge rejection of enrolled data, the Chief Secretary, Government of Odisha has requested to the Ministry of Petroleum and Gas to extend dead line from January 31, 2014 to April 30, 2014 for four districts in first phase and for three districts in second phase to June 30, 2014. Many people in the state are yet to enroll for the Aadhar card.

DBTL status as on 27.01.2014

Districts	No of LPG dealers	Total no. of LPG consumers	% of seeding with LPG dealers	% of seeding with Banks	Phase
Bolangir	14	49664	27.40%	17.79%	4
Cuttack	29	239125	21.12%	14.66%	4
Khordha	31	342125	18.58%	13.90%	4
Puri	13	80428	26.67%	20.99%	4
Baleswar	14	114603	10.37%	6.38%	6
Bhadrak	6	54940	7.96%	3.59%	6
Sundargarh	24	130147	3.73%	1.99%	6

Action points for implementation:

1. In the Lead District, the Lead District Manager has to build up coordination among the District Authorities, LPG Dealers, District Coordinators of the Banks operating in the district for collection of request applications from the LPG dealers. LDMs of DBTL districts are advised to call for a Bankers meeting with other stake holders at the District level and review the progress of seeding of Aadhaar and mapping with NPCI.
2. All Banks are requested to once again follow up with the consumers who have not yet seeded their accounts with Aadhaar numbers through SMS messages and other source of communication.
3. All Banks and other stake holders are requested to continue the advertisement campaign and conducting of camps for seeding of Aadhaar.

Collection of Aadhaar Number –

1) It may be noted that if the LPG consumer has enrolled himself for generation of Aadhaar number and has received the receipt with “Enrolment Id (EID) No.” but has not received the AADHAAR CARD, the e- Aadhaar card can be generated from the UIDAI web site by accessing the URL” <https://eaadhaar.uidai.gov.in> “. Such e-Aadhaar card can be used for seeding of Aadhaar number in the account of the customer. In case of any doubt of authenticity of the Aadhaar Card produced by the customer, the branches and offices can verify the same by accessing the above said URL and generating the e-Aadhaar Card.

5.	Clearing House- Opening of Clearing House in Odisha at centers with more than 5 bank branches. Establishment of Clearing House is being done as per Direction of Govt. of India and keeping in view of the importance of the matter, RBI is also constantly monitoring the same. The centres namely Gopalpur, Gunupur & Dhamara have been identified for opening of Clearing House. But till date, Clearing House operation has not been effected at the said centres.	SBI/ UCO Bank/ Andhra Bank /RBI	Gunupur (Dist- Rayagada) – RBI has given approval to SBI (Leader Bank) to open Clearing House. Gopalpur (Dist-Ganjam)- RBI has given approval to Andhra Bank (Leader Bank) to open Clearing House. Dhamara (Dist- Bhadrak)- RBI has given approval to UCO Bank (Leader Bank) to open Clearing House. The banks with lead bank responsibility were requested to ensure functioning of the Clearing House by 30 th November 2013. Respective banks requested to apprise the house regarding operational status of the clearing house.
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6.	Issues Relating to RSETIs It was reported by SBI that the claims for reimbursement of training cost of BPL candidates in respect of 17 RSETIs is pending with DRDA of respective districts as on 30.12.2013 is Rs. 120.48 lakhs, out of which claim outstanding as on 31.03.2013 is Rs. 53.94 lacs. UCO Bank has also reported that a claim amount of Rs. 31.54 lakhs in respect of 6 RSETIs is pending for reimbursement. RSETIs wise pending list is enclosed (Annexure - IV)	Action- Panchayati Raj Deptt	SLBC and concerned sponsor banks have been following up the matter with the Director, OLM. In the last SLBC meeting, Additional Chief Secretary, Finance Department had suggested to settle the pending cases by 30th November 2013 . The representative of Panchayati Raj Deptt. present in the house may inform latest position.
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Point No. 7

A) RELIEF AND RESTORATION MEASURES TAKEN BY BANKS IN AREA AFFECTED BY RECENT NATURAL CALAMITIES (PHAILIN & FLOOD).

A meeting of sub-committee of SLBC was held on 28.10.2013 on Banking intervention in post natural calamities of cyclone/flood with regard to Relief & Rehabilitation measures under the chairmanship of the Additional Chief Secretary, Finance Department, Government of Odisha. **The emphasis was given on conversion of short term crop loan to medium term loans, restructuring of existing loan to with relaxed terms & conditions and provision of fresh loans to the victims.** The banks have been requested to follow the existing RBI guidelines issued to banks for relief measures to be provided in areas affected by natural calamities.

After due deliberations, the SLBC decided for implementation of following relief measures for MSME borrowers in affected Blocks, ULBs in 18 districts of the state.

1. Installment of Principal/Interest in respect of Term Loan may be rescheduled for a period of 7 (Seven) years with a moratorium period of 1(one) year.
2. To convert the excess drawings in working capital account to term loan for a period of 7(seven) years with a moratorium period of 1(one) year.
3. To provide all other support to MSME industries as may be required on a case to case basis without demanding additional securities.

The above instructions have been sent to all member banks for implementation.

The Chairman of SLBC and Government of Odisha have already written to Ministry of Finance, Govt. of India to extend interest subvention of 2% and charging of interest at the rate of 7 % on agricultural advances even during the moratorium period.

RBI guidelines do not permit commercial banks to waive the interest in the borrower's account. However, Banks can postpone the payment of interest by creating a Funded Interest Term Loan (FITL) account for a moratorium period of one year.

Information on Rehabilitation Measures undertaken in areas affected by Recent Natural calamities (PHAILIN and FLOOD) up to 31.12.2013.									
B. Restructuring of Term Loans (Amount in Crores only)									
Sl. No	Banks name	Agriculture		Allied Sector		MSME		Other	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount
1	Total of Public Sector Banks	9133	93.91	873	11.36	1594	95.13	2185	62.18
2	Total of Private Sector Banks	48	6.65	3	1.10	0	0.00	0	0.00
3	Total of RRBs	214	3.46	191	2.22	615	9.67	629	7.93
4	Total of Commercial Banks	9395	104.02	1067	14.68	2209	104.80	2814	70.11
5	Total of cooperative Banks	0	0.00	0	0.00	0	0.00	0	0.00
6.	G R A N D TOTAL	9395	104.02	1067	14.68	2209	104.80	2814	70.11

The above data reveals that different banks have restructured 9395 accounts with amount 104.02 Crores, 1067 a/cs with amt.14 .68 crores, 2209 a/cs with 104.80 crores and 2814 accounts with 70.11 crores in respect of Agriculture Term loan, Allied sectors, MSME and other sector respectively. Odisha State Cooperative Bank has not provided information on restructuring of accounts.

Information of Rehabilitation Measures undertaken in areas affected by Recent natural Calamities (PHAILIN and FLOOD) up to 31.12.2013.					
A. Conversion of Short Term Loans to Term Loan(Amount in Crores only)					
No of Crop Loans accounts eligible for conversion				No. of of Crop Loan accounts converted	
Sl.No	Type of Banks	Account	Amount	Account	Amount
1	Total of Public Sector Banks	126954	530.56	25271	219.37
2	Total of RRBs	24984	69.93	1857	7.69
3	Total of Coperative Banks	0	0	0	0
4	Total of Commercial Banks	151978	606.96	27168	233.53

The Bank wise and District wise position of conversion of short term loan and restructuring of term loan is enclosed in **Annexure-V**.

Point No.8

Interest Subvention for Agriculture & Allied Sector loans.

The modalities for interest subvention in respect of loans under Agriculture and Allied Sector introduced by Government of Odisha have been communicated to all the Banks. All Banks have been requested by SLBC and concerned department of Government of Odisha to claim the interest subvention amount from UCO Bank in the prescribed format for reimbursement. But as on 31.01.2014 only Indian Bank, Syndicate Bank, UCO Bank, Canara Bank, PNB, Bank of Baroda and IOB have lodged claim and received the claim amount in respect of Crop loan. A large number of banks are yet to claim interest subvention despite our repeated request.

Agenda Item No.3 (Agriculture & Allied Sectors)

A) Financing under Pisciculture scheme.

1. Government of Odisha has introduced 3 new schemes during the year 2013-14 for enhancing the fish production in the State and provide financial assistance to Fish farmers. The new schemes will facilitate in enhancing the credit flow in fisheries sector and would be more attractive and beneficial to the farmers. The bankers should take proactive role in extending credit flow in the sector to make the State self sufficient in fish production.
2. State Level Workshop on implementation of State Agriculture Policy 2013 and credit flow to allied sectors of Agriculture was held in presence of Shri Debi Prasad Mishra, Hon'ble Minister, Agriculture, F&ARD and Urban Development and Smt. Subhalakshmi Panse, Chairman & Managing Director of Allahabad bank, Controlling Heads of banks in Odisha, all Lead District Managers, CDVOs, DFOs, progressive farmers & entrepreneurs in allied sector of Agriculture. In this workshop, review of loan applications pending under different schemes of Fisheries and Animal Resources Development Sector with different Banks was made by Hon'ble Minister. Hon'ble Minister advised the SLBC Convenor to issue of circular on all scheme to all controlling heads of banks and all controlling banks to issue circular their branches & to sanction/finances all eligible cases by 31.12.13.

SLBC has already advised to the controlling heads of all banks the list of pending loan applications (Bank wise, branch wise and district wise) under the scheme DAIRY & FISHERY for sanction and disbursement of eligible cases by end of February 2014 and to ensure achievement of ACP target for the year 2013-14.

3. It is reported by the Director of Fishery, Odisha that, 2356 no's of pond development (FFDA, NFDB, NMPS) proposal with water spread area of 1138.75 ha amounting to Rs. 4140.40 lakhs sponsored to different banks including previous year under FFDA.NFDB/NMPS are pending with banks as on 31.12.2013. The details of bank-wise pending position are given in **Annexure – VI**.

4. Under short term credit during the 2013-14, 1539 no's case of crop loan proposals have been sponsored to different banks covering water area of 865.54 ha amounting to Rs. 649.12 lakhs as on 31.12.2013.

No bank has so far claimed interest subvention to the Nodal Bank (UCO Bank).

Assistance to Fisherman for Livelihood Development” under RKVY.

Under this new project “Assistance to the Fishermen for Livelihood Development” amounting to Rs. 51.00 Crore has been approved as subsidy by Government of Odisha for RKVY 2013-14 programme. In this project, there is a provision of supply of 3000 units of boats and nets to marine fishers and 2000 unites for Chilika fishermen. The subsidy component to the eligible fishermen for boat and net is @ 75% of cost subject to maximum of Rs. 75000/- for one unit of boat and Rs. 25,000/- for one unit of fishing net.

Banks are requested to finance the loans for acquiring boats and nets as per application forms and guidelines of the scheme. The applications are being recommended by local Marine Fisheries Officers or DFO (B&T), Balugaon for Chilika areas. SLBC has already communicated the guidelines (**Annexure – VII**) along with application form to all banks by e-mail dated 18.12.2013.

B) Finance to Dairy Farming :

Bank wise & District wise progress report as on 31.12.2013 is enclosed (**Annexure - VIII**)

LOAN APPLICATIONS UNDE DAIRY SCHEME- SPONSORED/SANCTIONED, DISBURSED & PENDING AS ON 24.01.2014.

Sl. No	Scheme	Application sponsored		Application sanctioned		Application Pending	
		No.	Amount	No.	Amount.	No	Amount
1.	PDE	26495	11221.51	2459	25.10	24036	11196.41
2.	Interest subvention on long term Credit Support	5789	49.79	707	4.23	5082	45.56
3.	Interest subvention on Short Term Credit Support.	4263	16.55	128	0.45	4135	16.10
T o t a l		36547	11287.85	3294	29.78	33253	11258.07

C) National Horticulture Board Bhubaneswar, Odisha

Revised operational guidelines for release of subsidy in respect of projects under NHB Schemes and the details of the valid Letter of Intent (LOI) pending in the different Banks (Branch wise) for Term Loan sanction for Hi- Tech Commercial Horticulture Projects and details of the Utilization Certificate pending in the different banks (Branch wise) where the project has been completed and full/final subsidy amount has been utilized is enclosed (**Annexure - XI**).

D) Crop Insurance:**Modified National Agricultural Insurance Scheme (MNAIS) - Implementation during Rabi 2013 – 14 Crop Season.**

The copy of the resolution number 10137/Coop./ IIICR.47/2013 dated 17.12.2013 received from Cooperation Department, Government of Odisha regarding implementation of Modified National Agricultural Insurance Scheme (MNAIS) for Rabi 2013-14 crop season has already been circulated among the banks and Lead District Managers by e-mail dated 19.12.2013 and through hard copy vide our letter No. GM/SLBC/ODI/610/2013-14 dated 24.12.2013.

For Loanee farmers cut-off date for receipt of proposals is **15th January, 2014**.

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

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

(Amount in Rs. Crores)

Name of Bank	Dairy(Including DEDS)				Poultry			
	Disbursement (01.04.2013- 31.12.2013)		Balance outstanding as on 31.12.2013		Disbursement (01.04.2013 -31.12.2013)		Balance outstanding as on 31.12.2013	
	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt.
Total Public Sector Banks	1405	19.47	35625	352.09	231	12.94	19277	270.49
Total Private Sector Banks	44	NA	104	0.68	2	0.29	4	0.3
Total of RRBs	1220	11.49	37249	197.12	483	4.88	13147	241.73
Total of Commercial Banks	2669	30.96	72978	549.89	716	18.11	32428	512.52
Total of Co-operative Banks	655	3.17	NA	12.68	423	2.29	NA	9.16

	Fishery				Others(Goatery,Piggery etc.)			
Name of Bank	Disbursement (01.04.2013 -31.12.2013)		Balance outstanding as on 31.12.2013		Disbursement (01.04.2013 -31.12.2013)		Balance outstanding as on 31.12.2013	
	A/c	Amt	A/c	Amt	A/c	Amt.	A/c	Amt
Total Public Sector Banks	760	10.45	13232	146.06	4569	38.73	60982	431.14
Total Private Sector Banks	95	16.67	95	8.67	231	31	7345	91.66
Total of RRBs	558	4.08	4499	55.08	2167	19.23	37939	215.42
Total of Commercial Banks	1413	31.20	17826	209.81	6967	88.96	106266	738.22
Total of Co- operative Banks	835	2.73	NA	13.65	3419	24.69	NA	133.33

As evident from table above, the share of Private Banks in financing Agriculture Allied Sector is negligible. All Banks, especially Private Sector Banks should give more importance for credit delivery to different schemes of allied sector.

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

Agenda Item No. 4

RSETI Issues :

A) RSETI Functioning.

TRAINING DETAILS OF RSETIS OF ODISHA AS ON DECEMBER-2013.

Total no. of trainees trained	12381 (As against a target of 15700 for March 2014 set by MORD)
Total no. of male candidate	4751
Total no. of female candidates	7630
Total no. of trainees settled	6449
Settlement ratio	52 %
Settlement with bank finance	2271
Ratio of Bank Finance to total settlement	35 %

Bank wise data-

Name of Bank	Total no. of programmes	Total trainees	Settlement	Bank Finance %
SBI (17)	240	6338	2681	13
UCO Bank (7)	90	3036	1804	61
Andhra Bank(2)	46	1088	1081	99
Bank of India (2)	37	903	222	44
Central Bank of India (1)	10	322	19	19
Rudseti (1)	24	694	542	43

Guidelines for reimbursement of Training Expenses of RUDSETI / RSETI

Government of India, Ministry of Rural Development(NRLM Division) have issued Guidelines for reimbursement of Training Expenses of RUDSETI / RSETI (Procedure for reimbursement of claims for the years prior to 2012-13 and for the year 2013-14 onwards which has already been communicated by SLBC to all the RSETIs on 14.12.2013 by e-mail. However, we enclosed the copy of the same at **Annexure – IX** for record and implementation.

Agenda Item No.5**Recovery Position as on 31.12.2013**

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

Y e a r	% of recovery	% of overdues
31.03.2011	49.59	50.41
31.03.2012	61.82	38.18
31.03.2013	54.55	45.45
30.12.2013	45.72	54.28

Position of Recovery under Govt. sponsored scheme

As on	% of Recovery (IRD/SGSY)	% of Recovery PMRY & PMEGP
31.03.2011	43.26	19.22
31.03.2012	42.58	15.26
31.03.2013	24.73	18.83
31.12.2013	24.64	20.58

It may be observed from **Annexure – XII** that the recovery position of Agriculture, MSME & SHG Sectors are 43.17, 53.56 & 53.87 % respectively.

Position of Overdues:

(Institution wise break up)

Institution	31.03.2011	31.03.2012	31.03.2013	31.12.2013
Public Sector Banks	44.43	46.41	59.78	59.55
RRBs	36.96	29.83	41.16	36.94
Co-op Banks	30.90	29.89	32.22	56.95

Sector wise Overdue position as on 31.12.2013 :

Sl. No.	Name of the Sector	Overdue %
1	Agriculture Short Term Loan	56.52
2	Agriculture Term Loan including allied sector	58.49
3.	MSME	46.44
4	Service Sector	50.44

As on 31.12.2013 the recovery of all Banks in Odisha being 45.72 % is very poor.

Banks & Govt. Departments have to make joint endeavor with specific strategies to improve the recovery performance for better recycling of funds. Under PMRY / PMEGP and SGSY the recovery performance is 20.58 & 24.64 % respectively; which is far from satisfactory. Various line department officials are requested to be involved actively in recovery camps for recovery of bank dues.

The NPA % of the State is 7.95 which is at a higher side and alarming. The NPA position of special schemes and sector wise is given in **Annexure – XIII** for information of members.

Under OPDR Act. 18288 Cases involving Rs. 142.84 crores are pending for disposal by Certificate Courts. The detailed bank wise position in respect of Odisha Public Demand Recovery Act and Odisha Agriculture Credit Operation and MISC Provision (Banks Act) is given in **Annexure – XIV**.

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

Agenda Item No.6 (Banking Key Indicators)

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

(a) Area Wise CD Ratio (All banks):

Area	2010-11	2011-12	2012-13	31.12.2013
Rural	82.43	100.29	112.72	67.19
Semi-Urban	43.06	46.96	68.74	45.31
Urban	70.20	73.43	85.87	58.39
Total	65.28	71.88	86.94	56.87

CD ratio for the year 2010-11, 2011-12 and 2012-13 includes advance sanctioned out of state but utilized in our state as per Thorat Committee recommendation, but area wise CD Ratio for 31.12.2013 as shown above has been computed on the basis of advance sanctioned and utilized in the state, as advised by RBI in the last meeting.

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

(Amount in Rs. Crores.)

Parameter	31.12.2012	31.12.2013	Variation of growth over December 2012	Variation of growth over December 2012 in %
No. of branches	3379	3695	316	9.35
Deposit	133137.30	153196.69	20059.39	15.07
Advances	110379.79	135714.75	25334.96	22.95
CD Ratio	82.91	88.58	5.67	6.83
Investment	559.2	1038.26	479.06	85.67
C r e d i t +Investment to Deposit Ratio	83.33	89.26	5.93	7.12
Priority Sector advances	38335.74	43075.32	4739.58	12.36
Agril. Advances	17047.76	19487.73	2439.97	14.31
MSME advances	16044.91	19477.52	3432.61	21.39
Advance to Weaker section	9045.52	10987.38	1941.86	21.47

Major Ratios:

Sl. No.	Ratios In %	RBI stipulation	As on 30.12.2012	As on 30.12.2013
1.	C D Ratio	60	82.91	88.58
2.	P.S.Advances	40	55.80	52.07
3.	Agril.Advances	18	24.81	23.56
4.	Weaker Section advance to P.S.Advances	25	23.60	25.51

Observation :-

Commercial Banks in Odisha have achieved all national parameters. On a year to year basis the deposits & advances have increased by 15.07% and 22.95% respectively.

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

Public Sector Banks:

Sl. No.	N a m e	CD Ratio (31.12.2013)
1	Bank of Maharashtra	46.99
2	Vijaya Bank	29.82

Private Sector Banks:

Sl. No.	N a m e	CD Ratio (31.12.2013)
1	Karur Vysya Bank	38.61
2	Indus Ind. Bank	31.22
3	Kotak Mahendra Bank	22.85
4	The South Indian Bank Ltd	9.42
5	ING.Vysya Bank	1.36
6	Laxmivilas Bank	1.58

It is a matter of great concern that the above named banks having very low CD ratio could not show improvement despite consistent follow up.

District wise CD ratio as of 31.12.2012 & 31.12.2013 for all Districts of Odisha. (Amt. in Crores)

SL. NO.	DISTRICT NAME	31/12/2012			31/12/2013		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	4527.05	2329.09	51.45	5017.90	2294.23	46
2	BALASORE	4332.22	2994.44	69.12	5377.55	3281.94	61
3	BHADRAK	2044.85	1347.96	65.92	2389.64	1015.45	42
4	BARAGARH	2238.82	1681.28	75.10	2535.99	1841.79	73
5	BOLANGIR	2407.07	1421.24	59.05	2910.77	1371.95	47
6	BOUDH	430.72	283.05	65.71	465.35	207.99	45
7	CUTTACK	11049.14	5698.81	51.58	13180.01	6096.52	46
8	DEOGARH	556.85	179.86	32.30	621.48	224.11	36
9	DHENKANAL	2061.07	1032.47	50.09	2692.93	1513.54	56
10	GAJAPATI	708.85	288.08	40.64	1183.00	311.68	26
11	GANJAM	6373.50	3797.22	59.58	9763.47	4033.94	41
12	JAGATSINGHPUR	4075.92	1204.78	29.56	5110.24	2349.91	46
13	JAJPUR	3332.91	1981.32	59.48	3790.94	2400.43	63
14	JHARSUGUDA	1865.25	1044.47	56.00	2280.08	1486.29	65
15	KALAHANDI	1566.48	1111.98	70.99	1846.38	1194.91	65
16	KANDHAMAL	1135.79	445.52	39.22	1271.34	332.77	26
17	KENDRAPARA	2099.04	1083.52	51.62	2758.20	1045.38	38
18	KEONJHAR	4727.26	2906.44	61.48	5542.83	2378.95	43
19	KHURDA	43131.33	29423.91	68.22	47996.30	35826.95	75
20	KORAPUT	2329.02	988.92	42.46	2851.12	1354.57	48
21	MALKANGIRI	857.05	162.65	18.98	925.10	186.80	20
22	MAYURBHANJA	3182.36	1903.66	59.82	4975.13	2086.15	42
23	NAYAGARH	1344.76	893.45	66.44	1696.49	1002.00	59
24	NOWRANGPUR	944.20	500.07	52.96	952.23	586.35	62

25	NUAPADA	930.19	345.82	37.18	924.39	358.32	39
26	PURI	3019.00	1701.99	56.37	3530.76	1638.60	46
27	RAYAGADA	1486.22	600.30	40.39	1933.16	861.12	45
28	SAMBALPUR	15160.53	2759.72	18.20	13064.61	2135.28	16
29	SONEPUR	777.87	478.07	61.46	938.92	555.79	59
30	SUNDARGARH	7661.38	4603.95	60.09	9939.97	5560.33	56

The advance figure of 31.12.2013 excludes the amount sanctioned in other state and utilized in our state.

CD Ratio of Deoghar, Gajapati, Kandhamal, Kendrapara, Malkangiri and Sambalpur district is below 40%. The LDMs of districts having CD ratio below 40 % should constitute a special sub-committee of DCC to review the same and initiate appropriate steps to improve from the current level in an on going basis to achieve 60 % CD Ratio.

Agenda Item No: 07

(A) Annual Credit Plan :-

Achievement under Annual Credit Plan as on 31.12.2013 has also been prepared in the revised format (LBS-MIS-III) and is enclosed in **Annexure – XVI**

Performance under major segments of Priority Sector are reproduced below.

(Amount in Rs. Crores)

Sl. No.	Sectors	Target	Achievement	% of Achievement
1	Agriculture & Allied	14640.03	8767.56	59.89
2	MSE	3493.10	2939.38	84.15
3	Education	622.41	172.16	27.66
4	Housing	1367.13	858.04	62.76
5	Others	5580.57	1289.12	23.10
	Total	25703.23	14026.26	54.57

The above data reveals that the performance of Banks under ACP up to quarter ended December 2013 is 54.57 %.

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

(Amount in Rs. Crores)

Years	31.03.2012	31.03.2013	31.12.2013
Commercial Banks (Excluding RRB)	8711.84	11249.19	11003.20
RRBs	2617.31	2377.35	3114.63
Co-op Banks	4437.01	5649.54	6536.13
Total	15766.16	19276.08	20653.96

Agenda Item No.8

Finance to Weaver Sector:

- i) The individual weavers overdue loan outstanding in respect of 10668 weavers have been waived the issue of weavers credit card to the concerned weavers is not up to the mark though it is precondition to sanction fresh loan to the concerned weavers whose loan have been waived off.
- ii) So far 7355 Nos. of Weavers Credit Card have been issued by the concerned banks against the target of 20, 000 during the year 2013-14. In spite of all our efforts, the achievements on issuance of Weavers Credit Card by the concerned Banks is not adequate and satisfactory. Total 15725 No. of applications are still pending with the different Banks, which needs to be considered so that issuance of Weavers Credit Card will be increased.
- iii) In spite of provision for providing loan at a concessional credit to the weavers for three year from the date of disbursement, i.e. Margin Money Assistance Maximum up to Rs. 10, 000/-, Interest subvention Maximum @ 9.5% (maximum @ 7% borne by the Govt. of India through NABARD, R. O., Bhubaneswar, further @ 2.5% borne by the Govt. of Odisha through SLBC, UCO Bank, Bhubaneswar) and also credit Guarantee up to 85% of the outstanding through CGTMSE, the achievement on sanction of loan is not encouraging.
- iv) Although, there is a provision in the guideline of the RRR package to engage **Bunkar Facilitator** and Grievance Redressal Officer to expedite for issuance of Weavers Credit Card, this is yet to be followed by the Banks.

Bunker Facilitator.

In term of para 5.6 of the guidelines (Lr.No.6/2/99/DCH/2013-14/DHDS dated 27.09.2013) issued on modified RRR package for Handloom Sector and Confessional Credit Component under "National handloom Development" Commissioner for Handlooms, Ministry of Textiles, Gol, New Delhi, banks are authorized to engage "**Bunker Facilitator**" on the lines of "Business Facilitator" "(BF)" model to assist them in improving credit dispensation to weavers.

The role of such business facilitator is as follows:

- a) Creating awareness about savings and other products and education and advice on managing money and debt counseling.
- b) Identification of borrowers and fitment of activities.
- c) Collection of loan applications, verification of basic data and their preliminary processing.
- d) Processing and submission of applications to banks.
- e) Post sanction monitoring and
- f) Follow-up for recovery and repayment.

It is also stated that an incentive of 0.5% of loan amount disbursed (subject to a minimum of Rs. 100/- and a maximum of Rs. 2000/-) will be paid to the bank by Govt. of India for each Weaver Credit Card issued, for onward payment to bunker facilitators.

Banks may utilize this opportunity provided by Gol for improving credit support to handloom weavers.

Margin Money :

NABARD, Regional Office, Bhubaneswar will release the margin money claimed by the banks even after sanction and release of the loan in favour of the weavers through Weaver Credit Cards. The Margin Money claim shall be released @ 20 % of the loan sanctioned and maximum to the tune of Rs. 10000/- per individual borrower.

The banks have issued WCCs amounting to Rs. 14 crores for the period 01.04.2013 to 31.12.2013. The bank wise performance as on 31.12.2013 is furnished in **Annexure–XVII**.

Agenda Item No.9 Odisha Livelihoods Mission

The OLM, Odisha has reported the following information,

1. SHG Bank Linkage Programme for the year 2013-14:

SHG Bank linkage programme is the core activity under NRLM, a flagship programme of Govt. of India. During the current year it was planned to provide credit linkage to 1 lakh WSHG with an amount of Rs. 1000 crs. Till December 2013, 25690 SHGs have been linked with an amount of Rs. 320.84 crs. In districts like Sambalpur, Malkangiri, Gajapati, Deogarh & Cuttack the achievement is about 15% of the target. Controlling Heads of Banks would issue suitable instructions to their branches to achieve their target by February 2014. Financial Inclusion consultants positioned in all districts by OLM and Financial Inclusion team of DRDA and OLM will support Bank branches to source bankable SHGs for finance.

2. Strategy for Bank Linkage:

- a) Training to WSHG- Training to 1 lakh WSHGs on SHG Bank Linkage shall be imparted during the month of February, 2014. Two office bearers who have received credit linkage during the year 2013-14 or will be provided Credit linkage are to be trained on SHG Bank linkage and importance of repayment to avail interest subvention.

Training shall be conducted at Branch Level with logistic arrangement by PDs of DRDAs & BDOs. The details of the training module has been sent to all PD DRDA with copy endorsed to Banks. Banks are to issue suitable instructions to their branches in this regard. The training module is attached at **Annexure-XVIII**.

b) Placement of Financial Inclusion Consultant.

30 FI consultants drawn from Senior Ex- Bankers have been placed in the districts. Their role will be providing technical support to WSHGs & staff of OLM to make WSHGs credit worthy. They will also work as catalyst for the Bank branches to sensitize the Branch Managers on SHG Credit Linkage & Recovery. They are/will be attached to DRDA of the concerned districts.

3. Bank Linkage & Recovery Committee (BLRC)

It is proposed to constitute a Bank Linkage & Recovery Committee at each bank branch level to facilitate the SHG Bank linkage & Recovery. The representatives of Gram Panchayat Level Federation will be members of the BLRC under the Chairmanship of Branch Manager. Initially BLRC will be constituted in 38 blocks of

TRIPTI. The Manager will convene the meeting at least once in a month & discuss about the issues relating to SHG Bank linkage and recovery. The draft concept is at **Annexure-XIX.**

Exemption of stamp duty on documentation of loan agreement with banks and Women Self Help Groups (WSHGs)

It has come to the notice of SLBC that some branches are insisting on use of stamp duty for documentation of loan agreement by WSHGs. In this context, we would like to reiterate that Govt. of Odisha have already issued order indicating remission of stamp duty payable on documentation. We enclosed herewith a copy of the Revenue Department, Govt. of Odisha order No.Stamp-11/2004/6864/Rev dated 17.02.2004 in Annexure – **XX** with request to circulate it among the branches for implementation

Total no. of SHGs Credit Linked during period 01.04.2013 to 31.12.2013 is 25690 with an amount of Rs. 320.84 crores and the balance outstanding as on 31.12.2013 is Rs. 1549.74 crores in 286714 accounts.

The bank-wise achievement made under SHG Bank Linkage is enclosed in **Annexure -XXI.**

The data reveal that no Private Sector Bank is involved in SHG Credit linkage during the period 01.04.2013 to 31.12.2013 except HDFC Bank which has made credit linkage to only 4 SHGs.

Agenda item No.10

Finance to Handicraft Sector.

Finance to artisans/SHGs under the scheme of “Modernization & Technical Up-gradation of Handicraft Industries.

It has been informed by the Director of handicraft Govt. of Odisha that :

1. In order to enhance the productivity of the handicraft items, under the scheme “Modernization & Technological Up-gradation of Handicraft Industries” (**M.T.U.H.I**)” an amount of Rs. 110.00 lakhs is available towards release of Margin money (Subsidy) for all sanctioned & disbursed cases. 194 nos of applications have been received in different district & out of which 111 applications have been sponsored to different commercial banks by the DICS whose details are placed in **Annexure - XXII.**

2. Bank Linkage of SHGs promoted in handicraft sector under craft village scheme.

During the year 2013-14, total 690 artisans are to be trained of 46 SHGs and total funds of Rs. 69,00,000/- has been sanctioned by Govt. for implementation of the same. The district-wise position is at **Annexure-XXIII**. The bankers are to be requested to make credit linkage with the SHGs after skill up gradation training programme are over.

3. Rehabilitation of Handicraft Artisans.

Margin money assistance is provided to individual artisans @ 20% of the project cost with maximum ceiling of Rs. 10,000/- per artisan to avail bank loan for setting up own handicraft production unit. During the year 2013-14, there is a target provision for 513 artisans is to be covered under the scheme with financial support of Rs. 51.13 lakhs. The district wise position is at **Annexure –XXIV**.

Agenda Item No.11 (Branch Expansion)

During the period 01.04.2013 to 31.12.2013, Banks have opened 214 new branches in the state taking the total branches to 4038. Out of 214 branches, Public Sector Banks, Private Sector Banks and RRB have opened 138, 60 and 14 numbers of branches respectively.

Bank wise and District wise branch network are enclosed in **Annexure – XXV**.

Position of ATM installation in the State:

No. of Onsite ATMs	1611
No. of Offsite ATMs	1925
Total No. of ATMs	3536
No. of ATMs in Rural Branch	840
No. of ATMs in Semi-Urban Branch	1308
No. of ATMs in Urban Branch	1388

Bank wise and District wise ATM position are enclosed in **Annexure – XXVI**.

As per directive of Department of Financial Services, Ministry of Finance, Government of India, all the Bank Branches in the state should have on-site ATMs by 31st March 2014. The onsite ATMs at all the branches in DBT districts should have been installed by 31st December' 2013. It was also clarified that the ATMs installed up to the distance of 500 meters from the branch will be treated as on-site ATMs and no further on-site ATM is required. But if there is any ATM of one Bank near another Bank, the Bank has to install ATM within the above said criterion. All the branches of all the banks in the state should have on-site ATM.

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

B) SJSRY :-

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

Achievement ULB (Urban Local Body) wise under SJSRY(USEP & UWSP) for the period 01.04.2013 to 31.12.2013 as reported by State Urban Development Agency (SUDA) is enclosed in **Annexure - XXVII**.

Data indicates that against annual target of 4000, 5867 loan applications have been sponsored to Banks, 1456 applications have been disbursed by banks under the scheme USP. Similarly against annual target of 600, 374 loan applications have been sponsored to Banks, 177 applications have been disbursed by banks under the scheme UWSP.

C) PMEGP :-

Bank wise, District wise and Agency wise (KVIC, DIC & OKVIB) target under PMEGP for 2013-14 has already been communicated to all the banks. However revised Bank wise target under PMEGP is enclosed (**Annexure – XXVIII**).

Revised Target

Implementing Agency	No. of Unit	Margin Money in lakhs
KVIC (30%)	1576	2177.59
KVIB (30%)	1576	2177.59
DIC (40%)	2101	7258.63
Total	5253	7258.63

A review meeting on PMEGP was held on 16.01.2014 in the presence of participating banks and implementing agencies under the chairmanship of the Chief Secretary, Odisha. After detailed discussion, the following decisions were made.

1. The target for Odisha Gramya Bank (OGB) and Utkal Grameen Bank (UGB) will be reallocated among other banks keeping the marginal target of Rs. 1.50 crores for OGB and Rs. 1.00 crore to UGB.
2. The Private Banks like Axis, ICICI and HDFC should be given target, to begin with at least one case for each branch of the banks.

3. Chief Secretary advised all the banks to ensure 100% sanction by January 2014 and 100% disbursement by 28th February'2014 positively keeping in view the likelihood of imposition of model code of conduct for the ensuing general election.

Minutes of the review meeting is enclosed in **Annexure – XXIX**.

Accordingly, the LDMs have been advised to reallocate the target of RRBs among the Commercial Banks without changing the existing district target.

The **reallocated target** is placed before the house for approval.

Time norms for disposal of loan application :

The loan applications from units under MSE sector will be disposed off within a reasonable time as mentioned below, provided such applications are complete in all respect.

a)	Up to 2 lakhs	2 weeks
b)	Over Rs. 2 Lakhs & up to Rs. 5.00 lakh	4 weeks
c)	Over Rs. 5 Lakhs	8-9 weeks

All banks should adhere to the above time norms for disposal of MSE oan applications.

D) Financing under SC/ST Schemes:-

The District-wise up-to-date sponsoring sanction and disbursement position till December, 2013 is enclosed in **Annexure – XXX**. As reported by Odisha SC & ST Development Finance Co-operative Corporation Limited, against the sponsoring of 12153 applications under Sch. Caste Sector the disbursement is only 3393 applications which is 28% of total sponsoring. Similarly under Sch. Tribe sector against the sponsoring of 3267 applications the disbursement is only 739 which is 23% of total sponsoring.

Against the annual target of 2000 groups in respect of SC category, 959 groups have been sponsored and against the annual target of 500 groups in respect of ST category, 169 groups have been sponsored. So the District Managers of OSFDC are requested to ensure sponsoring of adequate applications to Banks as per target and BANKS are requested to sanction and disburse all the Eligible cases to achieve the target successfully. The progress should be monitored in BLBC & DCC meeting by the LDMs.

E) Mission Shakti:-

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

Up to the quarter ended December 2013 (i.e. 01.04.2013 to 31.12.2013) credit linkage have been provided to **23531** WSHGs amounting Rs. **285.41** crores. Further the balance

outstanding position as on 31.12.2013 in **267464** accounts is Rs. **1411.59** crores. The Bank-wise achievement as on 31.12.2013 is furnished in **Annexure – XXXI**.

Agenda Item No.13 : Financing to MSME Sector

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

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

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

The position of finance to Micro & Small enterprises in the state as on 31.12.2013 is as follows.

Amount in Rs. crores

Particulars	31.12.2012		31.12.2013	
	A/cs	Amount	A/cs	Amount
Micro Enterprises	559182	6370.80	653124	9367.30
Small Enterprises	111902	6428.80	146504	7696.26
Total MSE	671084	12799.60	799628	17063.56
Share of advances of Micro Enterprises to MSE (%)	83.32	49.77	81.67	54.89
Total MSME	673042	16180.53	800587	19647.44

PM Task Force-Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 per cent year-on-year growth in credit to micro and small enterprises	20	33.31
10 per cent annual growth in the number of micro enterprise accounts.	10	16.79
40 per cent of the total advances to MSE sector should go to micro manufacturing) enterprises having investment in plant and machinery up to Rs. 10 lakh and micro (service) enterprises having investment in equipment up to Rs. 4 lakh;	40	Not available

20 per cent of the total advances to MSE Sector should go to micro (manufacturing) enterprises with investment in plant and machinery above Rs. 10 lakh and up to Rs. 25 lakh, and micro (service) enterprises with investment in equipment above Rs. 4 lakh and up to Rs. 10 lakh.	20	Not available
60 per cent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13.		54.90

Observation :-

It is observed that the total advance to MSE sector has increased by 33.31% during the year against the parameter of 20%. The advances to MSE sector during the period under review has witnessed an increase by Rs. 4263.96 crores over the December, 2012 figure. The allocation of Micro Sector to MSE advance at end of December 2013 is 54.90% against the parameter of 60%. **Member Banks should speed up the flow of credit to Micro Enterprises so that the 60% norm could be achieved.** Banks have to provide more advance account wise and amount wise to Micro sector than Small enterprise

Details of bank wise position under MSME is given in **Annexure – XXXII.**

(Amount in Rs. Crores)

CREDIT FLOW TO MSME (MANUFACTURING) SECTOR FOR THE QUARTER ENDED December - 2013																
Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME			
	(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING) SECTOR			
	• No of Cases		Balance		No of Cases		+ Balance		No of Cases		Balance		No of Cases		Balance	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total Comm Banks	15008	562.72	165237	3281.26	3732	629.80	24194	3685.68	124	376.97	564	1957.28	18864	1569.49	189995	8924.21

- No of cases disbursed from 01.04.2013 to 31.12.2013

+ Balance outstanding as on 31.12.2013

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

The share of MSME advances to total advances as of December 2013 is **21.85%.**

MSME Department, Odisha has taken initiative to form a committee with representation of MSME Department, other Govt. of India offices and SLBC which will identify deserving and genuine entrepreneurs and scrutinize the projects for providing credit support. This would be a win-win situation for both the bank and the entrepreneurs as banks need business and entrepreneurs need credit to do start a new enterprise.

Priority Sector Lending Classification

The incremental bank loans to medium service enterprises extended after November'13, 2013 up to the credit limit of Rs. 10 crores, would qualify as priority sector advances. In line with the above, similar incremental loans to micro and small service enterprises up to the credit limit of Rs. 10 crores, (as against the present ceiling of Rs. 5 crores), shall also be treated as priority sector advances.

The above dispensation will remain in force up to March' 31, 2014. Reference circular no. RBI/2013-14/379 RPCD.CO.Plan.BC 59/04.09.01/2013-14 dated November' 25, 2013.

Annexure – XXXIII(A)

Rehabilitation of Sick Micro and Small Enterprises:

RBI emphasize that timely and adequate assistance to potentially viable MSE units which have already become sick or are likely to become sick of the utmost importance not only from the point of view of the financing banks but also for the improvement of the national economy, in view of the sector's contribution to the overall industrial production, exports and employment generation.

The bank should therefore, take a sympathetic attitude and strive for rehabilitation, in respect of units in the MSE sector, particularly wherever the sickness is on account of circumstances beyond the control of the entrepreneurs. However, in cases of units, which are not capable of revival, banks should try for settlement and/or resort to other recovery measures, expeditiously.

High lights of Schemes of National Mission on Food Processing.

Guidelines of Government of India, Ministry of Food Processing Industries, New Delhi for Implementation of National Mission on Food Processing (NMFP) for the remainder of 12th Plan (2013-14 to 2016-17) is available in the [web-site: www.mofpi.nic.in](http://www.mofpi.nic.in). However, we are enclosing the scheme particulars in brief for reference. **Annexure- XXXIV.**

Under the programme, different attractive schemes have been introduced. Schemes envisage financial assistance to food processing units / industries in the form of **grant-in-aid** on cost of eligible Plant & Machinery and Technical Civil Works. The maximum amount of grant-in aid per unit is Rs. 50 lakhs and Rs. 75 lakhs in general areas and in Integrated Tribal Development Project (ITDP) areas respectively.

We, therefore impress upon banks to give suitable instructions to the branches for sanction of loan proposals under National Mission on Food Processing which are supported by financial assistance in the form of Grant-in-aid. The controlling Heads of Banks are requested to disseminate the details of the schemes to their branch heads for extending credit facilities to the food processing industries.

Agenda Item No.14 Kissan Credit Card(KCC):-

The bank wise achievement made under KCC as on 30.09.2013 is enclosed in **Annexure – XXXV**. It is observed that banks have issued 686244 KCCs up to 31st December 2013 taking the total number of KCC issued to 5668744 with balance outstanding Rs. 11514.26 crores

as on 30.12..2013.

No KCC has been issued so far by the following banks –

Public Sector Banks

Bank of Maharastra, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Travancore.

Private Sector Banks

Indus Ind Bank, ING Vysya Bank, Karnatak Bank Ltd, Karur Vysya Bank, Kotka Mahindra Bank Ltd, Laxmi Vilas Bank, The South Indian Bank Ltd.

A) Joint Liability Group (JLG):-

JLG is an important tool for extending credit to tenant farmers/oral lessees and share croppers for farming activities. The committee of Chief Minister on BGREI, in its meeting held on 26.09.2012 at Kolkata has given emphasis on formation of a large number of JLGs to provide credit facilities to more than 90% of the farmers in the eastern region who are having small, marginal and fragmented land holding to extend timely & adequate credit facilities to all such poor farmers. Total amount disbursed for the period 01.04.2013 to 31.12.2013 is Rs. 64.95 crores against 8435 accounts and balance outstanding as on 31.12.2013 is Rs. 226.55 crores against 40685 accounts.

The achievement made by banks as on 31.12..2013 is given in **Annexure – XXXVI**.

B) Artisan Credit Card (ACC):-

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

During the period of 01.04.2013 to 31.12.2013 the banks in the state have issued 1274 no. of artisan credit cards with amount Rs. 3.80 crores. The balance outstanding as on 31.12.2013 is Rs. 46.56 crores against 10085 accounts. The bank wise achievement is furnished in **Annexure – XXXVII**.

C) Swarozagar Credit Card (SCC):-

The Bank wise data is furnished in the **Annexure - XXXVIII**. Against the annual target of 45000 only 3967 have been achieved as on 31st December 2013. Performance of all private sector Banks is not at all impressive and needs lot of improvement. The bank wise achievement is furnished in Annexure- XXXVIII.

Agenda Item No- 15 – Education Loan:

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

Education loans have increased from Rs. 1778.21 crores in March 2013 to Rs. 1941.02 crores as of December 2013. The outstanding balance as on 31.12.2013 of all private sector banks is **only Rs. 1.96 crores. Very low performance of Private Sector Banks is the reason for slow growth rate in the State.**

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

Agenda Item No.16 (Housing Loan)

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

(Amt. in Crores)

Disbursement made during the current year (1.4.2013 to 31.12.2013)		Balance outstanding as on 31.12.2013		NPA outstanding as on 31.12.2013	
No. of A/c	Amt.	No. of A/c	Amt.	No. of A/c	Amt.
12498	1203.77	161456	6967.45	11248	360.90

Bank wise performance as on 31.12.2013 is enclosed in **Annexure – XXXX**.

Implementation of Rajiv Rinn Yojana (RRY)

Ministry of Housing and Urban Poverty Alleviation (MH&UPA), Government of India has issued a Revised Interest Subsidy Scheme – RRY, as scheme for addressing the housing needs of the Economically Weaker Sections (EWS) and Low Income Groups (LIG) segments in urban areas. The Scheme envisages the provision of affixed interest subsidy of 5% (500 basis points) on interest charged on the admissible loan amount to EWS and LIG segments to enable them to buy or construct a new house or for carrying out addition (of a room / kitchen / toilet / batch room) to the existing building. The Guidelines of RRY has already been circulated among the banks by SLBC vide letter No. GM/SLBC/ODI/589/2013-14 dated 16.12.2013. **The Guidelines (Annexure – XXXXI) are also uploaded on the Ministry’s website www.mhupa.gov.in.**

TARGET :

The State Target of 5000 units given by the Govt. of India, MH & UPA has been allocated district wise vide our letter No. GM/SLBC/ODISHA/670/2013-14 dated 21.01.2014 and LDMS have been advised to allocate bank wise target and to monitor the progress in the DCC Meeting. District wise target is enclosed (**Annexure – XXXXII**).

All the Controlling heads of banks are requested to implement the scheme and achieve the target allotted without fail.

Agenda Item No.17

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

The Prime Minister’s New 15 Point Programme for the Welfare of Minorities is an overarching programme covering many flagship / important schemes of other Ministries / Departments.

This Programme aims to ensure that the benefits of these flagship schemes / programmes of Government of India flow equitably to the Minorities.

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.

The target fixed by Govt. of India for the financial year 23013-14 is **Rs. 3288.74 Crores**. All the PSBs are requested to increase their Minority Sector Lending outstanding to achieve the target fixed by Ministry of Finance.

During 01.04.2013 to 31.12.2013, the banks have extended credit of Rs. 135 crores to 13227 beneficiaries of minority community with an outstanding balance of Rs. 2379 crores in 276339 accounts. **Annexure – XXXXIII.**

Agenda Item No.18

Advance to Weaker Sections:

The advances to Weaker Sections increased from Rs. 15038.81 crores as of March 2013 to Rs. 16464.96 crores as at the end of December,2013 and constitutes 33.14 % of Priority Sector advance against the national norm of **25 %**.

Agenda Item No. – 19

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

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

At the end of the year	Proposals covered during the year	
	No.of Accounts	Amount in Rs. Crore
31.03.2009	3117	91.42
31.03.2010	6681	285.21
31.03.2011	13929	631.18
31.03.2012	14383	650.66
31.03.2013	16533	648.04
31.12.2013 (01.04.2013 to 31.12.2013)	12712	513.44

Odisha state stands at 10th position in the country regarding CGTMSE Coverage. District wise coverage indicates that Khorda district stands at 1st position in our state.

All Banks are requested to initiate appropriate steps for improving the coverage under CGTMSE. Banks are advised to:

- Sensitize the Branch Managers to extend coverage under the scheme
- Display at bank branches the availability of Collateral free loans
- All loan applications to be acknowledged
- Explore the possibility of opening of Special branches in SME cluster.

Bank wise and District wise CGTMSE coverage approval is enclosed in **Annexure - XXXXIV**.

Agenda Item No.20.

Launch of Equity Grant & Credit Guarantee Fund Scheme for Farmer Producer Companies.

Government of India has approved the Equity Grant & Credit Guarantee Fund Scheme for Farmer Producer Companies, which is effective from 1st January, 2014. The scheme has two major components:-

- i) A window to provide matching equity grants up to Rs. 10.00 lakhs to registered Farmer Producer Companies.
- ii) A Credit Guarantee Fund has been established in SFAC to provide 85% cover on all loans extended by banks to registered Farmer Producer Companies up to Rs. 1.00 crore without seeking collateral.

This scheme marks a major milestone in the policy support of the Ministry of Agriculture, Government India to Farmer Producer Organisations. Small Farmers' Agribusiness Consortium (Society sponsored by Deptt. of Agriculture and Cooperation, Govt. of India) has sought our permission to make a short presentation of the scheme in building awareness of bankers in our state about the provision of the new scheme, so that they may avail of the facilities provided and enable Farmer Producer Companies to link to institutional finance.

A slot of 10 minutes in this SLBC for the representative of SFAC (Small Farmers' Agribusiness Consortium) may be allowed to make a short presentation on the scheme and clarify any questions and doubts.

Agenda Item No.21: Revision of subsidy under Micro Irrigation

- During 2013-14, after launching of the State Agriculture Policy, State Share of subsidy has been enhanced by 10% for all categories of farmers for installation of Micro Irrigation.
- At present, assistance for Small/Marginal farmers is in the ratio 50:40:10 and for general farmers at 40 : 40 : 20

- Subsidy is administered on the basis of the Unit Cost for different spacing's specified by Govt. of India
- Subsidy is provided up to 5 ha per beneficiary.

Banks are requested to take the benefit of the schemes through finance to this scheme.

Agenda Item No.22 Service Area Approach:-

SLBC is receiving frequent queries from some banks regarding Service Area Approach after allocation of villages under FIP. The guidelines of RBI issued during the year 2004 are reiterated as under:

“The allocation of villages among the rural and semi-urban branches of banks shall not be applicable for lending, except under Government sponsored schemes. While the commercial banks and RRBs will be free to lend in any rural and semi-urban area, the borrowers will also have the choice of approaching any branch for their credit requirements.”

It reveals that there is no service area concept except for Government sponsored scheme. It is the choice of the beneficiary to avail loan (except Govt. sponsored) from branch of his choice.

Banks are to follow the existing RBI guidelines.

Agenda Item No.23 Folw of Information

A) Information to be submitted quarterly by Banks and LDMs

All Banks and LDMs are requested to submit the quarterly SLBC information through ONLINE to SLBC **within timeline** after completion of the respective quarter to enable the SLBC to reconcile the data consolidate the position and to prepare & circulate the agenda notes to the members of SLBC banks and convene the SLBC meeting as per schedule.

The delay in submission of data do not give us opportunity to verify the consistency and complete the entire process of compilation smoothly. Hence, All Banks and LDMs are advised to submit the data well on time and adhere to the time schedule.

B) Communicating the decisions taken at SLBC level to the branches by the Controlling Authorities.

It is brought to the notice of SLBC by different department of Govt. of Odisha and many LDMs that the decisions taken at the SLBC level are not being communicated down the line by the respective controlling offices there by creating wide gap in the implementation of guidelines.

All banks are requested to percolate the decisions taken at the SLBC level immediately to their branches field functionaries to enable them to implement at the field level by the branches.

All LDMs are also advised to circulate the guidelines give to them by SLBC, to the branches in their district to enable them to implement the same and also place before DCC/DLRC meetings to initiate suitable action for implementation.

Agenda Item No.24 Organizing DCC & BLBC Meeting

A) Conduct of DCC Meeting:--

It is observed that though annual calendar for holding DCC meeting has been prepared by the LDMs, the schedule date is not being adhered to by some LDMs. SLBC has already advised all LDMs for strict compliance in this regard. LDMs should ensure that DCC meeting is completed before SLBC meeting date for meaningful discussion on any issue in the BLBC meeting.

B) Attendance in DCC / BLBC Meetings

It is brought to the notice of SLBC that in some blocks & districts due to non participation of representatives of banks, BLBC & DCC meetings are postponed. This is a very serious concern and all banks are requested to take corrective steps and ensure attendance in BLBC/DCC meetings

Agenda Item No 25

Any other with permission of Chair.

Annexure : I

Finance under DRI Scheme to differently abled persons collected through Samarthya Sibiras as on 31.12.2013				Amount in Crores	
SI No.	Name of Bank	No of cases Sanctioned From 01.04.2013 to 31.12.2013		No of cases Disbursed From 01.04.2013 to 31.12.2013	
		A/c	Amt.	A/c	Amt.
1	Allahabad Bank	0	0	0	0
2	Andhra Bank	94	0.14	94	0.14
3	Bank of Baroda	62	0.09	62	0.09
4	Bank of India	394	0.54	394	0.54
5	Bank of Maharastra	0	0	0	0
6	Canara Bank	36	0.05	36	0.05
7	Central Bank of India	43	0.08	43	0.08
8	Corporation Bank	0	0	0	0
9	Dena Bank	0	0	0	0
10	IDBI BANK	18	0.02	18	0.02
11	Indian Bank	23	0.04	23	0.04
12	Indian Overseas Bank	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0
15	Punjab National Bank	93	0.13	93	0.13
16	State Bank of B & J	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0
18	State Bank of India	468	0.75	468	0.58
19	State Bank of Mysore	0	0	0	0
20	State Bank of Travancore	0	0	0	0
21	Syndicate Bank	0	0	0	0
22	UCO Bank	212	0.38	212	0.33
23	Union Bank	55	0.07	55	0.07
24	United Bank of India	96	0.14	96	0.14
25	Vijaya Bank	0	0	0	0
Total Public Sector Banks		1594	2.43	1594	2.21
26	Axis Bank Ltd	0	0	0	0
27	Federal Bank	0	0	0	0
28	HDFC Bank	0	0	0	0
29	ICICI Bank	0	0	0	0
30	Indus Ind Bank	0	0	0	0
31	ING Vysya Bank	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0
33	Karur Vysya Bank	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0
36	The South Indian Bank Ltd.	0	0	0	0
Total Private Sector Banks		0	0	0	0
37	Odisha Gramya Bank	0	0	0	0
38	Utkal Grameen Bank	0	0	0	0
Total of RRBS		0	0	0	0
Total of Commercial Banks		1594	2.43	1594	2.21
39	Orissa State Co-Op. Bank	0	0	0	0
40	OSCARD Bank	0	0	0	0
Total of Coops Banks		0	0	0	0
Grand Total		1594	2.43	1594	2.21

Annexure - II
Roadmap for providing banking services in every village having population below 2000 - Progress at quarter ended December 31, 2013

Name of State/UT: ODISHA				Name of RBI Regional Office-Bhubaneswar.							
Sl. No.	Name of the District	Name of Scheduled Commercial Bank selected for allotment of villages with < 2000 population	No. of villages allotted	Out of Road Map prepared for less than 2000, No. of villages where banking outlet opened upto the end of the reporting Quarter							
				Branches	BC					other modes	Grand Total = 5+10+11
					Fixed Locations	Banking through BC visits every week	Banking through BC visits once in a fortnight	Banking through BC visits more than once in a fortnight	BCs-sub total =6+7+8+9		
1	2	3	4	5	6	7	8	9	10	11	12
1		Allahabad Bank	665	0	12	222	0	0	234	0	234
2		Andhra Bank	1269	0	214	0	0	0	214	42	256
3		Axis Bank	83	15	0	0	0	0	0	0	15
4		Bank of Baroda	842	3	43	0	0	0	43		46
5		Bank of India	2531	36	106	377	0	0	483	0	1134
6		Canara Bank	494	11	0	0	0	0	0		11
7		CBI	652	9	0	298	0	0	298		307
8		Dena bank	21	0	0	0	0	0	0		0
9		Federal bank	23	2	0	8	6	4	18	0	20
10		H.D.F.C. Bank	56	0	0	0	0	0	0		0
11		ICICI Bank	78	0	0	5	0	0	5	0	5
12		IDBI Bank	27	0	0	0	0	0	0		0
13		Indian Bank	754	2	0	190	0	0	190		192
14		IndusInd Bank	33	0	0	0	0	0	0	2	2
15		IOB	1461	6	223	13	0	0	236		242
16		OBC	81	0	3	13	26	0	42	0	42
17		OGB	7515	97	0	1234	0	0	1234		1331
18		PNB	1147	8	16	0	162	0	178		186
19		SBH	8	0	0	0	0	0	0		0
20		SBI	12240	4	21	2660	0	0	2681		2685
21		Syndicate Bank	401	4	76	0	0	0	76		80
22		UCO Bank	2902	0	1	320	0	0	321	0	321
23		UNION Bank	829	0	0	462	0	0	462		462
24		UBI	1502	0	0	0	176	0	176		176
25		UGB	10164	40	0	1286	0	0	1286		1326
	TOTAL		45778	237	715	7088	370	4	8177	44	9073

FIP - 2013-16 - Progress - Odisha						As on December 31, 2013				
			PUBLIC SECTOR		PRIVATE SECTOR		RRBs		CONSOLIDATED	
Sl. No	Particulars	Progress as at the end of December 2013	Targer- yr ended Mar-2014	Progress as at the end of December 2013	Targer- yr ended Mar-2014	Progress as at the end of December 2013	Targer- yr ended Mar-2014	Achievement - Yr ended December 2013	Targer- yr ended Mar-2014	
1	Total No. of Branches	2382	2429	312	276	915	1018	3609	3723	
2	Out of 1 above, No. of Rural Branches	1176	1183	78	38	777	940	2031	2161	
3	No. of branches in unbanked villages	226	249	43	8	0	64	269	321	
4	Total No. of CSPs Deployed	2234	3904	243	292	476	2134	2953	6330	
5	No. of banking outlets in villages with population > 2000	Through Branches	884	953	52	38	435	458	1371	1449
6		Through BCs	1108	1085	55	39	469	677	1632	1801
7		Through Other Modes	17	65	0	40	0	5	17	110
8		Sub Total : > 2000	2009	2103	107	117	904	1140	3020	3361
9	No. of banking outlets in villages with population < 2000	Through Branches	283	230	26	0	342	482	651	712
10		Through BCs	4505	12821	1346	1915	1247	1942	7098	16678
11		Through Other Modes	52	8	0	40	0	862	52	910
12		Sub Total : < 2000	4840	13059	1375	1955	1589	3286	7804	18300
13	Total Banking Outlets in all villages	6849	15162	1482	2072	2493	4426	10824	21660	
14	No. of BC outlets in Urban Locations	52	258	0	0	0	0	52	258	
15	Basic Savings Bank Deposit Accounts (BSBDAs) through branches	No. in Actuals	3173203	1785814	97617	81542	1556740	2161200	4827560	4028556
16		Amt. ` In Thousands	3862772.27	2514543.66	56102	561339.38	2081894.00	901200.00	6000769	3977083
17	Basic Savings Bank Deposit Accounts (BSBDAs) outstanding through BCs	No. in Actuals	3113814	3437484	2021860	1747958	117658	496000	5253332	5681442
18		Amt. ` In Thousands	772379.54	485878.20	13077	25740.93	68901.00	106600.00	854357	618219
19	Basic Savings Bank Deposit Accounts (BSBDAs) (Bank as a whole)	No. in Actuals	6287017	5223298	2119477	1829500	1674398	2657200	10080892	9709998
20		Amt. ` In Thousands	4635151.81	3000421.86	69179	587080.32	2150795.00	1007800.00	6855126	4595302
21	OD facility availed in BSBDAs	No. in Actuals	90628	103395	0	85	0	81200	90628	184680
22		Amt. ` In Thousands	91505.21	49455.05	0	42.50	0.00	40120.00	91505	89618
23	KCCs outstanding - through Branches	No. in Actuals	736686	841445	49069	52803	545085	824000	1330840	1718249
24		Amt. ` In Thousands	25142878.50	38584933.30	3422124	3628125.79	16089168.00	24071400.00	44654170	66284459
25	KCCs outstanding - through BCs	No. in Actuals	10844	57588	0	0	0	61000	10844	118588
26		Amt. ` In Thousands	180037.02	4264735.16	0	0.00	0.00	1005000.00	180037	5269735
27	KCCs-Total (Bank as a whole)	No. In actuals	747530	899033	49069	52803	545085	885000	1341684	1836836
28		Amt. ` In Thousands	25323688.52	42849668.46	3422124	3628125.79	16089168.00	25076400.00	44834980	71554194
29	GCCs outstanding through Branches	No. in Actuals	98895	102814	20433	55301	38923	54300	158251	212415
30		Amt. ` In Thousands	1489519.69	4053032.64	1972192	1453630.80	285847.00	307000.00	3747559	5813663
31	GCCs outstanding through BCs	No. in Actuals	4602	17960	0	0	0	22200	4602	40160
32		Amt. ` In Thousands	31457.32	590788.90	0	0.00	0.00	211110.00	31457	801899
33	GCC-Total (Bank as a whole)	No. in Actuals	104022	120774	20433	55301	38923	76500	163378	252575
34		Amt. ` In Thousands	1534761.01	4643821.54	1972192	1453630.80	285847.00	518110.00	3792800	6615562
35	Transactions in BC-ICT Accounts (during the quarter) *	Savings Deposit (No. in Actuals)	916699	3314986	70076	29358	11911	2985200	998686	6329544
36		Savings Deposit (Amt. ` In Thousands)	2102942.04	2037407.81	2029	2041.58	2066.00	115165.00	2107037	2154614
37		Credit/OD (No. in Actuals)	6331	209749	0	0	0	156100	6331	365849
38		Credit/OD (Amt. ` In Thousands)	12434.96	384393.62	0	0.00	0.00	42610.00	12435	427004
39		Term Dep./RD (No. in Actuals)	6519	34390	11	2000	0	155000	6530	191390
40		Term Dep./RD (Amt. ` In Thousands)	11018.00	31656.33	10	200.00	0.00	15500.00	11028	47356
41		EBT/Remittance (No. in Actuals)	160507	621731	55892	891107	1125	1907000	217524	3419838
42		EBT/Remittance (Amt. ` In Thousands)	721284.60	1300543.66	8852	402117.57	1169.00	1030000.00	731306	2732661
43		Others (No. in Actuals)	9438	22400	597	0	0	33000	10035	55400
44		Others (Amt. ` In Thousands)	4283.00	2720.00	60	0.00	0.00	132000.00	4343	134720
45		No. in Actuals	1099494	4203256	126576	922465	13036	5236300	1239106	10362021
46		Amt. ` In Thousands	2851867.60	3756721.42	10951	404359.15	3235.00	1335275.00	2866054	5496356

Annexure: IV

Details of claim pending with DRDA
As on 31.12.2013.

Name of the Bank- **UCO Bank.**

(Amt.in Rs.)

Sl. No.	Name of the RSETI	Pending claim as on 31.12 .2013
1.	Angul	Rs.2,00,400/-
2.	Balasore	Rs.9,21,600/-
3.	Cuttack	Rs.4,43,800/-
4.	Jagatsinghpur	Rs.4,28,000/-
5.	Bhadrak	Rs.7,35,400/-
6.	Puri	Rs.3,21,221/-
	Total	Rs.30,50,421/-

Annexure: IV**DETAILS OF CLAIM PENDING WITH DRDA AS ON 31.12.2013 FOR REIMBURSEMENT.**

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NAME OF THE BANK : - STATE BANK OF INDIA.

(Amt.in Rs.)

Financial Year	Claim submitted	Claim received	Claim outstanding
2010-11	Rs.37,000/-	Rs. nil.	Rs.37,000/-
2011-12	Rs.5,64,800/-	Rs.nil.	Rs.5,64,800/-
2012-13	Rs.82,29,238/-	Rs.34,36,594/-	Rs.47,92,644/-
Total	Rs.94,46,479/-	Rs.34,36,594/-	Rs.53,94,444/-

Financial Year	Claim submitted	Claim received	Claim outstanding
2013-14 to 01.04.2013	Rs.94,46,479/-	Rs.27,92,479/-	Rs.66,54,000/-
Total	Rs.182,77,517/-	Rs.62,29,073/-	Rs.120,48,444/-

Information on Rehabilitation Measures undertaken in areas affected by Recent natural calamities (PHAILIN and FLOOD) UP to 31-12-2013					
A.Conversion Of Short Term Loans To Term Loan(Amount in Crores only)					
Sl No.	BankName	No Of Crop loan accounts eligible for conversion		No Of Crop loan accounts converted	
		AC	Amount	AC	Amount
1	Allahabad Bank	326	1.34	326	1.34
2	Andhra Bank	4014	18.27	157	0.62
3	Bank of Baroda	10880	37.75	5241	32.12
4	Bank of India	987	3.47	844	71.56
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	6665	47.55	6665	47.55
7	Central Bank of India	409	3.36	156	0.64
8	Corporation Bank	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	IDBI BANK	0	0.00	0	0.00
11	Indian Bank	863	4.86	460	2.61
12	Indian Overseas Bank	2612	7.94	2493	6.23
13	Oriental Bank of Commerce	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Punjab National Bank	0	0.00	0	0.00
16	State Bank of Bikaner & Jaipur	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00
18	State Bank of India	73990	274.77	267	0.75
19	State Bank of Mysore	0	0.00	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00
21	Syndicate Bank	335	2.72	153	1.10
22	UCO Bank	15440	58.83	873	4.09
23	Union Bank	167	0.11	125	0.08
24	United Bank of India	10266	69.59	7511	50.69
25	Vijaya Bank	0	0.00	0	0.00
	Total of Public Sector Banks	126954	530.56	25271	219.37
26	Axis Bank Ltd	40	6.47	40	6.47
27	Federal Bank	0	0.00	0	0.00
28	HDFC Bank	0	0.00	0	0.00
29	ICICI Bank	0	0.00	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00
	Total of Private Sector Banks	40	6.47	40	6.47
37	Odisha Gramya Bank	7661	31.49	1784	7.49
38	Utkal Grameen Bank	17323	38.44	73	0.20
	Total of RRBs	24984	69.93	1857	7.69
	Total of Commercial Banks	151978	606.96	27168	233.53
39	Orissa State Co-Op. Bank	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00
	Total of Co-operative Banks	0	0.00	0	0.00
	GRAND TOTAL	151978	606.96	27168	233.53

Information on Rehabilitation Measures undertaken in areas affected by Recent natural calamities(PHAILIN and FLOOD) UP to 31-12-2013					
A.Conversion Of Short Term Loans To Term Loan(Amount in Crores only)					
Sl.No		No Of Crop loan Accounts eligible for Conversion		No Of Crop loan Accounts converted	
	Name of The Affected Dist	No Of A/c	Amt.(In Crore)	No Of A/c	Amt.(In Crore)
1	Angul	8545	32.82	1813	7.79
2	Balasore	10032	33.25	1486	8.53
3	Bhadrak	6982	22.03	1135	73.94
4	Bolangir	2449	9.89	392	2.31
5	Cuttack	10608	46.16	1048	12.50
6	Deogarh	836	3.08	161	0.59
7	Gajapati	1965	8.88	506	3.46
8	Ganjam	30749	94.47	3995	20.28
9	Jagatsinghpur	4589	22.12	565	4.21
10	Jajpur	7572	33.70	655	2.87
11	Kandhamal	9930	37.37	48	7.37
12	Kendrapara	9189	33.84	1449	5.42
13	Keonjhar	5291	19.47	1207	6.08
14	Khurda	7440	34.67	1465	11.51
15	Koraput	1188	6.44	0	0.00
16	Mayurbhanj	15238	80.24	7390	45.62
17	Nayagarh	9240	42.78	1557	8.01
18	Puri	10135	45.75	2296	13.05
Total		151978	606.96	27168	233.53

Information on Rehabilitation Measures undertaken in areas affected by Recent natural calamities(PHAILIN and FLOOD) UP to 31-12-2013									
B.Restructuring Of Term Loans(Amount in Crores only)									
Sl no.	District Name	Agriculture		AlliedSector		MSME		Other	
		Agriculture Acc	Agriculture Amt	Allied Sector Acc	Allied Sector Amt	MSME Acc	MSME Amt	Other Acc	Other Amt
1	Allahabad Bank	153	0.94	0	0.00	191	27.31	1209	20.77
2	Andhra Bank	4	0.02	18	1.58	15	7.52	23	1.58
3	Bank of Baroda	4351	27.44	61	0.30	44	0.90	271	2.01
4	Bank of India	375	2.18	139	1.03	336	2.77	29	0.89
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	91	2.46	0	0.00	0	0.00	0	0.00
7	Central Bank of India	260	1.06	73	0.55	23	0.43	30	0.13
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	330	3.30	149	0.46	160	1.10	95	0.39
12	Indian Overseas Bank	1477	6.23	2	0.84	49	0.17	0	0.00
13	Oriental Bank of Commerce	9	0.11	3	0.14	9	0.91	16	1.43
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	State Bank of Bikaner & Jaipur	0	0.00	0	0.00	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00
18	State Bank of India	267	0.75	0	0.00	1	0.06	0	0.00
19	State Bank of Mysore	0	0.00	0	0.00	0	0.00	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00	0	0.00	0	0.00
21	Syndicate Bank	199	2.30	4	0.02	24	1.06	288	32.23
22	UCO Bank	432	37.94	301	5.89	545	45.68	16	0.29
23	Union Bank	15	1.10	0	0.00	55	4.71	23	1.37
24	United Bank of India	1170	8.08	123	0.55	142	2.51	185	1.09
25	Vijaya Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total of Public Sector Banks	9133	93.91	873	11.36	1594	95.13	2185	62.18
26	Axis Bank Ltd	40	6.47	3	1.10	0	0.00	0	0.00
27	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	Karur Vysya Bank	8	0.18	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	Total of Private Sector Banks	48	6.65	3	1.10	0	0.00	0	0.00
37	Odisha Gramya Bank	214	3.46	191	2.22	615	9.67	629	7.93
38	Utkal Grameen Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total of RRBs	214	3.46	191	2.22	615	9.67	629	7.93
	Total of Commercial Banks	9395	104.02	1067	14.68	2209	104.80	2814	70.11
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total of Co-operative Banks	0	0.00	0	0.00	0	0.00	0	0.00
	GRAND TOTAL	9395	104.02	1067	14.68	2209	104.80	2814	70.11

Information on Rehabilitation Measures undertaken in areas affected by Recent natural calamities(PHAILIN and FLOOD) UP to 31-12-2013									
B.Restructuring Of Term Loans(Amount in Crores only)									
Sl no	District Name	Agriculture		AlliedSector		MSME		Other	
		Agriculture Acc	Agriculture Amt	Allied Sector Acc	Allied Sector Amt	MSME Acc	MSME Amt	Other Acc	Other Amt
1	Angul	1214	27.17	41	1.09	32	24.66	37	31.04
2	Balasore	600	3.58	78	0.61	82	6.51	158	1.36
3	Bhadrak	591	4.70	36	0.63	52	1.49	83	0.70
4	Bolangir	183	9.59	1	0.01	69	1.38	47	0.28
5	Cuttack	351	3.24	33	0.29	84	4.26	77	1.50
6	Deogarh	88	1.73	0	0.00	46	0.47	0	0.00
7	Gajapati	259	3.38	19	0.48	35	0.75	36	0.21
8	Ganjam	774	7.60	96	3.50	234	11.78	126	2.36
9	Jagatsinghpur	160	2.63	67	0.52	75	2.45	43	0.34
10	Jajpur	265	2.25	78	0.57	85	3.23	77	1.34
11	Kandhamal	0	0.00	12	0.10	47	2.19	0	0.00
12	Kendrapara	654	3.31	94	1.01	148	2.77	118	0.77
13	Keonjhar	747	4.66	45	0.25	184	4.75	91	1.00
14	Khurda	960	8.18	106	1.95	428	26.83	309	22.55
15	Koraput	0	0.00	0	0.00	0	0.00	0	0.00
16	Mayurbhanj	1447	10.26	175	0.83	229	2.64	1224	1.52
17	Nayagarh	628	5.70	91	1.07	225	4.99	226	3.03
18	Puri	474	6.04	95	1.77	154	3.65	162	2.11
Total		9395	104.02	1067	14.68	2209	104.80	2814	70.11

Annexure: VI

Abstract of the branch wise pending position as on 31.12.2013

Sl.No	Bank group	No	Cases pending	
			Area in ha	Amt. in lakhs
1	State Bank of India	294	165.6	641.38
2	UCO Bank	126	53.3	212.15
3	Bank of India	134	73.754	323.55
4	Syndicate Bank	9	8.27	33.09
5	United Bank of India	80	35.82	130.01
6	Cooperative Banks	912	443.37	2296.43
7	Andhra Bank	38	21.24	89.67
8	Union Bank	7	9.4	31.07
9	Bank of Baroda	36	17.06	60.17
10	Indian Bank	15	7.48	28.83
11	Indian Overseas Bank	32	26.16	114.1
12	Allahabad Bank.	26	10.3	40.26
13	Canada Bank.	18	9.7	36.96
14	Central Bank India	28	12.81	57.19
15	Regional Gramya Bank	464	228.84	836.34
16	Punjab National Bank	57	31.17	130.2
17	Axis Bank	17	16.91	71.14
18	Dena Bank	2	0.6	2.52
19	Industrial Dev. Bank of India	#REF!	#REF!	#REF!
20	Oriental Bank	#REF!	#REF!	#REF!
	Total	2368	1214.87	5278.05

BANKWISE SPONSER/ REJECT/ SANCTION/ FINANCE/ PENDING CASES UNDER FFDA/NFDB/NMPS ONLYFOR 2013-14 UP TO DT. 31.12 2013																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Sl. No.	NAME OF THE BANKS	Amount in lakh				Sponsored during 2013-14				Total				Re ject				Balance accepted				Cases sanctioned				cases financed				cases pending																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
		Cases pending as on 01.04.2013																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
		No.	Area	Amt.		No.	Area	Amt.		No.	Area	Amt.		No.	Area	Amt.		No.	Area	Amt.		No.	Area	Amt.		No.	Area	Amt.		No.	Area	Amt.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

BANKWISE SPONSER/REJECT/ SANCTION/ FINANCE/ PENDING CASES UNDER FFDAN/FDDB/NMPS ONLY
Annexure : VI

Amount in lakh FOR 2013-14 UP TO DT. 30. 09. 2013 Area in ha.

Sl.no.	Name of bank	Cases pending		Sponsored during		Total		Rej ect		Balance accepted		Cases sanctioned				Cases financed				Cases pending					
		in 01.04.2013		2013-14																					
		No.	Area Amt.	No.	Area Amt.	Area.	No.	Amt.	No.	Area Amt.	No.	Area Amt.	No.	Area Amt.	No.	Area Amt.	No.	Area Amt.	No.	Area Amt.	No.	Area Amt.			
1	SBI	255	113.38	410.63	165	79.54	290	420	192.92	700.63	81	44.81	153.35	339	148.11	547.28	25	13.29	51.46	24	12.79	46.62	314	134.82	495.82
2	OGB	325	131.66	529.7	201	88.29	321.28	526	218.95	850.98	90	36.59	140.12	436	183.36	710.86	26	10.32	40.65	25	9.92	33.49	410	172.04	670.21
3	CO-Opt.	598	242.32	850.56	475	119.84	462.09	1073	362.16	1312.65	29	15.98	66.58	1044	346.18	1246.07	47	17.09	62.75	47	17.09	49.1	997	329.09	1183.32
4	IOB	20	10.69	45.34	14	12.34	52.31	34	23.03	97.65	3	1.06	6.2	31	21.97	91.45	3	1.24	4.46	3	1.24	4.46	28	20.73	86.99
5	PNB	26	12.13	46.92	25	11.53	47.88	51	23.66	94.8	2	1.4	5.52	49	22.26	89.28	5	2.23	9.23	5	2.23	9.23	44	20.03	80.05
6	UCO	91	31.69	124.37	68	27.35	109.15	159	59.04	233.52	16	4.44	20.3	143	54.6	213.22	11	3.88	17.85	11	3.85	17.23	132	50.72	195.37
7	BOB	48	23.11	89.93	14	8.36	31.5	62	31.47	121.43	18	123.77	51.91	44	17.7	69.52	7	4.54	16.06	6	3.74	14.16	37	13.16	53.46
8	BOI	83	28.32	107.09	65	26.06	96.62	148	54.38	203.71	16	5.74	23.39	132	48.59	180.32	14	5.74	22.2	14	5.74	17.7	118	42.85	158.12
9	Allahabad Bank	23	9.14	36.44	19	9.85	38.91	42	18.99	75.35	5	1.84	6.77	37	17.15	68.58	8	4.6	21.72	8	4.6	14.72	29	12.5	46.86
10	Central Bank	36	20.52	63.28	20	9.44	36.88	56	29.96	100.16	2	0.6	2.16	54	29.36	98	7	4.18	15.22	7	4.48	15.22	47	25.18	82.78
11	Indian Bank	12	4.18	15.53	10	5.39	19.9	22	9.57	35.43	6	1.68	6.13	16	7.89	29.3	3	1.4	3.2	3	1.4	3.2	13	6.85	26.1
12	Union Bank	23	10.84	37.37	26	8.42	46.81	49	19.26	84.18	3	0.66	2.5	46	18.6	81.67	3	0.76	2.91	3	0.76	2.91	43	17.84	78.76
13	Andhra Bank	12	5.06	22.29	22	7.95	35.56	34	13.01	57.85	1	0.28	1.26	33	12.37	56.59	5	2.58	12.03	3	2.28	7.72	28	10.15	44.56
14	UBI	37	12.52	43.49	55	21.17	71.65	92	33.69	115.14	21	6.77	24.86	71	26.92	90.28	3	0.72	1.97	3	0.72	1.97	68	26.2	88.31
15	Canara Bank	9	3.74	15.39	12	5.58	21.43	21	9.32	60.4	4	1.58	6.49	17	7.74	53.91							17	7.74	53.91
16	Syndicate Bank	3	1.56	7.36	6	7.25	26.15	9	8.81	33.51	2	1.42	6.16	7	7.39	27.35							7	7.39	27.35
17	LAMPS				4	1.3	4.55	4	1.3	4.55				4	1.3	4.55	1	0.2	0.7	1	0.2	0.7	4	1.1	3.35
18	IDBI Bank	1	0.66	2.52	6	0.98	3.43	7	1.64	5.95	1	0.66	2.52	6	0.98	3.43							6	0.98	3.43
19	AXIS Bank	2	1.51	6.98	14	11.7	80.75	16	13.21	87.73	2	4.1	14.35	14	9.11	73.38	1	0.24	1.2	1	0.24	1.2	13	8.87	72.18
20	Oriental Bank	3	1.6	5.89	1	0.44	1.54	4	2.04	7.43				4	2.04	7.43	2	1.2	3.89	2	1.2	3.89	2	0.84	3.54
21	Dena Bank	1	0.2	1.12	1	0.4	1.4	2	0.6	2.52				2	0.6	2.52	1	0.4	1.4	1	0.2	1.4	1	0.2	1.12
22	Karnatak Bank	2	1	3.74				2	1	3.74				2	1	3.74							2	1	3.74
	TOTAL	1660	666	2465.94	1223	463	1799.79	2883	1128	4266.00	302	253	540.57	2581	875	3726.00	172	75	288.90	167	73	244.92	2409	801	3437.00

GUIDELINES FOR ASSISTANCE TO THE FISHERMEN FOR LIVELIHOOD DEVELOPMENT UNDER RKVY

1. BACKGROUND

Odisha is a maritime state having 6 nos of coastal districts with a coast line of 480 Kms. About 6.05 lakh of marine fishers and 1.10 lakh of Chilika fishers solely depend on fishing for their livelihood. Most of the fishers are educationally and economically backward. In order to strengthen their livelihood activities with increased income a new scheme namely "ASSISTANCE TO FISHERMAN FOR LIVELIHOOD DEVELOPMENT" UNDER RKVY has been approved. The set of guidelines to implement the scheme will be as follows:-

2. SCHEME COMPONENTS

- i) Construction of new FRP/wooden boats & sheathing of existing boats. Replacement of old traditional wooden /FRP Boats.
- ii) Purchase of nets

3. AREA OF OPERATION

The scheme shall be implemented in 6 no of coastal districts for marine fishermen and fishermen of Chilika area.

4. SELECTION OF BENEFICIARIES

- i. The beneficiary must be an active fisherman
- ii. Cyclone affected fishermen having registered (manual and online) boats and valid fishing license whose boats and nets have been damaged in the recent cyclone/flood, 2013 shall be given first preference irrespective of their category.
- iii. BPL category of fishers shall also be given next priority. SC and ST (APL) category of fishers shall be given due weightage
- iv. New entrants shall also be considered under the scheme after being evaluated and recommended by a committee consisting of ADF(M) or DFO, Chilika (BT) and local DFO and DDF(M).

5. IMPLEMENTATION PROCEDURE

- i. The scheme will be implemented by the Director of Fisheries, Odisha represented through the District Fisheries Officers (B&T), Balugaon in case of Chlika fishers and respective Additional Fisheries Officers, Marine of the concerned coastal Districts.
- ii. The interested fishermen shall apply in the prescribed format devised by the Department / loan application form of respective bank to the respective Additional Fisheries Officers, Marine/ DFO, B&T, Balugaon through Assistant Fisheries Officers (AFO) to avail bank finance. (Copy enclosed}
- iii. The beneficiary shall indicate appropriate model of fishing boat and net required by him in the application form and also mention the name of the approved firm from where he intends to build his boat and/or procure net.
- iv. The applicant shall produce the photocopy of the documents as per the check list along with the application.
- v. The AFOs of ME units shall scrutinise the application and submit it to the DFO (B&T), Balugaon/ Additional Fisheries Officers, Marine along with the feasibility report within a week of receipt of application.
- vi. The DFO (B&T), Balugaon/ Additional Fisheries Officers, Marine soon after receipt of application form shall enter in to the register maintained by them serially and date wise and acknowledge the receipt of the application.
- vii. The scheme along with the application and the feasibility report submitted by the AFO (ME Unit) shall be sponsored to the branches of service area bank/ other than service area bank on production of willingness letter from the concerned branch by the applicant.
- viii. The concerned bank branch on finance of the proposal shall place order with the approved firm as mentioned by the beneficiary in the application form.

- ix. After procurement of the boat /net or boat and net, the beneficiary shall produce the copy of the bills to the financing bank along with a copy of it to the concerned implementing office.
- x. After production of the bill the unit is to be jointly verified by the respective Branch Manager, DFO/Additional Fisheries Officer and concerned AFO and utilisation certificate submitted to the bank under their signature.
- xi. Sack ended Subsidy of 75 % limited to maximum Rs 75,000/- for boat and Rs 25,000/- for net shall be placed with the bank by concerned implementing fishery office and be adjusted in the loan account of the beneficiary immediately. One fisherman will be eligible to get subsidy for one unit only.
- xii. The interest subsidy subvention of 3% will be allowed on interest rate charged on this term loan availed by the fisherman and additional interest subvention of 2% will be provided to the fisherman for regular/timely repayment of loan instalment dues. The required fund for this purpose shall be met out of the existing budget provision made under state plan scheme of the current financial year.
- xiv). Coop society can also collect the applications and submit it to the respective ADF, (Marine) or DFO(S&T), Balugaon who in turn will forward to local banks for financing.

6. MONITORING AND SUPERVISION

The Deputy Director of Fisheries, Marine, Joint Director (Coastal) and Additional Director, (Technical) shall cross check the completed units.

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BANK WISE PROGRESS ON PDE (UPTO 24.1.2014)														
	Applications Sponsored		Applications Sanctioned		Cases Disbursed		Animals Inducted		Subsidy Claim Sent to Regional Office		Subsidy Claim Sent to Nodal Bank by Regional Office		Cases Cleared by SLBC/OSCB	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A.Commerical Bank														
Allahabad Bank	1950	195.83	71	60.98	38	7.95	12	3.24	18	5.96	0	0.00	0	0.00
Andhra Bank	436	419.09	66	75.70	19	7.47	3	1.47	24	6.66	0	0.00	0	0.00
Axis Bank	164	56.91	1	0.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Bank of Baroda	285	227.75	49	47.39	46	13.19	5	3.20	21	6.80	0	0.00	0	0.00
Bank of India	691	516.37	21	17.24	12	6.39	1	0.69	11	3.71	0	0.00	0	0.00
Canara Bank	633	440.59	20	28.78	6	4.28	0	0.00	1	1.25	0	0.00	0	0.00
Central Bank	29	17.59	4	4.00	3	3.00	0	0.00	0	0.00	0	0.00	0	0.00
Central Bank of India	698	279.99	35	26.05	17	2.45	0	0.00	29	7.16	0	0.00	0	0.00
Dena Bank	4	2.90												
HDFC Bank	3	1.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ICICI Bank	2	3.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
IDBI Bank	215	206.53	28	48.44	14	8.14	0	0.00	0	0.00	0	0.00	0	0.00
Indian Bank	423	178.26	57	65.37	30	15.50	7	4.00	25	8.42	2	0.51	0	0.00
Indian Overseas Bank	729	481.74	115	103.57	58	23.56	18	5.60	43	9.06	0	0.00	0	0.00
Karnatak Bank	4	0.60												
Odisha Gramya Bank	5395	3947.10	954	1024.64	558	158.24	49	11.03	499	124.71	65	16.41	0	0.00
Oriental Bank	1	1.37	0	1.37	1	0.44	2	0.44	1	0.39				
Oriental Bank of Commerce	50		35	35.00	25	7.50	0	0.00	25	5.00	0	0.00	0	0.00
Punjab National Bank	852	957.19	199	197.56	176	67.17	0	0.00	179	55.17	0	0.00	0	0.00
Punjab&Sind bank	1	2.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
State Bank of India	4071	1900.28	39	40.30	17	2.88	6	0.00	13	3.23	0	0.00	0	0.00
Syndicate Bank	269	267.67	17	9.60	11	0.80	0	0.00	11	2.99	0	0.00	0	0.00
UCO Bank	2503	1335.44	127	122.97	85	100.09	1	0.27	62	15.76	0	0.00	0	0.00
Union Bank	303	142.09	7	4.00	5	0.72	0	0.00	5	1.25	0	0.00	0	0.00
Union Bank of India	28	30.00												
United Bank of India	1175	1002.44	87	182.04	28	18.64	12	2.40	28	4.18	0	0.00	0	0.00
Utkal Gramya Bank	1369	1137.35	57	52.47	23	7.76	0	0.00	35	8.85	0	0.00	0	0.00
Vijaya Bank	1	5.00												
(blank)	42	61.00	1	2.00	1	1.00	0	0.00	1	0.50	0	0.00	0	0.00
Total	22326	13818.94	1990	2150.40	1173	457.18	116	32.34	1031	271.04	67	16.92	0	0.00
B.Cooperative Bank	4169	1108332.96	469	360.26	308	80.80	19	11.15	303	71.14	0	20.00	26	0.00
Grand Total	26495	1122151.90	2459	2510.66	1481	537.98	135	43.49	1334	342.19	67	36.92	26	0.00

BANK WISE PROGRESS ON INTEREST SUBVENTION ON SHORT TERM CREDIT SUPPORT (UPTO 17.1.2014)														
	Applications Sponsored		Applications Sanctioned		Cases Disbursed		Animals Inducted		Subsidy Claim Sent to Regional Office		Subsidy Claim Sent to Nodal Bank by Regional Office		Amount in Lakh Rupees	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A.Commercial Bank														
Allahbad Bank	36	37.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Andhra Bank	118	58.18	1	0.39	1	0.39	0	0.00	0	0.00	0	0.00	0	0.00
Axis bank	12	3.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Bank of India	62	24.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Canara Bank	27	6.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Central Bank	1	0.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Central Bank of India	89	40.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Central Co-operative Bank	26	11.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HDFC Bank	0		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ICICI Bank														
IDBI Bank	18	9.21	1	1.36	1	0.42	0	0.00	0	0.00	0	0.00	0	0.00
Indian Bank	68	3.88	7	0.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Indian Overseas Bank	64	34.51	1	0.80	1	0.10	0	0.00	0	0.00	0	0.00	0	0.00
Karnataka Bank	2	0.80												
OBC	2	0.20												
Odisha Gramya bank	815	434.83	42.8	14.05	27	7.44	0	0.00	22	0.44	13	0.28	0	0.00
Oriental Bank of Commerce	15		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Punjab National Bank	153	84.25	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
State Bank of India	792	247.66	3	1.19	2	0.79	0	0.00	0	0.00	0	0.00	0	0.00
Syndicate Bank	186	62.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
UCO Bank	417	153.77	8	2.38	8	1.60	0	0.00	4	0.02	0	0.00	0	0.00
Union Bank	35	1.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
United Bank	0	0.00												
United Bank of India	44	12.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Utkal Gramya Bank	383	156.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
(blank)														
Total	3425	1412.53	65.8	21.37	42	11.74	0	0.00	26	0.46	13	0.28	0	0.00
B.Cooperative Bank	838	243.15	63	23.83	35	13.90	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total	4263	1655.68	128.8	45.20	77	25.64	0	0.00	26	0.46	13	0.28		

BANK WISE PROGRESS ON INTEREST SUBVENTION ON LONG TERM CREDIT SUPPORT (UPTO 24.1.2014)														
	Applications Sponsored		Applications Sanctioned		Cases Disbursed		Animals Inducted		Subsidy Claim Sent to Regional Office		Subsidy Claim Sent to Nodal Bank by Regional Office		Amount in Lakh Rupees Cases Cleared by SLBC/OSCB	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A.Commercial Bank														
Allahabad Bank	137	180.89	28	29.90	24	4.60	12	3.24	0	0.00	0	0.00	0	0.00
Andhra Bank	83	96.35	2	4.00	1	0.90	0	0.00	1	0.02	0	0.00	0	0.00
Axis Bank	3													
Bank of Baroda	49	52.59	3	4.00	0	0.00	0	0.00	1	0.00	0	0.00	0	0.00
Bank of India	104	99.24	39	2.30	3	0.43	0	0.00	36	2.56	0	0.00	0	0.00
Canara Bank	71	95.54	20	4.00	0	0.00	0	0.00	16	1.27	0	0.00	0	0.00
Central Bank of India	234	91.02	9	4.97	9	4.97	0	0.00	8	0.32	0	0.00	0	0.00
ICICI Bank														
IDBI Bank	35	35.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Indian Bank	22	13.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Indian Overseas Bank	74	91.57	28	2.60	3	0.56	0	0.00	1	0.03	0	0.00	0	0.00
Odisha Gramya Bank	766	751.89	222	81.49	71	17.86	13	3.39	173	12.31	11	0.06	0	0.00
Punjab National Bank	139	191.70	22	0.00	22	0.00	0	0.00	23	0.69	0	0.00	0	0.00
State Bank of India	772	741.85	7	2.20	5	0.00	0	0.00	5	0.15	0	0.00	0	0.00
Syndicate Bank	36	31.16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
UCO Bank	291	213.41	12	24.00	9	12.35	1	0.27	0	0.00	0	0.00	0	0.00
Union Bank	157	11.00	4	4.00	3	0.72	0	0.00	0	0.00	0	0.00	0	0.00
United Bank of India	194	141.45	13	24.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Utkal Gramya Bank	516	384.10	19	14.00	3	0.00	0	7.00	3	0.09	0	0.00	0	0.00
(blank)	3	6.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	3686	3227.89	428	201.86	153	42.39	26	13.90	267	17.43	11	0.06	0	0.00
B.Cooperative Bank	2103	1751.56	279	221.01	221	69.03	16	7.31	49	1.35	0	0.00	0	0.00
Grand Total	5789	4979.45	707	422.87	374	111.42	42	21.21	316	18.78	11	0.06		

DISTRICT WISE PROGRESS ON PDE (UPTO 24.1.2014)															
	Applications Sponsored		Applications Sanctioned		Cases Disbursed		Animals Inducted		Subsidy Claim Sent to Regional Office		Subsidy Claim Sent to Nodal Bank by Regional Office		Amount in Lakh Rupees Cases Cleared by SLBC/OSCB		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Angul	506	430.30	21	2.30	2	0.49			1	0.45					
Balasore	628	672.80	112	130.02	89	27.34	26	6.90	57	14.76	47	11.49	0	0.00	
Bargarh	728		75		72		6		72	18.66					
Bhadrak	529	557.00	182	189.00	130	107.08	24	6.30	129	36.08	0	0.00			
Bolangir	489	726.84	18	24.90	6	1.18				0.00	0	0.00	0	0.00	
Boudh	476														
Cuttack	7319	770.46	442	388.22	236	62.54			196	39.67					
Deogarh	508		4	6.00	4	0.40									
Dhenkanal	1802	1857.00	72	73.00	60	16.28	1	0.47	11	5.50	11	2.75			
Gajapati	78	9.87	24	2.36	11	1.30			24	1.42					
Ganjam	533	659.03	10	13.68											
Jagatsinghpur	2436	613.00	186	215.00	62	22.50	7	0.00	66	18.00	0	0.00	0	0.00	
Jajpur	394	434.00	28	31.00	6	6.00			20	1.62	0	0.00			
Jharsuguda	105	175.00	27	31.60	26	12.50			26	6.75					
Kalahandi	245	263.00	3	3.00											
Kandhamal	82														
Kendrapara	546	2033.06	24	207.36	8	18.30									
Keonjhar	549	464.39	19	45.67	14	8.02	2	0.88	5	6.39					
Khurda	578	647.34	80	96.94	54	27.17	23	6.24	35	9.62	7	2.17	0	0.00	
Koraput	135	204.00	24	25.00	24	25.00	2	6.00	24	8.25	0	0.00	0	0.00	
Malakanagiri	168	105.00													
Mayurbhanja	562	309.76	26	11.70	15	2.37	7	0.45	15	0.58	0	0.00	0	0.00	
Nabarangapur	188	193.20	4	6.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
Nayagarh	169	236.00	27	31.60	17	11.27	5	2.20	21	6.67					
Nuapada	113	113.00	8	8.00											
Puri	1278	1324.20	391	375.82	197	58.37	12	2.40	174	45.06	0	0.00	0	0.00	
Rayagada	77	105.30	12	14.30	12	6.70	1	0.50	12	4.04	0	0.00	0	0.00	
Sambalpur	663	869.39	145	186.29	114	37.55			130	43.54					
Sonepur	241		17	18.65	14	4.82			13	4.01	2	0.51			
Sundargarh	201	46.00	9	13.00											
(blank)															
Total	22326	13818.94	1990	2150.40	1173	457.18	116	32.34	1031	271.04	67	16.92	0	0.00	
B.Cooperative Bank	4169	1108332.96	469	360.26	308	80.80	19	11.15	303	71.14	0	20.00	26	0.00	
Grand Total	26495	1122151.90	2459	2510.66	1481	537.98	135	43.49	1334	342.19	67	36.92	26	0.00	

Annexure: VIII

DISTRICT WISE PROGRESS ON INTEREST SUBVENTION ON SHORT TERM CREDIT SUPPORT (UPTO 24.1.2014)														
	Applications Sponsored		Applications Sanctioned		Cases Disbursed		Animals Inducted		Subsidy Claim Sent to Regional Office		Subsidy Claim Sent to Nodal Bank by Regional Office		Amount in Lakh Rupees	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A.Commerical Bank	97	55.82												
Angul														
Balasore	16	5.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Bargarh	229		0		0									
Bhadrak	31	8.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
Bolangir	293	128.59												
Cuttack	47	11.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
Deogarh	99													
Dhenkanal	603	113.96	13	4.02	13	3.03			13	0.28	13	0.28		
Gajapati	1													
Jagatsinghpur	432	138.80	7.8	0.80	4	0.80	0	0.00	0	0.00	0	0.00	0	0.00
Jajpur	54	4.32	6	0.60										
Jharsuguda	65	1.36	1	1.36	1	0.42								
Kalahandi	93	16.15												
Kandhamal	70													
Kendrapara	247	87.40	6	2.10						0.00				
Keonjhar	40	24.20	7	0.70	7	1.68								
Khurda	70	52.47												
Koraput	1	0.20												
Malkanagiri	16													
Mayurbhanja	18	5.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Nabarangapur	62	37.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Nayagarh	163	89.07	25	11.79	17	5.81			13	0.18				
Puri	376	454.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Rayagada	60													
Sambalpur	145	148.20												
Sonepur	74	30.40												
Sundargarh	23													
(blank)														
Grand Total	3425	1412.53	65.8	21.37	42	11.74	0	0.00	26	0.46	13	0.28	0	0.00
B.Cooperative Bank	838	243.15	63	23.83	35	13.90	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total	4263	1655.68	128.8	45.20	77	25.64	0	0.00	26	0.46	13	0.28		

DISTRICT WISE PROGRESS ON INTEREST SUBVENTION ON LONG TERM CREDIT SUPPORT (UPTO 24.1.2014)														
	Applications Sponsored		Applications Sanctioned		Cases Disbursed		Animals Inducted		Subsidy Claim Sent to Regional Office		Subsidy Claim Sent to Nodal Bank by Regional Office		Amount in Lakh Rupees	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A.Commerical Bank														
Angul	13	14.93												
Balasore	628	672.80	111	129.02	89	27.34	26	6.90	0	0.00	0	0.00	0	0.00
Bargarh	322		37		37				38	1.14				
Bhadarak	162	104.04	135	10.67	0	0.00	0	0.00	132	10.53	0	0.00		
Bolangir	10	13.00												
Boudh	43	30.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Cuttack	126	10.00	78	4.20	0	0.00	0	0.00	66	5.25	0	0.00		
Deogarh	559													
Dhenkanal	556	441.09	11	8.27	11	3.75			11	0.06	11	0.06		
Gajapati	4													
Ganjam	6	22.80												
Jajpur	43	45.00	1	1.00		0.00	0	0.00	0	0.00				
Jharsuguda	24	64.00												
Kalahandi	123	176.00												
Kandhamal	24													
Keonjhar	56	60.97	3	2.05	3	0.43			3	0.04				
Khurda	21	53.75												
Koraput	71	134.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Malakanagiri	16													
Mayurbhanja	157	6.78	15	0.29	0	0.00	0	0.00	12	0.16	0	0.00	0	0.00
Nabarangapur	32	32.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Nayagarh	59	118.97	11	20.47	7	9.37			5	0.25				
Nuapada	140	140.00	8	8.00										
Puri	133	496.46	10	11.90	6	1.50	0	0.00	0	0.00	0	0.00	0	0.00
Rayagada	19	38.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Sambalpur	318	535.00	8	6.00				7.00						
Sonepur	17	17.40												
Sundargarh	4													
(blank)														
Total	3686	3227.89	428	201.86	153	42.39	26	13.90	267	17.43	11	0.06	0	0.00
B.Cooperative Bank	2103	1751.56	279	221.01	221	69.03	16	7.31	49	1.35	0	0.00	0	0.00
Grand Total	5789	4979.45	707	422.87	374	111.42	42	21.21	316	18.78	11	0.06		

Reimbursement of training cost circular
1-12011/06/2011-SGSY(RSETI) [FTS;111540/2011]
Government of India
Ministry of Rural Development
(NRLM Division)

Hotel Samrat,
Kautilya Marg, Chanakyapuri,
New Delhi - 110 021 Dated 2nd December, 2013.

To

The Secretary/ Principal Secretary (RDI, all states
The Mission Director, SRLM, all states
General Manager (Priority Sector), all Banks
Convener, SLBC all Banks
Dy.D.G, NIRD
DG, NAR, Bangalore
CPC, Bangalore
SPC all States

Subject; Guidelines for reimbursement of Training Expenses of RUDSETI/RSETI

Sir/Madam,

The undersigned is directed to say that the issue of streamlining the process of reimbursement of training expenses to RSETIs, including the pending expenditure claims for the past period, has been under the active consideration of this Ministry. It has now been decided that only RSETIs currently rated Band and above i.e. A-, A, B, AA, AB, BA & BB, would be eligible for reimbursement of their training cost. Effective 2013-14, the Ministry of Rural Development shall be reimbursing the training cost to the Society/Trust set up by banks for managing the RSETIs through the State Rural Livelihood Mission.

The following procedure shall be followed for reimbursement of training expenses of RUDSETI/RSETI

Procedure for reimbursement of claims for the years prior to 2012-13

1. In respect of claims prior to 2012-13, the SRLMs are authorized to meet the expenditure from the un-utilized SGSY funds transferred by the ORDA to the SRLMs. In cases where such a transfer of funds has not taken place as yet, the concerned ORDA shall settle the claims, treating this as a committed liability.
2. All claims pertaining to the period up to 2012-13 shall be consolidated by the Society/Trust set up by banks for managing the RSETIs and sent to the SRLM in one batch for settlement. However, claims should be made out year-wise. Priority shall be given to settlement of older claims.
3. If, however, there are pending claims pertaining to period prior to 2012-13 which the SRLM is unable to meet as at para 1, the SRLM may meet the requirement of these claims out of the funds released for RSETIs during the current year by giving them overriding priority.

Procedure for reimbursement of claims for the year 2012-13

3. The claims for the year 2012-13 fall in two categories. The first category relates to claims of institutes graded 'A+' and 'A' which were to be sent to NIRD for payment. These would now be met by SRIM out of the RSET funds released to the States during the current financial year. The second category relates to claims of institutes graded 'B' which were to be paid by the respective DRDAs. These too would now be met by SRLM out of the RSET funds released to the States during the current financial year. All claims pertaining to 2012-13 shall be consolidated by the Society/Trust set up by banks for managing the RSETI and sent to the SRLM for settlement.
4. In case there is any shortfall in settlement of claims for 2012-13, additional RSET funds may be claimed during the second installment of AAP.
5. The format for claiming reimbursement by the Director (RSETI), the certificate of due diligence and format for the sponsoring bank is attached as Annexure I to III. The Director (RSETI) shall also maintain attendance sheet in respect of its trainees as per Annexure IV and make it available to the SRLM for test check.
6. The Director of an RSETI shall prepare his claims in the prescribed format attached with this circular and place the same before the Local Advisory Committee of the RSETI.
7. Once approved by the LAC, the claim shall be sent by the Director RSETI to the bank Trust/Society who shall compile all such claims pertaining to their bank for a particular state and forward the same to the respective SRLM.
8. The SRLM shall examine the claim and ensure settlement of the claims in a time bound manner.

Procedure for reimbursement of claims for the year 2013-14 onwards

9. A separate guideline shall be issued for reimbursement of claims for the year 2013-14 onwards.
10. The SRIM shall exercise due diligence before release of funds to the Banks/Trusts which manage the RSETI which may include test checks to verify the claims.
11. As per the restructured NRLM, NRLM beneficiaries shall include BPL households and those identified by the process of participatory identification of poor and endorsed by the Gram Sabha. The revised parameters for identification of beneficiaries shall also apply to RSETI w.e.f. May 2013.
12. The SRLM should maintain a control register to monitor receipt and disbursement of the claim i.e. the date of receipt, amount of the claim, date of approval, amount approved/reimbursed and pending claims.

13. The information pertaining to training cost should also be uploaded on the national RSETIMIS.

14. The SRLM shall bring the contents of this circular to the notice of all PO, ORDAs/DOC in their state.

15. This has the approval of Mission Director, Aajeevika.

Rc.~v-.|<...aw~
(Renuka Kumar)

Deputy Secretary to the Government of India
Tel: (011)24122 935

Copy for information to:

- (i) PPSto Secretary (RD)
- (ii) PPSto AS(RD), AS&FA
- (iii) Web site of Aajeevika

Financing under different allied agricultural schemes as on 31.12.2013															Annexure - A Amount in Crores			
Sl No.	Name of Bank	Dairy(Including DEDS)				Poultry				Fishery				Others(Goatery,Piggery etc.)				
		Disbursement (01.04.2013-31.12.2013)		Balance outstanding as on 31.12.2013		Disbursement(01.04.2013-31.12.2013)		Balance outstanding as on 31.12.2013		Disbursement (01.04.2013-31.12.2013)		Balance outstanding as on 31.12.2013		Disbursement(01.04.2013-31.12.2013)		Balance outstanding as on 31.12.2013		
		A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt.	A/c	Amt	
1	Allahabad Bank	153	1.22	338	6.36	15	0.51	71	3.6	64	0.62	405	4.95	272	5.51	808	25.85	
2	Andhra Bank	77	0.94	1354	21.54	8	2.82	38	14.7	220	1.19	1278	6.62	400	4.43	1093	31.52	
3	Bank of Baroda	76	0.38	570	1.4	0	0	162	7.53	8	0.24	168	2.45	46	0.28	1311	8.27	
4	Bank of India	53	1.43	1074	63.96	28	1.24	1070	15.86	18	1.64	269	5.83	3258	14.23	30702	86.28	
5	Bank of Maharashtra	0	0	3	0.33	0	0	0	0	0	0	2	0.37	0	0	0	0	
6	Canara Bank	61	0.31	3156	15.78	16	0.21	256	7.56	45	0.24	903	15.81	0	0	0	0	
7	Central Bank of India	103	2.06	1847	15.39	27	0.95	1511	15.02	7	0.15	124	2.49	49	0.27	1869	8.32	
8	Corporation Bank	7	0.18	8	0.1	3	0.19	4	0.15	0	0	0	0	1	0	220	2	
9	Dena Bank	0	0	10	0.18	0	0	1	0.22	0	0	10	0.06	13	0.05	52	0.38	
10	IDBI BANK	13	1.68	56	0.67	1	0.04	14	0.58	98	1.02	102	0.45	148	1.29	368	3.59	
11	Indian Bank	62	0.4	595	2.09	7	0.14	21	0.82	9	0.06	55	1.39	37	0.28	68	1.29	
12	Indian Overseas Bank	75	0.32	3428	12	5	0.41	6974	65	6	0.41	776	4	37	0.85	1553	34	
13	Oriental Bank of Commerce	4	0.07	16	0.09	2	1.01	133	12.25	10	0.22	14	0.09	36	0.26	18	0.08	
14	Punjab & Sind Bank	2	0.04	2	0.04	0	0	0	0	0	0	0	0	0	0	9	0.3	
15	Punjab National Bank	301	2.92	903	8.13	15	0.13	155	1.21	12	0.04	179	2.93	2	0.02	1357	20.98	
16	State Bank of Bikaner & Jaipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	State Bank of Hyderabad	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	State Bank of India	40	0.58	12401	66.12	17	2.74	2422	73.84	121	1.24	3765	30.66	36	0.15	11243	94.38	
19	State Bank of Mysore	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	State Bank of Travancore	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	Syndicate Bank	69	0.75	423	3.22	10	0.58	71	1.27	14	0.06	37	0.58	8	0.05	125	0.64	
22	UCO Bank	234	1.82	6071	55.23	33	1.02	2799	29.13	96	0.74	1909	20.9	47	0.68	902	7.01	
23	Union Bank	39	3.85	1410	49.3	29	0.89	2590	9.71	30	2.5	2785	29.72	167	10.3	1886	21.77	
24	United Bank of India	36	0.52	1959	29.91	15	0.06	985	12.04	2	0.08	451	16.76	12	0.08	7376	84.23	
25	Vijaya Bank	0	0	1	0.25	0	0	0	0	0	0	0	0	0	0	22	0.25	
Total Public Sector Banks		1405	19.47	35625	352.09	231	12.94	19277	270.49	760	10.45	13232	146.06	4569	38.73	60982	431.14	
26	Axis Bank Ltd	0	0	0	0	2	0.29	2	0.29	93	0.67	93	0.67	0	0	126	15.7	
27	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28	HDFC Bank	44	0	104	0.68	0	0	2	0.01	2	16	2	8	231	31	808	22	
29	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30	Indus Ind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6403	30.29	
31	ING Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	Karnatak Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	23.67	
33	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	Kotak Mahindra Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Laxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	The South Indian Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Private Sector Banks		44	0	104	0.68	2	0.29	4	0.3	95	16.67	95	8.67	231	31	7345	91.66	
37	Odisha Gramya Bank	601	5.12	9691	38.26	130	2.95	2548	24.34	229	1.93	2125	17.77	1704	16.27	14184	131.05	
38	Utkal Grameen Bank	619	6.37	27558	158.86	353	1.93	10599	217.39	329	2.15	2374	37.31	463	2.96	23755	84.37	
Total of RRBs		1220	11.49	37249	197.12	483	4.88	13147	241.73	558	4.08	4499	55.08	2167	19.23	37939	215.42	
Total of Commercial Banks		2669	30.96	72978	549.89	716	18.11	32428	512.52	1413	31.2	17826	209.81	6967	88.96	106266	738.22	
39	Orissa State Co-Op. Bank	655	3.17	0	12.68	423	2.29	0	9.16	835	2.73	0	13.65	3419	24.69	0	133.33	
40	OSCARD Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total of Co-operative Banks		655	3.17	0	12.68	423	2.29	0	9.16	835	2.73	0	13.65	3419	24.69	0	133.33	
Grand Total		3324	34.13	72978	562.57	1139	20.40	32428	521.68	2248	33.93	17826	223.46	10386	113.65	106266	871.55	

AGENDA FOR STATE LEVEL BANKER'S COMMITTEE (SLBC) MEETING**NATIONAL HORTICULTURE BOARD, BHUBANESWAR (ODISHA)****Revised Operation Guidelines for release of subsidy in respect of projects under NHB Schemes**

With a view to promote horticulture and creation of critical infrastructure for the sector and to reduce the interest burden on the loan taken by the farming communities/entrepreneurs on projects considered under the credit linked back ended subsidy scheme of the Board, Operational Guidelines have been revised (Annexure-I and II, Chapter-III) for the release of subsidy. Following are the broad parameters governing this procedure.

- a) Procedure for submission of documents/papers for final subsidy claim to the Board:
 - i) The concerned FI/Bank which has provided credit for the project shall submit subsidy claim in prescribed format as under to respective office of NHB as under:
 - To respective State Office of NHB upto the project cost of Rs.50.00 lakh.
 - To NHB, HQ, Gurgaon where the project cost is above Rs.50.00 lakh.
 - ii) Upon release of 50% installment of term loan by bank to promoter, NHB would release 100% subsidy to the concerned bank/FI as per prevailing cost norms.
 - iii) The subsidy would be kept frozen by bank/FI in the Subsidy Reserve Fund Account (SRFA) of the NHB.
- b) Final subsidy claim on completion of project and upon release of final withdrawal of term loan by the Bank/FI.

A Joint Inspection Team (JIT) consisting representative from bank, NHB, State Hort./Agri. Department will conduct joint inspection of the project to settle the final subsidy claim based on eligible project cost on the basis of all the relevant parameters and approval of appropriate committee of NHB.
- c) Documents to be submitted with the subsidy claims:
 - i) Financial appraisal report of the bank.
 - ii) Term loan sanctioned letter issued by the bank with detailed terms and conditions.
 - iii) Term loan disbursement schedule for the project.
 - iv) Extract of term loan account of promoter.
 - v) Affidavit in Format-IV.
 - vi) Release of at least 50% of term loan into project Bank loan account.

- d) Documents to be submitted with final subsidy claim.

Final subsidy claim shall be submitted to the Branch Office of NHB or to the Head Office, NHB as the case may be, along with following documents.

- i) Completion Certificate by Bank/FI.
- ii) Term loan disbursement details (date-wise).
- iii) Statement of Expenditure incurred certified by bank for project costing upto Rs.50.00 Lakh or by Chartered Accountant (CA), if project cost exceeds Rs.50.00 Lakh.

Other Provisions:

- i) The subsidy so granted to the lending banks/FIs shall be deemed as estimated (tentative) only. Final amount shall be determined on the basis of the Joint Inspection Team by the Approval Committee on completion of the project.
- ii) The subsidy will be adjusted by bank only after receiving the written advice of NHB for this purpose and balance amount would be refunded to NHB within 30 days. For any delay beyond it, bank will be liable to pay interest on the refundable amount.
- iii) Requirement of application for the Letter of Intent (LOI) will be voluntary for the promoter and would be issued only on the request of the promoter. This will not be required for claim of subsidy.
- iv) It is expected that the lending bank would undertake necessary inspections(s) and technical & financial appraisal to ensure that the project is new, meets the guidelines of NHB, and the promoter has clear land title or lease hold right over the land before the release of term loan.
- v) In case the project is not completed within 18 months from the date of release of estimated (tentative) subsidy, the project would to be eligible for nay subsidy, unless the promoter has sought extension of time from NHB under unavoidable or exceptional circumstance. In such cases, the bank would refund the subsidy to NHB expeditiously or not later than 30 days after such period.
- vi) The decision of NHB with regard to eligibility and interpretation of the guidelines shall be final and binding on the beneficiaries and banks.
- vii) These guidelines would come in force with immediate effect.

NHB Scheme No.2 namely “Capital Investment Subsidy Scheme for construction/ expansion/modernization of cold Storages/Storages of Horticulture Produce”

NHB has released subsidy of Rs.7.24 crores in the Odisha State in 21 nos of cold storage unit, capacity of 1.00 Lakh MT till date (the area under potato cultivation in Odisha is 14,000 hectares which is the lowest figure among the vegetables & the production of 2.00 Lakh MT as per the Directorate of Horticulture records in the year 2012-13).

However, it is expected to receive 04 to 05 proposals for cold storage (with the capacity of 5000 MT & above) from the districts of Rayagada, Mayurbhanj, Cuttack, Balasore and Jajpur in the year 2013-14 because recently cyclone came in the month of October-2013, there was shortage of supply as well as storage of potato in cold storage, hence the price was also increased (up to Rs.80/- per Kg) due to more demands & poor supply in the market. Hence, 04-05 proposals is also expected as in the last one week many beneficiaries/promoters discussed/visited in the NHB, Bhubaneswar office. Our efforts are also continue to increase the flow of projects significantly.

NATIONAL HORTICULTURE BOARD, BHUBANESWAR

1. Details of the valid LOI pending in the Different Banks (Branch wise) for Term Loan sanction for Hi-Tech Commercial Horticulture projects.

Sl.No	Name of the Banks	No.of Project Pending
1	Bank of Baroda (Branch wise)	
	Dunguripali Branch, Sonapur	5
	Jajpur Branch, Jajpur	1
2	State Bank of India(Branch wise)	
	Rayagada Branch, Rayagada	5
	Kaulanga Branch, Rourkela, Sundargarh.	1
	Mahisapat ADB Branch, Dhenkanal	1
	Padampur Branch, Bargarh	1
3	Utkal Grameen Bank (Branch wise)	
	Mandosil Branch, Bargarh	1
	Chandanbhati Branch, Bolangir	1
4	AXIS Bank Ltd, Satyanagar Branch, Bhubaneswar	1
5	Oriental Bank of Commerce, Clubpara Branch, Bolangir	3
6	Katapali Co.op Service Society, Bargarh	1
	TOTAL	21

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

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

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

BANK WISE POSITION OF RECOVERY AS ON 31.12.2013										Amount in Crores.	
Sl No.	Name of Bank	Overdue	% of Overdue	IRDP/SGSY		PMRY		SHG		Women SHG	
				Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected
1	Allahabad Bank	135.85	57.69	9.60	3.57	10.48	2.72	15.60	9.30	12.80	9.20
2	Andhra Bank	531.26	91.72	12.25	1.10	35.20	3.84	29.40	8.91	29.40	8.91
3	Bank of Baroda	153.73	37.37	0.96	0.33	5.48	0.52	6.81	3.92	4.78	3.69
4	Bank of India	30.30	51.37	4.12	3.12	1.93	0.46	3.22	2.16	2.10	1.20
5	Bank of Maharashtra	2.44	85.02	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00
6	Canara Bank	202.27	30.84	7.12	1.49	5.12	1.58	3.12	2.68	1.85	1.49
7	Central Bank of India	101.64	81.72	17.40	1.33	22.20	0.54	29.30	10.40	27.10	8.23
8	Corporation Bank	21.47	99.31	0.00	0.00	0.00	0.00	0.02	0.00	0.02	0.00
9	Dena Bank	3.51	38.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	IDBI BANK	9.23	84.45	0.05	0.04	0.00	0.00	0.00	0.00	0.00	0.00
11	Indian Bank	52.13	44.71	3.46	0.78	7.86	1.93	4.37	1.97	2.79	1.72
12	Indian Overseas Bank	17.83	32.21	19.53	6.01	10.86	2.90	12.09	11.16	10.66	12.23
13	Oriental Bank of Commerce	37.43	41.80	0.00	0.00	0.47	0.37	0.00	0.00	0.00	0.00
14	Punjab & Sind Bank	0.35	23.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Punjab National Bank	128.56	29.37	5.65	1.52	13.53	5.79	19.57	12.40	11.50	7.02
16	State Bank of B & J	0.32	38.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	State Bank of Hyderabad	3.24	41.75	0.30	0.05	0.85	0.10	0.00	0.00	0.00	0.00
18	State Bank of India	1107.00	67.42	177.00	29.00	129.00	27.00	229.00	85.00	229.00	85.00
19	State Bank of Mysore	-0.01	-50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	State Bank of Travancore	0.14	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Syndicate Bank	33.69	71.68	5.40	1.00	6.20	0.80	1.15	0.40	0.10	0.06
22	UCO Bank	218.53	77.45	38.20	1.21	23.63	2.95	9.69	5.59	8.83	5.57
23	Union Bank	136.65	88.73	6.13	0.15	15.60	0.01	0.85	0.40	2.00	0.30
24	United Bank of India	129.52	66.63	11.49	0.43	27.85	0.41	8.35	4.97	6.87	4.12
25	Vijaya Bank	9.04	92.91	1.03	0.03	1.63	0.03	0.52	0.02	0.00	0.00
A.	Total Public Sector Banks	3066.12	59.55	319.69	51.16	317.93	51.95	373.06	159.28	349.80	148.74
26	Axis Bank Ltd	11.81	61.48	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Federal Bank	10.78	79.09	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	HDFC Bank	26.00	23.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	ICICI Bank	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Indus Ind Bank	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	ING Vysya Bank	6.20	95.38	0.00	0.00	0.02	0.30	0.00	0.00	0.00	0.00
32	Karnatak Bank Ltd.	0.08	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Karur Vysya Bank	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	Kotak Mahindra Bank Ltd	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Laxmi Vilas Bank	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	The South Indian Bank Ltd.	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B.	Total Private Sector Banks	54.87	36.91	0.08	0.00	0.02	0.30	0.00	0.00	0.00	0.00
37	Odisha Gramya Bank	695.87	30.77	90.03	38.71	23.94	17.96	112.08	91.90	111.22	90.35
38	Utkal Gramya Bank	296.28	69.76	92.17	34.36	1.20	0.42	36.11	23.49	31.16	19.72
C.	Total of RRBs	992.15	36.94	182.20	73.07	25.14	18.38	148.19	115.39	142.38	110.07
D.	Total of Commercial Banks	4113.14	51.52	501.97	124.23	343.09	70.63	521.25	274.67	492.18	258.81
39	Orissa State Co-Op. Bank	4482.64	56.95	18.20	3.94	0.00	0.00	63.57	40.35	63.30	40.15
40	OSCARD Bank	21.02	99.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
E.	Total of Co-operative Banks	4503.66	57.06	18.20	3.94	0.00	0.00	63.57	40.35	63.30	40.15
	GRAND TOTAL	8616.80	54.28	520.17	128.17	343.09	70.63	584.82	315.02	555.48	298.96

BANK WISE POSITION OF RECOVERY AS ON 31/12/2013											Amount in Crores.
Sl No.	Name of Bank	Agril. Short Term		Agril Term Loan		MSME		Services		Total	
		Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected	Total Demand for Recovery	Amount Collected
1	Allahabad Bank	36.80	15.45	54.60	18.30	62.48	29.99	81.62	35.91	235.50	99.65
2	Andhra Bank	149.56	13.88	142.20	11.45	154.09	10.54	133.35	12.07	579.20	47.94
3	Bank of Baroda	32.61	24.65	85.39	52.36	169.30	88.31	124.10	92.35	411.40	257.67
4	Bank of India	25.46	10.57	21.25	8.43	5.96	4.53	6.31	5.15	58.98	28.68
5	Bank of Maharastra	0.00	0.00	0.33	0.00	2.53	0.42	0.01	0.01	2.87	0.43
6	Canara Bank	117.42	87.75	75.12	26.29	198.12	148.59	265.14	190.90	655.80	453.53
7	Central Bank of India	31.22	3.31	28.50	4.11	43.45	7.12	21.20	8.19	124.37	22.73
8	Corporation Bank	0.01	0.00	21.21	0.15	0.40	0.00	0.00	0.00	21.62	0.15
9	Dena Bank	0.09	0.01	7.71	5.32	1.36	0.31	0.05	0.06	9.21	5.70
10	IDBI BANK	0.92	0.89	2.89	0.25	7.12	0.56	0.00	0.00	10.93	1.70
11	Indian Bank	42.41	27.82	20.87	15.76	24.17	10.12	29.14	10.76	116.59	64.46
12	Indian Overseas Bank	19.20	9.05	9.87	3.04	7.59	7.02	18.69	18.41	55.35	37.52
13	Oriental Bank of Commerce	2.35	2.05	4.26	3.45	23.82	15.15	59.12	31.47	89.55	52.12
14	Punjab & Sind Bank	0.00	0.00	0.00	0.00	1.00	0.75	0.50	0.40	1.50	1.15
15	Punjab National Bank	83.86	50.52	54.10	33.57	215.58	158.80	84.22	66.31	437.76	309.20
16	State Bank of B & J	0.00	0.00	0.00	0.00	0.56	0.51	0.27	0.00	0.83	0.51
17	State Bank of Hyderabad	0.00	0.00	0.00	0.00	6.18	3.50	1.58	1.02	7.76	4.52
18	State Bank of India	342.00	106.00	560.00	152.00	222.00	91.00	518.00	186.00	1642.00	535.00
19	State Bank of Mysore	0.00	0.00	0.02	0.03	0.00	0.00	0.00	0.00	0.02	0.03
20	State Bank of Travancore	0.00	0.00	0.00	0.00	0.04	0.00	0.10	0.00	0.14	0.00
21	Syndicate Bank	8.50	3.80	4.30	1.15	7.30	1.85	26.90	6.51	47.00	13.31
22	UCO Bank	45.56	13.21	46.14	12.61	148.61	20.97	41.83	16.82	282.14	63.61
23	Union Bank	12.00	1.25	32.00	2.10	85.00	10.00	25.00	4.00	154.00	17.35
24	United Bank of India	50.24	20.38	45.28	18.01	30.65	8.95	68.21	17.52	194.38	64.86
25	Vijaya Bank	0.34	0.01	1.28	0.04	3.51	0.19	4.60	0.45	9.73	0.69
A.	Total Public Sector Banks	1000.55	390.60	1217.32	368.42	1420.82	619.18	1509.94	704.31	5148.63	2082.51
26	Axis Bank Ltd	5.03	1.90	1.48	0.80	6.50	3.10	6.20	1.60	19.21	7.40
27	Federal Bank	4.09	1.18	0.80	0.79	8.74	0.88	0.00	0.00	13.63	2.85
28	HDFC Bank	0.00	0.00	61.00	46.00	48.00	37.00	0.00	0.00	109.00	83.00
29	ICICI Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Indus Ind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	ING Vysya Bank	0.00	0.00	0.00	0.00	2.37	0.00	4.13	0.30	6.50	0.30
32	Karnatak Bank Ltd.	0.00	0.00	0.15	0.10	0.17	0.14	0.00	0.00	0.32	0.24
33	Karur Vysya Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Laxmi Vilas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	The South Indian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B.	Total Private Sector Banks	9.12	3.08	63.43	47.69	65.78	41.12	10.33	1.90	148.66	93.79
37	Odisha Gramya Bank	409.33	253.78	413.02	296.78	757.42	605.93	681.48	408.89	2261.25	1565.38
38	Utkal Gramya Bank	131.27	52.50	17.87	6.45	179.49	32.01	96.08	37.47	424.71	128.43
C.	Total of RRBs	540.60	306.28	430.89	303.23	936.91	637.94	777.56	446.36	2685.96	1693.81
D.	Total of Commercial Banks	1550.27	699.96	1711.64	719.34	2423.51	1298.24	2297.83	1152.57	7983.25	3870.11
39	Orissa State Co-Op. Bank	7778.48	3356.61	0.00	0.00	0.00	0.00	93.32	32.55	7871.80	3389.16
40	OSCARD Bank	0.00	0.00	21.09	0.07	0.00	0.00	0.00	0.00	21.09	0.07
E.	Total of Co-operative Banks	7778.48	3356.61	21.09	0.07	0.00	0.00	93.32	32.55	7892.89	3389.23
	GRAND TOTAL	9328.75	4056.57	1732.73	719.41	2423.51	1298.24	2391.15	1185.12	15876.14	7259.34

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		POSITION OF NPA AT THE QUARTER ENDED Dec, 2013																Amount in Crores							
Sl No.	Name of Bank	PMRY		PMEGP		SGSY		SJSRY		SHG		WSHGs		Flood loan/Spl Housing Loan		Education Loan									
		Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Recovery during the quarter	Outstanding NPA at the beginning of the quarter	Recovery during the quarter	Outstanding NPA at the end of the quarter	Recovery during the quarter								
1	Allahabad Bank	10.40	0.58	11.38	3.70	0.38	3.60	4.72	0.62	4.71	2.67	4.23	51.92	2.81	1.12	2.40	0.78	1.80	0.53	0.10	0.56	4.71	0.82	4.71	0.82
2	Andhra Bank	18.00	0.11	17.46	9.47	2.29	9.38	11.64	0.74	11.52	3.67	2.01	36.77	18.64	7.00	11.72	18.64	7.00	11.72	0.00	0.00	9.22	0.81	8.77	0.81
3	Bank of Baroda	2.19	0.02	2.31	1.71	0.02	1.76	0.95	0.08	1.01	0.51	0.42	20.36	0.52	0.10	0.52	0.17	0.00	0.17	9.31	0.11	9.87	4.57	0.40	4.17
4	Bank of India	10.18	0.07	10.11	2.98	0.15	2.75	5.25	0.80	5.17	2.20	18.54	70.28	3.80	0.70	3.10	3.45	0.60	3.15	1.01	0.00	1.01	0.00	0.00	6.44
5	Bank of Maharashtra	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.00	0.00	
6	Canara Bank	0.66	0.02	0.64	1.11	0.00	1.17	0.51	0.02	0.49	0.00	0.00	10.12	0.85	0.13	0.72	0.45	0.20	0.25	0.00	0.00	3.15	0.00	3.69	
7	Central Bank of India	7.75	0.03	7.72	8.17	0.05	8.12	0.85	0.04	0.41	1.33	0.31	31.35	1.25	0.12	1.13	1.11	0.03	1.08	5.54	0.11	5.43	2.08	0.07	3.57
8	Corporation Bank	0.08	0.05	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.27	0.59	4.45	0.02	0.01	0.01	0.02	0.01	0.01	0.00	0.00	0.36	0.00	0.51	
9	Dena Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	IDBI BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.02	
11	Indian Bank	0.99	0.05	0.97	0.67	0.10	0.68	1.17	0.09	1.18	0.18	0.62	7.09	0.87	0.15	0.81	0.81	0.14	0.79	0.00	0.00	6.14	0.16	2.02	
12	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.45	49.84	5.00	0.00	5.00	0.00	0.00	0.00	0.00	0.00	43.67	0.00	43.67	
13	Oriental Bank of Commerce	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	Punjab & Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	Punjab National Bank	6.88	0.02	6.54	4.99	0.52	1.87	3.24	0.12	2.63	1.11	5.28	34.69	7.12	0.45	0.65	6.68	0.10	6.58	4.03	0.55	3.48	9.48	1.18	8.30
16	State Bank of Bikaner & Jaipur	0.12	0.00	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.03	
17	State Bank of Hyderabad	0.50	0.37	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.72	3.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.96	0.36	0.60	
18	State Bank of India	130.00	3.00	127.00	4.00	0.00	4.00	161.00	1.00	174.00	27.00	5.00	773.00	234.00	5.00	229.00	234.00	5.00	229.00	20.00	1.00	19.00	149.00	2.00	160.00
19	State Bank of Mysore	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	
20	State Bank of Travancore	0.90	0.00	0.90	0.00	0.00	0.00	0.00	0.00	0.00	0.80	0.00	13.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.87	0.00	2.42	
21	Syndicate Bank	3.60	0.30	3.30	1.80	0.30	1.50	1.19	0.09	1.10	1.10	1.80	76.90	0.92	0.20	0.72	0.20	0.05	0.15	0.00	0.00	1.95	0.50	1.85	
22	UCO Bank	11.33	0.27	16.19	7.05	0.83	6.20	11.41	0.44	5.46	0.25	3.78	59.52	3.11	1.54	2.67	2.48	1.26	2.32	24.93	2.74	27.62	5.36	0.73	5.39
23	Union Bank	9.04	0.21	8.83	5.17	0.30	5.30	6.11	0.18	5.91	2.91	0.81	25.91	0.83	0.01	0.83	0.34	0.01	0.34	14.53	0.85	13.68	2.78	0.01	2.87
24	United Bank of India	10.25	0.07	11.41	6.50	0.11	11.43	10.24	0.41	13.37	4.12	0.81	27.97	2.14	0.09	2.88	0.27	0.09	0.29	0.00	0.00	4.11	0.12	6.01	
25	Vijaya Bank	0.89	0.02	0.90	0.63	0.01	0.64	1.27	0.01	1.28	0.38	0.21	6.09	0.49	0.01	0.50	0.49	0.01	0.50	0.00	0.00	0.48	0.03	0.51	
A.	Total Public Sector Banks	223.81	5.19	225.74	57.95	5.06	58.40	219.55	4.64	228.24	48.71	46.58	1319.83	282.37	16.63	262.66	271.12	15.28	258.15	79.88	5.46	80.65	250.15	7.19	265.55
26	Axis Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	1.10	5.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
27	Federal Bank	0.03	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02	
28	HDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
29	IICI Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
30	Indus Ind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.89	10.41	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00	0.00	0.00	
31	ING Vysya Bank	10.61	0.32	10.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
32	Karnatak Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.21	
33	Karur Vysya Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
34	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35	Laxmi Vilas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36	The South Indian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A.	Total Private Sector Banks	10.64	0.32	10.38	0.00	0.00	0.00	0.05	0.00	0.05	0.38	2.99	29.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37	Odisha Gramya Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58.41	295.22	49.72	27.32	42.61	48.70	26.20	41.23	42.74	21.21	39.14	0.00	0.00
38	Utkal Grameen Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.11	17.01	0.82	22.09	26.16	0.86	29.39	0.00	0.00	0.65	0.19	0.72	
A.	Total of RRBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
D.	Total of Commercial Banks	234.45	5.51	236.12	57.95	5.06	58.40	382.46	37.06	392.29	49.09	110.74	1722.40	349.10	44.77	327.36	345.98	42.34	328.77	122.73	26.67	119.90	251.02	7.38	266.50
39	Orissa State Co-Op. Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
40	OSCARD Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A.	Total of Co-operative Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
F.	Grand Total	234.45	5.51	236.12	57.95	5.06	58.40	382.46	37.06	392.29	49.09	110.74	1722.40	349.10	44.77	327.36	345.98	42.34	328.77	122.73	26.67	119.90	251.02	7.38	266.50

PARTICULARS OF CASES FILED WITH COMPETENT AUTHORITY UNDER THE PROVISION OF OPDR ACT AS ON 31.12.2013															
Sl No.	Name of Bank	(Amt in Crores)								Pending Age-wise					
		Cases filed during the quarter		Total cases filed		Cases settled		Cases pending at the end of the quarter		< 1yr.		1-3 yr.		> 3 yr.	
		A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt
1	Allahabad Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Andhra Bank	0	0.00	45	1.12	0	0.00	45	1.12	27	0.19	18	0.93	0	0.00
3	Bank of Baroda	0	0.00	145	0.14	0	0.00	145	0.14	30	0.05	57	0.06	58	0.03
4	Bank of India	10	0.29	95	1.13	0	0.00	95	1.13	0	0.00	58	0.69	27	0.20
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	8	0.08	212	1.64	0	0.00	212	1.64	144	1.03	68	0.61	0	0.00
7	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Indian Overseas Bank	0	0.00	61	0.47	0	0.00	61	0.47	5	0.08	26	0.31	30	0.15
13	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	State Bank of B & J	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	State Bank of India	2583	16.49	13332	117.98	0	0.00	13332	117.98	4501	45.60	4567	39.83	4264	32.53
19	State Bank of Mysore	9	0.00	14	0.07	4	0.02	5	0.07	0	0.00	5	0.07	0	0.00
20	State Bank of Travancore	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Syndicate Bank	0	0.00	70	0.82	0	0.00	70	0.82	0	0.00	0	0.00	0	0.82
22	UCO Bank	0	0.00	760	4.21	0	0.00	760	4.21	76	0.55	164	0.70	520	2.96
23	Union Bank	0	0.00	189	10.47	0	0.00	189	10.47	11	0.05	25	0.05	143	10.37
24	United Bank of India	0	0.00	31	0.32	1	0.01	30	0.31	0	0.00	30	0.31	30	0.31
25	Vijaya Bank	9	0.14	22	0.42	0	0.00	30	0.49	11	0.22	11	0.19	8	0.08
Total Public Sector Banks		2619	17.00	14976	138.79	5	0.03	14974	138.85	4805	47.77	5029	43.75	5080	47.45
26	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Odisha Gramya Bank	0	0.00	3295	1.72	0	0.00	3295	1.72	0	0.00	203	0.68	3092	1.04
38	Utkal Grameen Bank	0	0.00	19	2.27	0	0.00	19	2.27	0	0.00	0	0.00	19	2.27
Total of RRBs		0	0.00	3314	3.99	0	0.00	3314	3.99	0	0.00	203	0.68	3111	3.31
A.Total of Commercial		2619	17.00	18290	142.78	5	0.03	18288	142.84	4805	47.77	5232	44.43	8191	50.76
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B.Total of Co-operative		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
GRAND TOTAL		2619	17.00	18290	142.78	5	0.03	18288	142.84	4805	47.77	5232	44.43	8191	50.76

PARTICULARS OF CASES FILED WITH COMPETENT AUTHORITY UNDER THE PROVISION OF ORISSA AGRICULTURE CREDIT OPERATION & MISC PROVISION(BANKS) ACT AS ON 31.12.2013															
(Amt in Crores)										Pending Age-wise					
Sl No.	Name of Bank	Cases filed during the quarter		Total cases filed		Cases settled		Cases pending at the end of the quarter		< 1yr.		1-3 yr.		> 3 yr.	
		A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt
1	Allahabad Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Andhra Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Bank of Baroda	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Bank of India	5	0.08	40	0.7	0	0	35	0.62	5	0.08	30	0.57	0	0
5	Bank of Maharastra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Canara Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Corporation Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Dena Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Indian Overseas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Punjab National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	State Bank of Bikaner & Jaipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	State Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	State Bank of Mysore	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	State Bank of Travancore	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Syndicate Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	UCO Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	United Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Vijaya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Public Sector Banks		5	0.08	40	0.7	0	0	35	0.62	5	0.08	30	0.57	0	0
26	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	HDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Indus Ind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	ING Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	The South Indian Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Private Sector Banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Odisha Gramya Bank	0	0	762	0.32	0	0	762	0.32	0	0	86	0.09	676	0.23
38	Utkal Grameen Bank	0	0	21	0.44	0	0	21	0.44	0	0	0	0	21	0.44
Total of RRBs		0	0	783	0.76	0	0	783	0.76	0	0	86	0.09	697	0.67
A.Total of Commercial Banks		5	0.08	823	1.46	0	0	818	1.38	5	0.08	116	0.66	697	0.67
39	Orissa State Co-Op. Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	OSCARD Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B.Total of Co-operative Bank		0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRAND TOTAL		5	0.08	823	1.46	0	0	818	1.38	5	0.08	116	0.66	697	0.67

Annexure : XIV

District Wise Breakup of Pending Cases under OPDR and OACO&MPBA(Amt in Crores)					
Sl. No.	DistrictName	Under OPDR		Under OACO&MPBA	
		A/C	Amt	A/C	Amt
1	ANGUL	774	5.89	20	0.02
2	BALASORE	1263	7.33	1	0.01
3	BARGARH	985	5.86	0	0.00
4	BHADRAK	373	2.76	30	0.04
5	BOLANGIR	350	3.40	0	0.00
6	BOUDH	186	1.89	0	0.00
7	CUTTACK	1951	14.63	103	0.08
8	DEOGARH	170	1.61	0	0.00
9	DHENKANAL	720	5.44	21	0.04
10	GAJAPATI	156	1.66	0	0.00
11	GANJAM	565	8.71	0	0.00
12	JAGATSINGHPUR	972	4.20	87	0.02
13	JAIPUR	791	4.33	212	0.04
14	JHARSUGUDA	281	2.66	0	0.00
15	KALAHANDI	331	3.18	0	0.00
16	KANDHAMAL	532	5.14	0	0.00
17	KENDRAPARA	1426	5.72	248	0.03
18	KEONJHAR	502	3.67	0	0.00
19	KHURDA	1721	13.20	35	0.62
20	KORAPUT	221	2.36	0	0.00
21	MALKANGIRI	113	1.45	0	0.00
22	MAYURBHANJ	506	4.34	0	0.00
23	NABARANGPUR	136	1.68	21	0.44
24	NAYAGARH	695	5.39	0	0.00
25	NUAPADA	146	2.01	0	0.00
26	PURI	689	5.14	40	0.04
27	RAYAGADA	304	3.27	0	0.00
28	SAMBALPUR	555	7.77	0	0.00
29	SONEPUR	215	2.23	0	0.00
30	SUNDARGARH	659	5.92	0	0.00
Total		18288	142.84	818	1.38

BANKING KEY INDICATOR AS ON 31.12.2013													Amount in Crores	
Sl No.	Name of Bank	No. of Branches	Total Deposit	Advance Utilized in The State	Advance Sanctioned & Utilized in the State	Total P.S. Advance	Total Finance to Agril	Advance to MSME	Advance to Services Sector	Total Adv. to Weaker Section	Total Adv. to DRI	Advance to Women	Total Adv. to SC/ST	Investment in state govt. Bonds
1	Allahabad Bank	77	4282.49	3999.35	2498.47	1033.69	270.03	589.64	438.49	275.32	0.92	380.38	118.34	0.00
2	Andhra Bank	126	3870.07	3112.63	2151.93	1405.87	467.65	728.35	352.82	310.33	22.27	194.54	42.60	0.00
3	Bank of Baroda	99	3320.15	4508.61	2285.16	1506.32	241.66	1205.93	480.16	370.11	0.22	120.39	74.09	0.00
4	Bank of India	202	6853.69	4221.06	3586.15	1877.60	611.12	1271.14	432.49	539.74	1.22	251.61	206.25	0.00
5	Bank of Maharastra	7	87.13	40.94	40.94	27.72	1.53	7.81	2.23	0.19	0.00	4.21	0.18	0.00
6	Canara Bank	114	7734.64	5738.52	2361.61	806.35	244.12	905.77	413.11	117.39	3.89	25.86	33.65	0.00
7	Central Bank of India	103	1958.60	3577.15	1227.15	448.81	133.43	295.82	196.58	103.57	2.35	237.11	193.17	0.00
8	Corporation Bank	18	2648.48	2882.25	1375.63	195.46	31.93	116.64	79.02	44.12	0.01	19.54	6.25	0.00
9	Dena Bank	12	490.49	417.82	237.00	156.57	3.08	141.04	52.00	2.39	0.03	7.69	1.62	0.00
10	IDBI BANK	36	1994.89	1240.21	662.62	385.28	50.03	177.88	137.87	127.36	0.05	216.69	3.01	0.00
11	Indian Bank	72	2304.43	1820.30	808.99	336.44	99.70	150.07	87.70	57.50	0.76	39.49	21.24	0.00
12	Indian Overseas Bank	117	5078.00	4146.00	3744.00	1675.00	563.00	1070.00	513.00	315.00	82.00	419.00	153.00	0.00
13	Oriental Bank of Commerce	49	1592.01	2027.76	1512.54	703.58	62.20	636.74	425.56	97.67	0.21	75.21	59.02	0.00
14	Punjab & Sind Bank	8	1275.00	1425.00	628.00	40.00	1.59	23.00	7.00	1.00	0.00	0.00	2.00	0.00
15	Punjab National Bank	141	4955.14	4978.57	3058.27	1221.10	404.81	1122.09	383.15	287.26	70.20	123.91	44.46	0.00
16	State Bank of B & J	3	77.79	73.99	73.99	16.44	0.00	67.17	5.00	0.29	0.00	3.50	0.46	0.00
17	State Bank of Hyderabad	10	465.65	935.96	232.89	63.34	0.03	38.90	761.62	63.34	4.74	12.70	146.22	0.00
18	State Bank of India	718	50249.00	46701.00	22405.00	8759.00	3553.00	4206.00	1000.00	2645.00	9.00	1512.00	296.00	0.00
19	State Bank of Mysore	1	85.39	203.93	203.93	15.43	0.17	8.07	9.96	0.00	0.01	2.11	0.00	0.00
20	State Bank of Travancore	1	113.90	89.70	89.70	29.35	0.00	0.00	0.00	0.00	0.13	2.10	0.00	0.00
21	Syndicate Bank	77	2895.74	2735.32	851.82	436.10	70.02	244.62	208.14	60.08	0.20	46.60	3.80	0.00
22	UCO Bank	217	9622.81	8137.96	4681.63	3031.65	1203.71	1774.61	1032.28	1468.13	5.94	408.52	658.12	64.96
23	Union Bank	96	7614.26	6740.84	4059.61	2659.14	960.00	810.17	237.70	587.15	0.39	287.15	69.10	0.00
24	United Bank of India	135	4140.59	2534.47	1936.58	1534.20	631.11	562.58	277.46	527.18	1.37	304.15	193.00	0.00
25	Vijaya Bank	12	450.00	134.17	134.17	105.00	10.28	65.81	28.15	9.12	0.01	10.09	6.95	0.00
Total Public Sector Banks		2451	124160.34	112423.51	60847.78	28469.44	9614.20	16219.85	7561.49	8009.24	205.92	4704.55	2332.53	64.96
26	Axis Bank Ltd	103	6568.12	4718.25	4598.50	1811.03	530.17	647.11	158.64	53.20	3.09	428.00	338.00	0.00
27	Federal Bank	14	311.86	448.47	298.47	205.49	28.46	37.94	35.53	3.92	0.00	11.81	0.08	0.00
28	HDFC Bank	80	3575.00	2422.00	2422.00	736.00	360.69	337.00	64.00	295.00	0.00	104.00	22.00	0.00
29	ICICI Bank	79	4059.04	2583.24	1424.13	648.84	345.02	174.22	156.68	141.98	0.00	102.69	36.15	0.00
30	Indus Ind Bank	23	2031.00	634.00	634.00	317.92	30.29	287.63	0.00	34.00	0.00	0.00	12.00	0.00
31	ING Vysya Bank	7	359.40	4.87	4.87	0.84	0.14	0.65	0.10	0.09	0.00	0.03	2.57	0.00
32	Karnatak Bank Ltd.	7	228.32	375.10	375.10	95.13	58.53	76.54	0.89	30.85	4.02	5.70	0.00	0.00
33	Karur Vysya Bank	5	381.09	147.15	147.15	28.05	14.32	0.00	0.00	0.40	0.00	0.59	0.07	0.00
34	Kotak Mahindra Bank Ltd	8	297.20	67.90	67.90	52.89	17.41	35.48	35.12	16.74	0.00	0.00	2.25	0.00
35	Laxmi Vilas Bank	1	336.14	5.30	5.30	3.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	The South Indian Bank Ltd.	2	229.51	21.62	21.62	7.68	3.97	0.00	0.00	0.00	0.00	2.82	0.00	0.00
Total Private Sector Banks		329	18376.68	11427.90	9999.04	3907.79	1389.00	1596.57	450.96	576.18	7.11	655.64	413.12	0.00
37	Odisha Gramya Bank	489	6548.12	3692.14	3692.14	3035.42	1278.24	1164.90	1013.54	1418.71	0.00	821.36	296.44	293.79
38	Utkal Gramya Bank	426	4111.55	2801.30	2801.30	2292.77	1836.39	496.20	96.73	983.25	0.00	859.72	856.35	679.51
Total of RRBs		915	10659.67	6493.44	6493.44	5328.19	3114.63	1661.10	1110.27	2401.96	0.00	1681.08	1152.79	973.30
RIDF(NABARD)		0	0.00	5369.90	5369.90	5369.90	5369.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Commercial Banks		3695	153196.69	135714.75	82710.16	43075.32	19487.73	19477.52	9122.72	10987.38	213.03	7041.27	3898.44	1038.26
39	Orissa State Co-Op. Bank	338	6073.94	7158.31	7158.31	6607.30	6514.69	169.92	765.22	5477.58	0.00	480.33	1296.63	0.06
40	OSCARD Bank	5	26.90	26.90	26.90	0.00	21.44	0.00	5.46	0.00	0.00	0.00	0.00	0.00
Total of Co-operative bank		343	6100.84	7185.21	7185.21	6607.30	6536.13	169.92	770.68	5477.58	0.00	480.33	1296.63	0.06
GRAND TOTAL		4038	159297.53	142899.96	89895.37	49682.62	26023.86	19647.44	9893.40	16464.96	213.03	7521.60	5195.07	1038.32

BANKING KEY INDICATOR AS ON 31.12.2013											Amt.in Crores
SI No.	Name of Bank	No. of Branches	GROSS NPA	% of NPA to Total Advance	CD Ratio	% of P.S Adv to Total Adv	% of Agril Finance to Total Advance	% of Adv. To Weaker Section to PS Adv.	% of DRI Advance to Total Advance	% of Advance to Women to Total Advance	Credit & Investment/Deposit ratio
1	Allahabad Bank	77	208.08	8.33	93.39	41.37	10.81	26.63	0.04	15.22	93.39
2	Andhra Bank	126	312.04	14.50	80.43	65.33	21.73	22.07	1.03	9.04	80.43
3	Bank of Baroda	99	46.24	2.02	135.80	65.92	10.58	24.57	0.01	5.27	135.80
4	Bank of India	202	203.03	5.66	61.59	52.36	17.04	28.75	0.03	7.02	61.59
5	Bank of Maharashtra	7	0	0.00	46.99	67.71	3.74	0.69	0.00	10.28	46.99
6	Canara Bank	114	61.56	2.61	74.19	34.14	10.34	14.56	0.16	1.10	74.19
7	Central Bank of India	103	92.33	7.52	182.64	36.57	10.87	23.08	0.19	19.32	182.64
8	Corporation Bank	18	31.16	2.27	108.83	14.21	2.32	22.57	0.00	1.42	108.83
9	Dena Bank	12	2.91	1.23	85.18	66.06	1.30	1.53	0.01	3.24	85.18
10	IDBI BANK	36	41.29	6.23	62.17	58.14	7.55	33.06	0.01	32.70	62.17
11	Indian Bank	72	46.51	5.75	78.99	41.59	12.32	17.09	0.09	4.88	78.99
12	Indian Overseas Bank	117	122.18	3.26	81.65	44.74	15.04	18.81	2.19	11.19	81.65
13	Oriental Bank of Commerce	49	66.61	4.40	127.37	46.52	4.11	13.88	0.01	4.97	127.37
14	Punjab & Sind Bank	8	9	1.43	111.76	6.37	0.25	2.50	0.00	0.00	111.76
15	Punjab National Bank	141	241.57	7.90	100.47	39.93	13.24	23.52	2.30	4.05	100.47
16	State Bank of B & J	3	19.92	26.92	95.12	22.22	0.00	1.76	0.00	4.73	95.12
17	State Bank of Hyderabad	10	5.44	2.34	201.00	27.20	0.01	100.00	2.04	5.45	201.00
18	State Bank of India	718	2381	10.63	92.94	39.09	15.86	30.20	0.04	6.75	92.94
19	State Bank of Mysore	1	0	0.00	238.82	7.57	0.08	0.00	0.00	1.03	238.82
20	State Bank of Travancore	1	42.81	47.73	78.75	32.72	0.00	0.00	0.14	2.34	78.75
21	Syndicate Bank	77	100.49	11.80	94.46	51.20	8.22	13.78	0.02	5.47	94.46
22	UCO Bank	217	555	11.85	84.57	64.76	25.71	48.43	0.13	8.73	85.24
23	Union Bank	96	124.85	3.08	88.53	65.50	23.65	22.08	0.01	7.07	88.53
24	United Bank of India	135	341.39	17.63	61.21	79.22	32.59	34.36	0.07	15.71	61.21
25	Vijaya Bank	12	15.68	11.69	29.82	78.26	7.66	8.69	0.01	7.52	29.82
Total Public Sector Banks		2451	5071.09	8.33	90.55	46.78	15.80	28.13	0.34	7.73	90.60
26	Axis Bank Ltd	103	21.49	0.47	71.84	39.38	11.53	2.94	0.07	9.31	71.84
27	Federal Bank	14	8.52	2.85	143.80	68.85	9.54	1.91	0.00	3.96	143.80
28	HDFC Bank	80	78	3.22	67.75	30.39	14.89	40.08	0.00	4.29	67.75
29	ICICI Bank	79	0	0.00	63.64	45.56	24.23	21.88	0.00	7.21	63.64
30	Indus Ind Bank	23	20.86	3.29	31.22	50.15	4.78	10.69	0.00	0.00	31.22
31	ING Vysya Bank	7	199.62	4098.97	1.36	17.25	2.87	10.71	0.00	0.62	1.36
32	Karnatak Bank Ltd.	7	39.23	10.46	164.29	25.36	15.60	32.43	1.07	1.52	164.29
33	Karur Vysya Bank	5	2.99	2.03	38.61	19.06	9.73	1.43	0.00	0.40	38.61
34	Kotak Mahindra Bank Ltd	8	28.16	41.47	22.85	77.89	25.64	31.65	0.00	0.00	22.85
35	Laxmi Vilas Bank	1	0	0.00	1.58	73.96	0.00	0.00	0.00	0.00	1.58
36	The South Indian Bank Ltd.	2	0	0.00	9.42	35.52	18.36	0.00	0.00	13.04	9.42
Total Private Sector Banks		329	398.87	3.99	62.19	39.08	13.89	14.74	0.07	6.56	62.19
37	Odisha Gramya Bank	489	587.95	15.92	56.38	82.21	34.62	46.74	0.00	22.25	60.87
38	Utkal Gramya Bank	426	468.07	16.71	68.13	81.85	65.55	42.88	0.00	30.69	84.66
Total of RRBs		915	1056.02	16.26	60.92	82.05	47.97	45.08	0.00	25.89	70.05
RIDF(NABARD)		0	0	0.00	#DIV/0!	100.00	100.00	0.00	0.00	0.00	#DIV/0!
Total Commercial Banks		3695	6525.98	7.89	88.58	52.07	23.56	25.51	0.26	8.51	89.26
39	Orissa State Co-Op. Bank	338	683.7	9.55	117.85	92.30	91.01	82.90	0.00	6.71	117.85
40	OSCARD Bank	5	0	0.00	100.00	0.00	79.70	#DIV/0!	0.00	0.00	100.00
Total of Co-operative bank		343	683.70	9.52	117.77	91.96	90.97	82.90	0.00	6.68	117.78
GRAND TOTAL		4038	7209.68	8.02	89.70	55.27	28.95	33.14	0.24	8.37	90.35

BANK-WISE & AREA WISE DEPOSITS ADVANCES & CD RATIO AS ON 31.12.2013							Amt.in Crores		
Sl No.	Name of Bank	No. of Branches	Urban			Total			CD Ratio
			No. of Branches	Deposit	Advance	CD Ratio	Deposit	Advance	
1	Allahabad Bank	77	22	2460.19	1253.50	50.95	4282.49	2598.74	60.68
2	Andhra Bank	126	30	1706.80	1342.11	78.63	3870.07	2330.94	60.23
3	Bank of Baroda	99	24	1880.11	1432.46	76.19	3320.15	2285.16	68.83
4	Bank of India	202	37	3459.93	2042.03	59.02	6853.69	3590.62	52.39
5	Bank of Maharashtra	7	5	84.62	40.84	48.26	87.13	40.94	46.99
6	Canara Bank	114	23	3857.73	960.25	24.89	7734.64	2361.61	30.53
7	Central Bank of India	103	28	982.41	972.14	98.95	1958.60	1297.81	66.26
8	Corporation Bank	18	11	2486.70	1346.97	54.17	2648.48	1375.63	51.94
9	Dena Bank	12	5	426.60	217.38	50.96	490.49	237.00	48.32
10	IDBI BANK	36	12	1017.33	581.58	57.17	1994.89	662.62	33.22
11	Indian Bank	72	18	1198.12	522.14	43.58	2304.43	808.99	35.11
12	Indian Overseas Bank	117	23	2967.00	1838.00	61.95	5078.00	3744.00	73.73
13	Oriental Bank of Commerce	49	18	1048.10	1186.97	113.25	1592.01	1512.54	95.01
14	Punjab & Sind Bank	8	6	1266.00	625.00	49.37	1275.00	628.00	49.25
15	Punjab National Bank	141	30	3160.11	2466.72	78.06	4955.14	3263.94	65.87
16	State Bank of B & J	3	3	77.79	180.04	231.44	77.79	180.04	231.44
17	State Bank of Hyderabad	10	8	438.41	216.01	49.27	465.65	232.89	50.01
18	State Bank of India	718	140	19755.00	13062.00	66.12	50249.00	22405.00	44.59
19	State Bank of Mysore	1	1	85.39	203.93	238.82	85.39	203.93	238.82
20	State Bank of Travancore	1	1	113.90	89.70	78.75	113.90	89.70	78.75
21	Syndicate Bank	77	24	1861.74	140.92	7.57	2895.74	851.82	29.42
22	UCO Bank	217	31	3840.39	2282.61	59.44	9622.81	4681.63	48.65
23	Union Bank	96	22	5566.11	3436.22	61.73	7614.26	4059.61	53.32
24	United Bank of India	135	28	1400.50	564.94	40.34	4140.59	1936.58	46.77
25	Vijaya Bank	12	8	443.60	127.40	28.72	450.00	135.00	30.00
Total Public Sector Banks		2451	558	61584.58	37131.86	60.29	124160.34	61514.74	49.54
26	Axis Bank Ltd	103	20	3667.17	1852.58	50.52	6568.12	4598.50	70.01
27	Federal Bank	14	4	236.87	218.66	92.31	311.86	298.47	95.71
28	HDFC Bank	80	27	2735.00	1885.00	68.92	3575.00	2422.00	67.75
29	ICICI Bank	79	29	2955.72	984.47	33.31	4059.04	1424.13	35.09
30	Indus Ind Bank	23	6	1502.00	438.00	29.16	2031.00	634.00	31.22
31	ING Vysya Bank	7	6	341.19	4.87	1.43	359.40	4.87	1.36
32	Karnatak Bank Ltd.	7	5	212.19	381.56	179.82	228.32	397.61	174.15
33	Karur Vysya Bank	5	3	270.97	110.60	40.82	381.09	147.15	38.61
34	Kotak Mahindra Bank Ltd	8	3	214.97	67.48	31.39	297.20	67.90	22.85
35	Laxmi Vilas Bank	1	1	336.14	5.30	1.58	336.14	5.30	1.58
36	The South Indian Bank Ltd.	2	2	229.51	21.62	9.42	229.51	21.62	9.42
Total Private Sector Banks		329	106	12701.73	5970.14	47.00	18376.68	10021.55	54.53
37	Odisha Gramya Bank	489	27	720.69	524.26	72.74	6548.12	3692.14	56.38
38	Utkal Gramya Bank	426	16	326.03	254.21	77.97	4111.55	2801.30	68.13
Total of RRBs		915	43	1046.72	778.47	74.37	10659.67	6493.44	60.92
RIDF(NABARD)		0	0	0.00	0.00	#DIV/0!	0.00	5369.90	#DIV/0!
Total Commercial Banks		3695	707	75333.03	43880.47	58.25	153196.69	83399.63	54.44
39	Orissa State Co-Op. Bank	338	62	1893.16	1212.66	64.05	6073.94	7158.31	117.85
40	OSCARD Bank	5	0	0.00	0.00	#DIV/0!	26.90	26.90	100.00
Total of Co-op Bank		343	62	1893.16	1212.66	64.05	6100.84	7185.21	117.77
Grand Total		4038	769	77226.19	45093.13	58.39	159297.53	90584.84	56.87

BANK-WISE & AREA WISE DEPOSITS ADVANCES & CD RATIO AS ON 31.12.2013 (Amt. in Crores)										
Sl No.	Name of Bank	No. of Branches	RURAL			Semi Urban				CD Ratio
			No. of Branches	Deposit	Advance	CD Ratio	No. of Branche	Deposit	Advance	
1	Allahabad Bank	77	29	498.1	403.74	81.06	26	1324.2	941.5	71.10
2	Andhra Bank	126	53	748.13	427.41	57.13	43	1415.14	561.42	39.67
3	Bank of Baroda	99	34	459.69	180.35	39.23	41	980.35	672.35	68.58
4	Bank of India	202	116	1992.53	879.45	44.14	49	1401.23	669.14	47.75
5	Bank of Maharastra	7	0	0	0	#DIV/0!	2	2.51	0.1	3.98
6	Canara Bank	114	47	1885.35	456.13	24.19	44	1991.56	945.23	47.46
7	Central Bank of India	103	39	540.89	177.43	32.80	36	435.3	148.24	34.05
8	Corporation Bank	18	1	40.74	2.8	6.87	6	121.04	25.86	21.36
9	Dena Bank	12	2	20.59	7.93	38.51	5	43.3	11.69	27.00
10	IDBI BANK	36	4	120.59	16.06	13.32	20	856.97	64.98	7.58
11	Indian Bank	72	26	534.37	107.92	20.20	28	571.94	178.93	31.28
12	Indian Overseas Bank	117	60	1054	1496	141.94	34	1057	410	38.79
13	Oriental Bank of Commerce	49	9	97.63	92.87	95.12	22	446.28	232.7	52.14
14	Punjab & Sind Bank	8	1	7	3	42.86	1	2	0	0.00
15	Punjab National Bank	141	64	663.35	305.35	46.03	47	1131.68	491.87	43.46
16	State Bank of B & J	3	0	0	0	#DIV/0!	0	0	0	#DIV/0!
17	State Bank of Hyderabad	10	0	0	0	#DIV/0!	2	27.24	16.88	61.97
18	State Bank of India	718	418	13026	4125	31.67	160	17468	5218	29.87
19	State Bank of Mysore	1	0	0	0	#DIV/0!	0	0	0	#DIV/0!
20	State Bank of Travancore	1	0	0	0	#DIV/0!	0	0	0	#DIV/0!
21	Syndicate Bank	77	30	298.8	110.6	37.01	23	735.2	600.3	81.65
22	UCO Bank	217	127	3603.59	1550.32	43.02	59	2178.83	848.7	38.95
23	Union Bank	96	34	421.1	101.3	24.06	40	1627.05	522.09	32.09
24	United Bank of India	135	70	1670.96	1009.46	60.41	37	1069.13	362.18	33.88
25	Vijaya Bank	12	0	0	0	#DIV/0!	4	6.4	7.6	118.75
Total Public Sector Banks		2451	1164	27683.41	11453.12	41.37	729	34892.35	12929.76	37.06
26	Axis Bank Ltd	103	44	414.33	216.16	52.17	39	2486.62	2529.76	101.73
27	Federal Bank	14	0	0	0	#DIV/0!	10	74.99	79.81	106.43
28	HDFC Bank	80	15	92	22	23.91	38	748	515	68.85
29	ICICI Bank	79	15	166.16	99.43	59.84	35	937.16	340.23	36.30
30	Indus Ind Bank	23	4	32	2	6.25	13	497	194	39.03
31	ING Vysya Bank	7	0	0	0	#DIV/0!	1	18.21	0	0.00
32	Karnatak Bank Ltd.	7	0	0	0	#DIV/0!	2	16.13	16.05	99.50
33	Karur Vysya Bank	5	0	0	0	#DIV/0!	2	110.12	36.55	33.19
34	Kotak Mahindra Bank Ltd	8	0	0	0	#DIV/0!	5	82.23	0.42	0.51
35	Laxmi Vilas Bank	1	0	0	0	#DIV/0!	0	0	0	#DIV/0!
36	The South Indian Bank Ltd.	2	0	0	0	#DIV/0!	0	0	0	#DIV/0!
Total Private Sector Banks		329	78	704.49	339.59	48.20	145	4970.46	3711.82	74.68
37	Odisha Gramya Bank	489	417	4462.24	2184.91	48.96	45	1365.19	982.97	72.00
38	Utkal Gramya Bank	426	360	2645.86	2023.81	76.49	50	1139.66	523.28	45.92
Total of RRBs		915	777	7108.10	4208.72	59.21	95	2504.85	1506.25	60.13
RIDF(NABARD)		0	0	0	5369.9	#DIV/0!	0	0	0	#DIV/0!
Total Commercial Banks		3695	2019	35496.00	21371.33	60.21	969	42367.66	18147.83	42.83
39	Orissa State Co-Op. Bank	338	170	2446.37	4113.02	168.13	106	1734.41	1832.63	105.66
40	OSCARD Bank	5	5	26.9	26.9	100.00	0	0	0	#DIV/0!
Total of Co-op Bank		343	175	2473.27	4139.92	167.39	106	1734.41	1832.63	105.66
Grand Total		4038	2194	37969.27	25511.25	67.19	1075	44102.07	19980.46	45.31

Bank wise outstanding credit according to place of sanction & utilization as on 31st Dec 2013 (Amt in Crores)

SI No.	Name of Bank	Total credit sanctioned in the state	Credit Utilised in the state of Sanction	Credit sanctioned in the state but Utilised in other states	Credit Utilized in the state but Sanctioned in other states	Total Credit utilised in the State
		A	B(A-C)	C	D	E(B+D)
1	Allahabad Bank	2598.74	2498.47	100.27	1500.88	3999.35
2	Andhra Bank	2330.94	2151.93	179.01	960.70	3112.63
3	Bank of Baroda	2285.16	2285.16	0.00	2223.45	4508.61
4	Bank of India	3590.62	3586.15	4.47	634.91	4221.06
5	Bank of Maharastra	40.94	40.94	0.00	0.00	40.94
6	Canara Bank	2361.61	2361.61	0.00	3376.91	5738.52
7	Central Bank of India	1297.81	1227.15	70.66	2350.00	3577.15
8	Corporation Bank	1375.63	1375.63	0.00	1506.62	2882.25
9	Dena Bank	237.00	237.00	0.00	180.82	417.82
10	IDBI BANK	662.62	662.62	0.00	577.59	1240.21
11	Indian Bank	808.99	808.99	0.00	1011.31	1820.30
12	Indian Overseas Bank	3744.00	3744.00	0.00	402.00	4146.00
13	Commerce	1512.54	1512.54	0.00	515.22	2027.76
14	Punjab & Sind Bank	628.00	628.00	0.00	797.00	1425.00
15	Punjab National Bank	3263.94	3058.27	205.67	1920.30	4978.57
16	State Bank of B & J	180.04	73.99	106.05	0.00	73.99
17	State Bank of Hyderabad	232.89	232.89	0.00	703.07	935.96
18	State Bank of India	22405.00	22405.00	0.00	24296.00	46701.00
19	State Bank of Mysore	203.93	203.93	0.00	0.00	203.93
20	State Bank of Travancore	89.70	89.70	0.00	0.00	89.70
21	Syndicate Bank	851.82	851.82	0.00	1883.50	2735.32
22	UCO Bank	4681.63	4681.63	0.00	3456.33	8137.96
23	Union Bank	4059.61	4059.61	0.00	2681.23	6740.84
24	United Bank of India	1936.58	1936.58	0.00	597.89	2534.47
25	Vijaya Bank	135.00	134.17	0.83	0.00	134.17
Total Public Sector Banks		61514.74	60847.78	666.96	51575.73	112423.51
26	Axis Bank Ltd	4598.50	4598.50	0.00	119.75	4718.25
27	Federal Bank	298.47	298.47	0.00	150.00	448.47
28	HDFC Bank	2422.00	2422.00	0.00	0.00	2422.00
29	ICICI Bank	1424.13	1424.13	0.00	1159.11	2583.24
30	Indus Ind Bank	634.00	634.00	0.00	0.00	634.00
31	ING Vysya Bank	4.87	4.87	0.00	0.00	4.87
32	Karnatak Bank Ltd.	397.61	375.10	22.51	0.00	375.10
33	Karur Vysya Bank	147.15	147.15	0.00	0.00	147.15
34	Kotak Mahindra Bank Ltd	67.90	67.90	0.00	0.00	67.90
35	Laxmi Vilas Bank	5.30	5.30	0.00	0.00	5.30
36	Ltd.	21.62	21.62	0.00	0.00	21.62
Total Private Sector Banks		10021.55	9999.04	22.51	1428.86	11427.90
GRAND TOTAL		71536.29	70846.82	689.47	53004.59	123851.41

STATE-ORISSA		DIST WISE/BROAD SECTOR-WISE ACHIEVEMENT UNDER A.C.P.2013-2014																		Report For LIS, MIS Priority Sector						Amount in Crores					
Sl No	District Name	Agri. & Allied-Direct			Agri. & Allied-Indirect			Agri. & Allied-SubTotal			MSE			Education			Housing			Others			Total			T	A	%	T	A	%
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%						
1	ANGUL	513.31	107.55	20.95	104.76	25.53	24.37	618.07	133.09	21.53	175.00	60.92	34.81	17.34	5.06	29.19	72.84	28.40	38.99	34.82	91.30	262.24	918.07	318.77	34.72						
2	BALASORE	632.05	787.31	124.56	249.85	19.58	7.84	881.90	806.89	91.49	283.10	107.88	38.11	35.97	5.01	13.93	85.40	41.30	48.36	101.44	35.04	34.54	1387.80	996.12	71.78						
3	BARGARH	1004.31	659.10	65.63	0.00	5.98	#DIV/0!	1004.31	665.08	66.22	84.85	40.11	47.27	19.21	3.29	17.13	56.81	15.76	27.75	102.64	23.77	23.16	1267.81	748.01	59.00						
4	BHADRAK	796.48	119.95	15.06	0.00	5.63	#DIV/0!	796.48	125.58	15.77	61.40	33.66	54.82	0.00	4.63	#DIV/0!	0.00	12.20	#DIV/0!	180.65	16.90	9.36	1038.53	192.97	18.58						
5	BOLANGIR	210.69	113.79	54.01	101.01	255.54	252.99	311.69	369.32	118.49	44.23	85.11	192.44	6.18	3.30	53.42	17.48	16.33	93.45	93.91	17.80	18.96	473.48	491.87	103.88						
6	Boudh	142.70	32.08	22.48	0.00	0.28	#DIV/0!	142.70	32.36	22.68	28.38	8.15	28.71	3.63	0.16	4.48	7.63	1.43	18.74	12.91	5.43	42.07	195.25	47.53	24.34						
7	CUTTACK	526.85	548.56	104.12	0.00	72.37	#DIV/0!	526.85	620.93	117.86	192.75	267.78	138.93	30.47	15.33	50.30	73.07	69.15	94.62	886.91	104.75	11.81	1710.06	1077.94	63.04						
8	DEOGARH	100.85	79.00	78.34	0.00	0.26	#DIV/0!	100.85	79.26	78.59	6.45	4.15	64.29	1.37	0.52	37.71	1.24	1.26	102.05	19.15	6.77	35.37	129.06	91.96	71.26						
9	DHENKANAL	528.70	81.06	15.33	111.14	18.12	16.31	639.84	99.18	15.50	151.97	42.52	27.98	13.99	2.26	16.13	71.73	14.10	19.66	37.86	56.70	149.78	915.39	214.76	23.46						
10	GAJAPATI	168.77	38.87	23.03	0.00	24.16	#DIV/0!	168.77	63.03	37.35	34.51	12.20	35.35	13.40	1.75	13.05	16.90	3.97	23.49	76.91	2.03	2.64	310.50	82.98	26.72						
11	GANJAM	1060.28	500.03	47.16	23.49	4.80	20.42	1083.77	504.83	46.58	180.48	135.85	75.27	35.91	7.55	21.02	131.02	60.49	46.16	440.32	124.81	28.35	1871.50	833.52	44.54						
12	JAGATSINGHPUR	375.39	292.70	77.97	0.71	5.94	838.05	376.10	298.64	79.40	17.57	54.91	312.46	25.91	5.30	20.46	58.13	9.96	17.14	160.40	18.44	11.50	638.12	387.26	60.69						
13	JAIPUR	456.72	394.96	86.48	0.00	4.05	#DIV/0!	456.72	399.01	87.36	135.99	117.67	86.53	7.67	7.51	97.86	36.28	23.62	65.09	16.81	27.42	163.14	653.46	575.22	88.03						
14	JHARSUGUDA	296.96	122.63	41.29	0.00	2.77	#DIV/0!	296.96	125.39	42.23	74.38	43.10	57.95	2.36	2.30	97.53	12.29	14.83	120.70	136.32	12.54	9.20	522.30	198.16	37.94						
15	KALAHANDI	721.59	151.73	21.03	0.00	0.46	#DIV/0!	721.59	152.19	21.09	40.15	58.08	144.66	30.33	1.97	6.49	60.66	9.84	16.22	60.66	15.62	25.74	913.38	237.70	26.02						
16	KANDHAMAL	220.73	63.98	28.99	0.00	0.14	#DIV/0!	220.73	64.11	29.05	28.72	22.99	80.06	3.44	0.89	25.98	10.69	1.43	13.40	70.61	11.68	16.54	334.18	101.11	30.26						
17	KENDRAPARA	446.08	362.16	81.19	0.00	2.76	#DIV/0!	446.08	364.92	81.81	27.59	30.78	111.56	26.15	4.57	17.49	42.62	6.67	15.65	86.53	24.63	28.46	628.98	431.57	68.62						
18	KEONJHAR	487.95	330.22	67.68	26.60	0.72	2.70	514.55	330.94	64.32	285.62	110.12	38.56	26.46	3.19	12.07	35.50	16.03	45.16	105.92	58.51	55.24	968.05	518.81	53.59						
19	KHURDA	1080.48	549.64	50.87	84.29	903.04	1071.41	1164.76	1452.68	124.72	484.65	1061.70	219.07	44.90	56.98	126.90	78.33	371.25	473.96	1763.73	334.15	18.95	3536.38	3276.77	92.66						
20	KORAPUT	345.68	161.12	46.61	0.00	0.94	#DIV/0!	345.68	162.06	46.88	27.70	65.24	235.47	11.32	3.88	34.25	21.65	13.83	63.92	82.76	30.62	37.00	489.12	275.63	56.35						
21	MAKANGIRI	183.11	41.16	22.48	0.00	0.00	#DIV/0!	183.11	41.16	22.48	6.13	10.56	172.35	3.52	0.14	3.92	8.64	1.12	12.96	30.23	4.21	13.94	231.63	57.20	24.69						
22	MAYURBHANJ	606.60	112.12	18.48	7.69	233.67	3037.92	614.29	345.80	56.29	82.57	54.89	66.47	81.25	3.12	3.84	135.42	18.32	13.53	54.17	37.24	68.74	967.71	459.36	47.47						
23	NABARANGPUR	208.86	89.87	43.03	77.64	7.59	9.77	286.50	97.45	34.02	83.65	12.18	14.56	2.64	1.47	55.95	8.42	4.09	48.58	4.50	13.82	306.98	385.70	129.02	33.45						
24	NAYAGARH	540.34	273.43	50.60	0.00	2.97	#DIV/0!	540.34	276.40	51.15	26.00	21.20	81.53	24.03	1.91	7.95	48.08	8.96	18.65	48.06	24.54	51.06	686.50	333.01	48.51						
25	NUAPADA	163.51	27.97	17.10	0.00	2.37	#DIV/0!	163.51	30.34	18.55	12.55	23.15	184.49	6.03	0.40	6.66	12.06	1.71	14.21	12.06	1.94	16.11	206.21	57.54	27.90						
26	PURI	587.78	141.64	24.10	0.00	138.74	#DIV/0!	587.78	280.38	47.70	94.31	93.92	99.58	71.69	19.00	26.50	118.74	19.18	16.15	53.40	34.87	65.29	925.93	447.35	48.31						
27	RAYAGADA	223.62	121.47	54.32	0.00	1.51	#DIV/0!	223.62	122.98	54.99	25.45	52.80	207.47	6.98	1.92	27.53	8.30	12.59	151.71	60.46	14.62	24.19	324.81	204.91	63.09						
28	SAMBALPUR	435.20	278.30	63.95	1.73	43.34	2502.18	436.94	321.64	73.61	139.81	94.41	67.53	11.30	3.23	28.62	19.29	36.59	189.66	378.02	55.65	14.72	985.35	511.52	51.91						
29	SONEPUR	170.99	193.76	113.32	61.23	0.59	0.96	232.22	194.34	83.69	16.91	10.06	59.46	2.55	0.46	17.85	5.10	2.95	57.92	28.79	4.52	15.70	285.57	212.33	74.35						
30	SUNDARGARH	553.35	203.08	36.70	0.00	4.48	#DIV/0!	553.35	207.56	37.51	640.22	203.31	31.76	56.41	5.06	8.96	112.81	20.67	18.32	439.61	78.78	17.92	1802.41	515.37	28.59						
Grand Total		13789.90	6979.25	50.61	850.13	1788.31	210.36	14640.03	8767.56	59.89	3493.10	2939.38	84.15	622.41	172.16	27.66	1367.13	858.04	62.76	5580.57	1289.12	23.10	25703.23	14026.26	54.57						

BANK WISE/BROAD SECTOR-WISE ACHIEVEMENT UNDER A.C.P. 2013-2014																										
Report For BIS MIS Priority Sector																										
STATE-ORISSA																										
Sl.No	BankName	Agril & Allied-Direct			Agril & Allied-Indirect			Agril & Allied-SubTotal			MSE			Education			Housing			Others			Amount in Crores			
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	
1	Allahabad Bank	142.66	44.02	30.86	8.64	5.66	65.50	151.29	49.67	32.83	72.09	150.98	209.45	14.14	5.72	40.43	26.94	11.41	42.36	179.65	6.10	3.40	444.11	223.89	50.41	
2	Andhra Bank	274.67	218.30	79.48	13.70	13.25	96.74	288.37	231.56	80.30	118.33	125.27	105.86	21.15	32.02	151.43	40.51	89.24	220.28	243.47	94.61	38.86	711.83	572.69	80.45	
3	Bank Of Baroda	170.70	87.33	51.16	15.85	0.00	0.00	186.55	87.33	46.81	90.27	204.31	226.32	16.85	0.90	5.34	36.93	10.33	27.97	114.26	139.40	122.01	444.87	442.27	99.42	
4	Bank Of India	399.19	135.89	34.04	19.49	2.54	13.04	418.67	138.43	33.06	171.72	363.66	211.78	36.12	17.75	49.12	63.96	32.26	50.43	181.60	14.59	8.03	872.08	566.68	64.98	
5	Bank of Maharashtra	0.33	0.44	131.82	0.00	0.92	#DIV/0!	0.33	1.36	407.43	1.32	9.31	707.84	0.32	0.48	149.91	0.63	7.18	1144.22	9.13	0.21	2.28	11.73	18.54	158.10	
6	Canara Bank	159.69	91.15	57.08	9.89	43.51	439.92	169.58	134.66	79.41	74.63	88.71	118.87	17.85	5.61	31.45	34.40	24.78	72.03	104.72	2.25	2.14	401.18	256.01	63.81	
7	Central Bank Of India	162.25	29.74	18.33	13.14	3.91	29.75	175.38	33.65	19.18	128.62	63.97	49.74	15.35	15.07	98.20	27.94	37.55	134.40	263.48	26.41	10.02	610.78	176.65	28.92	
8	Corporation Bank	7.06	3.20	45.33	0.50	1.25	249.95	7.56	4.45	58.85	6.52	14.20	217.76	1.85	0.61	32.78	3.85	4.45	115.60	25.21	6.44	25.53	44.99	30.14	67.01	
9	Dena Bank	12.62	1.92	15.22	1.35	0.16	11.84	13.97	2.08	14.89	6.51	5.53	84.93	1.62	0.26	16.04	5.67	1.98	34.93	40.70	0.15	0.37	68.48	10.00	14.60	
10	DBI Bank	41.68	13.90	33.36	2.07	27.31	132.22	43.75	41.21	94.20	27.04	27.31	101.01	8.39	1.38	16.44	16.51	21.49	130.12	40.35	4.35	10.77	136.05	95.74	70.37	
11	Indian Bank	165.39	58.52	35.38	3.53	25.45	720.15	168.92	83.97	49.71	61.76	68.03	110.15	12.61	1.89	14.96	27.95	10.38	37.13	100.44	17.12	17.05	371.69	181.38	48.80	
12	Indian Overseas Bank	305.22	152.32	49.91	17.53	548.60	3129.97	322.75	700.92	217.17	116.64	118.89	101.93	21.05	8.14	38.67	40.90	24.49	59.88	180.46	30.36	16.82	681.80	882.80	129.48	
13	Oriental Bank of Commerce	51.64	22.53	43.63	4.02	5.44	135.23	55.66	27.96	50.24	30.32	49.87	164.47	7.37	6.59	89.34	17.24	27.66	160.48	51.37	0.12	0.23	161.96	112.21	69.28	
14	Punjab & Sind Bank	0.97	0.00	0.00	0.24	0.00	0.00	1.21	0.00	0.00	0.99	3.04	307.82	0.56	0.27	48.88	1.36	1.91	140.23	15.84	0.00	0.00	19.96	5.22	26.14	
15	Punjab National Bank	246.60	157.92	64.04	14.19	28.30	399.43	260.79	186.22	71.41	121.47	27.65	22.77	19.82	8.73	44.03	34.54	29.82	86.34	211.37	2.15	1.02	647.98	254.57	39.29	
16	State Bank of Bikaner & Jaipur	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.07	0.71	23.25	0.36	0.01	3.06	1.81	0.28	15.55	7.21	0.00	0.00	12.45	1.01	8.08	
17	State Bank of Hyderabad	72.15	0.00	0.00	0.66	0.03	4.56	72.81	0.03	0.04	2.67	25.89	971.05	1.00	0.51	51.57	5.08	4.56	89.90	19.80	0.00	0.00	101.34	30.99	30.58	
18	State Bank Of India	2010.82	990.61	49.26	125.81	32.10	25.51	2136.63	1022.71	47.87	908.14	435.56	47.96	193.09	29.52	15.29	425.17	225.88	53.13	1430.02	350.73	24.53	5093.06	2064.39	40.53	
19	State Bank of Mysore	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.39	3.15	807.00	0.00	0.06	#DIV/0!	0.00	0.25	#DIV/0!	3.90	0.00	0.00	4.29	3.46	80.63	
20	State Bank of Travancore	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.41	0.00	0.00	0.15	0.00	0.00	0.30	0.00	0.00	3.38	0.00	0.00	4.24	0.00	0.00	
21	Syndicate Bank	103.92	32.32	31.10	7.64	12.67	165.73	111.56	44.99	40.33	71.61	55.39	77.35	11.09	3.30	29.73	20.54	12.01	58.45	121.84	0.52	0.43	336.64	116.20	34.52	
22	UCO Bank	477.51	399.40	83.64	81.33	42.74	52.55	558.85	442.14	79.12	290.55	148.99	59.46	44.88	18.02	40.16	74.30	56.64	76.24	339.29	8.87	2.61	1267.86	674.66	53.21	
23	Union Bank	168.10	92.89	55.26	10.88	48.68	447.53	178.98	141.56	79.09	106.41	194.93	182.72	14.19	6.75	44.45	29.80	38.10	127.85	173.96	61.74	35.49	504.35	442.59	87.76	
24	United Bank Of India	252.42	215.35	85.31	24.15	3.80	15.72	276.57	219.15	79.24	113.66	49.58	43.62	29.84	0.88	2.28	52.61	20.98	39.87	206.65	10.73	5.19	679.33	301.11	44.32	
25	Vijaya Bank	8.85	0.41	4.60	2.29	0.46	20.14	11.15	0.87	7.80	14.30	5.16	36.05	2.25	1.24	55.14	5.98	2.33	39.01	19.64	2.64	13.44	53.31	12.24	22.95	
Total Public Sector Banks		5234.44	2748.15	52.50	376.90	846.76	224.66	5611.35	3594.91	64.07	2499.44	2239.60	89.60	492.89	165.50	33.58	994.91	695.96	69.95	4087.76	779.47	19.07	13686.33	7475.43	54.62	
26	Axis Bank Ltd	96.04	25.03	26.06	8.20	4.59	56.01	104.24	29.62	28.41	86.15	31.15	36.16	10.42	0.13	1.25	26.00	74.80	287.70	58.40	0.00	0.00	285.21	135.70	47.58	
27	Federal Bank	6.95	0.00	0.00	1.62	0.00	0.00	8.57	0.00	0.00	3.40	0.00	0.00	1.05	0.00	0.00	2.12	0.00	0.00	14.01	0.00	0.00	29.16	0.00	0.00	
28	HDFC Bank	65.56	225.45	343.91	5.44	15.89	291.99	71.00	241.34	339.93	68.05	273.11	401.33	10.15	0.14	1.42	31.58	1.92	6.08	67.28	0.34	0.51	248.05	516.85	208.36	
29	ICI Bank	91.29	184.64	202.25	6.41	0.43	6.71	97.70	185.07	189.43	83.52	33.94	40.63	11.04	0.00	0.00	36.69	28.26	77.01	89.82	0.00	0.00	318.77	247.26	77.57	
30	Indus Ind Bank	12.80	4.66	36.39	0.34	0.00	0.00	13.15	4.66	35.45	14.14	30.51	215.78	2.26	0.00	0.00	5.36	0.00	0.00	16.77	0.00	0.00	51.68	35.17	68.05	
31	ING Vysya Bank	0.08	0.00	0.00	0.00	0.00	#DIV/0!	0.08	0.00	0.00	2.08	0.01	0.24	0.30	0.00	0.00	0.68	0.00	0.00	22.12	0.00	0.00	25.26	0.01	0.02	
32	Karnatak Bank Ltd.	1.57	17.52	1118.51	0.65	0.00	0.00	2.22	17.52	789.46	4.76	1.06	22.24	1.29	0.15	12.00	3.88	4.42	113.83	4.66	0.00	0.00	16.81	23.15	137.71	
33	Karur Vysya Bank	2.30	0.00	0.00	0.00	0.00	#DIV/0!	2.30	0.00	0.00	0.82	0.00	0.00	0.07	0.01	17.96	1.93	0.00	0.00	8.19	0.99	12.12	13.32	1.01	7.55	
34	Kotak Mahindra Bank Ltd	0.39	0.00	0.00	0.42	0.00	0.00	0.81	0.00	0.00	0.96	0.00	0.00	0.01	0.00	0.00	0.02	0.00	0.00	0.35	0.00	0.00	2.15	0.00	0.00	
35	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.19	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	#DIV/0!	0.15	0.00	0.00	0.34	0.00	0.00	
36	Other Private Sector Banks	10.42	4.43	42.49	0.00	0.00	#DIV/0!	10.42	4.43	42.49	0.00	0.48	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0.00	10.42	4.91	47.10	
37	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	1.51	#DIV/0!	0.00	1.51	#DIV/0!	0.00	2.34	#DIV/0!	0.02	0.00	0.00	0.04	0.51	1217.18	0.51	0.00	0.00	0.56	4.36	771.56	
Total Private Sector Banks		287.40	461.72	160.66	23.08	22.42	97.14	310.48	484.14	155.93	264.08	372.58	141.09	36.61	0.44	1.20	108.31	109.90	101.48	282.26	1.33	0.47	1001.73	968.40	96.67	
37	Odisha Gramya Bank	1117.00	230.97	20.68	113.45	17.87	15.75	1230.45	248.84	20.22	428.17	112.58	26.29	44.22	5.18	11.72	143.61	22.94	15.97	553.35	166.56	30.10	2399.80	556.10	23.17	
38	Uttal Gramen Bank	1404.68	395.23	28.14	5.40	30.22	559.98	1410.08	425.44	30.17	153.66	182.62	118.85	23.62	1.04	4.41	67.10	16.26	24.24	241.88	122.75	50.75	1896.34	748.12	39.45	
Total RRBs		2521.68	626.20	24.83	118.84	48.09	40.46	2640.52	674.28	25.54	581.84	295.20	50.74	67.84	6.22</											

Finance under Weavers Credit Card as on 31.12.2013				Amount in Crores	
Sl No.	Name of Bank	No. of cards issued from (01.04.2013 to 31.12.2013)		Balance Outstanding as on 31.12.2013	
		A/c	Amt.	A/c	Amt
1	Allahabad Bank	106	0.32	169	0.42
2	Andhra Bank	315	0.38	1019	3.09
3	Bank of Baroda	236	0.59	236	0.62
4	Bank of India	313	1.15	385	1.53
5	Bank of Maharashtra	0	0	0	0
6	Canara Bank	56	0.22	52	0.21
7	Central Bank of India	85	0.21	435	0.97
8	Corporation Bank	0	0	0	0
9	Dena Bank	0	0	0	0
10	IDBI BANK	0	0	0	0
11	Indian Bank	41	0.04	87	0.15
12	Indian Overseas Bank	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0
15	Punjab National Bank	131	0.51	192	0.83
16	State Bank of Bikaner &	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0
18	State Bank of India	1687	3.78	4375	10.52
19	State Bank of Mysore	0	0	0	0
20	State Bank of Travancore	0	0	0	0
21	Syndicate Bank	0	0	0	0
22	UCO Bank	242	0.62	486	1.21
23	Union Bank	385	0.97	395	1.93
24	United Bank of India	258	0.83	329	0.87
25	Vijaya Bank	0	0	0	0
Total Public Sector Banks		3855	9.62	8160	22.35
26	Axis Bank Ltd	7	0.05	20	0.25
27	Federal Bank	0	0	0	0
28	HDFC Bank	0	0	0	0
29	ICICI Bank	0	0	0	0
30	Indus Ind Bank	0	0	0	0
31	ING Vysya Bank	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0
33	Karur Vysya Bank	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0
36	The South Indian Bank Ltd.	0	0	0	0
Total Private Sector Banks		7	0.05	20	0.25
37	Odisha Gramya Bank	309	1.01	2178	13.34
38	Utkal Grameen Bank	1152	3.32	1829	5.63
Total of RRBs		1461	4.33	4007	18.97
A.Total of Commercial Banks		5323	14	12187	41.57
39	Orissa State Co-Op. Bank	0	0	0	0
40	OSCARD Bank	0	0	0	0
Total of Coops		0	0	0	0
GRAND TOTAL		5323	14	12187	41.57

Orientation Module on SHG-Bank Linkage for Women SHGs in Odisha

ODISHA LIVELIHOODS MISSION

**1st Floor of ORMAS Building,
SIRD Campus, Unit-VIII
Bhubaneswar- 751 012,
Odisha**

Orientation Module on SHG-Bank Linkage for Women SHGs in Odisha

The Concept

During the current financial year 2013-14, Honorable Chief Minister of Odisha has announced to facilitate credit linkage of Rs.1000 crores to 1,00,000 (One Lakh) Women Self Help Groups (SHG).

In the state of Odisha, there are about 5.58 lakh Women SHGs with a loan outstanding on 2.76 lakhs SHGs for an amount of Rs.1500 crores. It is observed that while availing loan from the bank, the Women SHGs are not sensitized about their rights and obligation thereby making them ineligible for bank finance while applying for repeat finance. Due to unaware of terms and conditions, most of the SHGs are becoming defaulter. Therefore, it is planned to orient/train 100,000 Women SHGs during this year 2013-14.

SHG Formation, Capacity Building and Bank Linkage are important aspects for creation of sustainable SHGs. To obviate the troubles and inconvenience faced by women SHG members and streamlining easy access to banking, especially SHG-Bank Linkage, it has been conceptualized to orient 200,000 lakhs of Office Bearers of 100,000 Women SHGs in Odisha in order to encourage and ensure access to hassle free banking services and bank's other financial products to SHG members.

The proposed orientation programmes to be conducted at all rural and semi urban Bank Branches having target for SHG Bank Linkage.

How to use the Module

The Orientation Module is user friendly. It can readily serve as an orienting tool. The module has to be referred and used by all resource persons (Bankers, ABDOs, trained Bank Mitras and District Level Trainers/Resource Persons as a reference guide for orientating the Office Bearers of Women SHG Members about the SHG-Bank Linkage activities to help facilitate their household level IGAs (Income Generating Activities).

The experience of facilitators/trainers/resource persons especially of the Managers of the respective Bank Branches may also be narrated to enhance the understanding of the Office Bearers of Women SHGs who would participate in these SHG-Bank Linkage orientations.

Capacity Building Objectives

1. Office Bearers of Women SHGs should be able to understand and enhance their knowledge and skill sets wrt. SHG-Bank Linkage,

2. Office Bearers of Women SHGs should be able to take home the learning from the orientation and go back to their respective SHGs and discuss the same with the rest of the SHG Members in order to improve their SHG-Bank Linkage and for its members to access easy loans.

Methodology

The methodology would be a combination of various methods such brain storming, role play, story-telling, games and exercise and interaction with practitioners and Bank officials, ABDOs, trained Bank Mitra and District level Resource Persons as per the need, time availability and demand of the situation.

Specific Objectives

1. To enhance the understanding of the participants wrt. the SHG-Bank Linkage,
2. To help participants understand the steps in SHG-Bank Linkage & how they could facilitate SHG-Bank Linkage for their SHGs and to benefit the Members of their SHGs from this Bank Linkage.

Orientation Details

Month of Execution	February 2014.
Duration of Orientation	One day
Venue	Rural & Semi Urban Bank Branch site. (Targeted Women SHGS of the Branch to be trained.)
Training Title	Orientation on SHG-Bank Linkage for Women SHGs
Category of Participants	Two Office Bearers from One Eligible Women SHG either financed or identified to be financed during 2013-14
Total Participants	<ul style="list-style-type: none"> • Total to be Trained: 100,000 SHGs x 2 Office Bearers from each SHGs i.e. 200,000 Office Bearers • Maximum 30 participants per Training
Total participants per Bank Branch	About 60 Participants
Estimated Expenditure Per Participant	Rs.50/- Out of Rs.50/-(Rs 35- 40 will be spent for working lunch and balance amount for sitting arrangement)

Activities Schedule:

ACTIVITIES	TIMELINE
Date of Orientation to be fixed in consultation with concerned Branch Managers	by 5 th february 2014
Intimation to eligible SHGs by concerned BDOs	by 10th,February 2014
Orientation to WSHG	by end of Febraury 2014
Resource person	concerned Branch Manager /ABDO/Any Person who has received TOT on SHG Bank linkage

Session Plan

Duration	Subject	Topic	Methods/ Tools	Resource Persons	Materials Required
11.00 am to 1.00 pm	SHG- Bank Linkage	<ul style="list-style-type: none"> • Registration & Welcome • Objectives of the Orientation • Introduction of Participants • Why Loan? • Why loan from Bank? • Rate of Interest • Eligibility of SHG for Bank Linkage • SHG Gradation • Loan Application & Appraisal • Loan Amount & Purpose of Loan • Interest Subvention • Repayment Schedule • Documentation • Stamp Duty 	Picture of a Bank with Counters Lecture & Dialogue Flip chart	Bank Manager/ ABDO/ Bank Mitra/ Dist. Level Trainers	White Board & Maker, Drawing Sheet,
Lunch 1.00p.m to 2.00pm					

2.00 pm To 4.00 pm	Plan of Action	<ul style="list-style-type: none"> Planning for Bank Linkage Fix a date with SHG for documentation Names of SHGs will be facilitated for Bank Linkage Wrap Up & Valediction 		Bank Manager	White Board & Maker, Drawing Sheet,
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Note for the Facilitators:

#	Why Loan? (Consumption & Production)	Training material Flip chart on types of expenditure poster may be used to explain
1	Why loan from Bank?	Facilitator can show picture of a Bank with Counters and/or could take the participants to the Branch if it is walking distance from the orientation venue. The message should be: a. Bank is Formal, b. Bank is technically Sound, c. Bank's Rate of interest governed by RBI, Pan India approach
2	Eligibility of SHG for Bank Linkage	NABARD guidelines applicable to all Banks- Flip Chart
3	SHG Grading	Grading is basically done on the basis of Panchsutra. When to grade a SHG should be discussed. Inform that a Uniform Format is used for grading. A Grading format can be shown.
4	Loan Application	Uniform application form along with SHG Resolution for loan application, rubber stamp etc. should be discussed
5	Loan Appraisal	Can use Drawing sheet for calculation of the loan amount
6	Loan Amount:	
7	Purpose of Loan	Through a brain storming it may be discussed and loan for IGA should be encouraged
8	Interest Subvention	Example of interest subvention can be shown & discussed
9	Repayment schedule	Calculation of interest and how installment is fixed can be worked out in front of the participants using drawing sheets/markers.
10	Stamp Duty	As per Govt. of Odisha notification Stamp duty is exempted for women SHG
11	Plan of Action	A schedule with date for Documentation may be worked out with the respective SHGs

Reference Materials for Orientation on SHG-Bank Linkage for Women SHGs:

1. SHG-Bank Linkage Guidelines Introduction

SHG-Bank Linkage was adopted with the objective as a supplementary credit strategy for meeting the credit needs of the rural poor households by combining the flexibility, sensitivity and responsiveness of the informal credit system with the strength of technical and administrative capabilities and financial resources of formal credit institutions. It encourages banking activity both on thrift and credit sides in a segment of the population that the formal financial institutions usually find it difficult to cover.

1	Banks' Guidelines on Credit Linkage	
a	Why Bank Linkage?	In order to pursue an IGA (Income Generating Activity) by poor and vulnerable to maintain a sustainable and descent livelihood, adequate fund is required. Banks provide credit linkage to SHG for on-lending to its members for this purpose i.e. to start an IGA or to expand the existing IGA.
b	Eligibility criteria	<ul style="list-style-type: none">• The size of group should be minimum 10 and maximum 20. For physically challenged 5 members' group can be considered.• SHG should be at least 6 months old• Should have been practicing Panchasutra i.e. regular meeting, regular saving, regular internal lending, regular repayment, regular book keeping• SHG should score at least good or very good in the grading which is based on Panchasutra.
c	Application	The standard application form devised by NABARD will be used. The SHG will apply along with a resolution for seeking loan. The authorized signatories of SHG can only submit application to Banks. MIP prepared by SHGs will be attached to the application.
d	Documents required for Credit Linkage	Application form along with inter-se agreement and article of agreement will be executed. The inter-se agreement will be executed by all members; while other documents will be executed by authorized signatories of SHG. All the members executing documents are to be (KNOW YOUR CUSTOMER) KYC compliant.

e	Appraisal of application	<p>Generally credit linkage is linked to the corpus of SHG. It is generally 1 : 4 but higher limits are considered for good SHGs and on gradual maturing process. The corpus constitutes:</p> <ul style="list-style-type: none">• Group balance in SB account• Amount held as cash with the authorized officials• Amount of loan outstanding internally lent to members• Any other fixed asset if created out of their fund, it's present value <p style="text-align: center;">OR</p> <ul style="list-style-type: none">• Savings of members• Any other grant, revolving fund, donations etc.• Fines and penalties collected• Group savings with GPLF if any• Interest received from members• Interest received from Bank on SB amount								
f	Amount of Loan as per NRLM Guidelines	<p>Fresh Linkage: 4 - 8 times of proposed corpus during the year or Rs.50000/- whichever is higher. Example: SHG with 10 members saving Rs.100 per month. The Savings amount $10 \times 100 \times 12 = 12000$ (if the Women SHG is one year old)</p> <table><tr><td>1st Dose</td><td>4-8 times= Rs12000*4=48000 Rs12000*8=Rs 96000. Loan amount may vary from Minimum Rs 50000 to Rs 96000/-</td></tr><tr><td>2nd Dose (Repeat Finance)</td><td>5 to 10 times of corpus +saving next 12 months or Rs 1 lakh which is higher</td></tr><tr><td>3rd Dose</td><td>Minimum 2 lakhs based on MIP irrespective of corpus.</td></tr><tr><td>4th Dose</td><td>Rs 5 - 10lacs based on MIP</td></tr></table>	1st Dose	4-8 times= Rs12000*4=48000 Rs12000*8=Rs 96000. Loan amount may vary from Minimum Rs 50000 to Rs 96000/-	2nd Dose (Repeat Finance)	5 to 10 times of corpus +saving next 12 months or Rs 1 lakh which is higher	3rd Dose	Minimum 2 lakhs based on MIP irrespective of corpus.	4th Dose	Rs 5 - 10lacs based on MIP
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2nd Dose (Repeat Finance)	5 to 10 times of corpus +saving next 12 months or Rs 1 lakh which is higher									
3rd Dose	Minimum 2 lakhs based on MIP irrespective of corpus.									
4th Dose	Rs 5 - 10lacs based on MIP									
g	Sanction and terms of sanction	The loan will be sanctioned by the branch or authorized officer of the bank. Initially the amount is sanctioned in form of term loan which is gradually converted to Cash credit based on confidence gained over period of time.								
h	Disbursement, mode of disbursement	The disbursement is made in one installment. Generally it should coincide with the meeting date when it is proposed to disburse the loan to its members.								
i	Rate of interest	The rate of interest is linked to Benchmark Prime Lending Rate. It varies from bank to bank. The rate is flexible in nature.								

j	Security	No collateral security is to be taken. Peer group pressure is the security. As bank loan is their money, all the members are jointly and severally liable for the loan. In no case SB balance is to be retained by the bank as security as it will prevent the group from internal lending.
k	Security documents and stamps duty	The following security documents are to be executed: i) Article of Agreement- By authorized Representatives ii) Inter-se- Agreement- By all Members iii) Application—By authorized Representatives. The security documents are not to be stamped as Govt. of Odisha has exempted Stamp duty for women SHG
l	Purpose of Loan	The purpose for which SHG will lend to the members is left to the common wisdom of the members. They decide among themselves the purpose for which the member avails loan from SHG. Bank does not decide the purpose. The loan is a clean loan for the bank.
m	Repayment	The repayment of loan depends on the cash flow generated through Income Generating Activity and incremental income of the household. However, the repayment period starts after the moratorium period (i.e. Time taken to generate surplus to repay the installment towards principal and interest amount) which varies from loan to loan and activity to activity. The fresh (1st Dose) loan repayment should be within 6 - 12 months. Second (Repeat Loan) dose onwards the repayment period should be within 12 - 36 months. Even it can be extended up to 5 years as per surplus available with the members.
n	Interest Subvention	All Women SHGs in IAP Districts and NRLM compliant SHGs are eligible for interest subvention difference between the Bank rate and 7% and on regular repayment of loan, further 3% will also be available. Example: A SHG which has taken a loan of Rs.1 Lakh, the normal Bank interest is Rs.12000/- per annum @12% per annum. Under the interest subvention, a SHG will get a benefit of Rs.4500-Rs.5000, if it repays the loan amount alongwith interest regularly and within 1 year. A SHG can get an additional benefit of Rs.3000/- for its regular repayment, thus making the total benefit in between Rs.7500/- to 8000/-
o	Insurance	If the loan is provided to Women SHG for creating fixed asset, the asset needs to be insured. In case of life insurance of members of SHG, it is obligatory on the part of the concerned SHG. Banks cannot compel for insurance but it is desirable that all members, in order to protect themselves, should have some type of life insurance product. They may be enrolled under OAABY or RSBY.

Draft Concept Note

Bank Linkage and Recovery committee. (BLRC)

Introduction-SHG Bank Linkage is the core activity under NRLM. There are around 2.75 lakh SHGs in the state with a loan outstanding of Rs.1700 crs. During the current financial year ,it is also proposed to leverage Rs 1000 crs from Banks .The slow uptake of SHG bank linkage for the last few years is a matter of concern for the SHGs and it' stakeholders. SHGs in the state have matured to take up microenterprise through cluster approach and producers groups. On the other hand the recovery of loan in SHG portfolio is in increasing trend. Banks are gradually slowing down their credit exposure to SHGs due to high percentage of NPA. Out of about 3950 branches about 3200 rural and semi urban branches are in the business of SHG Bank linkage and more and more branches are scheduled to be opened as per financial inclusion plan. Reserve Bank of India in its master circular on NRLM has also suggested forming Bank Linkage committee for a community driven bank linkage programme for sustainable bank linkage Programme.

Objective of the concept of BLRC-Availability of adequate credit and at right time is the key of success for any activity/project. Under NRLM parallel community cadre and community based organizations are encouraged to take all activities for the developments of rural poor households. Banks in rural area are thinly staffed to monitor proper utilization of loans as well as recovery of loans. SHGs also consume most of their valuable times to mobile credit from Banks. The BLRC committee will negotiate with Bank branches for quality lending and use the community pressure to recover Bank dues.

Scope of work.

- To identify eligible SHGs for Bank Linkage.
- To facilitate grading of SHGs.
- To exchange list of Good SHGs for Bank Linkage and accept list from Bank for recovery of old dues.
- To arrange recovery camps in the villages.
- To meet defaulting SHG members personally by the committee members
- To facilitate Bank in supervision of Bank loans.
- Any other work as when required

Area of operation of the BLRC

Each bank branch will have a BLRC.The area of operation will be the villages of GPLFs and other villages which are predominant with SHGs.

Constitution of the Committee.

The BLRC will constitute with the following members.

- 1-Branch Manager Convener cum Chairman
- 2- Representatives from each GPLF at least two from each GPLF (one must be from utilization and verification committee of GPLF.)
- 3- Bank Mitra of the Branch
- 4- MBKs of GPLFs
- 5- One or two PRI members as special invitee.

Tenure of the members.

Except Bank mitra and MBKs, the tenure of other members are co terminus with the tenure in GPLF or subcommittee.

Periodicity of the BLRC- Monthly once after the monthly Block level committee on NRLM.

Role and responsibility.

- The BLRC will ensure bank linkage to only eligible SHG
- It will arrange recovery of loan
- The minutes of each meeting containing names of SHG eligible for bank linkage and potential NPA SHGs and to be recorded in a register.
- The minutes to be circulated to all GPLFs
- The names of the SHGs defaulting in repayment will be handed over to Bank linkage committee members.
- Bank will ensure providing credit within stipulated time.

Review and Monitoring

The DCC and BLBC will review the working of BLRC at quarterly interval.

Financial Transaction-There will be no financial transaction by BLRC members and there will be no financial expenditure to be incurred at present for conducting the BLRC .However when the GPLFs become financially viable ,TA DA as decided by the GPLF may be paid to members attending BLRC meeting.

GOVERNMENT OF ORISSA

Revenue Department

..)RDER

No. Stamp- I 1/200'1 686'1/ Rev

Dated. Bhubi'fleSwC1the 17/2/04

In exercise of the powers conferred by (,i'.Jses(al on Sub Section (II of section 9 of the Indian Stamp Act, 1899 (X of 1899). the *Slate* Go. emment co hereby remit the stamp duty payable under tle said Act In *respect of the* instrument specified in Column (il of the Schedule hereto enacted to the extent specified against column (2) thereof.

Description of the documents

(II

Documentation of loan
Agreement with Banks for
Women'S Self Help Groups

Extent of remission of Stamp duty

(21

Full

By order of the Governor

Sd

Under Secretary co Government

Memo. No

R. Dt

Copy forwarded to the Director, Printing, Stationery and publication. Orissa, Cuttack with request to publish the *under* in an extra-ordinary issue of the Gazette. *The order* will bar S.R.c. Number.

R. fb printed copies to this departmems *printed* caples to ICR, Orissa Cunackj 10 print copies to member, Board of Revenue. OrissaCuttack may please be supplied.

ScI/,

Under secretary to Government

Memo. No.

R.dt.

Copy forwarded to the I.O.R-Orissa.Cuttacklr/Secretary Board of Revenue.Orissa.Cuttack for informacion and necessary action.

Sd/-

Under Secretary co Governmenc

Memo. No. 6867/R. dt. 17.2.2004

CoPy rorwarceo to the Accountant General. Orissa. Bhubaneswar/ District Judge. Khurda. Bhubaneswar for Information

Sdf-

Under secretary to Government

Memo. No. 24197/ R,I dt 26.6.04

Copy forwarded to Women & Child Development Department /Managing Director Mahlla Vikash Samabaya Nigam / Managing Director. Mission Shakti. Bhubaneswar for information and necessary action.

Sd/-

Under Secretary to Government

BANKWISE FINANCING UNDER SELF HELP GROUPS(SHG) AS ON 31.12.2013 (Amt. in Crores)														
Sl. No.	Name of Bank	SAVINGS		No. of SHGS credit linked during the Qtr(01.10.13 to 31/12/13)		No. of SHGS credit linked during year(01.04.13 to 31/12/13)		Balance Outstanding as on 31/12/13		NPA	Repeat Assistance (Out of which i,e loan is given for 2nd, 3rd time)			
		Total No.of Groups opened SB A/c (Cumulative Position)	Amount of deposit mobilised (Cumulative Position)								During the quarter(01. 10.13 to 31/12/13)		During the year(01.04.13 to 31/12/13)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	Amt	A/c	Amt	A/c	Amt
1	Allahabad Bank	4847	0.63	168	1.53	373	4.88	3848	32.2	2.4	5	0.06	9	0.15
2	Andhra Bank	6958	4.17	431	7.02	757	13.11	3956	48.97	11.72	250	5.1	516	10.19
3	Bank of Baroda	4072	4.46	168	1.35	581	5.37	2370	26.7	0.52	0	0	0	0
4	Bank of India	33612	31.1	131	1.35	371	3.53	22695	17.25	6.09	69	0.83	183	2.6
5	Bank of Maharastra	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Canara Bank	5238	56.23	119	15.91	410	20.19	707	5.38	0.09	59	0.43	144	0.86
7	Central Bank of India	10083	6.23	74	0.83	109	1.31	1969	22.15	2.23	23	0.27	56	0.58
8	Corporation Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Dena Bank	164	0.4	35	3.8	2	0	35	3.8	3.76	0	0	0	0
10	IDBI BANK	20	0.01	1	0.04	1	0.04	1	0.03	0	0	0	0	0
11	Indian Bank	0	0	52	1.21	133	2.99	1492	23.09	0.89	46	1.27	116	3.21
12	Indian Overseas Bank	0	0	80	0.86	163	1.14	2140	31.86	5	0	0	0	0
13	Oriental Bank of Commerce	488	0.11	3	0.04	11	11.1	0	0	0	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Punjab National Bank	9398	5.11	122	0.56	398	5.53	8691	38.51	0	0	0	0	0
16	State Bank of B & J	0	0	0	0	0	0	0	0	0	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0	1	0.03	1	0.03	0	0	0	0	0
18	State Bank of India	143028	50.99	404	6.85	3805	50.74	68603	530.23	224.2	383	6.51	3424	45.54
19	State Bank of Mysore	0	0	0	0	0	0	0	0	0	0	0	0	0
20	State Bank of Travancore	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Syndicate Bank	425	2	54	0.39	38	0.4	523	2.65	0.9	0	0	0	0
22	UCO Bank	19343	22.55	335	4.63	1295	16.76	8932	58.26	1.64	1	0.01	1	0.01
23	Union Bank	4230	1.32	21	0.34	97	1.2	2010	6.5	0.83	10	0.05	11	0.05
24	United Bank of India	24747	12.76	276	2.21	621	4.94	6006	48.6	1.09	0	0	26	0.42
25	Vijaya Bank	278	1.35	32	0.85	40	1.19	185	2.98	0.31	0	0	0	0
A.	Total Public Sector Banks	266931	199.42	2506	49.77	9206	144.45	134164	899.19	261.67	846	14.53	4486	63.61
26	Axis Bank Ltd	0	0	0	0	0	0	21	0.14	0	0	0	0	0
27	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
28	HDFC Bank	5962	0.06	2	0.01	4	0.02	4	0.02	0	0	0	0	0
29	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Indus Ind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
31	ING Vysya Bank	3	0.83	0	0	0	0	0	0	0	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
36	The South Indian Bank	0	0	0	0	0	0	1	0.07	0	0	0	0	0
B.	Total Private Sector Banks	5965	0.89	2	0.01	4	0.02	26	0.23	0.00	0	0.00	0	0.00
37	Odisha Gramya Bank	121465	87.66	4642	55.1	9234	108.83	66018	270.05	42.61	1893	24.18	3378	41.13
38	Utkal Gramya Bank	134981	98.63	899	10.44	4857	48.41	57375	253.12	42.89	873	10.13	4829	41.43
C.	Total RRBs	256446	186.29	5541	65.54	14091	157.24	123393	523.17	85.50	2766	34.31	8207	82.56
D.	Total Comm. Banks	529342	386.60	8049	115.32	23301	301.71	257583	1422.59	347.17	3612	48.84	12693	146.17
39	Orissa State Co-Op. Bank	79737	63.98	1116	8.59	2389	19.13	29131	127.15	16.82	0	0	0	0
40	OSCARD Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
E.	Total Co-op Banks	79737	63.98	1116	8.59	2389	19.13	29131	127.15	16.82	0	0.00	0	0.00
GRAND TOTAL		609079	450.58	9165	123.91	25690	320.84	286714	1549.74	363.99	3612	48.84	12693	146.17

MODERNISATION & TECHNOLOGICAL UP-GRADATION OF HANDICRAFT INDUSTRIES (MTUHI) FOR THE YEAR 2013-14 AS ON 09.01.2014

Sl. No.	Name of DIC	Target		No. of application sponsored		No. of application Sanctioned	
		Physical (Unit in No)	Financial (Rs in lakhs)	Physical (Unit in No)	Financial (Rs in lakhs)	Physical (Unit in No)	Financial (Rs in lakhs)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Angul	02	3.00	02	15.00	-	-
2	Balasore	03	4.50	11	101.00	04	27.00
3	Baragarh	03	4.50	09	34.39	-	-
4	Bhadrak	04	6.00	04	23.00	01	3.00
5	Bhubaneswar	05	7.50	06	32.00	01	3.00
6	Balangir	01	1.50	-	-	-	-
7	Boudh	-	-	-	-	-	-
8	Cuttack	06	9.00	08	72.63	-	-
9	Deogarh	-	-	-	-	-	-
10	Dhenkanal	05	7.50	05	30.30	01	16.00
11	Gajapati	-	-	-	-	-	-
12	Ganjam	02	3.00	03	35.00	-	-
13	Jagatpur	02	3.00	08	45.17	02	09.60
14	Jagatsinghpur	03	4.50	03	15.00	-	-
15	Jharsuguda	-	-	-	-	-	-
16	Kalahandi	02	3.00	04	18.50	-	-
17	Kendrapara	03	4.50	06	25.00	-	-
18	Keonjhar	03	4.50	06	33.25	-	-
19	Koraput	03	4.50	02	10.00	-	-
20	Malkangiri	-	-	-	-	-	-
21	Mayurbhanj	04	6.00	07	27.00	01	4.75
22	Nawarangpur	02	3.00	03	9.00	-	-
23	Nayagarh	03	4.50	04	33.80	01	6.60
24	Nuapada	01	1.50	01	3.00	-	-
25	Phulbani	01	1.50	01	2.65	-	-
26	Puri	05	7.50	11	40.00	03	21.00
27	Rayagada	03	4.50	03	13.81	-	-
28	Rourkela	-	-	-	-	-	-
29	Sambalpur	01	1.50	01	5.00	-	-
30	Subarnapur	03	4.50	03	18.50	-	-
31	Sundargarh	01	1.50	-	-	-	-
	Total	70	105.00	111	643.00	14	90.95

Annexure- XXII

BANK WISE ABSTRACT ON APPLICATIONS SPONSORED, SANCTIONED & PENDING
UNDER THE SCHEME **MODERNISATION & TECHNOLOGICAL UP-GRADATION OF
HANDICRAFT INDUSTRIES(MTUHI)** FOR THE YEAR 2013-14 AS ON 09.01.2014.

Sl. No.	Name of the Bank	Applications sponsored	Applications sanctioned	Applications Rejected	Applications pending.
1	2	3	4	5	6
1.	Allahabad Bank	01	-	-	01
2.	Andhra Bank	02	01	-	01
4.	Bank of India	04	-	-	04
5.	Canara Bank	02	-	-	02
6.	Central Bank of India.	05	01	-	04
7.	Corporation Bank	01	01	-	-
	Dena Bank	01	-	01	-
7.	Indian Bank	01	-	-	01
8.	Indian Overseas Bank	06	-	01	05
	Oriental Bank of Commerce	01	-	01	01
9.	Punjab National Bank	04	02	-	02
10	State Bank of India.	44	01	01	42
11	Syndicate Bank			-	
12	U.Co.Bank	16	06	-	10
14	United Bank of India.	03	01	-	02
15	Baitarani Gramya Bank.	01	-	-	01
17	Odisha Gramya Bank	11	01	-	10
18	Utkal Gramya Bank.	05	-	-	05
24	SDCCB	02	-	-	02
Total:		111	14	04	93

Proposed Craft Village Programme during the year 2013-14.

Sl. No.	Name of the RICs/DICs	Craft	No. of artisans	No of SHG	Total Funds Provision	Category
1	2	3	4	5	8	9
1	Kendrapara	Terracotta	30	02	3.00	GEN
2	Nayagarh	Applique	30	02	3.00	-DO-
3	Jagatpur	Stone carving	30	02	3.00	-DO-
4	Bargarh	Terracotta	30	02	3.00	-DO-
5	Nuapada	Terracotta	30	02	3.00	-DO-
6	Dhenkanal	Dhokra	30	02	3.00	-DO-
7	Angul	Applique	30	02	3.00	-DO-
8	BBSR	Applique	30	02	3.00	-DO-
9	Bolangir	Brass & Bell metal	30	02	3.00	-DO-
10	Kalahandi	Wood craft	30	02	3.00	-DO-
11	Mayurbhanj	Terracotta	30	02	3.00	-DO-
12	Keonjhar	Terracotta	30	02	3.00	-DO--
13	Nabarangapur	Terracotta	30	02	3.00	-DO-
14	Phulabani	Wood Craft	30	02	3.00	-DO-
		Total	420	28	42.00	
1	Keonjhar	Jute Craft	30	02	3.00	SCP
2	Mayurbhanj	Bamboo	30	02	3.00	-DO-
3	Bhubaneswar	Palm leaf en-graving	30	02	3.00	-DO-
		Total	90	06	9.00	
1	Nabarangapur	Terracotta	30	02	3.00	TASP
2	Keonjhar	Stone carving	30	02	3.00	-DO-
3.	Boudh.	Artistic mat	30	02	3.00	-DO-
4	Nuapada	Wood carving	30	02	3.00	-DO-
5	Koraput	Bamboo	30	02	3.00	-DO-
6	Dhenkanal	Tribal Jewellery	30	02	3.00	-DO-
		Total	180	12	18.00	
		Grand Total	690	46	69.00	

REHABILITATION OF HANDICRAFT ARTISAN 2013-14 AS ON 09.01.2014.

Sl. No.	Name of the DIC	Target	Sponsored	Sanctioned	Disbursed	Margin Money Released
1	2	3	4	5	6	7
1	Angul	22	31	12	12	1,20,000.00
2	Balasore	25	30	22	22	2,06,000.00
3	Baragarh	13	43	8	8	80,000.00
4	Bhadrak	15	35	8	0	0
5	Bhubaneswar	24	46	26	26	2,30,000.00
6	Balangir	20	21	3	3	30,000.00
7	Boudh	6	4	4	0	0
8	Cuttack	27	21	21	21	2,10,000.00
9	Deogarh	4	19	0	0	0
10	Dhenkanal	40	115	38	8	48,000.00
11	Gajapati	10	9	0	0	0
12	Ganjam	17	37	16	16	1,60,000.00
13	Jagatpur	25	108	15	14	1,40,000.00
14	Jagatsinghpur	13	14	4	0	0
15	Jharsuguda	4	0	0	0	0
16	Kalahandi	18	11	0	0	0
17	Kendrapara	16	18	3	3	30,000.00
18	Keonjhar	10	15	7	7	70,000.00
19	Koraput	12	10	8	8	80,000.00
20	Malkangiri	7	9	0	0	0
21	Mayurbhanj	27	43	5	0	0
22	Nawarngpur	9	9	1	0	0
23	Nayagarh	22	23	2	2	15,000.00
24	Nuapada	16	15	0	0	0
25	Phulbani	15	4	0	0	0
26	Puri	25	39	6	0	0
27	Rayagada	23	28	4	4	36,000.00
28	Rourkela	8	24	0	0	0
29	Sambalpur	17	28	0	0	0
30	Subarnapur	12	15	3	3	30,000.00
31	Sundargarh	11	17	5	5	50,000.00
	Total:	513	841	221	161	15,41,000.00

Bank Wise Branch NetWork as on 31.12.2013					
Sl No.	Name Of Bank	Urban	Semi-Urban	Rural	Total
1	Allahabad Bank	22	26	29	77
2	Andhra Bank	30	43	53	126
3	Bank of Baroda	24	41	34	99
4	Bank of India	37	49	116	202
5	Bank of Maharastra	5	2	0	7
6	Canara Bank	23	44	47	114
7	Central Bank of India	28	36	39	103
8	Corporation Bank	11	6	1	18
9	Dena Bank	5	5	2	12
10	IDBI BANK	12	20	4	36
11	Indian Bank	18	28	26	72
12	Indian Overseas Bank	23	34	60	117
13	Oriental Bank of Commerce	18	22	9	49
14	Punjab & Sind Bank	6	1	1	8
15	Punjab National Bank	30	47	64	141
16	State Bank of Bikaner & Jaipur	3	0	0	3
17	State Bank of Hyderabad	8	2	0	10
18	State Bank of India	140	160	418	718
19	State Bank of Mysore	1	0	0	1
20	State Bank of Travancore	1	0	0	1
21	Syndicate Bank	24	23	30	77
22	UCO Bank	31	59	127	217
23	Union Bank	22	40	34	96
24	United Bank of India	28	37	70	135
25	Vijaya Bank	8	4	0	12
Total public Sector Banks		558	729	1164	2451
26	Axis Bank Ltd	20	39	44	103
27	Federal Bank	4	10	0	14
28	HDFC Bank	27	38	15	80
29	ICICI Bank	29	35	15	79
30	Indus Ind Bank	6	13	4	23
31	ING Vysya Bank	6	1	0	7
32	Karnatak Bank Ltd.	5	2	0	7
33	Karur Vysya Bank	3	2	0	5
34	Kotak Mahindra Bank Ltd	3	5	0	8
35	Laxmi Vilas Bank	1	0	0	1
36	The South Indian Bank Ltd.	2	0	0	2
Total private Sector Banks		106	145	78	329
37	Odisha Gramya Bank	27	45	417	489
38	Utkal Grameen Bank	16	50	360	426
Total Of RRBs		43	95	777	915
Total Commercial Banks		707	969	2019	3695
39	Orissa State Co-Op. Bank	62	106	170	338
40	OSCARD Bank	0	0	5	5
Total of Co-operative Banks		62	106	175	343
GrandTotal		769	1075	2194	4038

Annexure : XXV

District Wise Branch NetWork as on 31.12.2013					
Sl No.	Name Of District	Urban	Semi-Urban	Rural	Total
1	ANGUL	3	60	84	147
2	BALASORE	25	41	123	189
3	BARGARH	3	39	76	118
4	BHADRAK	2	31	80	113
5	BOLANGIR	1	54	68	123
6	BOUDH	0	15	22	37
7	CUTTACK	148	17	148	313
8	DEOGARH	1	12	21	34
9	DHENKANAL	2	36	58	96
10	GAJAPATI	2	19	31	52
11	GANJAM	72	101	162	335
12	JAGATSINGHPUR	5	49	75	129
13	JAJPUR	2	45	107	154
14	JHARSUGUDA	3	40	31	74
15	KALAHANDI	4	39	77	120
16	KANDHAMAL	0	24	38	62
17	KENDRAPARA	1	31	77	109
18	KEONJHAR	1	78	101	180
19	KHURDA	303	45	120	468
20	KORAPUT	0	45	52	97
21	MALKANGIRI	0	10	23	33
22	MAYURBHANJ	19	42	159	220
23	NABARANGPUR	0	22	34	56
24	NAYAGARH	0	27	70	97
25	NUAPADA	0	10	37	47
26	PURI	40	23	101	164
27	RAYAGADA	0	30	47	77
28	SAMBALPUR	49	21	57	127
30	SONEPUR	0	23	31	54
31	SUNDARGARH	83	46	84	213
GrandTotal		769	1075	2194	4038

Bank Wise Position Of ATMs as on 31.12.2013									
SlNo.	Name of the Bank	Total No Of Offsite ATMS				Total No Of Onsite ATMS			
		Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total
1	Allahabad Bank	0	5	10	15	12	3	5	20
2	Andhra Bank	0	6	9	15	6	10	13	29
3	Bank of Baroda	10	25	10	45	17	25	10	52
4	Bank of India	18	21	45	84	35	7	13	55
5	Bank of Maharastra	0	0	3	3	0	0	0	0
6	Canara Bank	5	14	32	51	10	17	20	47
7	Central Bank of India	3	6	12	21	20	18	20	58
8	Corporation Bank	0	1	9	10	0	2	2	4
9	Dena Bank	0	0	0	0	1	1	3	5
10	IDBI BANK	0	11	13	24	4	19	10	33
11	Indian Bank	1	1	3	5	3	6	13	22
12	Indian Overseas Bank	6	1	22	29	15	7	21	43
13	Oriental Bank of Commerce	5	3	6	14	11	21	14	46
14	Punjab & Sind Bank	0	0	0	0	1	0	1	2
15	Punjab National Bank	11	22	39	72	15	17	11	43
16	State Bank of Bikaneer & Jaipur	0	0	1	1	0	0	2	2
17	State Bank of Hyderabad	0	0	0	0	0	1	6	7
18	State Bank of India	137	341	307	785	256	218	176	650
19	State Bank of Mysore	0	0	0	0	0	0	0	0
20	State Bank of Travancore	0	0	1	1	0	0	2	2
21	Syndicate Bank	1	0	5	6	5	7	8	20
22	UCO Bank	12	9	27	48	48	24	21	93
23	Union Bank	1	20	31	52	7	34	18	59
24	United Bank of India	48	21	31	100	7	10	8	25
25	Vijaya Bank	0	0	1	1	0	0	5	5
Total Public Sector Banks		258	507	617	1382	473	447	402	1322
26	Axis Bank Ltd	72	132	115	319	0	40	8	48
27	Federal Bank	0	0	0	0	0	10	4	14
28	HDFC Bank	4	23	55	82	7	46	35	88
29	ICICI Bank	11	45	63	119	11	38	35	84
30	Indus Ind Bank	0	2	5	7	1	10	9	20
31	ING Vysya Bank	0	0	1	1	0	1	5	6
32	Kotak Mahindra Bank Ltd	0	0	1	1	0	1	3	4
33	Karnatak Bank Ltd.	0	1	0	1	2	2	1	5
34	Karur Vysya Bank	0	0	0	0	0	3	3	6
35	Laxmi Vilas Bank	1	0	0	1	0	0	0	0
36	The South Indian Bank Ltd.	0	0	0	0	0	0	2	2
Total Private Sector Banks		88	203	240	531	21	151	105	277
37	Odisha Gramya Bank	0	0	0	0	0	0	0	0
38	Utkal Grameen Bank	0	0	0	0	0	0	0	0
Total of RRBs		0	0	0	0	0	0	0	0
Total Commercial Banks		346	710	857	1913	494	598	507	1599
39	Orissa State Co-Op. Bank	0	0	12	12	0	0	12	12
40	OSCARD Bank	0	0	0	0	0	0	0	0
Total of Co-operative Banks		0	0	12	12	0	0	12	12
GrandTotal		346	710	869	1925	494	598	519	1611

District Wise Position of ATMs as on 31.12.2013									
SI No.	Name of the District	Total No Of Offsite ATMS				Total No Of Onsite ATMS			
		Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total
1	ANGUL	11	72	3	86	21	40	3	64
2	BALASORE	25	19	42	86	25	18	20	63
3	BARGARH	6	34	0	40	14	19	2	35
4	BHADRAK	21	42	2	65	18	23	0	41
5	BOLANGIR	5	40	1	46	21	25	3	49
6	BOUDH	5	5	0	10	3	3	0	6
7	CUTTACK	43	11	189	243	54	18	106	178
8	DEOGARH	0	4	0	4	2	5	0	7
9	DHENKANAL	5	38	0	43	8	23	0	31
10	GAJAPATI	1	9	0	10	3	8	0	11
11	GANJAM	12	22	77	111	37	48	39	124
12	JAGATSINGHPUR	22	32	1	55	16	31	1	48
13	JAJPUR	46	54	2	102	30	33	2	65
14	JHARSUGUDA	1	35	2	38	8	23	6	37
15	KALAHANDI	7	21	0	28	20	21	1	42
16	KANDHAMAL	3	12	0	15	2	8	0	10
17	KENDRAPARA	18	30	2	50	20	15	0	35
18	KEONJHAR	11	41	0	52	19	43	2	64
19	KHURDA	28	49	352	429	28	42	210	280
20	KORAPUT	9	29	1	39	6	20	3	29
21	MALKANGIRI	0	2	0	2	0	6	0	6
22	MAYURBHANJ	16	27	9	52	34	21	1	56
23	NABARANGPUR	3	7	0	10	2	9	0	11
24	NAYAGARH	16	10	1	27	12	14	1	27
25	NUAPADA	1	5	0	6	9	7	0	16
26	PURI	10	10	62	82	34	16	16	66
27	RAYAGADA	9	17	1	27	7	18	2	27
28	SAMBALPUR	6	4	64	74	10	4	33	47
29	SONEPUR	1	7	0	8	10	13	0	23
30	SUNDARGARH	5	22	58	85	21	24	68	113
Total		346	710	869	1925	494	598	519	1611

**Target and Achievement under USEP and UWSP components
of SJSRY during 2013-14. (Dec.13)**

		Urban Self Employment Programme (Subsidy)"				Urban Women Selfhelp Programme (subsidy)					
Name of the District	SL No	Name of the ULBs	Annual Target	ApphCillon lowwqarded to Banks	Applicatl on disburse d by	Amount of Subsidy utilised	Annual Target (Group)	Noofgroup applications forwarded to bankS.	Noof groups 01 as.\$ISlcd	Naof persons ass.,ted	Amounttot Subsidy utilised
Angul		1 Angul (M)	30	10	0	0	5	4	0	0	0
		2 Talcher (M)	30	73	17	814000	5	0	2	18	154000
		3 Athmallick (N)	8	11	0	0	1	3	0	0	0
		4 Balasore (M)	90	158	28	1275000	15	0	0	0	0
		5 Jaleswar (N)	14	0	6	224250	2	0	1	10	105000
sarascre		6 Nilagiri (N)	11	0	11	262500	1	2	0	0	140000
		7 Soro IN)	22	42	0	0	5	2	2	10	140000
		8 AUabira	10	0	0	0	1	0	0	0	0
Bargrah		9 Bargarh (M)	55	5	1	39000	10	4	3	28	367500
		10 Padampur (N)	12	15	0	0	2	0	0	0	0
		11 Barpalli (N)	14	0	0	275000	2	0	0	0	0
Bhadrak		12 Basudevpur(N)	25	117	0	15623	3	6	0	0	300000
		13 Bhadrak (M)	90	10	0	0	10	2	1	22	319490
		14 Bolangir (M)	70	155	1	25000	10	7	0	0	0
Golangir		15 Kantabanji (N)	15	28	10	446140	2	2	1	10	77350
		16 Patnagarh (N)	14	28	0	0	5	0	0	0	0
		17 Titlagarh (N)	20	38	0	0	3	1	0	0	0
Boud		18 Boudgarh (N)	14	21	0	0	2	0	0	0	0
		19 Athgarh (N)	12	0	0	0	1	0		0	0
		20 Banki (N)	12	10	0	249373	1	2	0	0	0
Cuttack uecgarh		21 Choudwar (M)	30	90	0	0	4	4		0	0
		22 Cuttack (MC)	425	590	134	6250100	60	0	0	0	0
		23 Deogarh (M)	15	2	0	0	2	0	0	0	0
Dhenkanal		24 Bhuban (N)	15	0	0	0	2	5	4	48	280000
		25 Dhenkanat (M)	46	33	0	0	10	0	0	0	0
		26 Hindol	10	0	0	0	2	0	0	0	0
Gajapati		27 Kamakhyanagar (N)	10	26	0	0	1	1	0	0	0
		28 Parlakhemundi (M)	35	104	11	250000	4	0	13	127	738500
		29 Kashinagar (N)	5	0	0	0	1	1		0	0
		30 Aska (N)	14	0	0	0	2			0	0
		31 Bellaguntha (N)	5	4	1	50000	1			0	0
		32 Berhampur (MC)	250	1624	859	13317500	50	109	78	886	13484000
		33 Bhanjanagar (N)	14	17	2	25000	2	2	0	0	0
		34 Buguda (N)	10	14	0	0	1	2	0	0	0
		35 Chatrapur (N)	15	0	0		3			0	
		36 Chlkih (N)	8	4	4	30000	1	1	0	0	0
		37 Digapahandi (N)	10	55	0	0	1			0	0
		38 Ganjam (N)	10	10	1	50000	1	0	0	0	0
Ganjam		39 Gopalpur (N)	5	3	0	0	1	2	1	15	140000
		40 Hinjlikat (N)	15	0	0	0	2	0	0	0	0
		41 Kabisuryanagar (N)	10	0	1	50000	1	0	0	0	0
		42 Khalikole IN)	10	0	0	0	1	0	0	0	0
		43 Kodala (N)	10	0	0	0	1	1	1	10	48200
		44 Polosara (N)	16	7	10	310654	2	0	0	0	0
		45 Purusottampur (N)	10	0	0	155000	1	0		0	52500
		46 Rambha (N)	10	0	0	0	1	4	0	0	16600
		47 Soroda (N)	10	6	0	0	1	0	0	0	0

Name of the District	SL No	Name of the ULBs	Urban Self Employment Programme (Subsidy)				Urban Women Selfhelp Programme (subsidy)				
			Annual Target	Application forwarded to Banks	Application disbursed by banks	Amount of Subsidy utilised	Annual Target (Group)	No of group applications forwarded to banks.	No of groups of assisted	No of persons assisted	Amount of Subsidy utilised
Jagatsinghpur	48	Jagatsinghpur (M)	23	42	5	162500	5	12	5	41	504350
	49	Paradeep (M)	47	0	0	0	10	0	3	36	385000
	50	Jajpur (M)	26	3	3	37500	3	0	0	0	0
Jajpur	51	Vyasanagar (M)	33	35	2	75000	5	5	0	0	0
Jharsuguda	52	Belpahar (M)	27	0	8	132500	4	0	0	0	0
	53	Brajarajnagar (M)	55	100	18	387500	10	0	0	0	0
	54	Jharsuguda (M)	65	65	1	50000	10	18	11	112	1155000
Kalahandi	55	Bhawanipatna (M)	48	48	0	50000	10	2	1	10	105000
	56	Junagarh (N)	13	5	0	0	2	0	0	0	0
	57	Kesinga (N)	13	49	0	0	1	1	0	0	0
Kendrapara	58	Kendrapara (M)	32	13	14	362500	4	0	5	56	350000
	59	Pattamundai (N)	25	0	5	50000	3	0	0	0	0
	60	Anandapur (M)	27	0	0	0	4	0	0	0	0
Keonjhar	61	Barbil (M)	46	86	18	275000	10	13	2	28	252000
	62	Joda (M)	32	53	2	100000	10	8	1	10	87500
	63	Keonjhar (M)	41	22	11	300000	5	2	0	0	0
Khurda	64	Balugaon (N)	12	12	1	50000	1	0	0	0	0
	65	Banpur(N)	12	0	0	0	1	0	0	0	0
	66	Bhubaneswar (Me)	625	966	114	4324124	90	65	11	116	1505000
Koraput	67	Khurda (M)	33	50	17	175250	5	10	5	57	175000
	68	Jatni (M)	44	191	0	0	6	0	0	0	0
	69	Jeypore (M)	60	60	0	129750	8	8	6	72	630000
Malkangiri	70	Koraput (N)	32	65	1	0	5	9	0	0	0
	71	Kotpad (N)	11	0	0	0	1	1	1	10	75000
	72	Sunabeda (N)	35	38	9	275000	5	5	3	35	315000
Mayurbhanj	73	Balimela (N)	8	30	0	0	1	0	0	0	0
	74	Malkangiri (N)	20	52	7	95000	3	2	0	0	0
	75	Baripada (M)	80	23	16	603000	10	3	3	30	304500
Nayagarh	76	Karanjia (N)	15	0	0	0	2	0	0	0	0
	77	Rairangpur (N)	17	41	3	57500	2	1	0	0	0
	78	Udala (N)	8	15	15	171771	1	7	3	30	154300
Nowrangpur	79	Khandapara (N)	6	13	1	75000	1	1	0	0	0
	80	Nayagarh (N)	11	7	12	257500	1	0	1	12	70000
	81	Nowrangpur (M)	20	57	1	25000	3	6	1	10	70000
Nuapada	82	Umarkote (N)	20	65	3	150000	3	0	0	0	0
	83	Khariar (N)	10	0	0	0	1	0	0	0	0
	84	Khariar Road (N)	13	0	0	0	1	0	0	0	0
Kandhamal	85	Nuapada	10	0	0	0	2	0	0	0	0
	86	G.Udaygiri (N)	7	11	0	0	1	1	0	0	0
	87	Phulbani (M)	26	0	3	0	3	0	0	0	0
Puri	88	Konark (N)	14	26	0	0	2	2	0	0	0
	89	Nimapara (N)	13	39	0	0	2	8	2	20	136500
	90	Pipili (N)	12	0	0	0	1	0	0	0	0
Rayagada	91	Puri (M)	140	92	38	1000000	20	5	2	22	210000
	92	Gudari (N)	5	0	0	0	1	1	0	0	0
	93	Gunupur (N)	16	17	7	112500	2	0	0	0	0
	94	Rayagada (M)	50	0	0	0	5	0	0	0	0

		Urban Self Employment Programme (Subsidy)"				Urban Women Selfhelp Programme (subsidy)					
Name-of the District	SL No	Name of the ULBs	Annual Target	Application forwarded to Banks	Application disbursed by banks	Amount of Subsidy utilised	Annual Target (Group)	No of group applications forwarded to banks,	No of groups of assisted	No of persons assisted	Amount of Subsidy utilised
Sambalpur	95	Burla (N)	16	20	12	120000	2	3	2	20	210000
	96	Hirakud (N)	20	63	0	0	3	3	0	0	0
	97	Kuchinda (N)	10	7	0	0	1	1	1	10	70000
	98	Redhakhol (N)	10	7	0		1			0	0
	99	Sambalpur (M)	100	28	0	0	15	0	0	0	0
	100	Binka (N)	10	0	0		1			0	
Sonepur	101	Sonepur (M)	15	41	0	0	2	0	1	10	140000
	102	Tarbha (N)	5	0	0	0	1	1	0	0	0
	103	Biramitrapur (M)	20	0	1	25000	3	3	0	0	0
Sundargarh	104	Rajgangpur (M)	35	0	0	0	5	0	0	0	0
	105	Rourkela (M)	200	0	11	530000	30			0	0
	106	Sundargarh (M)	30	0	0	0	5			0	0
TOTAL			4000	5867	1456	34273035	600	374	177	1931	23267290

Annexure: XXVIII

**REVISED BANKWISE TARGET UNDER PMEGP IN RESPECT OF KVIC, ODISHA
FOR THE YEAR 2013-14**

SR. NO	NAME OF THE BANK	NO.OF BRANCHES IN RURAL AREAS & SEMI URBAN AREAS	ALLOCATION OF TARGET FOR 2013-14 UNDER PMEGP		
			NO.OF UNIT	MARGIN MONEY (GOVT. SUBSIDY (Rs.in lakhs)	EMPLOYMENT (IN Nos)
	Public Sector Banks				
1	Allahabad Bank	53	58	79.42	464
2	Andhra Bank	95	86	119.13	688
3	Bank of Baroda	72	69	95.83	552
4	Bank of India	151	134	185.56	1072
5	Canara Bank	65	62	85.69	496
6	Central Bank of India	70	68	94.05	544
7	Corporation Bank	7	3	4.18	24
8	Dena Bank	7	5	7.31	40
9	IDBI Bank	22	16	22.00	128
10	Indian Bank	54	56	77.34	448
11	Indian Overseas Bank	92	87	119.99	696
12	Oriental Bank of Comm.	31	23	32.39	184
13	Punjab & Sind Bank	1	1	1.04	8
14	Punjab National Bank	104	87	120.18	696
15	State Bank of India	573	437	603.97	3496
16	State Bank of Hyderabad	2	2	2.09	16
17	State Bank of BIK & JPR	3	2	3.13	16
18	Syndicate Bank	48	33	44.93	264
19	UCO Bank	182	141	194.95	1128
20	Union Bank	61	54	73.74	432
21	United Bank of India	99	81	111.36	648
22	Vijaya Bank	1	1	1.38	8
	Private Sector Bank				
1	Axis Bank	52	17	22.93	136
	RRBs				
1	Odisha Gramya Bank	449	32	45.00	256
2	Utkal Grameen Bank	410	21	30.00	168
	Total	2704	1576	2177.59	12608

**REVISED BANKWISE TARGET UNDER PMEGP IN RESPECT OF KVIB, ODISHA
FOR THE YEAR 2013-14**

SR. NO	NAME OF THE BANK	NO.OF BRANCHES IN RURAL AREAS & SEMI URBAN AREAS	ALLOCATION OF TARGET FOR 2013-14 UNDER PMEGP		
			NO.OF UNIT	MARGIN MONEY (GOVT. SUBSIDY (Rs.in lakhs)	EMPLOYMENT (IN Nos)
	Public Sector Banks				
1	Allahabad Bank	53	58	79.42	464
2	Andhra Bank	95	86	119.13	688
3	Bank of Baroda	72	69	95.83	552
4	Bank of India	151	134	185.56	1072
5	Canara Bank	65	62	85.69	496
6	Central Bank of India	70	68	94.05	544
7	Corporation Bank	7	3	4.18	24
8	Dena Bank	7	5	7.31	40
9	IDBI Bank	22	16	22.00	128
10	Indian Bank	54	56	77.34	448
11	Indian Overseas Bank	92	87	119.99	696
12	Oriental Bank of Comm.	31	23	32.39	184
13	Punjab & Sind Bank	1	1	1.04	8
14	Punjab National Bank	104	87	120.18	696
15	State Bank of India	573	437	603.97	3496
16	State Bank of Hyderabad	2	2	2.09	16
17	State Bank of BIK & JPR	3	2	3.13	16
18	Syndicate Bank	48	33	44.93	264
19	UCO Bank	182	141	194.95	1128
20	Union Bank	61	54	73.74	432
21	United Bank of India	99	81	111.36	648
22	Vijaya Bank	1	1	1.38	8
	Private Sector Bank				
1	Axis Bank	52	17	22.93	136
	RRBs				
1	Odisha Gramya Bank	449	32	45.00	256
2	Utkal Grameen Bank	410	21	30.00	168
	Total	2704	1576	2177.59	12608

**REVISED BANKWISE TARGET UNDER PMEGP IN RESPECT OF DIC, ODISHA
FOR THE YEAR 2013-14**

SR. NO	NAME OF THE BANK	NO.OF BRANCHES IN RURAL AREAS & SEMI URBAN AREAS	ALLOCATION OF TARGET FOR 2013-14 UNDER PMEGP		
			NO.OF UNIT	MARGIN MONEY (GOVT. SUBSIDY (Rs.in lakhs)	EMPLOYMENT (IN Nos)
	Public Sector Banks				
1	Allahabad Bank	53	77	106.36	616
2	Andhra Bank	95	115	158.84	920
3	Bank of Baroda	72	92	127.77	736
4	Bank of India	151	179	247.41	1432
5	Canara Bank	65	83	114.25	664
6	Central Bank of India	70	91	125.40	728
7	Corporation Bank	7	4	5.57	32
8	Dena Bank	7	7	9.75	56
9	IDBI Bank	22	20	29.33	160
10	Indian Bank	54	75	103.12	600
11	Indian Overseas Bank	92	116	159.99	928
12	Oriental Bank of Comm.	31	31	43.19	248
13	Punjab & Sind Bank	1	1	1.39	8
14	Punjab National Bank	104	116	160.24	928
15	State Bank of India	573	583	805.29	4664
16	State Bank of Hyderabad	2	3	2.79	24
17	State Bank of BIK & JPR	3	3	4.17	24
18	Syndicate Bank	48	44	59.91	352
19	UCO Bank	182	187	259.93	1496
20	Union Bank	61	72	98.32	576
21	United Bank of India	99	108	148.48	864
22	Vijaya Bank	1	1	1.38	8
	Private Sector Bank				
1	Axis Bank	52	22	30.57	176
	RRBs				
1	Odisha Gramya Bank	449	43	60.00	344
2	Utkal Grameen Bank	410	28	40.00	224
	Total	2704	2101	2903.45	16808

**CONSOLIDATED REVISED BANK WISE TARGET UNDER PMEGP FOR THE YEAR 2013-14
(KVIC+KVIB+DIC)**

SR. NO	NAME OF THE BANK	NO.OF BRANCHES IN RURAL AREAS & SEMI URBAN AREAS	ALLOCATION OF TARGET FOR 2013-14 UNDER PMEGP		
			NO. OF UNIT	MARGIN MONEY (GOVT. SUBSIDY (Rs.in lakhs)	EMPLOYMENT (IN Nos)
	Public Sector Banks				
1	Allahabad Bank	53	193	265.20	1544
2	Andhra Bank	95	287	397.10	2296
3	Bank of Baroda	72	230	319.43	1840
4	Bank of India	151	447	618.53	3576
5	Canara Bank	65	207	285.63	1656
6	Central Bank of India	70	227	313.50	1816
7	Corporation Bank	7	10	13.93	80
8	Dena Bank	7	17	24.37	136
9	IDBI Bank	22	52	73.33	416
10	Indian Bank	54	187	257.80	1496
11	Indian Overseas Bank	92	290	399.97	2320
12	Oriental Bank of Comm.	31	77	107.97	616
13	Punjab & Sind Bank	1	3	3.47	24
14	Punjab National Bank	104	290	400.60	2320
15	State Bank of India	573	1457	2013.23	11656
16	State Bank of Hyderabad	2	7	6.97	56
17	State Bank of BIK & JPR	3	7	10.43	56
18	Syndicate Bank	48	110	149.77	880
19	UCO Bank	182	469	649.83	3752
20	Union Bank	61	180	245.80	1440
21	United Bank of India	99	270	371.20	2160
22	Vijaya Bank	1	3	4.14	24
	Private Sector Bank				
1	Axis Bank	52	56	76.43	448
	RRBs				
1	Odisha Gramya Bank	449	107	150.00	856
2	Utkal Grameen Bank	410	70	100.00	560
	Total	2704	5253	7258.63	42024

Minutes of the review meeting on PMEGP held on 16.01.2014
at 5.00 PM in the 2nd Floor Conference Hall of the Secretariat.

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The meeting was chaired by Chief Secretary.

The list of participants is placed at Annexure-'A'.

At the outset, the Chief Secretary, Odisha extended New Year Greetings to all members present in the meeting and asked the Secretary, MSME Deptt. to initiate the discussion. The Secretary, MSME Deptt. initiating the discussion submitted that the Secretary, Ministry of MSME, Govt. of India has brought a few issues to the kind notice of Chief Secretary for early solution. He has inter alia informed the Chief Secretary that district level meetings are not being held regularly and applications are not being forwarded to Banks. The applications are piling for sanction at bank level and disbursement is pending against sanction. The Secretary, MSME, Govt. of Odisha submitted that the district level meetings were completed in all districts in time except five. However all meetings in the districts were completed by December, 2013 and applications have been forwarded to Banks. He further submitted that 5 banks namely; State Bank of India, Odisha Gramin Bank, Utkal Gramin Bank, Bank of India and UCO Bank accounts for almost 50% of the targets on PMEGP. The performance of the State depends heavily on them. The Chief Secretary advised to take all possible steps to ensure that disbursement of all sanction applications is achieved by 28th February, 2014 positively. As banks have done well in the past and he was optimistic that the banks would rise to the occasion and improve their performance. Then the Director, KYIC made a detailed presentation ^{Or} performance of the banks. After detailed discussion, the following decisions were made.

1. The target for the Odisha Gramin Bank and Utkal Gramin Bank will be reallocated among the other banks keeping the Margin Money target of Rs.1.5 crores for Odisha Gramin Bank and RS.1.00 crore to Utkal Gramin Bank.
2. The Director, KVIC in consultation with Secretary, MSME Deptt., SLBC should reallocate the target within 5 days.

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Annexure: XXIX

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3. All the banks were advised to ensure 100% sanction tly January, 2014 and 100% disbursement by 28th February, 2014 positively.
4. The private banks like ICICI Bank and HDFC Bank should be given some target (At least one case for each branch of the banks). The Secretary, MSME may call the regional heads of the concerned banks and discuss the issue relating to their participation in PMEGP.

The meeting ended with a vote of thanks to the Chair.

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Chief Secretary, Odisha.

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BANKWISE FINANCING UNDER WOMEN SELF HELP GROUPS AS ON 31.12.2013 (Amt. in Crores)

Sl. No.	Name of Bank	SAVINGS		No. of SHGS credit linked during Qtr(01.04.13 to 31/12/13)		No. of SHGS credit linked during year(01.04.13 to 31/12/13)		Balance Outstanding as on 31/12/13		NPA	which i.e loan is given for 2nd,3rd time)			
		Total No.of Groups opened SB A/c(Cumulative	Amount of deposit mobilised (Cumulative Position)								During the quarter(01.04.13 to 31/12/13)		During the year(01.04.13 to 31/12/13)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	Amt	A/c	Amt	A/c	Amt
1	Allahabad Bank	3492	0.46	160	1.45	348	4.58	1513	24.57	1.8	5	0.06	9	0.15
2	Andhra Bank	6958	4.17	431	7.02	757	13.11	3956	48.97	11.72	250	51.04	516	10.19
3	Bank of Baroda	3142	3.35	168	1.35	581	5.37	1940	23	0.18	0	0	0	0
4	Bank of India	30103	21.53	131	1.35	371	3.53	22068	15.01	3.48	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Canara Bank	5238	56.23	119	15.91	410	20.19	707	5.38	0.09	59	0.43	144	0.86
7	Central Bank of India	9822	5.89	74	0.83	109	1.31	1824	19.28	1.93	23	0.27	56	0.58
8	Corporation Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Dena Bank	0	0	0	0	13	0.1	0	0	0	0	0	0	0
10	IDBI BANK	20	0.01	1	0.04	1	0.04	0	0	0	0	0	0	0
11	Indian Bank	0	0	52	1.21	133	2.99	683	8.01	0.67	46	1.27	116	3.21
12	Indian Overseas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Punjab National Bank	11441	4.92	330	0.65	378	0.77	8373	34.29	0	0	0	0	0
16	State Bank of B & J	0	0	0	0	0	0	0	0	0	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0	1	0.03	1	0.03	0	0	0	0	0
18	State Bank of India	137307	40.79	404	6.85	3805	50.74	67231	517.68	224.2	383	6.51	3424	45.54
19	State Bank of Mysore	0	0	0	0	0	0	0	0	0	0	0	0	0
20	State Bank of Travancore	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Syndicate Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
22	UCO Bank	17739	19.5	318	4.63	1233	15.65	7629	55.16	1.18	1	0.01	1	0.01
23	Union Bank	2842	0.98	21	0.34	97	1.2	583	4.85	0	0	0	0	0
24	United Bank of India	19496	10.23	276	2.21	621	4.94	3704	30.87	0.43	0	0	26	0.42
25	Vijaya Bank	4	0.01	3	0.03	0	0	1	0.02	0	0	0	0	0
A.	Total Public Sector Banks	247604	168.07	2488	43.87	8858	124.55	120213	787.12	245.68	767	59.59	4292	60.96
26	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
28	HDFC Bank	5962	0.06	2	0.01	4	0.02	0	0	0	0	0	0	0
29	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Indus Ind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
31	ING Vysya Bank	3	0.83	0	0	1	0	0	0	0	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
36	The South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
B.	Total Private Sector Banks	5965	0.89	2	0.01	5	0.02	0	0.00	0.00	0	0.00	0	0.00
37	Odisha Gramya Bank	118070	84.48	4623	54.89	9197	108.42	65617	262.44	41.23	1875	22.28	3343	39.02
38	Utkal Gramya Bank	124932	87.69	793	9.13	4318	43.01	53358	235.41	39.36	803	9.32	4442	38.11
C.	Total RRBs	243002	172.17	5416	64.02	13515	151.43	118975	497.85	80.59	2678	31.60	7785	77.13
D.	Total Comm. Banks	496571	341.13	7906	107.90	22378	276.00	239188	1284.97	326.27	3445	91.19	12077	138.09
39	Orissa State Co-Op. Bank	76389	60.92	721	5.38	1153	9.41	28276	126.62	14.45	0	0	0	0
40	OSCARD Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
E.	Total Co-op Banks	76389	60.92	721	5.38	1153	9.41	28276	126.62	14.45	0	0.00	0	0.00
GRAND TOTAL		572960	402.05	8627	113.28	23531	285.41	267464	1411.59	340.72	3445	91.19	12077	138.09

Credit Flow to Micro, Small & Medium Enterprises (MSME) Sectors as of 31/12/13									Amount in Crores	
Sl. No.	Name of Bank	No. of Branc	Micro Enterprises		Small Enterprises		Medium		Total MSME Sector	
			A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT
1	Allahabad Bank	77	11148	286.77	1330	299.57	10	3.3	12488	589.64
2	Andhra Bank	126	42160	360.46	1032	225.9	212	141.99	43404	728.35
3	Bank of Baroda	99	7567	362.49	736	629.55	80	213.89	8383	1205.93
4	Bank of India	202	32784	629.67	8358	641.47	0	0	41142	1271.14
5	Bank of Maharashtra	7	44	2.01	107	5.8	0	0	151	7.81
6	Canara Bank	114	3831	157.86	4601	329.32	171	418.59	8603	905.77
7	Central Bank of India	103	18641	193.43	2273	102.39	0	0	20914	295.82
8	Corporation Bank	18	1087	42.13	569	74.51	0	0	1656	116.64
9	Dena Bank	12	510	29.96	39	111.08	0	0	549	141.04
10	IDBI BANK	36	511	108.9	582	39.22	12	29.76	1105	177.88
11	Indian Bank	72	3601	47.12	4312	102.68	5	0.27	7918	150.07
12	Indian Overseas Bank	117	39997	905.75	404	135.79	11	28.46	40412	1070.00
13	Oriental Bank of Commerce	49	2912	140.14	613	347.08	37	149.52	3562	636.74
14	Punjab & Sind Bank	8	350	16	95	7	0	0	445	23.00
15	Punjab National Bank	141	12208	372.91	510	255.35	33	493.83	12751	1122.09
16	State Bank of Bikaner & Jaipur	3	124	9.9	9	1.22	3	56.05	136	67.17
17	State Bank of Hyderabad	10	687	24.9	116	14	0	0	803	38.90
18	State Bank of India	718	126113	2332	6400	1679	95	195	132608	4206.00
19	State Bank of Mysore	1	0	0	0	8.07	0	0	0	8.07
20	State Bank of Travancore	1	0	0	0	0	0	0	0	0.00
21	Syndicate Bank	77	13419	178.18	769	54.06	4	12.38	14192	244.62
22	UCO Bank	217	49857	623.07	22440	666.11	25	485.43	72322	1774.61
23	Union Bank	96	14565	352.44	1235	350.45	31	107.28	15831	810.17
24	United Bank of India	135	23333	463.19	715	75.86	6	23.53	24054	562.58
25	Vijaya Bank	12	1921	42.84	994	22.97	0	0	2915	65.81
Total Public Sector Banks		2451	407370	7682.12	58239	6178.45	735	2359.28	466344	16219.85
26	Axis Bank Ltd	103	178	132.8	217	362.91	18	151.4	413	647.11
27	Federal Bank	14	95	14.24	148	23.54	1	0.16	244	37.94
28	HDFC Bank	80	13137	142	2393	170	167	25	15697	337.00
29	ICICI Bank	79	218	36.13	3703	136.6	1	1.49	3922	174.22
30	Indus Ind Bank	23	27454	103.97	2340	183.66	0	0	29794	287.63
31	ING Vysya Bank	7	36	0.65	1	0	0	0	0	0.00
32	Karnatak Bank Ltd.	7	92	17.46	26	27.18	32	31.9	150	76.54
33	Karur Vysya Bank	5	0	0	0	0	0	0	0	0.00
34	Kotak Mahindra Bank Ltd	8	43	1.07	889	34.41	0	0	932	35.48
35	Laxmi Vilas Bank	1	0	0	0	0	0	0	0	0.00
36	The South Indian Bank Ltd.	2	0	0	0	0	0	0	0	0.00
Total Private Sector Banks		329	41253	448.32	9717	938.30	219	209.95	51189	1596.57
37	Odisha Gramya Bank	489	166158	726.84	66010	433.97	1	4.09	232169	1164.90
38	Utkal Gramya Bank	426	38343	340.1	12538	145.54	4	10.56	50885	496.20
Total of RRBs		915	204501	1066.94	78548	579.51	5	14.65	283054	1661.10
Total Commercial Banks		3695	653124	9197.38	146504	7696.26	959	2583.88	800587	19477.52
39	Orissa State Co-Op. Bank	338	0	169.92	0	0	0	0	0	169.92
40	OSCARD Bank	5	0	0	0	0	0	0	0	0.00
Total of Coops		343	0	169.92	0	0.00	0	0.00	0	169.92
Grand Total		4038	653124	9367.30	146504	7696.26	959	2583.88	800587	19647.44

Credit Flow to Micro Small Medium Enterprises(MSME)Sectors from 01.04.2013 to									Amt.in Crores	
Sl. No.	Name of Bank	No.O F	Micro		Small		Medium		Total MSME	
			A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Allahabad Bank	77	542	24.52	123	61.63	5	16.03	670	102.18
2	Andhra Bank	126	7419	146.58	489	59.99	40	43.04	7948	249.61
3	Bank of Baroda	99	988	29.23	154	55	28	65	1170	149.23
4	Bank of India	202	3352	125.89	1468	60.4	0	0	4820	186.29
5	Bank of Maharashtra	7	32	2.93	84	6.38	0	0	116	9.31
6	Canara Bank	114	1330	79.8	105	46.94	59	68.72	1494	195.46
7	Central Bank of India	103	704	56.19	65	7.78	0	0	769	63.97
8	Corporation Bank	18	220	10.25	189	21.25	0	0	409	31.50
9	Dena Bank	12	129	40	128	32.25	0	0	257	72.25
10	IDBI BANK	36	444	12.35	502	14.94	2	0.01	948	27.30
11	Indian Bank	72	1149	21.22	1667	26.41	2	0.12	2818	47.75
12	Indian Overseas Bank	117	1159	50.43	95	32.08	0	0	1254	82.51
13	Oriental Bank of Commerce	49	488	19.17	142	37.78	5	36.76	635	93.71
14	Punjab & Sind Bank	8	40	2.5	17	2	0	0	57	4.50
15	Punjab National Bank	141	263	42.78	101	58.35	9	61.78	373	162.91
16	State Bank of B & J	3	0	0	0	0	0	0	0	0.00
17	State Bank of Hyderabad	10	104	6.23	12	4.1	0	0	116	10.33
18	State Bank of India	718	5184	234	475	208	9	22	5668	464.00
19	State Bank of Mysore	1	0	0	0	0	0	0	0	0.00
20	State Bank of Travancore	1	0	0	0	0	0	0	0	0.00
21	Syndicate Bank	77	2653	35.9	64	25.22	2	3	2719	64.12
22	UCO Bank	217	1573	18.16	715	20.35	4	1.87	2292	40.38
23	Union Bank	96	2204	117.95	421	76.48	3	35	2628	229.43
24	United Bank of India	135	457	10.73	83	1.54	0	0	540	12.27
25	Vijaya Bank	12	52	2.75	24	2.35	0	0	76	5.10
Total Public Sector Banks		2451	30486	1089.56	7123	861.22	168	353.33	37777	2304.11
26	Axis Bank Ltd	103	5	8.9	9	22.33	0	0	14	31.23
27	Federal Bank	14	0	0	0	0	0	0	0	0.00
28	HDFC Bank	80	3857	69	446	204	46	112	4349	385.00
29	ICICI Bank	79	107	6.18	454	27.76	0	0	561	33.94
30	Indus Ind Bank	23	7134	53.19	548	98.86	0	0	7682	152.05
31	ING Vysya Bank	7	1	0	0	0	0	0	0	0
32	Karnatak Bank Ltd.	7	2	0.17	1	0.11	2	0.67	5	0.95
33	Karur Vysya Bank	5	0	0	0	0	0	0	0	0.00
34	Kotak Mahindra Bank Ltd	8	1	0.09	6	0.3	0	0	7	0.39
35	Laxmi Vilas Bank	1	0	0	0	0	0	0	0	0.00
36	The South Indian Bank Ltd.	2	0	0	0	0	0	0	0	0.00
Total Private Sector Banks		329	11107	137.53	1464	353.36	48	112.67	12619	603.56
37	Odisha Gramya Bank	489	5263	90.47	952	34.07	0	0	6215	124.54
38	Utkal Gramya Bank	426	3916	85.55	297	16.46	0	0	4213	102.01
Total of RRBs		915	9179	176.02	1249	50.53	0	0.00	10428	226.55
RIDF(NABARD)		0	0	0	0	0	0	0	0	0.00
Total Commercial Banks		3695	50772	1403.11	9836	1265.11	216	466.00	60824	3134.22
39	Orissa State Co-Op. Bank	338	0	0	0	0	0	0	0	0.00
40	OSCARD Bank	5	0	0	0	0	0	0	0	0.00
Total of CoOps		343	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total		4038	50772	1403.11	9836	1265.11	216	466.00	60824	3134.22

CREDIT FLOW TO MSME(MANUFACTURING)SECTOR FOR THE QUATER ENDED Dec-2013																	Amount in Crores
Sl. No.	Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME			
		(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING) SECTOR			
		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Allahabad Bank	22	1.86	2059	46.97	22	15.46	110	60.33	5	16.03	10	3.3	49	33.35	2179	110.60
2	Andhra Bank	4730	103.8	15094	175.85	218	23.2	546	143.5	12	28.39	121	94.24	4960	155.39	15761	413.59
3	Bank of Baroda	35	7.91	500	132.49	44	13.1	392	415.39	5	18	57	165.89	84	39.01	949	713.77
4	Bank of India	2880	99.33	30182	535.41	1345	45.24	7049	430.13	0	0	0	0	4225	144.57	37231	965.54
5	Bank of Maharashtra	5	0.98	10	0.56	3	1.24	6	1.57	0	0	0	0	8	2.22	16	2.13
6	Canara Bank	1214	56.65	3470	145.63	49	25.68	3612	127.96	59	68.72	171	418.59	1322	151.05	7253	692.18
7	Central Bank of India	105	14.27	10240	102.55	35	4.53	798	89.5	0	0	0	0	140	18.80	11038	192.05
8	Corporation Bank	10	1.36	42	2.22	16	5.42	50	23.51	0	0	0	0	26	6.78	92	25.73
9	Dena Bank	6	8	43	13.31	0	0	32	107.33	0	0	0	0	6	8.00	75	120.64
10	IDBI BANK	40	0.54	43	1.1	274	5.77	293	19.99	0	0	2	18.91	314	6.31	338	40.00
11	Indian Bank	83	1.35	251	4.61	43	11.3	92	22.13	0	0	1	0.05	126	12.65	344	26.79
12	Indian Overseas Bank	359	27.66	2166	141.82	32	18.18	98	79.66	0	0	9	27.81	391	45.84	2273	249.29
13	Oriental Bank of Commerce	62	3.5	302	119.92	23	4.47	117	41.37	3	36.53	20	110.92	88	44.50	439	272.21
14	Punjab & Sind Bank	25	1.5	185	10	17	2	95	7	0	0	0	0	42	3.50	280	17.00
15	Punjab National Bank	45	12.66	5784	33.7	32	42.32	87	117.14	7	57.1	19	412.09	84	112.08	5890	562.93
16	State Bank of Bikaner & Jaipur	0	0	14	5.45	0	0	3	0.67	0	0	3	56.05	0	0.00	20	62.17
17	State Bank of Hyderabad	18	1.03	62	8.29	4	1.6	77	6.5	0	0	0	0	22	2.63	139	14.79
18	State Bank of India	2021	85	20333	708	156	157	1834	1280	9	22	81	193	2186	264.00	22248	2181.00
19	State Bank of Mysore	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00
20	State Bank of Travancore	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00
21	Syndicate Bank	212	3.7	685	2.1	27	19.24	78	38.86	0	0	0	0	239	22.94	763	40.96
22	UCO Bank	564	9.29	11134	136.02	275	7.07	4159	101.44	1	0.2	20	390.42	840	16.56	15313	627.88
23	Union Bank	1294	75.25	2935	172.24	221	35.74	579	133.25	3	35	10	26.25	1518	145.99	3524	331.74
24	United Bank of India	36	0.47	19195	410.15	64	1.19	572	49.54	0	0	6	23.53	100	1.66	19773	483.22
25	Vijaya Bank	31	1.53	568	9.78	14	1.95	553	9.65	0	0	0	0	45	3.48	1121	19.43
Total Public Sector Banks		13797	517.64	125297	2918.17	2914	441.70	21232	3306.42	104	281.97	530	1941.05	16815.00	1241.31	147059	8165.64
26	Axis Bank Ltd	1	3.5	17	14.55	3	11.15	115	214.08	0	0	0	0	4	14.65	132	228.63
27	Federal Bank	0	0	11	1.77	0	0	2	0.64	0	0	0	0	0	0.00	13	2.41
28	HDFC Bank	62	11	316	28	145	157	153	38	20	95	16	6	227	263.00	485	72.00
29	ICICI Bank	13	0.98	35	6.79	7	2.01	31	9.26	0	0	0	0	20	2.99	66	16.05
30	Indus Ind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00
31	ING Vysya Bank	0	0	3	0.4065	0	0	1	0.005	0	0	0	0	0	0.00	4	0.41
32	Karnatak Bank Ltd.	0	0	1	0.1	0	0	1	0.23	0	0	16	0	0	0.00	18	0.33
33	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00
34	Kotak Mahindra Bank Ltd	0	0	3	0.1	6	0.3	4	0.26	0	0	0	0	6	0.30	7	0.36
35	Laxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00
36	The South Indian Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00
Total Private Sector Banks		76	15.48	386	51.72	161	170.46	307	262.48	20	95.00	32	6.00	257.00	280.94	725	320.19
37	Odisha Gramya Bank	302	6.22	20714	178.11	650	15.74	2528	41.55	0	0	1	4.09	952	21.96	23243	223.75
38	Utkal Gramya Bank	833	23.38	18840	133.26	7	1.9	127	75.23	0	0	1	6.14	840	25.28	18968	214.63
Total of RRBs		1135	29.60	39554	311.37	657	17.64	2655	116.78	0	0.00	2	10.23	1792.00	47.24	42211	438.38
Total of Commercial Banks		15008	562.72	165237	3281.26	3732	629.80	24194	3685.68	124	376.97	564	1957.28	18864.00	1569.49	189995	8924.21

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RBI/2013-14/379

RPCD.CO.Plan. BC 59/04.09.01/ 2013-14

November 25, 2013

The Chairman/ Managing Director/
Chief Executive Officer
*[All scheduled commercial banks
(excluding Regional Rural Banks)]*

Dear Sir,

Priority Sector Lending – Classification

Please refer to the [press release dated November 18, 2013](#) on the above subject.

2. In view of the reasons explained therein, it is decided to include incremental bank loans to medium manufacturing enterprises (as defined in the MSMED Act, 2006), extended after November 13, 2013, as priority sector advances.

3. The incremental bank loans to medium service enterprises extended after November 13, 2013, up to the credit limit of Rs.10 crores, would qualify as priority sector advances. In line with the above, similar incremental loans to micro and small service enterprises up to the credit limit of Rs.10 crores, (as against the present ceiling of Rs.5 crores), shall also be treated as priority sector advances.

4. The above dispensation will remain in force up to March 31, 2014.

Yours faithfully,

(A Udgata)
Principal Chief General Manager

Highlights of Schemes of National Mission on Food Processing

1. Scheme of Technology Upgradation / Establishment / Modernisation of Food Processing Industries

Eligible Sectors

Food processing sectors like

- ~ Fruits & vegetables,
- ~ Milk / meat / poultry / fish products,
- ~ Cereal/other consumer food products,
- ~ Rice / flour / pulse / oil milling and such other agri-horti sectors including,
- ~ Food flavours, colours, oleoestns, spices, coconut, mushrooms, wines and hops will be covered

In-eligible Sectors

Activities of aerated water, packaged drinking water and soft drinks will not be considered for financial assistance.

Eligible Organizations

All implementing agencies / organizations such as:

Government / PSUs / Joint Ventures / NGOs / Cooperatives / SHG's / Private Sector / individuals engaged in establishment / up-gradation / modernization of food processing units would be eligible for financial assistance

Pattern of assistance

Scheme envisages financial assistance to food processing units in the form of grant-in-aid on cost of eligible Plant & machinery and technical civil works as follows:

Area	% of cost	Maximum Amount
General areas	25	Rs.50 lakhs
Difficult areas (I.e. J&K, HP, Uttarakhand, A&N Islands and Lakshadweep) and Integrated Tribal Development Project (ITDP) areas	33.33	Rs.75 lakhs
North Eastern States including Sikkim	50	Rs.100 lakhs

II. Cold Chain, Value Addition and Preservation Infrastructure (for non-horticultural products)

Components

- a) Minimal Processing Centre at the farm level having facilities for weighing, sorting, grading, packing, pre-cooling, chilling, cold storage and Individually Quick Freezing (IQF).
- (b) Mobile cooling trucks and reefer trucks as may be suitable for transport of Non-horticulture produce,
- (c) Distribution hubs with multi product cold storage /Variable chilling/ freezing Chambers, Packing facility, IQF and Blast/ Plate freezing etc.
- (d) Irradiation facility

Irradiation facilities may also cover warehousing, cold storage facilities etc. for storage of raw material and finished products for efficient utilization of the facility

To avail financial assistance:

Any two of the components, from (a), (b) or (c) above will have to be set-up by the promoters.

Irradiation facility can be set up as standalone for the purpose

Eligible Sectors

- (a) Dairy - All milk and milk products, etc.
- (b) Meat - All meat and meat products etc.
- (c) Aquaculture and marine products like Prawns, Seafood, Fish, and their processed products etc.
- (d) Any other non- horticultural food products requiring integrated cold chain

Eligible Organizations

Can be set up by individuals or groups of entrepreneurs interested in supply chain management. Organizations such as:

Govt. / PSUs / Joint Ventures / NGOs / Cooperatives / SHG's / Private Sector Companies and Corporations, etc.

Financial assistance

Description

	General Areas	Difficult areas and NER
Grant-in-aid	project cost including Interest during Construction (IDe), subject to a maximum of Rs. 5 crores per project	project cost including Interest during Construction (IOC), subject to a maximum of Rs. 5 crores per project

The cost of land and pre-operative expenses will not be eligible for the purpose of calculation of grant-in-aid.

Description Area

	General Areas	Difficult areas and NER
Interest-subsidy	For a period of 5 years from the date of completion of the project - @ 6% will be paid to the Bank / FI directly against the term loan sanctioned by it, subject to a maximum of Rs.2 crores per project or actual Interest accrued on term loan, whichever is less	For a period of 7 years from the date of completion of the project. - @ 7% will be paid to the Bank / FI directly against the term loan sanctioned by it, subject to a maximum of Rs.3 crores per project or actual interest accrued on term loan, whichever is less

Difficult areas are Jammu & Kashmir, Himachal Pradesh, Uttarakhand, Andaman & Nicobar Islands and Lakshadweep and Integrated Tribal Development Project (ITOP) areas.

IDe would be provided to the actual period taken for completion of the project or 18 months from the date of approval of the project, whichever is less.

Renewable Energy based pilot Cold chain Projects=.....:

Grant in aid @ 90% of the bank appraised cost including the cost towards setting up of the solar power plant, subject to a maximum of Rs. 5 crore. There will be no component of Interest subsidy.

III. Human Resources Development

- (1) Creation of infrastructure facilities for running Degree/ Diploma courses in Food Processing Technology.
- (2) Entrepreneurship Development Programme (EDP).

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- (4) Training at recognized institutes such as CFTRI / DFRI/ any other reputed State / National level training Institutes of GOI/ State Govt.
1. Creation of Infrastructure facilities for B.Tech / M.Tech Degree, Diploma Course in food processing technology:

Eligibility

All recognized Universities / Institutions / Colleges, whether in Govt. Sector or private sector, will be eligible for grant-in-aid. Duly recognized courses -

- B. Tech / M. Tech Degree in Food Technology or Food Processing or Food Science or Management in Food technology or Food safety
- ~ 3years B.Sc. / 2 years M.Sc. Food Technology or Food Processing or Food Science or Management in Food technology or Food safety
- 1 year post graduate diploma or 1 year Diploma course in Food Technology / Food Processing/ Food Science or Management in Food technology or Food safety and
- UG/PG programmes in Dairy products Processing Technology, Meat processing Technology and Fisheries processing Technology

Pattern of assistance

Maximum eligible amount of Rs. 100 Lakhs. To be released in two equal instalments of 50% each. Assistance will be for those equipments/ Pilot plant for processing of food products followed by facilities for testing of food items, as per syllabus of proposed course :

- ~ Pilot plants,
- ~ Laboratory equipments required as per the syllabus of the proposed course.
- ~ Technical/academic books/journals including online publications etc.

Amount of assistance for technical/academic books and subscriptions for journals including e-journals / magazines on related subjects will not exceed 10% of equipment cost.

To make Universities / Institutions more accountable, share of these institutes in the creation of infrastructure, will be in form of Land, Building and Manpower & all other recurring costs.

2. Entrepreneurship Development Programmes (EDPs)

Eligible Organizations

- (i) Central/State Govt. organizations, Institutions, Universities etc.
- (ii) National level Institutes like EDII, NIFTEM, IICPT, CFTRI etc.
- (iii) Professional Institutes for Entrepreneurship Development.
- (iv) State Level Consultancy Organizations formed by State Govt. / financial institutions.
- (v) Industry Organizations/ Associations
- (vi) Reputed Non Government Organizations including self-help groups with professional competency & experience in organising EDPs. Such organizations compulsorily to have a minimum of revenue/ income of Rs. 2.00 lakhs (other than Grants/ donations).

Duration of EDP

4 weeks including field visits, project formulation, works related to financial assistance, assessment of need for higher training plus follow-up phase of 12 months.

No. Of Trainees

25 to 35. Proper representation to be given to SC / ST / Women and minority candidates.

Financial Assistance

Financial assistance for EOP upto Rs.3.00 lakhs per EDP

3. Food Processing Training Centre (FPTC)

Eligibility

Central or State Government Organizations,
Educational & Training Institutions, Schools and Colleges, MS,
NGOs,

~ Co-operatives and
Self-help groups (SHGs)

FPTCs will preferably be sanctioned in those clusters, which have been selected for EOPs

Pattern of Assistance

Grants-in-aid would be available to the FPTCs as follows:

Single Product Line Centre (for any one group of processing activities)	Rs. 6.00 lakhs for Fixed capital costs and Rs. 3.00 lakh as revolving seed capital
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Multi Product Line Centre (for more than one group of processing activities)	Rs. 15.00 lakhs for Fixed capital costs and Rs. 5.00 lakh as revolving seed capital
--	---

4. Training at recognised institutes such as CFTRI, IDFRL, IIT / NIFTEM or any other reputed State / National level training institute of GOI / State Govt.

Eligibility Criteria

State / National level recognized training institutions or any other reputed State / National level institutions selected for such training programme

Pattern of Assistance

Quantum of assistance will vary with the number of trainees and duration of training subject to:

- > Maximum of Rs. 1,00,000 per training programme for 20 trainees for 10 working days OR
- > Maximum Rs. 5,000 per trainee for the specialized training programmes in food processing.

S. A one day sensitization-cum-awareness programme

Eligibility

Eligible organizations mentioned in the EDP component or any other reputed State / National level Institutions selected for such sensitization-cum-awareness programme.

Pattern of Assistance: Rs.20,000 per batch

IV. Promotional Activities

The scheme has the following four components

1. Seminars / Workshops.
2. Studies / Surveys.

3. Exhibitions/Fairs.
4. Study Tours

1. Seminars/ Workshops

Eligibility

Government
Autonomous / Statutory Bodies
Academic Institutions / Bodies
Cooperative Societies,

Industry Associations
Private Bodies
SHGs,
NGOs etc

The event must benefit the food processing sector In the State

Pattern of Assistance

Up to 50% of the cost, subject to a maximum of Rs. 4.00 lakhs

No financial ceilings if State Mission Directorate of NMFP sponsors/co-sponsors such events

2. Studies/ Surveys/ Feasibility Reports

Eligibility

Government
Autonomous / Statutory Bodies
Academic Institutions / Bodies
Cooperative Societies,

Industry Associations
Private Bodies
SHGs,
NGOs etc

The studies/surveys/feasibility reports must benefit the food processing sector in the State

Pattern of Assistance

Up to 50% of the cost, subject to a maximum of Rs. 4.00 lakhs

No financial ceilings if State Mission Directorate of NMFP sponsors/co-sponsors such events

3. Exhibitions/Fairs

Eligibility

Government
Autonomous / Statutory Bodies
Academic Institutions / Bodies
Cooperative Societies,

Industry Associations
Private Bodies
SHGs,
NGOs etc

The exhibition/fair must benefit the food processing sector in the State.

Pattern of Assistance

Organizing a fair/exhibition

Participation of UT State In National exhibitions / fairs jointly with State / National level Industry Associations

Quantum of assistance would be on merits of the proposal.

Assistance may be provided for common items of expenditure like, space rentals, construction of stall, publication of literature etc

UT in Amount of assistance to be decided by Competent Authority on procedure

4. Study Tours

Eligibility

Participants could be representatives from the Government, Food Industry associations/organizations/entrepreneurs

Organization seeking the assistance for organizing a study tour may submit a proposal indicating

- ~ Place(s) to be visited during the tour,
- » Composition of the study team,
- » Bio-data Of the members of the study team,
- ~ Detailed justification for the study tour,
- » Total estimated expenditure on the tour along with its break-up,
- » Assistance sought,
- ~ Contribution from the organizers and
- ~ Sources of funding

Each study tour group may consist of upto 25 persons in a batch, not more than 2 (two) such tours may be undertaken in a year

Pattern of Assistance

Financial ceiling shall not exceed Rs. 4.00 lakhs per batch. The expenditure in a financial year shall not exceed Rs. 8.00 lakhs under this component of the scheme

V. Setting up of Primary Processing Centres/Collection Centres in the Rural Areas

Eligible Sectors

Applicable to both horticulture and non-horticulture produce such as: fruits, vegetables, grains & pulses, dairy products, meat, poultry and fish etc.

Eligible Organizations

- | | |
|------------------------------------|--------------|
| ~ Individual Entrepreneur / farmer | Associations |
| ~ Group Entrepreneur / farmers | SHGs |
| ~ Cooperative Societies | NGOs |

Pattern of Assistance: Maximum of amount of grant-in-aid admissible under the scheme is Rs.2.50 crore

Area	Quantum
General areas	@ 50% of the eligible project cost
Difficult areas (i.e. J&K, HP, Uttarakhand, A&N Islands and Lakshadweep) and Integrated Tribal Development Project (ITDP) areas, North Eastern States including Sikkim	@ 75% of the eligible project cost

VI. Modernization of Meat Shops

Eligibility

All implementing agencies/organizations such as

- | | |
|-----------------------|-------------|
| ~ Government | Individuals |
| PSUs | SHGs |
| Cooperative Societies | ~ NGOs |
| Private Sector | |

Eligible items (indicative list)

Civil Structure Items

IV. Exhaust and ventilation system
V. Septic tank, drainage system

Machinery / Equipment / Mechanical Items

- | | |
|----------------------------------|------------------------------------|
| Hot Dip Galvanization - Carcass | vii. FIY roofline equipment in the |
| Hanging System with Food Grade | of air contains and fly traps |
| Stainless Steel Hooks and Chains | |

State Level Empowered Committee (SLEC) / Competent Authority may consider suitable addition, if any on case to case basis

Ineligible items

Civil Structure Items

- | | | | |
|----|-----------------------------------|------|------------------------------|
| i. | Cost of Land and Land Development | iii. | Consultancy fee, taxes, etc. |
|----|-----------------------------------|------|------------------------------|

Machinery / Equipment / Mechanical Items

i.

ii

iii	office furniture	Second hand/ old
-----	------------------	------------------

iv	on painting
----	-------------

Quantum of Assistance: of the cost of Machinery/ Equipment and Technical Civil Works (TCW) and other eligible items

Area	Quantum
General areas	50%
Difficult areas ~i.e. J&K, HP, Uttarakhand, A&N Islands and Lakshadweep~and Integrated Tribal Development Project (ITDP) areas! North eastern States Including Sikkim	75%

VII. Reefer Vehicles

Eligibility

- | | |
|-----------------------------|--------------------------------|
| ~ Individuals Entrepreneurs | SHGs |
| ~ Partnership Firms | NGOs |
| ~ Regd. SOcieties | Companies & Corporations, etc. |
| ~ Cooperatives | |

Applicant / beneficiary should have sound financial back ground and the Projects necessarily be supported by Bank/FIs by way of term loan.

Pattern of Assistance

- ~ Credit linked back ended grants-in-aid @ 50% of the cost of New Reefer Vehicle(s)/ Mobile pre-cooling vanes) upto a maximum of Rs. 50.00 lakh.
- ~ The reefer unit and refer cabinet permanently mounted on the vehicle are eligible

FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 31/12/13 (Amount in Crores)					
Sl No.	Name of Bank	No. of KCC issued from 01/04/13 to 31/12/13		Balance O/S as on 31/12/13	
		A/c	Amt.	A/c	Amt
1	Allahabad Bank	1807	9.89	11829	51.97
2	Andhra Bank	12238	102.75	42219	177.03
3	Bank of Baroda	3640	37.78	8900	46.36
4	Bank of India	32800	135.88	106410	317.21
5	Bank of Maharastra	0	0	0	0
6	Canara Bank	2577	11.82	6834	34.77
7	Central Bank of India	1989	15.91	12111	42.67
8	Corporation Bank	120	0.77	144	0.95
9	Dena Bank	18	0.5	53	0.4
10	IDBI BANK	935	8.97	1621	14.97
11	Indian Bank	2089	12.84	11792	53.06
12	Indian Overseas Bank	2532	15.04	12312	65
13	Oriental Bank of Commerce	1584	8.51	3500	19.13
14	Punjab & Sind Bank	33	0.14	33	0.14
15	Punjab National Bank	4182	28.32	31867	168.22
16	State Bank of B & J	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0
18	State Bank of India	171005	782.38	438901	1751.32
19	State Bank of Mysore	0	0	0	0
20	State Bank of Travancore	0	0	0	0
21	Syndicate Bank	5203	38.9	9591	42.76
22	UCO Bank	14594	59.57	56080	178.69
23	Union Bank	1537	57.1	9631	181.1
24	United Bank of India	9884	35.95	54114	265.87
25	Vijaya Bank	39	0.49	68	0.61
Total Public Sector Banks		268806	1363.51	818010	3412.23
26	Axis Bank Ltd	533	9.73	1631	51.62
27	Federal Bank	2	0.02	25	0.16
28	HDFC Bank	18276	178	47451	326
29	ICICI Bank	20489	84.1	21754	90.71
30	Indus Ind Bank	0	0	0	0
31	ING Vysya Bank	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0
33	Karur Vysya Bank	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0
36	The South Indian Bank Ltd.	0	0	0	0
Total Private Sector Banks		39300	271.85	70861	468.49
37	Odisha Gramya Bank	100973	447.77	267854	690.12
38	Utkal Gramya Bank	128466	410.7	298715	1004.28
Total of RRBs		229439	858.47	566569	1694.40
A.Total of Commercial Banks		537545	2493.83	1455440	5575.12
39	Orissa State Co-Op. Bank	148699	4818.52	4213304	5939.14
40	OSCARD Bank	0	0	0	0
Total of Co-operative Banks		148699	4818.52	4213304	5939.14
GRAND TOTAL		686244	7312.35	5668744	11514.26

Financing under Joint Liability Groups(JLG) as on 31/12/13							Amount in Crores	
SI No.	Name of Bank	Target(No) (2013-14)	Applications Sanctioned from 1/04/13 to 31/12/13		Application Disbursed from 1/04/13 to 31/12/13		Balance outstanding as on 31/12/13	
			A/c	Amt.	A/c	Amt	A/c	Amt
1	Allahabad Bank	0	0	0	0	0	0	0
2	Andhra Bank	0	24	0.25	24	0.25	296	25.65
3	Bank of Baroda	0	17	0.27	17	0.27	220	1.87
4	Bank of India	0	4	0.02	4	0.02	49	0.45
5	Bank of Maharashtra	0	0	0	0	0	0	0
6	Canara Bank	0	0	0	0	0	0	0
7	Central Bank of India	100	63	0.69	63	0.69	157	1.73
8	Corporation Bank	0	0	0	0	0	0	0
9	Dena Bank	0	0	0	0	0	0	0
10	IDBI BANK	0	0	0	0	0	0	0
11	Indian Bank	0	0	0	0	0	0	0
12	Indian Overseas Bank	0	0	0	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0	0
15	Punjab National Bank	0	15	0.75	15	0.75	90	3.89
16	State Bank of B & J	0	0	0	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0	0	0	0
18	State Bank of India	0	39	0.15	39	0.15	39	0.15
19	State Bank of Mysore	0	0	0	0	0	0	0
20	State Bank of Travancore	0	0	0	0	0	0	0
21	Syndicate Bank	0	5	0.05	5	0.05	8	0.06
22	UCO Bank	0	0	0	0	0	0	0
23	Union Bank	0	0	0	0	0	494	11.47
24	United Bank of India	0	0	0	0	0	0	0
25	Vijaya Bank	0	0	0	0	0	0	0
Total Public Sector Banks		100	167	2.18	167	2.18	1353	45.27
26	Axis Bank Ltd	0	0	0	0	0	0	0
27	Federal Bank	0	0	0	0	0	0	0
28	HDFC Bank	0	2240	20.68	2240	20.68	2584	16.76
29	ICICI Bank	0	0	0	0	0	0	0
30	Indus Ind Bank	0	0	0	0	0	0	0
31	ING Vysya Bank	0	0	0	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0	0	0	0
33	Karur Vysya Bank	0	0	0	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0	0	0	0
36	The South Indian Bank Ltd.	0	0	0	0	0	0	0
Total Private Sector Banks		0	2240	20.68	2240	20.68	2584	16.76
37	Odisha Gramya Bank	1500	1389	8.24	1389	8.24	10929	68.36
38	Utkal Gramya Bank	0	286	1.7	286	1.7	1289	4.73
Total of RRBS		1500	1675	9.94	1675	9.94	12218	73.09
Total of Commercial Banks		1600	4082	32.80	4082	32.80	16155	135.12
39	Orissa State Co-Op. Bank	50000	4353	32.15	4353	32.15	24530	91.43
40	OSCARD Bank	0	0	0	0	0	0	0
Total of Co-operative Banks		50000	4353	32.15	4353	32.15	24530	91.43
GRAND TOTAL		51600	8435	64.95	8435	64.95	40685	226.55

Annexure : XXXVII

Financing under Artisan Credit Card as on 31.12.2013				Amount in Crores	
SI No.	Name of Bank	Cards issued(01.04.2013 to 31.12.2013)		Balance Outstanding as on 31.12.2013	
		A/c	Amt.	A/c	Amt
1	Allahabad Bank	55	0.13	72	0.51
2	Andhra Bank	220	0.31	887	3.91
3	Bank of Baroda	131	0.36	325	1.82
4	Bank of India	14	0.25	14	0.21
5	Bank of Maharashtra	0	0	0	0
6	Canara Bank	15	0.03	13	0.1
7	Central Bank of India	73	0.36	1068	8.93
8	Corporation Bank	0	0	0	0
9	Dena Bank	0	0	0	0
10	IDBI BANK	0	0	0	0
11	Indian Bank	0	0	0	0
12	Indian Overseas Bank	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0
14	Punjab & Sind Bank	0	0	0	0
15	Punjab National Bank	28	0.12	86	0.31
16	State Bank of B & J	0	0	0	0
17	State Bank of Hyderabad	0	0	0	0
18	State Bank of India	0	0	3893	9.77
19	State Bank of Mysore	0	0	0	0
20	State Bank of Travancore	0	0	0	0
21	Syndicate Bank	0	0	0	0
22	UCO Bank	179	0.81	1587	14.1
23	Union Bank	0	0	0	0
24	United Bank of India	0	0	32	0.17
25	Vijaya Bank	0	0	0	0
Total Public Sector Banks		715	2.37	7977	39.83
26	Axis Bank Ltd	7	0.05	20	0.25
27	Federal Bank	0	0	0	0
28	HDFC Bank	0	0	0	0
29	ICICI Bank	0	0	0	0
30	Indus Ind Bank	0	0	0	0
31	ING Vysya Bank	0	0	0	0
32	Karnatak Bank Ltd.	0	0	0	0
33	Karur Vysya Bank	0	0	0	0
34	Kotak Mahindra Bank Ltd	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0
36	The South Indian Bank Ltd.	0	0	0	0
Total Private Sector Banks		7	0.05	20	0.25
37	Odisha Gramya Bank	108	0.51	1178	3.76
38	Utkal Grameen Bank	444	0.87	910	2.72
Total of RRBs		552	1.38	2088	6.48
A.Total of Commercial Banks		1274	3.80	10085	46.56

Annexure : XXXVIII

Progress under Swarozgar Credit Cards as on 31.12.2013					Amount in Crores.	
Sl No.	Name of Bank	Target 2013-14	SCC issued(01.04.2013 to 31.12.2013)		Out of Which SCC for Handloom Weavers Sectors	
			A/c	Amt.	A/c	Amt
1	Allahabad Bank	600	2	0.01	2	0.01
2	Andhra Bank	1000	93	0.14	0	0
3	Bank of Baroda	800	54	0.54	0	0
4	Bank of India	1600	19	0.06	0	0
5	Bank of Maharastra	40	0	0	0	0
6	Canara Bank	700	229	0.09	0	0
7	Central Bank of India	800	75	0.37	75	0.37
8	Corporation Bank	150	0	0	0	0
9	Dena Bank	100	0	0	0	0
10	IDBI BANK	200	0	0	0	0
11	Indian Bank	600	0	0	0	0
12	Indian Overseas Bank	1000	0	0	0	0
13	Oriental Bank of Commerce	400	0	0	0	0
14	Punjab & Sind Bank	50	0	0	0	0
15	Punjab National Bank	1100	23	0.09	0	0
16	State Bank of B & J	25	0	0	0	0
17	State Bank of Hyderabad	50	0	0	0	0
18	State Bank of India	7000	0	0	0	0
19	State Bank of Mysore	10	0	0	0	0
20	State Bank of Travancore	10	0	0	0	0
21	Syndicate Bank	600	0	0	0	0
22	UCO Bank	1600	15	0.07	0	0
23	Union Bank	700	385	0.97	0	0
24	United Bank of India	1000	0	0	0	0
25	Vijaya Bank	50	0	0	0	0
Total Public Sector Banks		20185	895	2.34	77	0.38
26	Axis Bank Ltd	600	0	0	0	0
27	Federal Bank	100	0	0	0	0
28	HDFC Bank	600	0	0	0	0
29	ICICI Bank	600	0	0	0	0
30	ING Vysya Bank	50	0	0	0	0
31	Karnatak Bank Ltd.	50	0	0	0	0
32	Karur Vysya Bank	25	0	0	0	0
33	Kotak Mahindra Bank Ltd	50	0	0	0	0
34	Laxmi Vilas Bank	20	0	0	0	0
35	Indus Ind Bank	200				
36	The South Indian Bank Ltd.	20	0	0	0	0
Total Private Sector Banks		2315	0	0	0	0
37	Odisha Gramya Bank	4500	1204	4.47	1204	4.47
38	Utkal Grameen Bank	4500	5	0.07	5	0.07
Total of RRBs		9000	1209	4.54	1209	4.54
A.Total of Commercial Banks		31500	2104	6.88	1286	4.92
39	Orissa State Co-Op. Bank	13500	1863	6	1863	6
40	OSCARD Bank	0	0	0	0	0
B. Total of Co-operative Banks		13500	1863	6	1863	6
GRAND TOTAL		45000	3967	12.88	3149	10.92

EDUCATION LOAN AS OF 31.12.2013					Amount in Crores	
Sl No.	Name of Bank	Disbursed-1/04/13 to 31/12/13		Balance Outstanding as on 31/12/13		NPA
		A/c	Amt.	A/c	Amt	Amt
1	Allahabad Bank	171	5.72	2695	62.32	4.89
2	Andhra Bank	1063	32.02	2781	58.29	8.77
3	Bank of Baroda	64	2.06	2070	58.16	4.17
4	Bank of India	1919	22.47	3483	80.71	13.04
5	Bank of Maharastra	12	0.48	69	1.78	0.19
6	Canara Bank	784	5.61	1380	36.52	2.05
7	Central Bank of India	365	15.07	835	38.99	3.66
8	Corporation Bank	27	0.95	232	6.11	0.51
9	Dena Bank	7	0.4	142	3	0.14
10	IDBI BANK	81	1.38	255	5.96	0.02
11	Indian Bank	207	2.13	696	18.71	2.02
12	Indian Overseas Bank	1078	8.13	1909	43.67	3.86
13	Oriental Bank of Commerce	355	8.45	1538	33.55	1.6
14	Punjab & Sind Bank	0	0	0	0	0
15	Punjab National Bank	871	7.99	1419	35.74	6.88
16	State Bank of Bikaner & Jaipur	0	0	32	0.81	0.03
17	State Bank of Hyderabad	17	0.37	170	4.12	48.39
18	State Bank of India	1536	25.49	38560	970.15	160.31
19	State Bank of Mysore	3	2.18	26	0.67	0.03
20	State Bank of Travancore	2	0.08	112	4.16	2.42
21	Syndicate Bank	136	2.67	1311	31.09	3.6
22	UCO Bank	547	12.05	8335	170.86	5.45
23	Union Bank	256	6.75	1290	41.67	3.08
24	United Bank of India	388	4.28	1783	49.42	5.67
25	Vijaya Bank	186	1.15	367	5.22	0.86
Total Public Sector Banks		10075	167.88	71490	1761.68	281.64
26	Axis Bank Ltd	7	0.18	7	0.18	0
27	Federal Bank	0	0	20	0.39	0.01
28	HDFC Bank	8	0.14	25	0.61	0
29	ICICI Bank	0	0	7	0.07	0
30	Indus Ind Bank	0	0	0	0	0
31	ING Vysya Bank	0	0	0	0	0
32	Karnatak Bank Ltd.	4	0.04	19	0.52	0.21
33	Karur Vysya Bank	7	0.09	7	0.09	0
34	Kotak Mahindra Bank Ltd	0	0	0	0	0
35	Laxmi Vilas Bank	0	0	0	0	0
36	The South Indian Bank Ltd.	1	0.05	5	0.1	0
Total Private Sector Banks		27	0.50	90	1.96	0.22
37	Odisha Gramya Bank	274	3.17	2453	46.58	0
38	Utkal Gramya Bank	127	1.11	894	23.4	0.72
Total of RRBs		401	4.28	3347	69.98	0.72
A.Total of Commercial Banks		10503	172.66	74927	1833.62	282.58
39	Orissa State Co-Op. Bank	0	0	0	0	0
40	OSCARD Bank	0	0	0	0	0
Total of Co-operative Banks		0	0.00	0	0.00	0.00
GRAND TOTAL		10503	172.66	74927	1833.62	282.58

PERFORMANCE UNDER HOUSING LOAN as on 31.12.2013						Amount in Crores	
Sl No.	Name of Bank	Disbursement made during the current year (01.04.2013 to 31.12.2013)		Balance outstanding as on 31.12.2013		NPA Outstanding as on 31.12.2013	
		A/c	Amt.	A/c	Amt	A/c	Amt
1	Allahabad Bank	132	14.56	4316	139.68	878	10.62
2	Andhra Bank	1152	89.24	3676	152.08	167	4.17
3	Bank of Baroda	231	23.00	9197	320.66	774	20.48
4	Bank of India	556	35.79	13069	176.10	15	11.36
5	Bank of Maharashtra	55	9.08	217	16.91	4	0.36
6	Canara Bank	1025	85.26	1722	119.98	64	2.65
7	Central Bank of India	283	37.55	806	76.23	205	19.21
8	Corporation Bank	136	17.39	701	56.49	15	1.47
9	Dena Bank	36	1.98	271	14.75	27	0.92
10	IDBI BANK	393	48.44	2965	354.28	3	0.31
11	Indian Bank	450	12.97	1085	67.51	69	1.12
12	Indian Overseas Bank	494	24.48	3692	102.49	123	5.21
13	Oriental Bank of Commerce	390	34.05	2763	130.83	276	2.23
14	Punjab & Sind Bank	41	4.45	225	14.01	12	0.74
15	Punjab National Bank	619	29.37	2853	204.29	155	5.00
16	State Bank of B& J	0	0.00	88	4.52	5	0.23
17	State Bank of Hyderabad	83	7.48	561	42.57	13	6.95
18	State Bank of India	2779	260.35	55467	2775.94	5801	102.44
19	State Bank of Mysore	5	0.45	76	5.02	0	0.00
20	State Bank of Travancore	5	1.00	82	7.38	2	0.27
21	Syndicate Bank	133	11.69	2025	100.51	148	28.50
22	UCO Bank	554	55.21	17229	468.26	612	24.90
23	Union Bank	540	48.89	3545	176.76	731	15.70
24	United Bank of India	401	104.41	4071	189.02	224	7.84
25	Vijaya Bank	22	1.85	343	18.59	26	0.11
Total Public Sector Banks		10515	958.94	131045	5734.86	10349	272.79
26	Axis Bank Ltd	109	75.00	1391	265.70	45	4.53
27	Federal Bank	8	0.37	144	13.30	10	0.54
28	HDFC Bank	184	2.00	1087	62.00	2	0.04
29	ICICI Bank	754	108.80	3795	406.23	0	0.00
30	Indus Ind Bank	0	0.00	0	0.00	0	0.00
31	ING Vysya Bank	0	0.00	0	0.00	0	0.00
32	Karnatak Bank Ltd.	38	4.72	83	10.70	2	0.03
33	Karur Vysya Bank	8	0.68	27	2.56	0	0.00
34	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00
35	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00
36	The South Indian Bank Ltd.	7	0.56	12	0.91	0	0.00
Total Private Sector Banks		1108	192.13	6539	761.40	59	5.14
37	Odisha Gramya Bank	346	33.61	19741	354.95	95	2.95
38	Utkal Grameen Bank	529	19.09	4131	116.24	745	17.43
Total of RRBs		875	52.70	23872	471.19	840	20.38
Total of Commercial Banks		12498	1203.77	161456	6967.45	11248	298.31
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00
40	OSCARD Bank	0	0.00	0	0.00	0	0.00
Total of Co-operative		0	0.00	0	0.00	0	0.00
Grand Total		12498	1203.77	161456	6967.45	11248	298.31

Rajiv Rinn Yojana (RRY)

Guidelines of Rajiv Rinn Yojana (RRY)

October 2013

Government of India
Ministry of Housing & Urban Poverty Alleviation

Guidelines of Rajiv Rinn Yojana

These guidelines supersede the earlier guidelines for Interest Subsidy Scheme for Housing the Urban Poor -2008 and earlier guidelines issued in September 2013.

1. INTRODUCTION

- 1.1. 'Affordable Housing for All' is an important policy agenda of the Government of India. The Government has sought to create an enabling and a supportive environment for expanding credit flow to the housing sector and increasing home ownership in the country. Various national policy pronouncements have reinforced the primacy of the housing sector and the need to provide shelter opportunities to all. A major initiative has been launched for provision of housing for the Economically Weaker Sections (EWS) and Low Income Groups (LIG) through the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and Rajiv Awas Yojana (RAY).
- 1.2. The Ministry of Housing and Urban Poverty Alleviation (MH&UPA), Government of India has designed a Revised Interest Subsidy Scheme - renamed as Rajiv Rinn Yojana (or Rajiv Loan Scheme), as an additional instrument for addressing the housing needs of the EWS/LiG segments in urban areas. The Scheme envisages the provision of a fixed interest subsidy of 5% (500 basis points) on interest charged on the admissible loan amount to EWS and LIG segments to enable them to buy or construct a new house or for carrying out addition (of a room / kitchen / toilet / bathroom) to the existing building.
- 1.3. The tenure of ISHUP expired on September 30, 2013 and Rajiv Rinn Yojana is effective from October 1, 2013.

2. BROAD FEATURES OF THE SCHEME

- 2.1. Purpose - The Scheme will provide home loan with Central Government interest subsidy to EWS/LiG persons for acquisition/ construction of house to such beneficiary, who does not own a house in his/her name or in the name of his/her spouse or any dependent child. Assistance would also be available to such of the EWS/LiG beneficiaries with less than 40 Sq. m who intend to make additions to the living areas of existing dwelling units by extending the same. Such beneficiaries who own land in any urban area but do not have any pucca house in their name or in the name of their spouse or any dependent child will also be covered under the Scheme.
- 2.2. Eligibility - The economic parameter of EWS is defined as households having an average annual income up to Rs. 1,00,000/- and the economic parameter of LIG is

defined as households having an average annual income between Rs.1,00,000/- up to Rs.2,00,000/- This will be subject to revision by the Steering Committee of the Scheme from time to time.

2.3. Loan amount admissible - The scheme will provide an interest subsidy for a maximum amount of Rs.5,00,000 for an EWS individual for a house at least of 21 sq.mts. There should be a provision for toilet wherever new construction of house is contemplated. Additional loans, if needed would be at unsubsidized rates. The loan tenure can be between 15 - 20 years.

2.4. A maximum loan amount of Rs.8,00,000 for a UG individual will be admissible. However, subsidy will be given for loan amount up to Rs. 5 lakhs only. Additional loan amount between Rs5 lakh and 8 lakh, if taken would be at unsubsidized rates. A beneficiary can build or purchase a house with a minimum carpet area of 28 Sq. mts as per his/her convenience. There should be a provision for toilet wherever new construction of house is contemplated. The loan tenure can be between 15 - 20 years.

2.5. Terms for Loan and Subsidy Reimbursement

The subsidy will be 5% p.a. on interest charged on the admissible loan amount for EWS and UG, for construction or acquisition of a new house or for carrying out addition (of a room / kitchen / toilet / bathroom) to the existing building. The subsidy will be passed on as follows:-

- 2.5.1. The Scheduled Commercial Banks and Housing Finance Companies (collectively called Primary Lending Institutions or PUs) will sign a MOU with any of the Central Nodal Agencies (namely HUDCO and NHB) based on the agreed target number of beneficiaries that the Bank/ HFI would be servicing.
- 2.5.2. The PUs will sanction loans after due diligence and disbursement of the loan would be as per the requirements of the borrower.
- 2.5.3. The beneficiaries will be charged an interest net of the fixed subsidy of 5% (500 basis points) from the prevailing rate of interest of the PUs. The PUs will deduct the interest subsidy amount from the Equated Monthly Installment (EMI) of the borrower and debit the net EMI.
- 2.5.4. After sanctioning and disbursing the eligible loans, the PU will claim reimbursement of subsidy from the CNAs (namely HUDCO and NHB) by submitting their claims on the prescribed format on a quarterly basis.
- 2.5.5. The Government of India will release the subsidy amount to the CNAs immediately but not later than two months based on demand for sanction of subsidy received from the CNAs.

- 2.5.6. CNAs would send their demand for sanction of subsidy with all supporting documents including details of loan/subsidy amount during the last quarter, based on the inputs received from the PUs
- 2.5.7. The PU will be required to ensure proper utilization of the funds and to submit utilization certificates, to their respective CNA against the amount of the interest subsidy released to them.
- 2.5.8. The PUs will flag all the loans covered under the Scheme in their books of accounts for the purpose of inspection by the specified authority.
- 2.5.9. The Central Nodal Agencies (CNA) for the scheme will be the National Housing Bank (NHB) and Housing & Urban Development Corporation Ltd. (HUDCO). The nodal agencies will not lend directly to the borrower but through banks or Housing Finance Companies (HFCs) who agree to be part of the Scheme.
- 2.5.10. The annual interest subsidy will be given by the Government to the lenders through its nodal agencies as brought out above. It will be passed on by the lender to the borrower in the form of reduced EMI.
- 2.5.11. The agreed rate of interest would be fixed by the lending banks keeping in view the RBI guidelines issued from time to time.
- 2.5.12. Beneficiary borrowers may choose fixed or floating rates (the consequences clearly explained to the borrowers by PUs). An additional 1% p.a maximum will be permitted to be charged by banks/HFCs, if fixed rate loans are extended which will be subject to reset after a minimum period of 5 years.
- 2.6. Mortgage of the dwelling unit may be accepted as primary security. However, there would be no collateral security/ third party guarantee for loans under RRY up to Rs.5 lakhs. No levy of prepayment charges would be permitted.
- 2.7. The Scheme will currently close on March 31, 2017, the last year of the 12th Five Year Plan Period (2012-17). However, the loans extended in the last year will also have repayment period up to 15 years and suitable budgetary provisions will be made thereafter.
- 2.8. The scheme will be monitored and concurrently evaluated independently at the end of the 12th Plan i.e. in 2017.
- 2.9. A decision about continuation in the present form or the amended form will be taken on the basis thereof.
- 2.10. State Government are allowed to dovetail their state housing schemes with RRY.
- 2.11. Targets, as set by the Ministry of HUPA for States from time to time will be intimated to the State Governments. The States vide respective SLBCs will set the bank wise targets. NHB, in consultation with the Ministry of HUPA, will allocate HFC targets.
- 2.12. An amount of 2.5% of the Scheme funds area earmarked for IEC, A&OE, PMU and MIS.

2.13. Selection of Beneficiaries

2.13.1. The borrowers under the scheme must belong to the EWS or LIG, and must have a plot of land for the construction or have identified a purchasable house as part of a group housing/apartment scheme or an existing house where addition to the living space is intended to be made. Borrowers would be free to approach and negotiate a loan under the Scheme directly with the lender. However, it is envisaged that such borrowers would be few. Most borrowers and lenders would require the intercession of State Governments / Urban Local Bodies (ULBs) to identify borrowers with land, help them with preparation of papers and liaise for them with the lenders.

2.13.2. Banks will provide loans to these beneficiaries on priority.

2.13.3. In order to incentivize the designated staff of ULBs or NGOs a sum of RS.100 per sanctioned application would be paid out of RRY funds.

2.13.4. Further a one-time lump sum amount of Rs. 500 per sanctioned application would be paid to the Banks towards their expenditure in handling such loans.

2.13.5. The State shall link beneficiary identification in RRY to Aadhar (Unique Identification Number) enrolment as a pre-condition wherever Aadhar cards have been issued.

2.14. The voluntary NGOs may also be involved by State Govts/ULBs in building awareness about the scheme among the urban poor. The applications duly filled through NGOs may also be accepted by the Banks and HFCs.

2.15. In identifying beneficiaries, the ULB or the local agency identified by the State should as far as possible identify clusters in which land has been allotted and housing can be supported through this scheme within such clusters. The Preference under the Scheme (subject to beneficiaries being from EWS/LIG segments) should be given to the following beneficiaries:

- ~ Women;
- ~ Scheduled Caste;
- ~ Scheduled Tribe;
- ~ Minorities and
- ~ Persons with disabilities.

2.16. Applicants

2.16.1. Applicants planning to form cooperative group housing societies or organizations like Employees Welfare Housing, Labour Housing, etc. should be given preference and wherever possible construction of houses by such cooperatives by way of 1+3 storied buildings should be promoted so that cost of land is shared among beneficiaries. However, this is not a mandatory requirement. Both

individuals as well as Group Housing borrowers are equally eligible under the scheme.

- 2.16.2. If the Housing co-operative societies approach the bank for availing the benefits under the scheme the liability for the loan can be joint and/ or several.
- 2.17. The borrowers selected by State / ULBs/ banks should as far as possible be in the ratio of 50:50 respectively for EWS and LIG categories.
- 2.18. The loan application can be made directly or through the ULB or the local agency identified by the State for the purpose, or through the voluntary NGOs who will ensure that it is complete with the necessary certification.
- 2.19. The documentation will be as per the procedural requirement of the lender. However the lenders shall prescribe simpler forms (in local languages) and relaxed norms keeping in view the risk guarantee provided by Credit Risk Guarantee Fund scheme to enable better access for the borrowers.
- 2.20. The lenders will sanction the loan as per their own risk assessment and procedural requirements
- 2.21. In case of beneficiaries availing loan for construction of houses, release of loan will be linked to the pace of construction, which ideally is to be completed in two year. The lending Bank will monitor the progress of construction. This is equally applicable when the beneficiary proposes to buy the house from a private builder/ developer as part of a group housing or apartment complex.

3. STEERING COMMITTEE

- 3.1. A Steering Committee under the Chairmanship of Secretary, MH&UPA and members drawn from select State Governments, Senior Executives from Ministry of Finance, Reserve Bank of India, NHB, HUDCO, eminent bankers & social researchers/ workers in the field of urban housing, finance and allied areas will be set up by the MH&UPA and will be responsible for suggesting and deciding on operational instructions, monitoring the implementation of the Scheme and advising adjustments as necessary for the implementation of the scheme in keeping with the guidelines of the scheme.
- 3.2. The disbursement of subsidy will be made by NHB/HUDCO as decided by the Steering Committee. The Committee may review the mechanism from time to time depending upon the experience, operational and financial and will be authorized to change/ modify the mechanism and modalities for fund management.
- 3.3. The Steering Committee may formulate separate guidelines for association of Micro Finance Institutions (MFIs), Self-Help Groups (SHGs) and Neighborhood Committees with the scheme. However State Govts /ULBs are free to associate voluntary Non-Governmental Organizations (NGOs), Community Based Organizations (CBOs) of

repute for implementing the scheme. No costs towards hiring the services of the NGOs / CBOs would be borne by the GOI other than the incentive as indicated in para 2.9.3 above.

4. ROLE OF THE CENTRAL GOVERNMENT

The Ministry of Housing and Urban Poverty Alleviation (MH&UPA) will:

- 4.1. implement the scheme including review and monitoring of the outcome of the scheme.
- 4.2. release the subsidy to Nodal agencies, viz., National Housing Bank and HUDCO on a quarterly basis on receiving a request. Second and subsequent installments will be released on a revolving basis on the basis of 70% utilization.
- 4.3. undertake wide media campaign and awareness programmes based on a media plan.
- 4.4. monitor the data at various levels including the number of applications sponsored/received, applications sanctioned, loans disbursed, applications rejected, actual subsidy paid / payable, disbursements of incentives to Banks, NGOs/ULBs etc. received through the MIS Reports forwarded by the CNAs.
- 4.5. periodically monitor the disbursements to CNAs and ensure timely releases. Further, through regular interactions and field visits other implementation issue/bottlenecks encountered would be resolved and brought to the notice of the Steering Committee wherever warranted.
- 4.6. prepare detailed guidelines for utilizing the funds under IECA&OE, PMU and MIS.

5. ROLE OF THE STATE GOVERNMENTS/URBAN LOCAL BODIES (ULBS)

5.1. State Governments / ULBs will:

- 5.1.1. nominate one or more of its agency (ULBs) officers/ officials/ functionaries/ authorities of certifying that the applicant belongs to EWS/LiG category as the case may be, and this certification, along with a self declaration shall be conclusive proof regarding eligibility under this Scheme. However, in case of any applicant who has already been identified as a part of BPL category, no such certification shall be required and the aforesaid self-declaration shall suffice.
- 5.1.2. identify a local level nodal agency and/ or reputed NGOs and inform MH&UPA and CNAs of the nodal agency/ NGO identified. Such local level nodal agency/ Voluntary NGO of repute will identify, motivate and organize beneficiaries to seek loans for building or buying houses.
- 5.1.3. help local level nodal agency/ Voluntary NGO to identify and motivate beneficiaries who intend to construct dwelling unit on their own land or

purchase a ready built dwelling unit or procure the same through an upcoming housing project being developed by the private builder / developer or any State government agencies, within urban limits, including the beneficiaries who intend to add any living space (including rooms, toilet or kitchen) to the existing residential building. In identifying beneficiaries nodal agency /ULB/ NGO will seek to follow a cluster approach, as also encourage and assist beneficiaries to form Group Housing Societies.

- 5.1.4. may create a cell/desk and provide with a social worker to assist the beneficiaries understand the details of the scheme, the size of the Equated Monthly Installments (EMI), the procedures and paperwork of the bank and with obtaining the requisite certificates to get the loan and receipt of repayment.
- 5.2. State Governments / ULBs will further, with or without the help of NGOs/CBOs:
 - 5.2.1. assist lenders in identifying beneficiaries and undertaking verification as per the scheme guidelines.
 - 5.2.2. forward application of eligible beneficiaries to the financing institutions
 - 5.2.3. monitor data at City / District levels indicating the number of application sponsored, application sanctioned loan disbursed and application rejected, disbursements of incentives to Banks, NGOs/ULBs etc. as per MIS to be developed at City / District and State levels. Closely interact with the State Level Bankers' Committees and District Level Banker's Committees and remove the bottlenecks periodically.
- 5.3. State Government will prepare a media plan/policy for the centre to approve and undertake media campaign as well as printing and distribution of scheme material in local languages. Approval for the financial assistance, wherever necessary, could be sought from the GOI before incurring the expenditure, which will then be reimbursed. Secretary, Ministry of HUPA is empowered to sanction such expenditure in consultation with the Integrated Finance Wing of the Ministry.

ROLE OF CENTRAL NODAL AGENCIES

- 6.1. The National Housing Bank (NHB) and Housing & Urban Development Corporation Ltd. (HUDCO) will be the Central Nodal Agencies (CNAs) for disbursement of the subsidy and monitoring the progress. NHB/HUDCO will enlist lending agencies with the approval of the Steering Committee who will disburse loans under the Scheme.
- 6.2. NHB/HUDCO will release subsidy on the outstanding loans to the Banks / HFIs availing their services.
- 6.3. Based on Utilization/End use Certificate by the Banks/HFIs, NHB/HUDCO will provide utilization certificate in prescribed format to the MH&UPA as per guidelines in the matter.

- 6.4. CNAs will be responsible for constituting Scheme Monitoring Unit for scientific monitoring and professional administration of the scheme and developing MIS at National level to monitor the data at various levels (States/ULBs, Banks etc) indicating the number of applications sponsored/received, loans sanctioned and disbursed and applications rejected along with reasons, disbursements of incentives to Banks, NGOs/ULBs etc. CNAs will also be responsible for maintaining a database of beneficiaries, actual subsidy paid / payable etc.,
- 6.5. CNAs will provide periodic monitoring inputs to the Ministry of Housing and Urban Poverty Alleviation through regular monthly and quarterly reports and updates.
- 6.6. NHB and HUDCO will devolve the subsidy in the following manner:
- 6.6.1. On receipt of information regarding the total loan sanctioned by a primary lending institution to EWS and UG beneficiaries during a 3 month period, the NHB or HUDCO will release the subsidy amount to them directly as per the disbursement schedules of the Banks.. Subsequently on a quarterly basis the subsidy would be released by the CNAs based on provision of 70% utilization certificate by the Banks/HFCs.
- 6.6.2. The NHB and HUDCO for their respective jurisdictions will monitor the construction of the housing units financed in terms of the aforesaid subsidy by directing their officers to undertake suitable visits during the process of construction with a view to verifying the expenditure incurred as well as the quality of construction.
- 6.6.3. The aforesaid designated institutions will also ensure that the Primary Lending Institutions (PUs) provide them 'utilization certificates' in relation to completion of housing units within a one/ two year period from the start of construction. In case certain housing units are not completed within such period, the PUs should ask for specific extensions while giving reasons for delay in construction / addition to the existing building.

7. ROLE OF THE BANKS/HOUSING FINANCE INSTITUTIONS (HFIs)

- 7.1. Banks/Housing Finance Institutions (HFIs) i.e. HFCs, MFIs etc. will have the option to avail the resources of either of the Nodal Agencies for the period of the Scheme.
- 7.2. Banks/ HFIs will have to provide Utilization/ End Use Certificate to NHB/ HUDCO on a quarterly basis.
- 7.3. Banks/ HFIs will provide each loanee a statement which will make him/ her understand the amount given as subsidy, how the subsidy has been adjusted and the impact of the subsidy on his/ her EMI.
- 7.4. Banks/ HFIs will clearly explain to the borrowers the consequences of availing loan on fixed/ floating rates of interest.

8. MONITORING

- 8.1. Detailed review of the scheme/provisions by the Ministry through external institutions every two years for midcourse corrections/adjustments, will be undertaken.
- 8.2. Supervision of quality and timeliness of construction may need to be undertaken through quality control mechanisms put in place by States/UTs. The PUs in consultation with the State government authorities may conduct random quality control checks. At the national level an empanelled Third Party Inspection and Monitoring (TPIM) agency may be tasked by the CNAs to ensure proper implementation through random sample survey. The Steering Committee may also choose to inspect the quality and monitor, if need be.
- 8.3. Special attention will be given to monitor fund flows to expansions/additions to avoid diversion of subsidized loans for other purposes

RAJIVAWAS VOJANA

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Annexure: XXXXII**Target under Rajiv Rinn Yojana (RRY) for the year 2013-14.**

SI No.	Name Of District	Target (Number of Units)
1	ANGUL	178
2	BALASORE	159
3	BARGARH	106
4	BHADRAK	97
5	BOLANGIR	148
6	BOUDH	39
7	CUTTACK	443
8	DEOGARH	31
9	DHENKANAL	100
10	GAJAPATI	56
11	GANJAM	473
12	JAGATSINGHPUR	153
13	JAJPUR	136
14	JHARSUGUDA	117
15	KALAHANDI	103
16	KANDHAMAL	67
17	KENDRAPARA	86
18	KEONJHAR	220
19	KHURDA	944
20	KORAPUT	117
21	MALKANGIRI	25
22	MAYURBHANJ	164
23	NABARANGPUR	67
24	NAYAGARH	72
25	NUAPADA	25
26	PURI	181
27	RAYAGADA	84
28	SAMBALPUR	189
29	SONEPUR	61
30	SUNDARGARH	359
Total		5000

CREDIT FACILITY TO MINORITY AS ON 31.12.2013																			Amount in Crores			
Sl. No.	Name of Bank	Target under Minority lending (MCL)	SIKHS						MUSLIMS						CHRISTIANS				TOTAL			
			Disbursement from 01.04.2013 to 31.12.2013 A/c	Amt.	Balance outstanding as on31.12.2013 A/c	Amt.	Disbursement from 01.04.2013 to 31.12.2013 A/c	Amt	Balance outstanding as on31.12.2013 A/c	Amt	Disbursement from 01.04.2013 to 31.12.2013 A/c	Amt	Balance outstanding as on31.12.2013 A/c	Amt	Disbursement from 01.04.2013 to 31.12.2013 A/c	Amt	Balance outstanding as on31.12.2013 A/c	Amt				
1	Allahabad Bank	0	15	0.10	212	2.48	125	1.94	8422	90.94	14	0.14	917	5.62	154	2.18	9551	99.04				
2	Andhra Bank	0	10	0.09	265	17.27	98	0.76	1346	13.48	57	0.65	752	12.17	165	1.50	2363	42.92				
3	Bank of Baroda	0	3	0.19	75	2.10	59	2.83	722	28.40	161	0.81	553	14.68	223	3.83	1350	45.18				
4	Bank of India	0	5	0.21	99	9.72	521	6.43	1952	24.85	138	1.99	795	41.55	664	8.63	2846	76.12				
5	Bank of Maharashtra	0	0	0.00	1	0.04	3	0.34	15	0.58	0	0.00	1	0.01	3	0.34	17	0.63				
6	Canara Bank	0	0	0.00	286	3.93	0	0.00	1895	25.69	0	0.00	785	11.29	0	0.00	2966	40.91				
7	Central Bank of India	0	17	0.54	793	7.75	122	0.61	1408	20.54	16	0.51	1724	16.43	155	1.66	3925	44.72				
8	Corporation Bank	0	11	0.30	25	0.60	67	3.89	169	4.62	15	0.30	31	2.06	93	4.49	225	7.28				
9	Dena Bank	0	0	0.00	1	0.10	6	0.13	36	1.55	3	0.19	4	23.00	9	0.32	41	24.65				
10	IDBI BANK	0	3	0.07	11	0.99	17	0.60	49	4.04	6	0.25	11	0.82	26	0.92	71	5.85				
11	Indian Bank	0	56	2.65	164	6.21	304	6.29	1219	51.33	73	1.46	555	7.22	433	10.40	1938	64.76				
12	Indian Overseas Bank	0	3	0.03	34	0.43	91	1.50	1149	8.35	29	0.09	793	5.84	123	1.62	1976	14.62				
13	Oriental Bank of Commerce	0	4	0.24	58	7.73	29	0.66	303	10.98	4	0.08	92	3.76	37	0.98	453	22.47				
14	Punjab & Sind Bank	0	7	0.50	28	2.54	10	0.33	19	0.33	0	0.00	0	0.00	17	0.83	47	2.87				
15	Punjab National Bank	0	16	0.94	87	6.87	739	13.72	1753	32.89	370	2.04	1567	11.97	1125	16.70	3407	51.73				
16	State Bank of B & J	0	0	0.00	1	0.01	0	0.00	14	19.20	0	0.00	4	0.05	0	0.00	19	19.26				
17	State Bank of Hyderabad	0	0	0.00	0	0.00	10	0.09	60	1.47	0	0.00	0	0.00	10	0.09	60	1.47				
18	State Bank of India	0	394	1.00	7026	33.97	2649	4.74	92843	722.04	2014	5.81	65616	505.76	5057	11.55	165485	1261.77				
19	State Bank of Mysore	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00				
20	State Bank of Travancore	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00				
21	Syndicate Bank	0	2	0.01	3	0.28	242	2.67	985	13.72	68	0.64	290	3.20	312	3.32	1278	17.20				
22	UCO Bank	0	30	0.55	873	31.30	388	3.73	19650	80.78	124	1.97	5062	55.50	542	6.25	25585	167.58				
23	Union Bank	0	0	0.00	33	4.10	110	8.71	1151	50.10	155	2.10	745	9.25	265	10.81	1929	63.45				
24	United Bank of India	0	0	0.00	598	9.04	32	0.11	7176	24.55	87	0.32	2988	12.26	119	0.43	10762	45.85				
25	Vijaya Bank	0	0	0.00	12	0.80	10	0.33	81	0.53	10	0.08	35	0.49	20	0.41	128	1.82				
Total Public Sector Banks			0	576	7.42	10685	148.26	5632	60.41	142417	1230.96	3344	19.43	83320	742.93	9552	87.26	236422	2122.15			
26	Axis Bank Ltd	0	0	0.00	0	0.00	0	0.00	41	0.54	0	0.00	7	0.32	0	0.00	48	0.86				
27	Federal Bank	0	0	0.00	0	0.00	0	0.00	10	0.36	0	0.00	9	2.47	0	0.00	19	2.83				
28	HDFC Bank	0	20	1.00	61	2.00	718	6.00	2161	12.00	61	0.00	136	1.00	799	7.00	2358	15.00				
29	ICICI Bank	0	50	0.70	84	2.77	948	7.62	1600	24.34	46	0.88	85	2.14	1044	9.20	1769	29.25				
30	Indus Ind Bank	0	19	1.11	55	1.85	397	6.91	3486	32.13	72	1.24	196	1.76	488	9.26	3737	35.74				
31	ING Vysya Bank	0	0	0.00	0	0.00	0	0.00	2	0.96	0	0.00	0	0.00	0	0.00	2	0.96				
32	Karnatak Bank Ltd.	0	0	0.00	1	0.38	0	0.00	13	0.49	0	0.00	0	0.00	0	0.00	14	0.87				
33	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00				
34	Kotak Mahindra Bank Ltd	0	0	0.00	1	0.04	8	0.21	18	0.71	0	0.00	2	0.06	8	0.21	21	0.81				
35	Laxmi Vilas Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00				
36	The South Indian Bank Ltd.	0	1	0.02	1	0.02	20	0.13	30	0.21	5	0.03	7	0.05	26	0.18	38	0.28				
Total Private Sector Banks			0	90	2.83	203	7.06	2091	20.87	7361	71.74	184	2.15	442	7.80	2365	25.85	8006	86.60			
37	Odisha Gramya Bank	0	0	0.00	70	1.18	744	3.38	11988	37.11	32	0.19	1502	8.31	776	3.57	13560	46.60				
38	Utkal Grameen Bank	0	9	2.32	1096	8.94	193	10.39	6242	25.96	332	5.61	11013	88.85	534	18.32	18351	123.75				
Total of RRBs			0	9	2.32	1166	10.12	937	13.77	18230	63.07	364	5.80	12515	97.16	1310	21.89	31911	170.35			
A.Total Commercial Banks			0	675	12.57	12054	165.44	8660	95.05	168008	1365.77	3892	27.38	96277	847.89	13227	135.00	276339	2379.10			
39	Orissa State Co-Op. Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00				
40	OSCARD Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00				
B.Total Co-operative Banks			0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00			
Total GrandTotal			0	675	12.57	12054	165.44	8660	95.05	168008	1365.77	3892	27.38	96277	847.89	13227	135.00	276339	2379.10			

CGTMSE DATA FROM 01.04.2013 - 31.12.2013

State Wise Report

Guarantee Approved From: 01/04/2013 To: 31/12/2013

EJ
D

	State Name	Approvals	Approved Amount (in Rs. Lakh)	Cumulative Approvals	Cumulative Approved Amount (in Rs. Lakh)
1	ANDAMAN & NICOBAR District Wise	293	1800.19	1091	4930.02
2	ANDHRA PRADESH District Wise	16402	52551.49	66843	259398.78
3	ARUNACHAL PRADESH District Wise	685	4304.78	2572	13601.95
DI~	District Wise	1224811	458751711	51743~	174088.201
DI\$!::!!li	District Wise	1962911	888498411	74425~	293676.081
EJCHANDIGARH	District Wise	45611	5087.7911	2989~	20539.561
DICHHA	TTISGARH District Wise	286111	24826.7011	15823~	100215.421
D	DADRA & NAGAR HAVELI District Wise	81	173791	2591	57970571
DIDAMAN	& DIU District Wise	4011	751.2811	218~	4796.181
E1IDELHI	District Wise	258211	36170.9811	12229~	164845.971
11	GOA District Wise	1522	9115.80	9386	62625.56
12	GUJARAT District Wise	8949	83824.29	58871	515056.47
13	HARYANA District Wise	2840	27534.75	16779	134385.61
EJ	HIMACHAL PRADESH District Wise	40961	25709.6911	2698411	155889.301
E1IJAMMU	& KASHMIR District Wise	1232911	19747.5811	26297~	58237.961
E1IJHARKHAND	District Wise	1322411	74999.6411	54134~	320858.821
E1IKARNATAKA	District Wise	2135511	116045.4611	108804~	545454.691
E1IKERALA	District Wise	2201111	619137611	122257~	303454.441

E1ILAKSHA	DEEP District Wise	101	124.9211		332.901
EJ	MADHYA PRADESH District Wise	7937	51364.31	40425	222963.88
EJ	MAHARASHTRA District Wise	14492	154636.85	74016	691241.36
EJ	MANIPUR District Wise	1354	4622.73	2754	10432.12
EJ	MEGHALAYA District Wise	98311	5117.121	4759	22753.95
EJ	IM,ZORAM District Wise	68711	3113.691	1973	8007.70
EJ	INAGALAND District Wise	646	2535.37	2089	9649.99
	IORISSA District Wise	12712	51344.07	73669	291205.86
EJ	PONDICHERRY District Wise	1572.231	1857	8551.91	
E!pUNJAB	District Wise	35685.6411	2678311	179729.691	
EJIRAJASTHAN	District Wise	644611	48400.751	49398	233654.20
EJIS'KK'M	District Wise	22311	755.251	1101	4278.16
31	TAMILNADU District Wise	33522	114697.00	121276	529873.92
32	TRIPURA District Wise	1282	4384.44	6506	22836.03
33	UTIAR PRADESH District Wise	25998	136482.65	164575	679313.35
34	UTIARAKHAND District Wise	649	4755.74	1890	13822.71
35	UTIARANCHAL District Wise	2514	13265.70	14856	78716.68
E1lw	B District Wise	92895.501	104749	456669.99	
[Total		27243611	1406601.0511	134453211	6601886.981

Bank Wise Report in Odisha

Bank Name	Approvals	Approved Amount (in Rs. Lakh)
AXIS BANK LIMITED	16	13748
BANK OF BARODA	11483.1	1441.27
BANK OF INDIA	340	571.77
BANK OF MAHARASHTRA	336	636.24
CANARA BANK	94	
CENTRAL BANK OF INDIA		
CORPORATION BANK		
IDENABANK		
HDFC BANK LIMITED	6.1	215.45
IOBI BANK LTD	3813.57	
INDIAN BANK	16	158.771
INDIAN OVERSEAS BANK	2	7.331
KARNATAKA BANK LTD.	136	1802.181
NEELACHAL GRAMYA BANK	13	68.241
ORIENTAL BANK OF COMMERCE	305	1917.091
PUNJAB & SIND BANK	1	55
PUNJAB NATIONAL BANK	1	6
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		
STATE BANK OF BIKANER & JAIPUR		

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ISTATE BANK OF HYDERABAD		
STATE BANK OF INDIA	4114	15014.95
STATE BANK OF MYSORE	1	1.85
STATE BANK OF TRAVANCORE	1	1.9
SYNDICATE BANK	151	609.73
THE FEDERAL BANK LTD	1	1.74
UCO BANK	1548	7525.87
UNION BANK OF INDIA	539	746.19
UNITED BANK OF INDIA	633	1514.43
VIJAYABANK	19	121.91
Total	127121	51344.07

District Wise Report in Odisha

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District Name	IAPprovals	Approved Amount (in Rs. Lakh)
		2553.031
IBALANG'R		552.581
BALASORE	299	1859.91
BALESWAR	2	1.95
BARGARH	1983	1309.47
BHADRAK	284	1589.5
IBOUDH	1101	347.27
ICUTIACK	19391	6857.11
IDEBAGARH	61	31.28
IDEOGARH		250.861
DHENKANAL	291	1413.64
GAJAPATI	40	246.86
GANJAM	679	2575.75
JAGATSINGHAPUR	432	1721.39
IJAJAPUR		1715.561
IJHARSUGUDA		1134.991
IKALAHANDI		709.821
IKANDHAMAL		
IKENDRAPARA		905.751
IKENDUJHAR		2937.371
IKHORDHA		7406.621

Annexure: XXXXIV

IKORAPUT		1262921
MALKANGIRI	36	116.24
MAYURBHANJ	736	3060.53
NABARANGAPUR	47	210.73
NAYAGARH	200	805.62
NUAPADA	43	128.9
PURLI	526	1812.73
RAYAGADA	75	582.5
SAMBALPUR	267	2287.34
SONAPUR	197	296.32
SUNDERGARH	728	3987.09
Total	12712	51344.07