



Agenda for the Meeting of Sub-Committee on Financial Inclusion & Financial Literacy and Digital payment

Confirmation of the Minutes of the Sub-Committee Meeting of SLBC on Financial Inclusion & Financial Literacy held on 13.04.2021.

The proceedings of the Meeting of Sub Committee of SLBC on Financial Inclusion & Financial Literacy held on 13.04.2021, has been circulated among all members vide mail dated 30.04.2021. As no suggestions/observations were received from members, the same may be treated as approved.

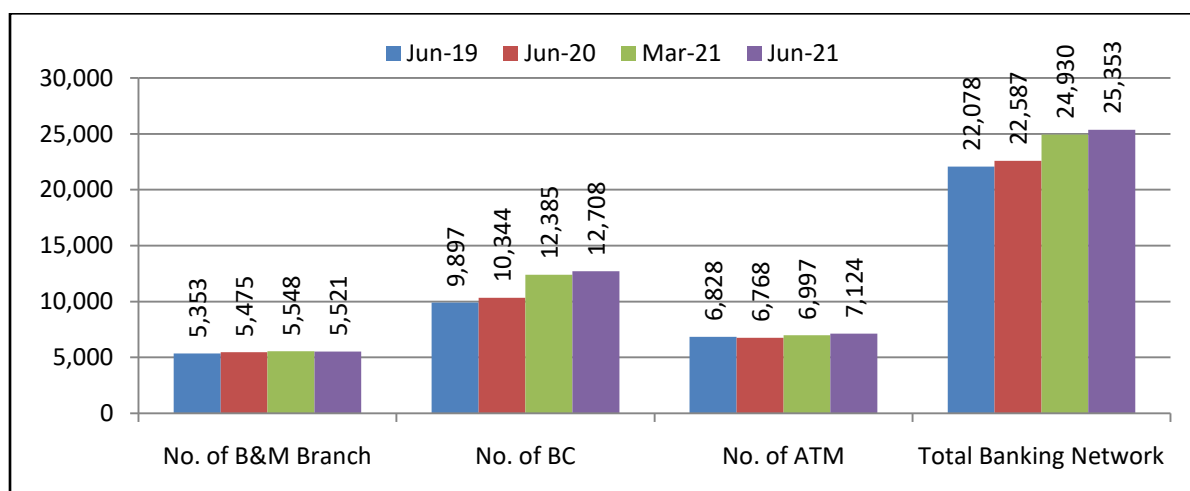
FINANCIAL INCLUSION:

AGENDA NO-1:

Banking Network in Odisha

Parameter	June 2019	June 2020	March 2021	June 2021
No. of B&M Branch	5,353	5,475	5,548	5,521
No. of BC	9,897	10,344	12,385	12,708
No. of ATM	6,828	6,768	6,997	7,124
Total Banking Network	22,078	22,587	24,930	25,353

Branch, ATM & BC Network





AGENDA NO-2:

(a) Status of Brick & Mortar Branches and Banking Outlets in GPs

In 6798 GPs of Odisha, 2289 GPs are covered by Brick & Mortar Branches and 4077 GPs are covered by only BC point. Total 6366 GPs are covered by banking outlets as of 19.09.2021. There are about 432 GPs which need to be covered either by brick & mortar branch or banking outlets.

The district-wise summary regarding status of Brick & Mortar Branches and Banking Outlets in GPs is given in **Annexure –1**.

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

As per Jan Dhan Darshak GIS web portal, there are 10 inhabited unbanked villages that are not covered through banking outlets within the distance of 5 km in Jan Dhan Darshak App (JDDA).

The names of 10 unbanked villages are Sulketi (Boudh District), Nuagan (Gajapati District), Kapadia (Ganjam District), Bajasahi (Ganjam District), Sanagam (Ganjam District), Semikhal (Kalahandi District), Jabagaon (Kalahandi District), Karanjaguda (Malkangiri District), Patbil (Mayurbhanj District) & Bajraguda (Rayagada District).

Exemption for opening of banking outlets in the following villages was placed before SLBC for permission in the last meeting held on 17.06.2021. As no comments / objections received, the same is treated as approved by SLBC.

Sl. No.	Name of Village	Name of District	Reason for exemption	Permitted by
1	Sulketi	Boudh	Population is very low i.e. 11 only. No connectivity , not financially feasible and economically viable.	Already approved in the DCC Meeting of the District held on 07/11/2020
2	Patbil	Mayurbhanj	Village is merged with the nearest village Nuasahi	Letter no.2584 dated 18.12.2020 by BDO, Thakurmunda, Mayurbhanj.



Further exemption proposals in respect of 4 villages are placed in DCC. The details of the 4 villages are given below –

DISTRICT	SUB-DIVISION	VILLAGE	ALLOTTED_BANK	ALLOTTED_TYPE	REMARKS
GAJAPATI	R.Udaygiri	Nuagan	State Bank of India	Bank Mitra	LDM Gajapati informed that the village is 3KM from SBI , Mahendragad and SBI informed that exemption certificate awaited from DCC
KALAHANDI	Thuamul Rampur	Semikhal	State Bank of India	Bank Mitra	Vide mail dated 17.06.21, SBI informed that there is no network connectivity in the said village and exemption certificate is awaited from DCC.
KALAHANDI	Biswanathpur	Jabagan	State Bank of India	Bank Mitra	Vide mail dated 17.06.21, SBI informed that there is no network connectivity in the said village and exemption certificate is awaited from DCC.
RAYAGADA	Rayagada	Bajraguda	State Bank Of India	Bank Mitra	As per e-mail dated 17.06.2021 received from SBI, No connectivity - approval awaited from DCC for exemption

SLBC has already shared the data to the concerned banks, i.e, State Bank of India & HDFC Bank with a request to arrange opening of banking outlets in the allocated villages at the earliest and updating in Jan Dhan Darshak App. Further banks facing concerns in opening of banking outlets in uncovered villages in Left Wing Extremists (LWE) affected districts are requested to consider opening of banking outlets in secured locations like CRPF/Police camps in consultation with district authorities. Banks are also requested to examine involving local Self Help Groups (SHGs) in such locations for deployment as BCs.



AGENDA NO 3:-

(a) Opening of Brick & Mortar Bank Branches / Business Correspondents in 65 identified Gram Panchayats:

It has been decided that banks are free to conduct the surveys in all the 65 identified places and can submit their report for opening of branches to SLBC.

The summary regarding opening of Brick & Mortar Bank Branches in 65 identified Gram Panchayats as of 10th September 2021 is given below-

Sl.	Name of the Bank	Proposed branch opening	B & M Opened as on 10.09.2021		Consent given		Pending		Remarks
			NO.	PLACE	NO.	PLACE	NO.	PLACE	
1	Axis Bank	5	2	1.BIRIKOTE,GAJAPATI 2.HUMA,SAMBALPUR	0		3	1.GAIBA,GAJAPATI 2.PANASPUT,MALKANGIRI 3.JAMADARPADA,NA BARANGPUR	Not feasible to open branch
2	Bank of Baroda	4	0		1	1.KARCHAMAL,NABARANGPUR	3	1.LUGEL,MALKANGIRI 2.LANJI,NUAPADA 3.NISANBHANGA,SAMBALPUR	Not feasible to open branch
3	Bandhan Bank	2	0		0		2	1.ADHAMUNDA,KALAHANDI 2.BHANPUR,NUAPADA	Not feasible to open branch
4	Bank of India	2	0		0		2	1.MATERU,MALKANGIRI 2.MOTANUAPADA,NUAPADA	Not feasible to open branch
5	Canara Bank	2	0		2	1.DIMIRIKUDA,DEOGARH 2.BOIRGAON,NUAPADA	0		
6	HDFC BANK	4	1	1.ASANPAT,KEONJHAR	2	1.BADAAMDA,NA BARANGPUR 2.PUTTASINGI,RAYAGADA	1	1.AMBAGAON,BOUDH	Not feasible to open branch
7	ICICI Bank	4	0		0		4	1.BANIAKHILINDA,DEOGARH 2.TEMARI,KALAHANDI 3.ANKABEDA,NABARANGPUR 4.MANDIBISI,RAYAGADA	BC provided in the cocation
8	Indian Bank	3	0		0		3	1.SAMBALPUR,GAJAPATI 2.TALAGUMANDI,KORAPUT 3.PARCHIPARA,NABARANGPUR	Not feasible to open branch

9	JANA SFB	26	8	1.KANKHINDA, SAMBALPUR 2.NUAGAON, DH ENKANAL 3.HARADOKHOL, SONEPUR 4.DAKARA, SAMBALPUR 5.SARGAJ, SONEPUR 6.SALEPALI, SONEPUR 7.NASIGAON, KALAHANDI 8.CHHAMUNDIA, NAYAGARH	14	1.BANSAJAL, SAMBALPUR 2.KALINGA, KANDHAMAL 3.MANIKMARA, DHENKANAL 4.TILEIMAL, JHARSUGUDA 5.TALAB, SAMBALPUR 6.THAKPALI, NUAPADA 7.BAUNSLAGA, SAMBALPUR 8.JUGSAIPATNA, KALAHANDI 9.SAGARA, SAMBALPUR 10.JAMUDIHI, SUNDARGARH 11.TILIA, JHARSUGUDA 12.BHERA, NUAPADA 13.JATESINGHA, SONEPUR 14.SINDHOL, SONEPUR	4	1.KALIAHATA, KEONJHAR 2.KUSUMBANDHA, MAYURBHANJ 3.KILASAMA, SAMBALPUR 4.KHINDA, SAMBALPUR	Not feasible to open branch
10	PNB	5	0		1	1.TEMRI, BARGARH	4	1.AIDA, ANGUL 2.MURKAR, KORAPUT 3.JODINGA, NABARANGPUR 4.AMPAVALLI, KORAPUT	Proposed submitted to HO
11	SBI	3	0		0		3	1.RANDA, BOLANGIR 2.JAGDALPUR, RAYAGADA 3.NUABARANGMAL, SAMBALPUR	Not feasible to open branch
12	Suryodaya SFB	1	0		0		1	1.BANDHAPARI, KALAHANDI	In hold
13	Ujjivan SFB	1	0		0		1	1.BAPANPALLI, MALKANGIRI	Survey not conducted
14	Union Bank of India	3	0		0		3	1.GUNTHAWADA, MALKANGIRI 2.RENGA, KORAPUT 3.PARKANMALA, MALKANGIRI	Survey is being conducted
	Grand Total	65	11		20		34		

AGENDA NO-4:

(a) Operations of Business Correspondents (BCs)

As of 30.06.2021, there are 12,708 no. of Business Correspondents in the State of Odisha. The bank sector wise information regarding Business Correspondents as of June'21 is given below –



Bank Type	Total BC Outlet	Out of which, Fixed Point BC
Public Sector Banks	9163	7714
Private Sector Bank	1738	765
RRB	1692	1010
Small Finance Bank	115	36
Total	12708	9525

The bankwise status given in **Annexure - 2**.

The hurdles/issues faced are given below –

- (i) Network issue.
- (ii) BCs have struggled particularly with problems involving cash handling, like transporting and safeguarding cash, and avoiding fraud and misappropriations. BCs also have limited overdraft facilities and transaction limits that may not be adequate for the daily requirements of their account holders.
- (iii) Expanding into unbanked areas involves cost that banks find difficult to cover leading to significant attrition of BCs.

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

To provide different banking services to citizens in unbanked and under banked GPs across the State, Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen Bank, Odisha Gramya Bank, YES Bank and ICICI Bank has engaged 1,262 Mission Shakti SHG members as Business Correspondent Agents (BCAs). These BCAs have undertaken transactions amounting to Rs. 230 crore during the current financial year.

Mission Shakti SHG members as Business Correspondent Agents (BCAs)					
State Bank of India	Utkal Grameen Bank	Odisha Gramya Bank	YES Bank	ICICI Bank	Total
296	138	236	498	94	1262

The district wise & bank wise summary of 1,262 Mission Shakti SHG members as Business Correspondent Agents is given in **Annexure – 3**.

During the current financial year, it is targeted to engage 1,000 more women SHG/Federation members as BCAs.

Besides the 1,262 Mission Shakti SHG members engaged as Business Correspondent there are 1,103 SHG members engaged as Business Correspondents as reported by banks.

Bank wise details of 1,103 SHG members engaged as Business Correspondents is given in **Annexure-4**.



AGENDA NO-5:

Coverage of unbanked GP by IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 7953 nos. of facility access points of IPPB are available as on 30th June, 2021.

Details are given in **Annexure-5**.

AGENDA NO-6:

Connectivity

As reported by GM, BSNL, status as on 30.06.2021 of BharatNet Phase-I covering 18 districts, 3,989 nos. of GPs/ BHQs have been connected through Optical Fiber Cable out of total 3,991 GPs & BHQs.

Regarding Phase-II, 2187 GPs/ BHQs are connected out of 3,116 GPs & BHQs.

The District wise details are given at **Annexure – 6**.

AGENDA NO-7:

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

As of 08.09.2021, 1,77,50,475 accounts are opened under PMJDY and total deposit in these accounts is Rs. 6,717.86 Crore. Out of total PMJDY accounts as on 08.09.2021, Rupay Card issued in 1,38,08,304 accounts.

The performance regarding opening of PMJDY accounts as of 30.06.2019, 30.06.2020 & 30.06.2021 and 08.09.2021 is given below

As of Date	Total PMJDY a/cs opened as on date	Total Deposit in PMJDY a/cs as on date (Rs. In Cr.)	Zero balance account as on date	Rupay card issued to the PMJDY a/c as on date	Aadhaar seeded in the PMJDY a/cs as on date
30.06.2019	1,45,08,554	4,484.45	17,99,552	1,17,87,018	1,04,87,496
30.06.2020	1,62,00,152	6,259.44	9,63,751	1,30,29,071	1,16,46,480
30.06.2021	1,74,39,220	6,729.51	11,06,397	1,36,48,675	1,30,56,890
08.09.2021	1,77,50,475	6,717.86	11,28,586	1,38,08,304	1,33,31,086

Bank wise performance on PMJDY as on 08.09.2021 is available in **Annexure – 7**.

(b) Performance by Commercial Banks under Social Security Schemes.

The three Social Security Schemes are PMJJBY, PMSBY & APY.

The performance under PMJJBY & PMSBY schemes is given below –



Scheme	No. of enrollments made as of 31.03.2021	No. of enrollments made as of 30.06.2021	No. of enrollments made as of 08.09.2021
PMJJBY	27,11,854	28,16,720	30,58,858
PMSBY	79,34,474	81,10,838	86,83,224

In regard to APY enrollment, against a target of 3,25,960 accounts set by PFRDA, Govt. of India for the FY 2021-22, banks in Odisha enrolled 115518 accounts in the State as on 31.08.21 and achieved 35% of target.

Bank wise performance in the 3 Social Security Schemes are available at **Annexure-8. Annexure-8A.**

SLBC, Odisha got Award of Excellence for best performing SLBC for (FY 2019-2020) & (FY 2020-2021).

APY CITIZEN's CHOICE Campaign started from 1st August to 30th September 2021. The Campaign aims to target the uncovered potential population in all states across the country & bring them under the ambit of Atal Pension Yojana. The target is to increase the APY enrollment so that they can live respectfully in their vulnerable years after 60 years.

SLBC in coordination with PFRDA has arranged one webinar for Bankers, LDMs and BCs on APY on 09th September 2021. In the webinar, speakers from PFRDA explained the importance of APY and also discussed strategies to cover all eligible population under APY in the Odisha State.

As informed by PFRDA, banks in Odisha have enrolled 44,914 APY applications during the APY CITIZEN's CHOICE Campaign (from 1st August to 4th September 2021) increased from 22,160 applications as on 16.08.2021, against the target of 66,752 APY applications and achieved 67.28% of the target. State Bank of India, Bank of India, Bank of Baroda & Tamilnadu Merchantile Bank have already achieved the target and only Keonjhar district has achieved the target.

It is therefore, requested to all banks & LDMs to take benefit of the campaign opportunity to source maximum APY accounts and become a winner under the campaign.

The bankwise & districtwise performance under APY CITIZEN's CHOICE Campaign from 1st August to 4th September 2021 is given in **Annexure - 9.**



FINANCIAL INCLUSION:

AGENDA NO-8:

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

With a view to enhance the penetration of financial inclusion in the Aspirational Districts, Department of Financial Services (DFS) launched a Targeted Financial Inclusion Intervention Programme (TFIIP) initially in 40 selected Aspirational Districts in the Country within the overall Aspirational Districts Programme (ADP) of Niti Ayog. Among the 10 Aspirational Districts in our State, Kalahandi and Rayagada were selected for the programme.

Further, DFS vide their letter no. F.No.6/4/2021-FI (C-300479681) dated 10.02.2021 communicated to implement TFIIP in all the 112 Aspirational Districts spread across 26 States & 1 UT. Accordingly in our State the TFIIP programme will be implemented in all the 10 Aspirational Districts namely Dhenkanal, Gajapati, Kandhamal, Balangir, Kalahandi, Rayagada, Koraput, Malkangiri, Nawarangpur and Nuapada.

TFIIP is having the following 2 broad objectives:

- Ensure availability of at least one banking touch point (Branch/ fixed point BC) within 5 km distance of every inhabited village in the Districts
- Achievement under Key Parameters Indicator (KPIs) i.e. enhancing coverage under PMJJBY, PMSBY & APY per lakh population and achievement of 100% benchmark.

Progress in respect of TFIIP achieved in FI camps in 10 aspirational districts of Odisha is given below –

Date	Cumulative No. of Camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
Till 31.03.21	156	31,726	17,517	24,330	2,951
Till 31.05.21	215	41,412	21,909	31,331	4,178
Till 15.08.21	423	81,732	1,17,286	98,678	14,328

There is substantial growth in camps organized and enrollments under all the schemes due to relaxation in lockdown & shutdown on account of Covid-19 Pandemic.



The District-wise achievement as on 15.08.2021 under TFIP is given below –

SrNo.	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	31	487	104	292	58
2	Gajapati	7	3,229	3,221	4,352	807
3	Kandhamal	11	42	43	116	28
4	Balangir	32	16,148	71,019	20,657	2,754
5	Nuapada	10	818	399	1009	143
6	Kalahandi	107	17,868	7,165	15,804	2,152
7	Rayagada	26	188	331	561	121
8	Nabarangpur	51	21,188	7,877	12,273	967
9	Koraput	118	14,448	21,958	38,355	6,731
10	Malkangiri	30	7,316	5,169	5,259	567
Total		423	81,732	1,17,286	98,678	14,328

(b) Financial Inclusion Fund (FIF) of NABARD

NABARD is providing financial assistance to all Scheduled Commercial Banks including Small Finance Banks and Payment Banks under FIF for implementation of schemes relating to Financial Inclusion and Banking Technologies. For FY 2021-22, NABARD will continue to provide the assistance to banks.

A gist of the ongoing schemes where banks can avail the assistance under FIF of NABARD for financial inclusion and banking technology is given in **Annexure- 10**.

Further, Financial Literacy awareness programmes which are conducted in a camp mode or in the nature of street plays (Nukkad Nataks), road shows, etc. are also eligible for financial assistance under FIF. Maximum grant assistance for conduct of these



programmes will be @15,000/- (all inclusive) per programme, with overall cap of Rs.5,00,000/- per proposal.

Banks that conduct these programmes in Special Focus Districts (SFDs) (Kalahandi, Kandhamal, Koraput, Malkangiri, Nuapada, Rayagada, Balangir, Dhenkanal, Gajapati, Nawarangpur, Angul, Bargarh, Boudh, Deogarh, Nayagarh, Sambalpur & Sundargarh) will be eligible for grant assistance @ 90% of the cost of programme subject to a maximum of Rs.15,000/- and in non-SFDs districts, the grant assistance will be @ 60%, 80% and 90% of the cost of the programme for Commercial banks, Regional Rural banks and Rural Cooperative banks respectively, subject to a maximum of Rs.15,000/- per programme all inclusive.

For this purpose, banks may engage local troupe or involve any good NGO which is not blacklisted by the competent authority of Government of India or State Government or any other nodal agency.

In order to take the maximum advantage of the grant assistance, banks may prepare their Financial Inclusion Plan for the year 2021-22 and submit proposals to NABARD, Regional Office, Bhubaneswar for sanction.

Total FIF sanction as on 14.09.2021	Total FIF disbursement as on 14.09.2021
Rs.1,46,65,512	Rs.1,28,00,627

Sanction and Disbursements details for FIF (NABARD) as on 14.09.2021 are given in **Annexure-11**.

CGM, NABARD, Bhubaneswar may apprise the House in this regard.

(c) Payments Infrastructure Development Fund – Inclusion of PM SVANidhi Scheme beneficiaries

The Payments Infrastructure Development Fund (PIDF) Scheme was announced by RBI, Central Office vide circular no. DPSS.CO.AD No.900/02.29.005/2020-21 on 05th January 2021. The objective of the scheme was to encourage deployment of Points of Sale (PoS) infrastructure (both physical and digital modes) in tier-3 to tier-6 centres and north eastern states.

Now, RBI vide press release dated 26.08.2021 has decided to include street vendors identified as part of the PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi Scheme) in tier-1 and tier- 2 centres as beneficiaries under the PIDF Scheme. As hitherto, the street vendors in tier-3 to tier-6 centres will continue to be covered under the Scheme.

The detailed circular is given in **Annexure –12**.



(d) Programme on DD Channel on 28th August, 2021 with experts on the Occasion of PMJDY Anniversary.

On the occasion of the Anniversary of PMJDY, DD (Odia) organized a discussion session on 28.08.2021 with experts having banking experience in the related field for the benefit of the common people in Odisha.

As advised by DFS, New Delhi, SLBC had nominated, Shri Niranjan Rath - EX-DGM, UCO Bank, Shri Braja Kishore Nayak – Ex-AGM, SBI & Shri Dhobei Pradhan – Ex-AGM, Canara Bank to participate in the said discussion which was telecasted live in the DD Odia Channel on 28.08.2021.

AGENDA NO-9:

(a) Progress on implementation DBTL in our State.

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

1. Total no of LPG distributors in the State – 950
2. No of LPG Consumers –87,40,554
3. % of LPG Aadhaar Seeding –96.15
4. % of Bank Aadhaar Seeding (ATC)– 79.47
5. % of Bank Account Seeding verified (BTC)–16.45
6. % of Cash Transfer Compliant (CTC= ATC + BTC) – 95.92

LPG and Bank Aadhaar Seeding Status as on 30.06.2021 is given in **Annexure–13**.

(b) Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar (**Annexure - 14**)

1. Total population as per Census 2021 (estimation), eligible for Aadhaar enrolment- 4,40,33,004.
2. Total Enrolment as on 30.06.2021- 4,48,06,010

(c) Direct Benefit Transfer (DBT)

DBT cell has been constituted by Finance Department, Govt. of Odisha on 31.10.2016. The Cell has a Project Management Team to assist officials of various Departments in bringing DBT schemes on-board and strengthening the DBT ecosystem.

Following are the major activities undertaken so far by the Finance Department on DBT implementation in the State.

- State DBT portal (<https://dbt.odisha.gov.in>) has been developed and operational for on boarding DBT schemes. State DBT portal has been integrated



with DBT Bharat Portal for month wise data sharing. Currently, State is sharing month wise data of 25 no. of schemes (13 CSS and 12 States) with DBT Bharat Portal through web API

- Till now 80 no. of DBT codes (58 CSS & 22 State schemes) have been created in DBT Bharat portal. State is taking initiatives to onboard the schemes having no backend system in place.
- State has developed a unified Scholarship Portal for end to end digitization and fund disbursement process for all Scholarship Schemes.
- The State DBT portal has been successfully integrated with iFMS (Integrated Financial Management System, Odisha) and Scholarship portal to onboard more schemes. Currently 9 no of Scholarship Schemes on boarded on State DBT Portal through State Scholarship Portal.
- SOP document for DBT implementation has been prepared and circulated to concerned scheme implementing Departments.
- As of now, nine Departments have issued Aadhaar Act notification (u/s 7) and State is following up with other departments to issue the same.
- State is developing a Social Protection Delivery platform (SPDP) which is proposed to be a data system with information about potential & actual beneficiaries of all DBT programs operational in the State. Also design a modular Social Protection Delivery Platform architecture with data exchange framework keeping data privacy, data sharing, data security and consent management in place.

(d) Critical Issues & Key Challenges:

- Though 99% (4.48 Cr) of aadhaar seeding completed in Odisha but a few schemes have done 100% Aadhaar seeding. Scheme databases are seeded with Aadhaar but not verified through biometric authentication. Majority of beneficiary Bank a/c are not linked with Aadhaar. Hence, Aadhaar based payment is implemented in few schemes.
- Many DBT applicable schemes are not having end to end application for service delivery for which compliance to DBT Mission guideline is a difficult task for these scheme Departments.

AGENDA NO-10:

Status of actual Financial Literacy Camps conducted (district-wise)

As per the information submitted by different LDMs, 4820 Financial Literacy Camps will be conducted for the FY 2021-22. Upto June 2021, 214 Financial Literacy Camps are conducted in the FY 2021-22. There are 9 districts namely Bhadrak, Bolangir, Gajapati,



Ganjam, Kalahandi, Kandhamal, Koraput, Malkangiri & Mayurbhanj where no camps are conducted in the current FY upto June'21.

The District-wise Financial Literacy Camps Calendars are given in **Annexure-15**.

The District-wise Financial Literacy Camps conducted are given in **Annexure-16**.

LDMs may apprise the house regarding the same.

AGENDA NO-11:

Expanding and Deepening of Digital Payments Ecosystem

Earlier, Cuttack & Bolangir were identified for the said programme and achieved overall 98% digital coverage.

- Cuttack District: ***As on August 31, 2021, Total Digital Coverage for individuals (Savings Bank Accounts) – 98.77% and Total Digital Coverage for Business (Current Accounts) – 98.47%.***
- Bolangir District: ***As on March 31, 2021, Total Digital Coverage for individuals (Savings Bank Accounts) – 99.99% and Total Digital Coverage for Business (Current Accounts) – 99.76%.***

The bankwise performance in Cuttack & Bolangir District is given in **Annexure – 17**.

RBI, Central Office, Mumbai vide letter no. FIDD.CO.LBS.No.71339/02.01.001/2021-22 dated 14.07.2021 has advised extension of the existing programme of Expanding and Deepening of the Digital Payments Ecosystem in one or two districts of Odisha. For this, SLBC discussed with all banks and **Ganjam District** (Lead Bank - Union Bank of India) was proposed for the programme of Expanding and Deepening of the Digital Payments Ecosystem. The same was communicated to Finance Department, Govt. of Odisha and the department vide letter no. FIN-PUIF-MEET-0015-2016/23175/F. dated 23.08.2021 has agreed for the proposal of Ganjam District. However, the department has also advised that **Sambalpur District** should also be included for the programme of Expanding and Deepening of the Digital Payments Ecosystem which could be adopted by any of major Public Sector Bank like Punjab National Bank (16 branches) / Canara Bank (9 branches) / Bank of India (4 branches) / Indian Bank (3 branches).

We propose Union Bank of India to adopt Ganjam District and Punjab National Bank having highest no. of branches to adopt Sambalpur District for expanding & deepening of Digital Payment Ecosystem.



AGENDA NO-12:

Progress of digital payment in receipts and payments in all Government Offices

The Integrated Financial Management System (IFMS) provides a platform for processing of all activities relating to the payment, receipt & accounting of the State Government finances through a common application.

Electronic Disbursement:

Electronic disbursement of IFMS manages 100% of state Government's payments. This facility enables transferring of amount directly to beneficiary's accounts using the e-Kuber platform of RBI through NEFT. To enhance the service delivery a new facility i.e. Bulk Disbursement has been introduced, this facility is beneficial for those departments where the number of beneficiaries are huge like Scholarship, ex-Gratia etc. This is a completely automated system starting from preparation of sanction order, online bills, pay-order till advice generation and payment to beneficiary. It helps in facilitating Scheme Based Direct Benefit Transfer.

Electronic Receipt:

The e-Receipt system of IFMS provides a platform to the citizens and the tax payers to deposit state government dues and taxes in an online mode without physically visiting any government office or bank. The e-Receipt system is integrated with 13 public and private sector banks and one payment gateway to receive state government dues and taxes. Different payment modes like Debit and Credit card, Internet Banking and UPI are available. At present 27 departments of Government of Odisha are using this platform to collect state government dues and taxes. Currently approximately 95% of state government receipt is through e-Receipt system of IFMS. The e-Receipt system of IFMS provides a platform to the citizens and the tax payers to deposit state government dues and taxes online mode without physically visiting any government office or bank.

AGENDA NO-13:

Any other matter with permission of Chair

Annexure-1

Summary of GPs having Banking Outlets as on 19.09.2021

Sl. No.	District Name	Total No. of GPs in the district (a)	No. of GPs having Brick & Mortar Branches (b)	No. of GPs having only BC point (c)	No. of GPs having both Branch and BC point (d)	Total no. of GPs covered under banking outlets (b+c)	No. of GPs not having any banking outlets in the district (a- (b+c))
1	ANGUL	225	102	113	2	215	10
2	BALASORE	360	137	217	90	354	6
3	BARGARH	253	78	175	49	253	0
4	BHADRAK	218	218	0	88	218	0
5	BOLANGIR	317	181	132	2	313	4
6	BOUDH	69	20	49	0	69	0
7	CUTTACK	373	115	258	0	373	0
8	DEOGARH	70	51	19	29	70	0
9	DHENKANAL	212	63	148	0	211	1
10	GAJAPATI	149	45	98	17	143	6
11	GANJAM	503	141	358	0	499	4
12	JAGATSINGHPUR	198	85	113	33	198	0
13	JAJPUR	311	127	156	4	283	28
14	JHARSUGUDA	78	24	49	15	73	5
15	KALAHANDI	310	78	223	12	301	9
16	KANDHAMAL	171	26	127	24	153	18
17	KENDRAPARA	249	72	94	36	166	83
18	KEONJHAR	297	125	172	0	297	0
19	KHORDHA	190	110	65	1	175	15
20	KORAPUT	240	46	167	26	213	27
21	MALKANGIRI	111	20	59	18	79	32
22	MAYURBHANJ	404	102	302	0	404	0
23	NABARANGPUR	189	26	122	1	148	41
24	NAYAGARH	194	42	152	0	194	0
25	NUAPADA	131	22	84	0	106	25
26	PURI	268	63	136	23	199	69
27	RAYAGADA	182	36	128	29	164	18
28	SAMBALPUR	138	37	96	10	133	5
29	SONEPUR	109	23	86	0	109	0
30	SUNDARGARH	279	74	179	0	253	26
TOTAL		6798	2289	4077	509	6366	432

BANK WISE BC STATUS AS ON 30.06.2021

BANK NAME	BANK Type	CURRENT TOTAL BANKING OUTLETS/BC OUTLET	CURRENT OF WHICH, FIXED POINT BC OUTLETS
Bankofbaroda	Public Sector Bank	446	446
Bankofindia	Public Sector Bank	553	553
Bankofmaharashtra	Public Sector Bank	10	5
Canara Bank	Public Sector Bank	350	350
Central Bank of India	Public Sector Bank	104	0
Indian Bank	Public Sector Bank	255	101
Indian Overseas Bank	Public Sector Bank	177	177
Punjab & Sind Bank	Public Sector Bank	0	0
Punjab National Bank	Public Sector Bank	737	391
State Bank Of India	Public Sector Bank	5287	5287
UCO Bank	Public Sector Bank	404	404
Union Bank Of India	Public Sector Bank	840	0
Total public sector banks		9163	7714
Axis Bank Ltd	Private Sector Bank	907	8
Bandhan Bank	Private Sector Bank	0	0
City Union Bank	Private Sector Bank	0	0
DCB Bank Ltd	Private Sector Bank	0	0
Federal Bank	Private Sector Bank	26	0
HDFC Bank	Private Sector Bank	559	514
ICICI Bank	Private Sector Bank	0	0
IDBI Bank	Private Sector Bank	21	21
IDFC Bank	Private Sector Bank	124	124
Indus Ind Bank	Private Sector Bank	91	91
Karnatak Bank Ltd	Private Sector Bank	7	7
Karur Vysya Bank	Private Sector Bank	1	0
Kotak Mahindra Bank Ltd	Private Sector Bank	0	0
RBL Bank	Private Sector Bank	0	0
South Indian Bank Ltd	Private Sector Bank	1	0
Standard Chartered Bank	Private Sector Bank	1	0
Tamilnadu Mercantile Bank	Private Sector Bank	0	0
Yes Bank	Private Sector Bank	0	0
Total private sector banks		1738	765
Odisha Gramya Bank	RRB Bank	682	0
Utkal Grameen Bank	RRB Bank	1010	1010
Total RRB banks		1692	1010
Orissa State Co-op Bank	Co-operative Bank	0	0
Total Co-operative banks		0	0
ESAF Small Finance Bank	Small Finance Bank	2	17
Jana Small finance Bank	Small Finance Bank	19	19
Suryoday Small Finance Bank	Small Finance Bank	94	0
Ujjivan Small Finance Bank	Small Finance Bank	0	0
Utkarsh Small Finance Bank	Small Finance Bank	0	0
Total Small Finance banks		115	36
Total		12708	9525

SHG Member as BCA Status - 15.09.2021 (District & Bank wise)							
SL No	District Name	Bank Name					No. of SHG member engaged
		OGB	SBI	UGB	ICICI	YES	Total
1	ANGUL	23	15				38
2	BALESHWAR	14	5			88	107
3	BARGARH		1	5		59	65
4	BHADRAK	11	13			53	77
5	BOLANGIR		17	9			26
6	BOUDH		8	2			10
7	CUTTACK	16	15		30		61
8	DEOGARH		11				11
9	DHENKANAL	18			44		62
10	GAJAPATI		31	13			44
11	GANJAM		14	19		74	107
12	JAGATSINGHAPUR	9	12				21
13	JAJPUR	24	11				35
14	JHARSUGUDA		2	1			3
15	KALAHANDI		9	15		10	34
16	KANDHAMAL		9	6			15
17	KENDRAPARA	19	6				25
18	KENDUJHAR	25					25
19	KHORDHA	11	8			17	36
20	KORAPUT		14	18		16	48
21	MALKANGIRI		12	16	20		48
22	MAYURBHANJ	25	13			157	195
23	NABARANGAPUR			6			6
24	NAYAGARH	13	5				18
25	NUAPADA		10	2			12
26	PURI	28	12				40
27	RAYAGADA		19	3			22
28	SAMBALPUR		4	13			17
29	SONEPUR			4			4
30	SUNDARGARH		20	6		24	50
Total		236	296	138	94	498	1262

BANK WISE SHG ENGAGED AS BC AS ON 19.09.2021

SI No	Name of the Bank	Total no. of BC / CSP as of 19.09.2021	Out of Col. (B), No. of Women SHG member acting as BC/CSP
1	Bank of Baroda	726	0
2	Bank of India	507	25
3	Bank of Maharashtra	6	0
4	Canara Bank	351	29
5	Central Bank of India	21	0
6	Indian Bank	267	0
7	Indian Overseas Bank	192	6
8	Punjab & Sind Bank	0	0
9	Punjab National Bank	446	0
10	State Bank of India	5326	524
11	UCO Bank	391	56
12	Union Bank of India	850	0
13	Axis Bank Ltd	1152	0
14	Bandhan Bank	0	0
15	City Union Bank	0	0
16	DCB Bank Ltd	0	0
17	Federal Bank	26	0
18	HDFC Bank	518	0
19	ICICI Bank	354	93
20	IDBI Bank	19	0
21	IDFC First Bank	0	0
22	Indus Ind Bank	91	0
23	Karnatak Bank Ltd.	7	0
24	Karur Vysya Bank	0	0
25	Kotak Mahindra Bank Ltd	0	0
26	Laxmi Vilas Bank	0	0
27	RBL Bank	0	0
28	Standard Chartered Bank	1	0
29	The South Indian Bank Ltd.	1	0
30	Yes Bank	0	0
31	Tamilnadu Mercantile Bank	0	0
32	Odisha Gramya Bank	724	228
33	Utkal Grameen Bank	1067	142
34	Orissa State Co-Op. Bank	0	0
35	Jana Small Finance Bank	19	0
36	ESAF Small Finance Bank	2	0
37	Suryoday Small Finance Bank	94	0
38	Ujjivan Small Finance Bank	0	0
39	Utkarsh Small Finance Bank	0	0
	Total	13158	1103

Annexure-5

Details of IPPB Access Points	
Branch location	No of Access Points
ANGUL BRANCH	240
BALANGIR BRANCH	287
BALASORE BRANCH	468
BARGARH BRANCH	226
BARIPADA BRANCH	314
BERHAMPUR BRANCH	375
BHADRAK BRANCH	355
BHANJANAGAR BRANCH	309
BHAWANIPATNA BRANCH	308
BHUBANESWAR BRANCH	324
BOUDHRAJ BRANCH	93
CUTTACK BRANCH	380
DEOGARH BRANCH	87
DHENKANAL BRANCH	201
JAGATSINGHPUR BRANCH	221
JAIPUR BRANCH	304
JEYPORE BRANCH	262
JHARSUGUDA BRANCH	163
KENDRAPARA BRANCH	279
KEONJHARGARH BRANCH	449
MALKANGIRI BRANCH	88
NABARANGPUR BRANCH	177
NAWAPARA TANWAT BRANCH	111
NAYAGARH BRANCH	204
PARLAKHEMUNDI BRANCH	150
PHULBANI BRANCH	267
PURI BRANCH	282
RAIRANGPUR BRANCH	206
RAYAGADA BRANCH	202
ROURKELA BRANCH	189
SAMBALPUR BRANCH	121
SONEPUR BRANCH	99
SUNDARGARH BRANCH	212
Grand Total	7953

BharatNet Phase - II**State – Odisha****(Report for the Month of June-2021 _ As on 30.06.2021)****Aerial OFC**

Sl No	Name of the District	No Of Blocks	No Of GPs	No Of BHQs	Total GPs/BHQs	No. of Service Ready (BHQs)	No. of Service Ready (GPs)	No. of Service Ready (BHQs/ GPs)
1	BOUDH	2	6	0	6			0
2	CUTTACK	11	31	0	31			0
3	DEOGARH	3	10	0	10			0
4	DHENKANAL	7	15	0	15		1	1
5	GAJAPATI	5	21	0	21			0
6	GANJAM	13	28	0	28		6	6
7	JAGATSINGHPUR	3	4	0	4			0
8	KALAHANDI	12	166	7	173	7	116	123
9	KANDHAMAL	9	19	0	19			0
10	KENDRAPADA	5	19	0	19			0
11	KENDUJHAR	8	101	4	105	4	88	92
12	KHURDA	8	22	0	22			0
13	MAYURBHANJ	7	85	4	89	4	64	68
14	NAYAGARH	7	19	0	19			0
15	PURI	11	38	0	38			0
16	BALASORE	10	71	0	71		55	55
17	JAJPUR	7	31	0	31			0
18	BHADRAK	7	30	0	30		20	20
19	ANGUL	8	225	8	233	8	196	204
20	BARGARH	12	256	12	268	8	166	174
21	BOLANGIR	14	315	14	329	12	264	276
22	JHARSUGUDA	5	78	5	83	5	61	66
23	KORAPUT	14	238	14	252	10	183	193
24	MALKANAGIRI	7	115	7	122	2	28	30
25	NAWARANGPUR	10	189	10	199	10	181	191
26	NUAPADA	5	131	5	136	5	110	115
27	RAYAGADA	11	181	11	192	9	135	144
28	SAMBALPUR	9	150	9	159	3	60	63
29	SONEPUR	6	109	6	115	5	82	87
30	SUNDARGARH	17	280	17	297	16	263	279
Total		253	2983	133	3116	108	2079	2187

PRADHAN MANTRI JAN DHAN YOJNA**PROGRESS REPORT ON NO. OF ACCOUNTS OPENED UNDER PMJDY AS OF 08.09.2021****NAME OF STATE:ODISHA**

SI No	Name of the Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	1206719	154462	659843	701338	1361181	76440	4504707120	1302271	1243977
2	Bank of India	802606	91819	404960	489465	894425	72243	4262559015	782727	778819
3	Bank of Maharastra	6888	18482	12651	12719	25370	6373	65234170	20173	20587
4	Canara Bank	412870	77750	228075	262545	490620	38626	2363972409	269536	404453
5	Central Bank of India	139137	20294	72901	86530	159431	14702	588738968.4	93632	134118
6	Indian Bank	337218	37661	163349	211530	374879	19682	1442163740	294850	284532
7	Indian Overseas Bank	1439728	368826	654135	1154419	1808554	136935	8266499032	972177	1370905
8	Punjab & Sind Bank	3089	1701	2881	1909	4790	87	21533707	4304	3291
9	Punjab National Bank	955830	92016	497858	549988	1047846	85256	4173281569	651953	787644
10	State Bank of India	7174540	2288281	4148854	5313967	9462821	354086	33255577881	8205296	6793075
11	UCO Bank	757043	286229	440363	602909	1043272	101552	5313514051	534848	730430
12	Union Bank of India	608115	111857	364253	355719	719972	104923	2161285533	376611	556123
13	Axis Bank Ltd	24688	54863	44384	35167	79551	20765	194550582.5	37996	48592
14	City Union Bank Ltd	0	96	48	48	96	12	174610.69	69	69
15	Federal Bank	13040	764	7452	6352	13804	1656	49540895.94	8144	10345
16	HDFC Bank	28523	71651	33750	66424	100174	18966	239964414.7	100172	45206
17	ICICI Bank	111164	16104	57444	69824	127268	71852	190418177.3	127268	93868
18	IDBI Bank	5017	15236	10831	9422	20253	1996	64093711.1	16302	13004
19	Indus Ind Bank	781	9372	7120	3033	10153	1172	12012118.81	6159	8693
20	Karur Vysya Bank	886	555	715	726	1441	218	2403026.89	1404	722
21	Kotak Mahindra Bank Ltd	1484	240	1117	607	1724	624	1827269.02	101	683
22	Laxmi Vilas Bank	1745	540	1208	1077	2285	235	3549443.26	1885	1460
23	The South Indian Bank Ltd.	90	420	294	216	510	179	915468.21	371	452
24	YES Bank	0	55	43	12	55	6	93728.93	55	38
TOTAL		14031201	3719274	7814529	9935946	17750475	1128586	67178610642	13808304	13331086

* Data as per <https://www.pmjdy.gov.in/> portal

Bankwise Enrollment under PMJJBY as on 08.09.2021

SrNo.	Bank	No.of Individual SB Accounts	No of eligible Individual SB Accounts (Based on Age Criteria)	No of Eligible PMJDY A/C holders (Based on Age Criteria)	No.of gross enrollment till date	No.of gross enrollment Rural Male till date	No.of gross enrollment Rural Female till date	no.of gross enrollment Rural Transgender till date	No.of gross enrollment Urban Male till date	No.of gross enrollment Urban Female till date	No.of gross enrollment Urban Transgender till date
1	Axis Bank Ltd	980640	716548	50233	12170	4819	1547	0	4181	1623	0
2	Bank of Baroda	2201513	767843	392694	113708	48650	50083	0	8569	6406	0
3	Bank of India	4750427	3057370	628305	192406	74822	94691	0	12922	9971	0
4	Bank of Maharashtra	49239	36326	15475	2476	415	113	0	875	1073	0
5	Canara Bank	2534512	1276202	333552	82146	34460	27863	53	11500	8269	1
6	Central Bank of India	1191845	743705	126141	62551	27254	26020	8	5457	3810	2
7	City Union Bank Ltd	1438	1139	50	93	0	0	0	64	29	0
8	Federal Bank Ltd	137770	124088	13830	5077	2514	1167	2	917	477	0
9	HDFC Bank Ltd	760313	396829	38431	14631	2116	626	0	9030	2859	0
10	ICICI Bank Ltd	2856989	1671151	87006	8023	914	257	0	5534	1318	0
11	IDBI Bank Ltd.	310981	237098	13182	22600	2345	1207	0	14220	4828	0
12	IDFC Bank Ltd.	22949	19720	25	17	0	0	0	8	9	0
13	Indian Bank	2306295	1236961	223581	70199	25817	24218	2	12205	7957	0
14	Indian Overseas Bank	6132367	3301416	1112239	543903	161688	290227	2	41228	50745	13
15	IndusInd Bank Ltd	551900	453289	7133	161	12	3	0	87	59	0
16	Karur Vysya Bank	34313	25121	930	674	0	0	0	457	217	0
17	Kotak Mahindra Bank Ltd	149245	103159	1731	1389	0	0	0	1035	354	0
18	Lakshmi Vilas Bank Ltd	12746	10030	1729	87	16	1	0	51	19	0
19	Punjab & Sind Bank	61734	30370	2498	2625	1218	191	0	809	407	0
20	Punjab National Bank	4015656	2522481	708067	133876	49678	50565	335	21142	12062	94
21	RBL Bank Ltd	219070	191620	0	0	0	0	0	0	0	0
22	South Indian Bank Ltd	81172	64866	471	273	20	18	0	154	81	0
23	State Bank of India	26039479	16333850	6090337	1499204	587728	789738	1595	67437	52421	285
24	Tamilnadu Mercantile Bank Ltd	4610	3596	94	171	0	0	0	106	65	0
25	UCO Bank	3866327	1954050	533209	160765	67050	68701	0	11020	13994	0
26	Union Bank of India	5211095	3421449	247643	129510	37460	41210	4	29520	21308	8
27	Yes Bank Ltd	35644	31271	47	123	1	0	0	83	39	0
	Total	64520269	38731548	10628633	3058858	1128997	1468446	2001	258611	200400	403

Bankwise Enrollment under PMJJBY as on 08.09.2021

SrNo.	Bank	No of cases where Premium Auto-Debited for enrolment till date	No of cases where Premium Auto-Debited for enrolment Rural Male till date	No of cases where Premium Auto-Debited for enrolment Rural Female till date	No of cases where Premium Auto-Debited for enrolment Rural Transgender till date	No of cases where Premium Auto-Debited for enrolment Urban Male till date	No of cases where Premium Auto-Debited for enrolment Urban Female till date	No of cases where Premium Auto-Debited for enrolment Urban Transgender till date	Premium Auto-Debited Amount (Rs.) till date	No of enrollments Transmitted to Insurer till date
1	Axis Bank Ltd	12170	4819	1547	0	4181	1623	0	3902278	12170
2	Bank of Baroda	113708	48650	50083	0	8569	6406	0	35205944	113708
3	Bank of India	192406	74822	94691	0	12922	9971	0	54315518	192406
4	Bank of Maharashtra	2476	415	113	0	875	1073	0	668816	2476
5	Canara Bank	82146	34460	27863	53	11500	8269	1	22539844	82146
6	Central Bank of India	62551	27254	26020	8	5457	3810	2	16814760	62551
7	City Union Bank Ltd	90	0	0	0	61	29	0	29040	88
8	Federal Bank Ltd	5077	2514	1167	2	917	477	0	1525360	5077
9	HDFC Bank Ltd	13380	1892	548	0	8306	2634	0	4225950	13380
10	ICICI Bank Ltd	8023	914	257	0	5534	1318	0	2647590	8023
11	IDBI Bank Ltd.	19504	2083	1098	0	12056	4267	0	6028574	19504
12	IDFC Bank Ltd.	17	0	0	0	8	9	0	2050	17
13	Indian Bank	70199	25817	24218	2	12205	7957	0	23165670	70199
14	Indian Overseas Bank	458402	124471	250409	1	36965	46550	6	151272660	458402
15	IndusInd Bank Ltd	161	12	3	0	87	59	0	52900	161
16	Karur Vysya Bank	674	0	0	0	457	217	0	222420	674
17	Kotak Mahindra Bank Ltd	1112	0	0	0	844	268	0	366960	1112
18	Lakshmi Vilas Bank Ltd	74	10	0	0	47	17	0	24420	74
19	Punjab & Sind Bank	2545	1197	189	0	767	392	0	839850	2545
20	Punjab National Bank	116966	47188	43910	304	16497	8980	87	33079497	116966
21	RBL Bank Ltd	0	0	0	0	0	0	0	0	0
22	South Indian Bank Ltd	273	20	18	0	154	81	0	90090	273
23	State Bank of India	1499204	587728	789738	1595	67437	52421	285	491768988	1499204
24	Tamilnadu Mercantile Bank Ltd	171	0	0	0	106	65	0	52494	171
25	UCO Bank	151065	66833	67420	0	7985	8827	0	47946964	151065
26	Union Bank of India	121494	34979	38875	4	27754	19874	8	37332115	121494
27	Yes Bank Ltd	123	1	0	0	83	39	0	39082	123
	Total	2934011	1086079	1418167	1969	241774	185633	389	934159834	2934009

Bankwise Enrollment under PMJJBY as on 08.09.2021

SrNo.	Bank	Premium Amount Paid to Insurer (Rs.) till date	No Of Aadhaar Seeded Accounts where premium deducted till date	No Of Mobile Seeded Accounts where premium deducted till date	No of PMJDY Accounts where premium deducted till date	No of fresh enrol Since 1st June of Current Policy year	No of renewals for the Policy Year 2020-21 (01.06.2020 to 31.05.2021)
1	Axis Bank Ltd	3902278	164	6200	1137	102	6613
2	Bank of Baroda	30824208	78624	76171	58236	9355	59797
3	Bank of India	54315518	186961	149805	42103	25214	116085
4	Bank of Maharashtra	538971	616	2370	1354	127	1106
5	Canara Bank	20277306	61936	62111	19012	2501	42015
6	Central Bank of India	14593152	55843	45602	10324	2647	38596
7	City Union Bank Ltd	29040	13	88	7	0	49
8	Federal Bank Ltd	1334960	1194	2067	460	175	1598
9	HDFC Bank Ltd	3700227	6497	12880	1366	169	7284
10	ICICI Bank Ltd	2318647	7097	7651	202	2	3120
11	IDBI Bank Ltd.	5277819	10147	19166	1016	386	9085
12	IDFC Bank Ltd.	1789	17	17	0	0	5
13	Indian Bank	23165670	42349	52921	27902	3245	45255
14	Indian Overseas Bank	147468147	311684	336532	216732	161738	295531
15	IndusInd Bank Ltd	46326	111	161	32	0	87
16	Karur Vysya Bank	222420	545	534	32	11	439
17	Kotak Mahindra Bank Ltd	321368	972	1038	42	0	0
18	Lakshmi Vilas Bank Ltd	21386	74	74	4	0	28
19	Punjab & Sind Bank	839850	2344	2357	188	196	1119
20	Punjab National Bank	30234038	57482	72553	28307	10935	66578
21	RBL Bank Ltd	0	0	0	0	0	0
22	South Indian Bank Ltd	90090	69	101	25	34	829
23	State Bank of India	434366726	1330609	1424433	826030	176123	981264
24	Tamilnadu Mercantile Bank Ltd	45955	37	149	6	3	98
25	UCO Bank	41980094	107918	126661	41993	18798	117373
26	Union Bank of India	33503301	78948	86867	15703	10856	66371
27	Yes Bank Ltd	34221	89	89	2	0	84
	Total	849453507	2342340	2488598	1292215	422617	1860409

Bankwise Enrollment under PMSBY as on 08.09.2021

SrNo.	Bank	No.of Individual SB Accounts	No of eligible Individual SB Accounts (Based on Age Criteria)	No of Eligible PMJDY A/C holders (Based on Age Criteria)	No.of gross enrollment till date	No.of gross enrollment Rural Male till date	No.of gross enrollment Rural Female till date	no.of gross enrollment Rural Transgender till date	No.of gross enrollment Urban Male till date	No.of gross enrollment Urban Female till date	No.of gross enrollment Urban Transgender till date
1	Axis Bank Ltd	984898	886273	68960	40837	14851	3781	1	17342	4860	2
2	Bank of Baroda	2201513	1544631	852722	436597	189298	181505	0	36574	29220	0
3	Bank of India	4750427	3906771	772412	611089	245597	291566	1	40052	33873	0
4	Bank of Maharashtra	49239	44814	19421	4074	530	195	0	1817	1532	0
5	Canara Bank	2534512	1726320	295041	276458	111047	103379	988	35072	25951	21
6	Central Bank of India	1191845	961660	161209	141378	59338	56843	30	14763	10397	7
7	City Union Bank Ltd	1438	1360	66	166	0	0	0	116	50	0
8	Federal Bank Ltd	150481	145377	13830	9951	6513	2217	2	876	343	0
9	HDFC Bank Ltd	760313	469362	52146	28457	5264	1614	0	15416	6163	0
10	ICICI Bank Ltd	2856989	2606743	125090	206874	111042	83897	0	9897	2038	0
11	IDBI Bank Ltd.	313701	293786	18432	47320	6430	3715	0	28087	9088	0
12	IDFC Bank Ltd.	22949	22509	25	68	0	0	0	40	28	0
13	Indian Bank	2117957	1534557	322097	205096	76791	65584	3	33820	28897	1
14	Indian Overseas Bank	5680269	4130116	1366985	1067883	338836	548211	13	83380	97428	15
15	IndusInd Bank Ltd	551900	548141	9066	2882	422	116	0	1628	716	0
16	Karur Vysya Bank	34313	31178	1337	1016	0	0	0	682	334	0
17	Kotak Mahindra Bank Ltd	149245	116812	1731	1975	0	0	0	1493	482	0
18	Lakshmi Vilas Bank Ltd	12746	12036	2139	291	131	18	0	104	38	0
19	Punjab & Sind Bank	61734	36712	3242	11696	4255	1397	0	4110	1934	0
20	Punjab National Bank	4015656	2264940	735033	579267	257147	192744	1444	90557	36998	377
21	RBL Bank Ltd	219070	216715	0	0	0	0	0	0	0	0
22	South Indian Bank Ltd	81172	75466	510	537	10	3	0	346	178	0
23	State Bank of India	26039479	22539829	7777188	4215439	1784424	1998990	8563	246663	175322	1477
24	Ltd	4574	4168	130	410	0	0	0	273	137	0
25	UCO Bank	3866327	2587576	682545	295901	141617	118972	0	18605	16707	0
26	Union Bank of India	5211095	4689627	337147	497394	167109	149803	4	108377	72064	37
27	Yes Bank Ltd	35644	34419	57	168	1	0	0	113	54	0
	Total	63899486	51431898	13618561	8683224	3520653	3804550	11049	790203	554832	1937

Bankwise Enrollment under PMSBY as on 08.09.2021

SrNo.	Bank	No of cases where Premium Auto-Debited for enrolment till date	No of cases where Premium Auto-Debited for enrolment Rural Male till date	No of cases where Premium Auto-Debited for enrolment Rural Female till date	No of cases where Premium Auto-Debited for enrolment Rural Transgender till date	No of cases where Premium Auto-Debited for enrolment Urban Male till date	No of cases where Premium Auto-Debited for enrolment Urban Female till date	No of cases where Premium Auto-Debited for enrolment Urban Transgender till date	Premium Auto-Debited Amount (Rs.) till date	No of enrollments Transmitted to Insurer till date
1	Axis Bank Ltd	40837	14851	3781	1	17342	4860	2	490044	40837
2	Bank of Baroda	436597	189298	181505	0	36574	29220	0	5228520	436597
3	Bank of India	611089	245597	291566	1	40052	33873	0	7333068	611089
4	Bank of Maharashtra	4074	530	195	0	1817	1532	0	48780	4074
5	Canara Bank	276458	111047	103379	988	35072	25951	21	3317496	276458
6	Central Bank of India	141378	59338	56843	30	14763	10397	7	1696536	141378
7	City Union Bank Ltd	159	0	0	0	111	48	0	1908	159
8	Federal Bank Ltd	9951	6513	2217	2	876	343	0	119412	9951
9	HDFC Bank Ltd	27006	4913	1472	0	14726	5895	0	324072	27006
10	ICICI Bank Ltd	206874	111042	83897	0	9897	2038	0	2482488	206874
11	IDBI Bank Ltd.	43741	6049	3568	0	25738	8386	0	524892	43741
12	IDFC Bank Ltd.	68	0	0	0	40	28	0	816	68
13	Indian Bank	205096	76791	65584	3	33820	28897	1	2461152	205096
14	Indian Overseas Bank	1012840	312412	525486	12	80317	94600	13	12154080	1012840
15	IndusInd Bank Ltd	2882	422	116	0	1628	716	0	34584	2882
16	Karur Vysya Bank	1016	0	0	0	682	334	0	12192	1016
17	Kotak Mahindra Bank Ltd	1695	0	0	0	1280	415	0	20340	1695
18	Lakshmi Vilas Bank Ltd	236	93	16	0	94	33	0	2832	236
19	Punjab & Sind Bank	11539	4236	1382	0	4037	1884	0	138468	11539
20	Punjab National Bank	563371	246404	190452	1179	88185	36815	336	6760452	563371
21	RBL Bank Ltd	0	0	0	0	0	0	0	0	0
22	South Indian Bank Ltd	537	10	3	0	346	178	0	6444	537
23	State Bank of India	4215439	1784424	1998990	8563	246663	175322	1477	50585268	4215439
24	Ltd	410	0	0	0	273	137	0	4920	410
25	UCO Bank	292293	140531	117909	0	18239	15614	0	3507516	292293
26	Union Bank of India	437264	145541	131676	4	96158	63848	37	5247168	437264
27	Yes Bank Ltd	168	1	0	0	113	54	0	2016	168
	Total	8543018	3460043	3760037	10783	768843	541418	1894	102505464	8543018

Bankwise Enrollment under PMSBY as on 08.09.2021

SrNo.	Bank	Premium Amount Paid to Insurer (Rs.) till date	No Of Aadhaar Seeded Accounts where premium deducted till date	No Of Mobile Seeded Accounts where premium deducted till date	No of PMJDY Accounts where premium deducted till date	No of fresh enrol Since 1st June of Current Policy year	No of renewals for the Policy Year 2020-21 (01.06.2020 to 31.05.2021)
1	Axis Bank Ltd	490044	5324	9467	3420	122	23687
2	Bank of Baroda	5239164	336547	340230	263651	51912	299636
3	Bank of India	7333068	583406	450987	229981	124920	412877
4	Bank of Maharashtra	48780	940	3870	2052	148	2493
5	Canara Bank	3315768	213104	206777	73757	7648	199672
6	Central Bank of India	1696536	125077	97634	29971	4239	112987
7	City Union Bank Ltd	1908	19	152	26	0	96
8	Federal Bank Ltd	99510	2540	5049	1517	147	4803
9	HDFC Bank Ltd	324072	13452	25379	3546	304	16409
10	ICICI Bank Ltd	2068740	123406	102875	5678	28	31230
11	IDBI Bank Ltd.	524892	23933	42455	3115	543	25262
12	IDFC Bank Ltd.	816	68	67	0	0	40
13	Indian Bank	2461152	129684	142691	90729	4465	142269
14	Indian Overseas Bank	12154080	831160	848030	481930	201814	861806
15	IndusInd Bank Ltd	34584	876	2882	2481	0	816
16	Karur Vysya Bank	12192	816	802	72	16	702
17	Kotak Mahindra Bank Ltd	20340	1518	1648	71	0	0
18	Lakshmi Vilas Bank Ltd	2832	236	236	16	0	146
19	Punjab & Sind Bank	138468	10462	10514	1048	465	7283
20	Punjab National Bank	6760452	215548	352160	175915	19989	391190
21	RBL Bank Ltd	0	0	0	0	0	0
22	South Indian Bank Ltd	6444	162	217	224	28	1496
23	State Bank of India	50585268	3620779	3930767	2036740	353287	3323460
24	Ltd	4920	86	359	24	20	282
25	UCO Bank	3507516	215276	240990	85091	35921	239649
26	Union Bank of India	5247168	257784	282464	57613	22329	289345
27	Yes Bank Ltd	1680	123	123	4	0	120
	Total	102080394	6712326	7098825	3548672	828345	6387756

BANKWISE PERFORMANCE UNDER ANNUAL APY TARGETS (FY 2021-22)- As on 31st August 2021

Name of the State (As per LGD District Code)	NLOO Reg. No.	Name of the APY-SP	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	FY 2021-22			Cumulative
							APY accounts opened in the current (Q1 of FY 2021-22) (From 1st April 2021 till 31st August, 2021)	AAPB Achieved (as on month end....)	%age achievement of Annual Target	APY accounts opened since Inception till 31st August, 2021)
ODISHA	7000652	CENTRAL BANK OF INDIA	Major Bank	105	70	7,350	795	8	11%	34,931
ODISHA	7000663	PUNJAB AND SIND BANK	Major Bank	19	70	1,330	298	16	22%	2,908
ODISHA	7000803	AXIS BANK LTD	Major Bank	181	70	12,670	1,346	7	11%	50,984
ODISHA	7000825	ICICI BANK LIMITED	Major Bank	116	70	8,120	104	1	1%	3,189
ODISHA	7000965	HDFC BANK LTD	Major Bank	158	70	11,060	169	1	2%	10,980
ODISHA	7001750	CANARA BANK (Including eSYNDIC	Major Bank	289	70	20,230	10,930	38	54%	86,769
ODISHA	7001783	INDIAN OVERSEAS BANK	Major Bank	128	70	8,960	1,862	15	21%	35,222
ODISHA	7001794	PUNJAB NATIONAL BANK (Includi	Major Bank	374	70	26,180	2,782	7	11%	55,458
ODISHA	7001816	BANK OF INDIA	Major Bank	256	70	17,920	9,587	37	53%	78,188
ODISHA	7001820	BANK OF BARODA (Including Dena	Major Bank	173	70	12,110	6,548	38	54%	60,395
ODISHA	7001831	INDIAN BANK (Including eALLAHA	Major Bank	207	70	14,490	4,410	21	30%	69,226
ODISHA	7001875	UCO BANK	Major Bank	251	70	17,570	3,442	14	20%	37,074
ODISHA	7001886	BANK OF MAHARASHTRA	Major Bank	11	70	770	79	7	10%	1,188
ODISHA	7001912	UNION BANK OF INDIA (Including	Major Bank	373	70	26,110	13,043	35	50%	1,54,900
ODISHA	7001945	IDBI BANK LTD	Major Bank	74	70	5,180	195	3	4%	11,394
ODISHA	7002015	STATE BANK OF INDIA	Major Bank	872	70	61,040	46,601	53	76%	3,64,796
ODISHA	7001035	INDUSIND BANK LIMITED	PVT	23	30	690	-	-	0%	32
ODISHA	7001120	YES BANK LIMITED	PVT	4	30	120	-	-	0%	7
ODISHA	7001293	STANDARD CHARTERED BANK	PVT	1	30	30	-	-	0%	-
ODISHA	7001330	TAMILNAD MERCANTILE BANK L	PVT	1	30	30	54	54	180%	224
ODISHA	7001433	THE LAKSHMI VILAS BANK LTD	PVT	5	30	150	-	-	0%	48
ODISHA	7001455	THE CATHOLIC SYRIAN BANK LIM	PVT	1	30	30	-	-	0%	34
ODISHA	7001492	THE FEDERAL BANK LTD	PVT	26	30	780	12	0	2%	578
ODISHA	7001540	KARNATAKA BANK LIMITED	PVT	8	30	240	101	13	42%	2,073
ODISHA	7001573	DCB BANK LIMITED	PVT	44	30	1,320	8	0	1%	1,002
ODISHA	7001691	THE KARUR VYSYA BANK LTD	PVT	5	30	150	2	0	1%	161
ODISHA	7001746	THE SOUTH INDIAN BANK LTD MA	PVT	3	30	90	11	4	12%	250
ODISHA	7002343	CITY UNION BANK LTD	PVT	1	30	30	3	3	10%	66
ODISHA	7002866	KOTAK MAHINDRA BANK	PVT	20	30	600	17	1	3%	136
ODISHA	7004664	BANDHAN BANK LIMITED	PVT	36	30	1,080	22	1	2%	233
ODISHA	7004804	IDFC BANK LIMITED	PVT	17	30	510	1	0	0%	60
ODISHA	7001304	ODISHA GRAMYA BANK	RRB	549	70	38,430	12,401	23	32%	1,10,115
ODISHA	7001396	Utkal Grameen Bank	RRB	437	70	30,590	695	2	2%	42,858
ODISHA Total				4,768		3,25,960	1,15,518	24	35%	12,15,479

BANKWISE PERFORMANCE UNDER ANNUAL APY TARGETS (FY 2021-22)- As on 31st August 2021

Name of the State (As per LGD District Code)	Name of the District (As per LGD District Code)	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	FY 2021-22			Cumulative
						APY accounts opened in the current (Q1 of FY 2021-22) (From 1st April 2021 till 31st August, 2021)	AAPB Achieved (as on month end....)	%age achievement of Annual Target	APY accounts opened since Inception till 31st August, 2021)
ODISHA	ANUGUL	Major Bank	118	70	8,260	2,505	21	30%	33,254
ODISHA	ANUGUL	PVT	11	30	330	14	1	4%	309
ODISHA	ANUGUL	RRB	32	70	2,240	478	15	21%	6,621
ODISHA	BALANGIR	Major Bank	96	70	6,720	3,652	38	54%	37,832
ODISHA	BALANGIR	PVT	5	30	150	1	0	1%	164
ODISHA	BALANGIR	RRB	44	70	3,080	31	1	1%	2,057
ODISHA	BALESHWAR	Major Bank	155	70	10,850	5,500	35	51%	57,343
ODISHA	BALESHWAR	PVT	13	30	390	7	1	2%	127
ODISHA	BALESHWAR	RRB	54	70	3,780	582	11	15%	9,796
ODISHA	BARGARH	Major Bank	100	70	7,000	2,886	29	41%	36,128
ODISHA	BARGARH	PVT	6	30	180	2	0	1%	251
ODISHA	BARGARH	RRB	35	70	2,450	60	2	2%	4,146
ODISHA	BHADRAK	Major Bank	99	70	6,930	4,324	44	62%	38,216
ODISHA	BHADRAK	PVT	6	30	180	-	0	0%	14
ODISHA	BHADRAK	RRB	29	70	2,030	605	21	30%	6,750
ODISHA	BOUDH	Major Bank	33	70	2,310	1,259	38	55%	12,079
ODISHA	BOUDH	PVT	1	30	30	-	0	0%	1
ODISHA	BOUDH	RRB	9	70	630	13	1	2%	859
ODISHA	CUTTACK	Major Bank	301	70	21,070	7,332	24	35%	84,578
ODISHA	CUTTACK	PVT	17	30	510	76	4	15%	469
ODISHA	CUTTACK	RRB	48	70	3,360	800	17	24%	8,152
ODISHA	DEOGARH	Major Bank	30	70	2,100	549	18	26%	7,836
ODISHA	DEOGARH	PVT	1	30	30	-	0	0%	-
ODISHA	DEOGARH	RRB	8	70	560	10	1	2%	1,967
ODISHA	DHENKANAL	Major Bank	90	70	6,300	2,534	28	40%	30,054
ODISHA	DHENKANAL	PVT	5	30	150	-	0	0%	19
ODISHA	DHENKANAL	RRB	30	70	2,100	526	18	25%	5,921
ODISHA	GAJAPATI	Major Bank	46	70	3,220	916	20	28%	14,686
ODISHA	GAJAPATI	PVT	1	30	30	-	0	0%	22
ODISHA	GAJAPATI	RRB	10	70	700	24	2	3%	514
ODISHA	GANJAM	Major Bank	298	70	20,860	8,018	27	38%	94,899
ODISHA	GANJAM	PVT	11	30	330	5	0	2%	513
ODISHA	GANJAM	RRB	78	70	5,460	135	2	2%	6,987
ODISHA	JAGATSINGHAPUR	Major Bank	117	70	8,190	2,462	21	30%	30,837
ODISHA	JAGATSINGHAPUR	PVT	6	30	180	1	0	1%	41
ODISHA	JAGATSINGHAPUR	RRB	29	70	2,030	314	11	15%	3,454
ODISHA	JAJAPUR	Major Bank	145	70	10,150	4,111	28	41%	45,807
ODISHA	JAJAPUR	PVT	8	30	240	56	7	23%	408
ODISHA	JAJAPUR	RRB	39	70	2,730	749	19	27%	11,020
ODISHA	JHARSUGUDA	Major Bank	68	70	4,760	1,658	24	35%	20,450
ODISHA	JHARSUGUDA	PVT	5	30	150	-	0	0%	20
ODISHA	JHARSUGUDA	RRB	13	70	910	45	3	5%	1,921
ODISHA	KALAHANDI	Major Bank	87	70	6,090	2,172	25	36%	20,577
ODISHA	KALAHANDI	PVT	4	30	120	1	0	1%	89
ODISHA	KALAHANDI	RRB	41	70	2,870	9	0	0%	1,895
ODISHA	KANDHAMAL	Major Bank	53	70	3,710	1,926	36	52%	15,252
ODISHA	KANDHAMAL	PVT	1	30	30	-	0	0%	-
ODISHA	KANDHAMAL	RRB	12	70	840	51	4	6%	1,080
ODISHA	KENDRAPARA	Major Bank	93	70	6,510	4,334	47	67%	34,202
ODISHA	KENDRAPARA	PVT	4	30	120	-	0	0%	266
ODISHA	KENDRAPARA	RRB	30	70	2,100	301	10	14%	4,329
ODISHA	KENDUJHAR	Major Bank	134	70	9,380	4,164	31	44%	40,119
ODISHA	KENDUJHAR	PVT	11	30	330	-	0	0%	31
ODISHA	KENDUJHAR	RRB	48	70	3,360	4,793	100	143%	13,694
ODISHA	KHORDHA	Major Bank	522	70	36,540	7,084	14	19%	1,02,574
ODISHA	KHORDHA	PVT	32	30	960	39	1	4%	933
ODISHA	KHORDHA	RRB	52	70	3,640	402	8	11%	5,353
ODISHA	KORAPUT	Major Bank	73	70	5,110	3,800	52	74%	25,225
ODISHA	KORAPUT	PVT	4	30	120	-	0	0%	137
ODISHA	KORAPUT	RRB	37	70	2,590	53	1	2%	2,269
ODISHA	MALKANGIRI	Major Bank	29	70	2,030	1,307	45	64%	8,225
ODISHA	MALKANGIRI	RRB	14	70	980	-	0	0%	389
ODISHA	MAYURBHANJ	Major Bank	159	70	11,130	6,879	43	62%	51,396
ODISHA	MAYURBHANJ	PVT	6	30	180	-	0	0%	29
ODISHA	MAYURBHANJ	RRB	78	70	5,460	1,544	20	28%	15,750
ODISHA	NABARANGPUR	Major Bank	36	70	2,520	1,810	50	72%	15,152
ODISHA	NABARANGPUR	PVT	2	30	60	-	0	0%	86
ODISHA	NABARANGPUR	RRB	24	70	1,680	11	0	1%	1,960

Name of the State (As per LGD District Code)	Name of the District (As per LGD District Code)	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in the current (Q1 of FY 2021-22) (From 1st April 2021 till 31st August, 2021)	AAPB Achieved (as on month end....)	%age achievement of Annual Target	APY accounts opened since Inception till 31st August, 2021)
ODISHA	NAYAGARH	Major Bank	78	70	5,460	2,255	29	41%	22,486
ODISHA	NAYAGARH	PVT	3	30	90	-	0	0%	34
ODISHA	NAYAGARH	RRB	26	70	1,820	443	17	24%	4,623
ODISHA	NUAPADA	Major Bank	35	70	2,450	992	28	40%	10,515
ODISHA	NUAPADA	PVT	2	30	60	-	0	0%	31
ODISHA	NUAPADA	RRB	19	70	1,330	45	2	3%	1,382
ODISHA	PURI	Major Bank	141	70	9,870	3,998	28	41%	40,282
ODISHA	PURI	PVT	7	30	210	4	1	2%	142
ODISHA	PURI	RRB	54	70	3,780	864	16	23%	14,652
ODISHA	RAYAGADA	Major Bank	66	70	4,620	1,489	23	32%	16,257
ODISHA	RAYAGADA	PVT	2	30	60	-	0	0%	-
ODISHA	RAYAGADA	RRB	26	70	1,820	59	2	3%	5,128
ODISHA	SAMBALPUR	Major Bank	130	70	9,100	3,506	27	39%	35,034
ODISHA	SAMBALPUR	PVT	6	30	180	4	1	2%	505
ODISHA	SAMBALPUR	RRB	24	70	1,680	60	3	4%	3,922
ODISHA	SONEPUR	Major Bank	44	70	3,080	1,904	43	62%	15,156
ODISHA	SONEPUR	PVT	3	30	90	-	0	0%	45
ODISHA	SONEPUR	RRB	21	70	1,470	39	2	3%	3,078
ODISHA	SUNDARGARH	Major Bank	211	70	14,770	6,865	33	46%	61,151
ODISHA	SUNDARGARH	PVT	12	30	360	21	2	6%	218
ODISHA	SUNDARGARH	RRB	22	70	1,540	50	2	3%	3,304
ODISHA Total			4,768		3,25,960	1,15,518	24	35%	12,15,479

APY CITIZEN'S CHOICE H1, FY 2021-22 - Scorecard for SLBC State Coordinators												
Sr. No.	Name of the State / Union Territory (as per LGD District Mapping)	State category (Big/Medium/Small)	Name of the APY-SP	NLOO Reg. No.	Bank Category	No. of Branches in the State as on 1st April 2021	Target - B AAPB target for State Coordinators	Target Minimum Number of APY Accounts to be sourced (By Total No. of Branches of the same Bank in the State)	No. of APY Accounts enrolled (From 1st Aug to 30 Sep 2021) Status as on 4th Sept, 2021	Average Account Per Branch of the State Coordinator (Total no. of APY Accounts sourced by the Bank / Total No. of Branches of the State)	% of Target Achievement	Status of Achievement
1	ODISHA	Medium	CENTRAL BANK OF INDIA	7000652	Major Bank	105	15	1,575	351	3	22%	In the Process of Qualification
2	ODISHA	Medium	PUNJAB AND SIND BANK	7000663	Major Bank	19	15	285	113	6	40%	In the Process of Qualification
3	ODISHA	Medium	AXIS BANK	7000803	Major Bank	181	15	2,715	506	3	19%	In the Process of Qualification
4	ODISHA	Medium	ICICI BANK LIMITED	7000825	Major Bank	116	15	1,740	24	0	1%	In the Process of Qualification
5	ODISHA	Medium	HDFC BANK LTD	7000965	Major Bank	158	15	2,370	17	0	1%	In the Process of Qualification
6	ODISHA	Medium	ODISHA GRAMYA BANK	7001304	RRB	549	15	8,235	6,509	12	79%	In the Process of Qualification
7	ODISHA	Medium	UTKAL GRAMEEN BANK	7001396	RRB	437	15	6,555	549	1	8%	In the Process of Qualification
8	ODISHA	Medium	KARNATAKA BANK LIMITED	7001540	PVT	8	6	48	26	3	54%	In the Process of Qualification
9	ODISHA	Medium	THE KARUR VYSYA BANK LTD	7001691	PVT	5	6	30	1	0	3%	In the Process of Qualification
10	ODISHA	Medium	CANARA BANK	7001750	Major Bank	289	15	4,335	3,390	12	78%	In the Process of Qualification
11	ODISHA	Medium	INDIAN OVERSEAS BANK	7001783	Major Bank	128	15	1,920	1,028	8	54%	In the Process of Qualification
12	ODISHA	Medium	PUNJAB NATIONAL BANK	7001794	Major Bank	374	15	5,610	955	3	17%	In the Process of Qualification
13	ODISHA	Medium	BANK OF INDIA	7001816	Major Bank	256	15	3,840	4,245	17	111%	Qualified
14	ODISHA	Medium	BANK OF BARODA	7001820	Major Bank	173	15	2,595	3,374	20	130%	Qualified
15	ODISHA	Medium	INDIAN BANK (Including ALL MAHARASHTRA BRANCHES)	7001831	Major Bank	207	15	3,105	2,587	12	83%	In the Process of Qualification
16	ODISHA	Medium	UCO BANK	7001875	Major Bank	251	15	3,765	1,728	7	46%	In the Process of Qualification
17	ODISHA	Medium	BANK OF MAHARASHTRA	7001886	Major Bank	11	15	165	40	4	24%	In the Process of Qualification
18	ODISHA	Medium	UNION BANK OF INDIA	7001912	Major Bank	373	15	5,595	5,531	15	99%	In the Process of Qualification
19	ODISHA	Medium	IDBI BANK LTD	7001945	Major Bank	74	15	1,110	88	1	8%	In the Process of Qualification
20	ODISHA	Medium	STATE BANK OF INDIA	7002015	Major Bank	872	15	13,080	13,809	16	106%	Qualified
21	ODISHA	Medium	KOTAK MAHINDRA BANK	7002866	PVT	20	6	120	1	0	1%	In the Process of Qualification
22	ODISHA	Medium	INDUSIND BANK LIMITED	7001035	PVT	23	6	138	-	-	0%	In the Process of Qualification
23	ODISHA	Medium	YES BANK LIMITED	7001120	PVT	4	6	24	-	-	0%	In the Process of Qualification
24	ODISHA	Medium	STANDARD CHARTERED BANK	7001293	PVT	1	6	6	-	-	0%	In the Process of Qualification
25	ODISHA	Medium	TAMILNAD MERCANTILE BANK PVT LTD	7001330	PVT	1	6	6	21	21	350%	Qualified
26	ODISHA	Medium	THE LAKSHMI VILAS BANK LTD	7001433	PVT	5	6	30	-	-	0%	In the Process of Qualification
27	ODISHA	Medium	THE CATHOLIC SYRIAN BANK LIMITED	7001455	PVT	1	6	6	-	-	0%	In the Process of Qualification
28	ODISHA	Medium	THE FEDERAL BANK LTD	7001492	PVT	26	6	156	3	0	2%	In the Process of Qualification
29	ODISHA	Medium	DCB BANK LIMITED	7001573	PVT	44	6	264	4	0	2%	In the Process of Qualification
30	ODISHA	Medium	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NDC	7001746	PVT	3	6	18	3	1	17%	In the Process of Qualification
31	ODISHA	Medium	CITY UNION BANK LTD	7002343	PVT	1	6	6	-	-	0%	In the Process of Qualification
32	ODISHA	Medium	BANDHAN BANK LIMITED	7004664	PVT	36	6	216	11	0	5%	In the Process of Qualification
685	ODISHA	Medium	IDFC FIRST BANK	7004804	PVT	17	6	102	-	-	0%	In the Process of Qualification
GRAND TOTAL						4,768		66,752	44,914	9	67%	

APY CITIZEN'S CHOICE H1 FY-2021-22 - Scorecard for LDMs

Sr. No.	Name of the District (as per LGD District Mapping)	Name of the State / Union Territory (as per LGD District Mapping)	State Category	No. of Branches in the State as on 1st April 2021	Target Minimum Number of APY Accounts to be sourced - 14 AAPB & No of Branches	No. of APY Accounts enrolled (From 1st Aug to 30 Sep , 2021) Status as on 4th Sept, 2021	% of Target Achievement	Status of Achievement
1	ANUGUL	ODISHA	Medium	161	2,254	1,147	51%	In the Process of Qualification
2	BALANGIR	ODISHA	Medium	145	2,030	1,686	83%	In the Process of Qualification
3	BALESHWAR	ODISHA	Medium	222	3,108	1,805	58%	In the Process of Qualification
4	BARGARH	ODISHA	Medium	141	1,974	1,176	60%	In the Process of Qualification
5	BHADRAK	ODISHA	Medium	134	1,876	1,719	92%	In the Process of Qualification
6	BOUDH	ODISHA	Medium	43	602	410	68%	In the Process of Qualification
7	CUTTACK	ODISHA	Medium	366	5,124	2,845	56%	In the Process of Qualification
8	DEOGARH	ODISHA	Medium	39	546	251	46%	In the Process of Qualification
9	DHENKANAL	ODISHA	Medium	125	1,750	1,393	80%	In the Process of Qualification
10	GAJAPATI	ODISHA	Medium	57	798	407	51%	In the Process of Qualification
11	GANJAM	ODISHA	Medium	387	5,418	3,339	62%	In the Process of Qualification
12	JAGATSINGHAPUR	ODISHA	Medium	152	2,128	1,000	47%	In the Process of Qualification
13	JAJAPUR	ODISHA	Medium	192	2,688	1,882	70%	In the Process of Qualification
14	JHARSUGUDA	ODISHA	Medium	86	1,204	614	51%	In the Process of Qualification
15	KALAHANADI	ODISHA	Medium	132	1,848	757	41%	In the Process of Qualification
16	KANDHAMAL	ODISHA	Medium	66	924	568	61%	In the Process of Qualification
17	KENDRAPARA	ODISHA	Medium	127	1,778	1,523	86%	In the Process of Qualification
18	KENDUJHAR	ODISHA	Medium	193	2,702	5,865	217%	Qualified
19	KHORDHA	ODISHA	Medium	606	8,484	3,159	37%	In the Process of Qualification
20	KORAPUT	ODISHA	Medium	114	1,596	1,054	66%	In the Process of Qualification
21	MALKANGIRI	ODISHA	Medium	43	602	294	49%	In the Process of Qualification
22	MAYURBHANJ	ODISHA	Medium	243	3,402	3,262	96%	In the Process of Qualification
23	NABARANGPUR	ODISHA	Medium	62	868	504	58%	In the Process of Qualification
24	NAYAGARH	ODISHA	Medium	107	1,498	996	66%	In the Process of Qualification
25	NUAPADA	ODISHA	Medium	56	784	457	58%	In the Process of Qualification
26	PURI	ODISHA	Medium	202	2,828	1,843	65%	In the Process of Qualification
27	RAYAGADA	ODISHA	Medium	94	1,316	707	54%	In the Process of Qualification
28	SAMBALPUR	ODISHA	Medium	160	2,240	1,111	50%	In the Process of Qualification
29	SONEPUR	ODISHA	Medium	68	952	853	90%	In the Process of Qualification
30	SUNDARGARH	ODISHA	Medium	245	3,430	2,287	67%	In the Process of Qualification
GRAND TOTAL				4,768	66,752	44,914	67%	

Financial Inclusion Fund: Ongoing Schemes*

SN	Scheme	Activities	Eligible Banks	Support (Max. Amt. and Unit)	Reference
1	2	3	4	5	6
I. Financial Literacy Programmes					
1.	Financial and Digital Literacy Camps by branches of banks	Conduct of literacy programmes on various topics and target groups in Rural areas	i. Branches of SCB (including SFB & PB) ii. RRB iii. RCB	a. SFD: Rs.6,000/- per camp b. Other districts: Rs.5,000/- per camp Unit: Number of camps	1. Ext. Cir No.105/ DFIBT- 04/ 2019 dated 23 April 201
2.	Financial and digital literacy camps through FLCs	Conduct of literacy camps on various topics to specific target groups through FLCs	i. RRB ii. RCB	a. SFD: Rs.6,000/- per camp b. Other districts: Rs.5,000/- per camp Unit: Number of camps	
3.	Reimbursement of Examination fee of BC/BF	Examination Fee of BCs/BFs who pass the certification exam of IIBF	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFD and Other districts alike: Rs.800/- per BC/ BF Unit: number of BCs/ BFs	
4.	Demonstration Van for Financial Literacy	Capital expenses incurred on Operationalization of mobile demonstration van – components may include Display panel, ATM, microATM, GPRS Router, UPS, PoS, VSAT, etc. and printed financial literacy material	i. RRB ii. RCB	SFD: Rs.15 lakh per Demo van. One per district (on selective basis) and maximum 3 Demo vans per bank Unit: Demonstration Van	1. Ext. Cir No.105/ DFIBT- 04/ 2019 dated 23 April 2019 2. Ext. Cir No.260/ DFIBT-06/ 2019 dated 29/08/2019



SN	Scheme	Activities	Eligible Banks	Support (Max. Amt. and Unit)	Reference
1	2	3	4	5	6
		in vernacular language.			
5	Bank Sakhi	(i) Training of Bank Sakhi (ii) Compensation for project staff for services rendered to Bank Sakhis	i. SCB ii. RRB	SFD and Other districts alike (i) Rs 1000/- per day per person (for 5 days) Unit: Number of Banks Sakhi (ii) Rs. 500/- per Bank Sakhi, per month Period for 6 months Maximum Unit: 20 Bank Sakhi Unit: Number of Banks Sakhi	Ext. Master Cir No.184/ DFIBT- 29/ 2018 dated 16/07/2018
6	Capacity Building of BC/BF	Conduct of 3 Day Capacity Building programme	i. SCB ii. RRB	SFD and Other districts alike : Rs 4500/- per candidate Unit: Number of BC/BF	
7	Capacity Building of BC/BF – Refresher Programme	Conduct of One day Refresher programme	iii. SCB iv. RRB	SFD and Other districts alike : Rs 1500/- per candidate Unit: Number of BC/BF	
8	Financial Literacy Dissemination	Dissemination of Financial Literacy through Audio Visual media, Nukkad Natak, folk media etc.	i. SCB ii. RRB iii. RCB iv. NABARD	SFD and Other districts alike Rs.15000/- per event Overall caprestricted to Rs 5,00,000/- per proposal	



SN	Scheme	Activities	Eligible Banks	Support (Max. Amt. and Unit)	Reference
1	2	3	4	5	6
				Unit: Number of events/ programmes	
9	Setting up of Centre for Financial Literacy (RBI)	Capital and Operational Expenditure for setting up CFL	i. SCB	<p>SFD and Other districts alike:</p> <p>Rs 15,00,000 per CFL</p> <p>(Rs 3,00,000/- for Capital Expenditure for one year</p> <p>Rs 4,00,000/- for Operational Expenditure per year, for 3 years)</p> <p>Unit – Number of CFL</p>	1. Ext Cir No. 156/DFIBT-31/2017 dated 28/06/2017



II. Banking Technology Adoption Schemes

N	Scheme	Activities	Eligible Banks	Support (Max. Amt. and Unit)	Reference
1	2	3	4	5	6
10.	microATM Deployment	Deployment locations of microATMs: i. SCBs: Schools and colleges in SFDs. Milk Societies in all districts. ii. RRBs: Schools and colleges in SFDs. Fixed BC points, branches, Milk Societies in all districts. iii. RCBs: Branches, PACS/Milk Societies/other non-credit societies.	i. SCB (including SFB& PB) ii. RRB iii. RCB	a. SFD:Rs.22,500/- per device b. Other districts: a. SCB: Rs.15,000/- per device b. RRB:Rs.20,000/- per device c. RCB:Rs.22,500/- per device Unit: Number of microATMs	
11.	POS/mPOS Deployment	Deployment of PoS/ mPoS terminals in Tier 3 to Tier 6 centres	i. SCB (including SFB& PB) ii. RRB iii. RCB	SFD and Other districts alike: Rs.6,000/- per device Unit: number of POS/mPOS	
12.	Dual Authentication Implementation (Note: Proposal to be submitted to NABARD, HO by SCBs)	Enabling Dual Authentication feature in microATMs at BC locations by development of software patch and its installation on microATMs, including	i. SCB (including SFB & PB) ii. RRB	SFDs and Other districts alike: a. SCBs:Rs. 7 lakh per TSP, for maximum of 3 microATM TSPs per bank b. RRBs:Rs. 7 lakh per TSPs, for maximum of 2 microATM TSPs per bank	



SN	Scheme	Activities	Eligible Banks	Support (Max. Amt. and Unit)	Reference
1	2	3	4	5	6
		expenses incurred at Switch/ CBS level.		Unit: Number of microATM TSPs	
13.	Onboarding BHIM UPI	Cost of software development and implementation for on-boarding to BHIM UPI with security audit and maintenance for three years.	i. RRB ii. RCB	SFDs and Other districts alike: Rs.5 lakh per bank Unit: One per bank	1. Ext. Cir No.105/ DFIBT- 04/ 2019 dated 23 April 2019
14.	Onboarding PFMS	Software development and implementation cost towards on-boarding to PFMS	i. RCB	SFDs and Other districts alike: Rs.2.75 lakh per bank Unit: One per bank	
III. Regulatory Infrastructure Support					
15.	AUA/KUA Membership	i. StCB and RRB: Either AUA/KUA Membership or Sub AUA/KUA membership ii. DCCB Sub AUA/KUA membership	i. RRB ii. RCB	SFDs and Other districts alike: a. AUA/KUA -Rs.25 lakh per bank b. Sub-AUA /KUA – Rs. 5 lakh per bank Unit: One per bank	1. Ext. Cir No.105/ DFIBT- 04/ 2019 dated 23 April 2019
16.	Onboarding CKYCR	Expenses incurred on: i. Hardware and Software for CKYCR – PC, Scanner, Biometric device, modem, etc. ii. Internet Connectivity charges , data	i. RRB ii. RCB	SFDs and Other districts alike: a. RCB: Rs.4 lakh per bank b. RRB: Rs.3.60 lakh per bank Unit: One per bank	



SN	Scheme	Activities	Eligible Banks	Support (Max. Amt. and Unit)	Reference
1	2	3	4	5	6
		uploading and AMC charges for one year.			
IV. Support for Connectivity and Power Infrastructure					
17.	VSAT Deployment	Installation of VSAT in Sub-Service Area (SSA) of the Bank for i. Kiosk/Fixed CSP i. New branches opened	i. SCB (including SFB & PB) ii. RRB iii. RCB	Only in SFD: Rs.3 lakh per unit Unit: No. of VSAT	1. Ext. Cir No.105/DFIBT- 04/ 2019 dated 23 April 2019
18.	Mobile Signal Booster Deployment	Installation of Mobile Signal Booster in SSA of the Bank for a. Kiosk/Fixed CSP b. New branches opened	i. SCB (including SFB & PB) ii. RRB iii. RCB	Only in SFD: Rs.6,000/- per unit Unit: No. of Mobile Signal Booster	
19.	Solar power unit/ UPS Deployment	Installation of solar power / UPS in SSA of the Bank for a. Kiosk/Fixed CSP b. New branches opened	i. SCB (including SFB & PB) ii. RRB iii. RCB	Only in SFD: Rs.1 lakh per unit Unit: No. of solar power / UPSunits	

**The above scheme summary is indicative and for reference purpose only. The concerned circular may be referred for operational purpose.*

Note: The grant support for SFDs is 90% of the eligible expenditure incurred by the implementing bank. For other districts and for projects applicable to SFD and other districts alike, grant support is 60%, 80% and 90% of eligible expenditure for SCBs, (including SFBs and PBs), RRBs and RCBs respectively.



FIF(NABARD)Details of Sanction and Disbursements as on 14.09.2021

Sanction				
S.No.	Purpose	Name of the client	Date of sanctioned	Amount in Rs.
1	Deployment of microATM	YES BANK	18.05.2021	2886516.00
2	Deployment of microATM	ICICI Bank	18.05.2021	1590000.00
3	FL through Audio/Video	Red FM	09.07.2021	49454.00
4	FL through Audio/Video	Kalinga TV	09.07.2021	171552.00
5	FL through Audio/Video	Prasar Bharati	09.07.2021	262846.00
6	FL through Audio/Video	Prarthana TV	09.07.2021	172634.00
7	FL through Audio/Video	News 7	09.07.2021	178700.00
8	FL through Audio/Video	Kanak News	09.07.2021	174806.00
9	FL through Audio/Video	92.7 Big FM	09.07.2021	32804.00
10	Financial and Digital Literacy Camps	Odisha Gramya Bank	28.07.2021	2094000.00
11	Financial and Digital Literacy Camps	Airtel Payments Bank	05.08.2021	936000.00
12	Financial and Digital Literacy Camps	India Post Payments Bank	19.08.2021	2220000.00
13	Financial and Digital Literacy Camps	Union Bank of India	19.08.2021	2040000.00
14	Financial and Digital Literacy Camps	Utkal Grameen Bank	19.08.2021	1856200.00
			TOTAL	14665512.00

Disbursement				
S.No.	Purpose	Name of the client	Date of sanctioned	Amount in Rs.
1	Audio Visual	Odisha Television Ltd.	24.06.2021	393893.00
2	Audio Visual	92.7 BIG FM	24.06.2021	79568.00
3	Audio Visual	Radio Choklate 104 FM	24.06.2021	201368.00
4	Audio Visual	News 18 Odia	24.06.2021	403397.00
5	Audio Visual	ZEE Odisha	24.06.2021	430638.00
6	Audio Visual	RED FM 93.5	24.06.2021	181884.00
7	Audio Visual	Kanak News Eastern Media Ltd.	24.06.2021	468110.00
8	Audio Visual	Kalinga TV	24.06.2021	429058.00
9	Fin. Dig. Literacy Camps	UTKAL GRAMEEN BANK	06.07.2021	33012.00
10	Fin. Dig. Literacy Camps	UCO BANK	06.07.2021	447619.00
11	Fin. Dig. Literacy Camps	INDIA POST PAYMENTS BANK	06.07.2021	624810.00
12	Fin. Dig. Literacy Camps	AIRTEL PAYMENTS BANK LIMITED	06.07.2021	297000.00
13	Nukkad Natak	PRATIVA	23.07.2021	472500.00
14	Fin. Dig. Literacy Camps	Sambalpur DCCB Ltd	27.07.2021	159491.00
15	VSAT	State Bank of India	30.07.2021	171000.00
16	VSAT	State Bank of India	30.07.2021	72000.00
17	VSAT	State Bank of India	30.07.2021	198000.00
18	VSAT	State Bank of India	30.07.2021	351000.00
19	VSAT	State Bank of India	30.07.2021	171000.00
20	VSAT	State Bank of India	30.07.2021	72000.00
21	VSAT	State Bank of India	30.07.2021	225000.00
22	VSAT	State Bank of India	30.07.2021	99000.00
23	CFL	UCO Bank	17.08.2021	94946.00
24	CFL	UCO Bank	17.08.2021	96821.00
25	CFL	UCO Bank	17.08.2021	105564.00
26	CFL	UCO Bank	17.08.2021	98879.00
27	CFL	UCO Bank	17.08.2021	96751.00
28	CFL	UCO Bank	17.08.2021	99380.00
29	CFL	UCO Bank	17.08.2021	99806.00
30	CFL	UCO Bank	17.08.2021	105104.00
31	CFL	UCO Bank	17.08.2021	104834.00
32	CFL	UCO Bank	17.08.2021	98610.00
33	VSAT	State Bank of India	18.08.2021	171000.00
34	VSAT	State Bank of India	18.08.2021	72000.00
35	VSAT	State Bank of India	18.08.2021	198000.00
36	VSAT	State Bank of India	18.08.2021	351000.00

37	VSAT	State Bank of India	18.08.2021	171000.00
38	VSAT	State Bank of India	18.08.2021	72000.00
39	VSAT	State Bank of India	18.08.2021	225000.00
40	VSAT	State Bank of India	18.08.2021	99000.00
41	Micro ATM Deployment	ICICI Bank	20.08.2021	1590000.00
42	VSAT	State Bank of India	25.08.2021	584336.00
43	Fin. Dig. Literacy Camps	State Bank of India	26.08.2021	201604.00
44	Micro ATM Deployment	YES Bank Ltd.	06.09.2021	430110.00
45	Micro ATM Deployment	YES Bank Ltd.	06.09.2021	1653534.00
			TOTAL	12800627.00



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2020-21/81

DPSS.CO.AD No.900/02.29.005/2020-21

January 05, 2021

(Updated as on August 26, 2021)

The Chairman / Managing Director / Chief Executive Officer

Card Issuing and Acquiring Banks and Non-banks / Authorised Card Networks

Madam / Dear Sir,

Operationalisation of Payments Infrastructure Development Fund (PIDF) Scheme

Please refer to the [Statement on Developmental and Regulatory Policies dated October 4, 2019](#) and the [Press Release dated June 05, 2020](#) announcing creation of Payments Infrastructure Development Fund (PIDF). PIDF is intended to subsidise deployment of payment acceptance infrastructure in Tier-3 to Tier-6 centres with special focus on North-Eastern States of the country. It envisages creating 30 lakh new touch points every year for digital payments.

2. The framework of PIDF is enclosed ([Annex – I](#)). An Advisory Council (AC), under the Chairmanship of the Deputy Governor, RBI, has been constituted for managing the PIDF. PIDF will be operational for a period of three years from January 01, 2021 and may be extended for two more years depending upon the progress. PIDF presently has a corpus of ₹345 crore (₹250 crore contributed by RBI and ₹95 crore by the major authorised card networks in the country).

3. All stakeholders are requested to co-operate in this endeavour by – (a) making their contributions to PIDF within the timelines, and (b) deploying acceptance infrastructure and seeking reimbursement from PIDF.

4. These directions are issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,

(P Vasudevan)
Chief General Manager

Payments Infrastructure Development Fund (PIDF) Scheme

The objective of PIDF is to increase the number of acceptance devices multi-fold in the country. The Scheme is expected to benefit the acquiring banks / non-banks and merchants by lowering overall acceptance infrastructure cost.

1. Validity Period and PIDF Target

- 1.1 Three years from January 01, 2021, extendable by two further years, if necessary.
- 1.2 Increasing payments acceptance infrastructure by adding 30 lakh touch points – 10 lakh physical and 20 lakh digital payment acceptance devices every year.

2. Governance Structure of PIDF

- 2.1 PIDF shall be governed by an ex-officio Advisory Council (AC).
- 2.2 Composition of the AC :-

- i. **Shri T Rabi Sankar**, Deputy Governor, Reserve Bank of India;
- ii. Shri Sunil Mehta, Chief Executive, Indian Banks' Association;
- iii. **Ms Rosie Tshering**, Chief General Manager, DFIBT, NABARD;
- iv. Shri Dilip Asbe, Chief Executive Officer, National Payments Corporation of India;
- v. Shri Vishwas Patel, Chairman, Payments Council of India;
- vi. Shri Shailesh Paul, Vice President and Head Merchant Sales and Solutions, Visa;
- vii. Shri Rajeev Kumar, Senior Vice President, Market Development, Mastercard;
- viii. Shri R Vittal Raj, Chartered Accountant, Kumar & Raj Chartered Accountants; and
- ix. Shri Ajay Michyari, Regional Director, Reserve Bank of India, Mumbai Regional Office (Administrator of PIDF).

The Chief General Manager, Department of Payment & Settlement Systems, Reserve Bank of India shall function as the Secretariat to the AC.

- 2.3 The AC may constitute sub-committees to look into different aspects of the PIDF, as required.
- 2.4 The AC may co-opt members at its discretion.
- 2.5 AC shall devise suitable rules for operating the PIDF.

3. Target Geographies

- 3.1 The primary focus shall be to create payment acceptance infrastructure in Tier-3 to Tier-6 centres.
- 3.2 The Scheme shall include eligible street vendors covered under PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi Scheme) in Tier-1 and Tier-2 centres.
- 3.3 North Eastern states of the country shall be given special focus.
- 3.4 While setting parameters for utilisation of funds, the focus shall be to target those merchants who are yet to be terminalised (merchants who do not have any payment acceptance device).
- 3.5 The AC shall devise a transparent mechanism for allocation of targets to acquiring banks / non-banks in different segments / locations.
- 3.6 The tentative distribution of targets across centers will be as follows:

Distribution of Acceptance Devices	% Share of Total
Tier-1 to Tier-4 centres	30
Tier-5 and Tier-6 centres	60
North Eastern States	10

4. Market Segments and Merchant Categories

- 4.1 Merchants providing essential services (transport, hospitality, etc.), government payments, fuel pumps, PDS shops, healthcare, kirana shops, street vendors, etc., may be covered, especially in the targeted geographies.

5. Types of Acceptance Devices Covered

- 5.1 Multiple payment acceptance devices / infrastructure supporting underlying card payments, such as physical PoS, mPoS (mobile PoS), GPRS (General Packet Radio Service), PSTN (Public Switched Telephone Network), QR code-based payments, etc.
- 5.2 As the cost structure of acceptance devices vary, subsidy amounts shall accordingly differ by the type of payment acceptance device deployed. A subsidy of 30% to 50% of cost of physical PoS and 50% to 75% subsidy for Digital PoS shall be offered.
- 5.3 Payment methods that are not inter-operable shall not be considered under PIDF.
- 5.4 The subsidy shall not be claimed by applicant from other sources like NABARD, etc. In case other mechanisms exist for providing subsidy or reimbursing cost of deployment of acceptance infrastructure, no reimbursement shall be claimed from PIDF therefor.

6. Initial Corpus

- 6.1 Initial corpus of PIDF has to be substantial to initiate pan-India terminalisation and to cover the pay-outs in the first year. Contributions to the PIDF shall be mandatory for banks and card networks.
- 6.2 RBI shall contribute ₹250 crore to the corpus; the authorised card networks shall contribute in all ₹100 crore.
- 6.3 The card issuing banks shall also contribute to the corpus based on the card issuance volume (covering both debit cards and credit cards) at the rate of ₹1 and ₹3 per debit and credit card issued by them, respectively.
- 6.4 It shall be the endeavour to collect the contributions by January 31, 2021.
- 6.5 Any new entrant to the card payment eco-system (card issuer and card network) shall contribute an appropriate amount to the PIDF.

7. Recurring Contribution

- 7.1 Besides the initial corpus, the PIDF shall also receive annual contribution from card networks and card issuing banks as under:
 - a) Card networks – Turnover based – 1 basis point (bps) i.e., 0.01 paisa per Rupee of transaction;
 - b) Card issuing banks – Turnover based – 1 bps and 2 bps i.e., 0.01 paisa and 0.02 paisa per Rupee of transaction for debit and credit cards respectively; also at the rate of ₹1 and ₹3 for every new debit and credit card issued by them respectively during the year.
- 7.2 RBI shall contribute to yearly shortfalls, if any.

8. Collection Mechanism

- 8.1 By January 31st and July 31st based on card data of December 31st and June 30th respectively.

9. Types of Expenses Covered

- 9.1 The parameters / rules for claiming the amount of subsidy for the capital expenditure, taking into account the type of device, deployment location etc., shall be framed by the AC.
- 9.2 Subsidy shall be granted on half yearly basis, after ensuring that performance parameters are achieved, including conditions for 'active' status of the acceptance device and 'minimum usage' criteria, as defined by the AC.
- 9.3 The minimum usage shall be termed as 50 transactions over a period of 90 days and active status shall be minimum usage for 10 days over the 90-day period.

- 9.4 The subsidy claims shall be processed on half yearly basis and 75 percent of the subsidy amount shall be released. The balance 25 percent shall be released later subject to the status of the acceptance device being active in 3 out of the 4 quarters of the ensuing year.

10. Deployment Targets for Acquirers

- 10.1 Acquirers need to adopt a scientific process for identification of deployment areas, submit proposals to Regional Director, Mumbai Regional Office (MRO), RBI and effectively implement the project. The PIDF proposal format for submission in this regard is enclosed ([Format I](#)).

11. Claims

- 11.1 The scheme is on reimbursement basis; accordingly, the claim shall be submitted only after making payment to the vendor.
- 11.2 Maximum cost of physical acceptance device eligible for subsidy – ₹10,000 (including one-time operating cost up to a maximum of ₹500).
- 11.3 Maximum cost of digital acceptance device eligible for subsidy – ₹300 (including one-time operating cost up to a maximum of ₹200).
- 11.4 Subsidised amount of cost of physical and digital payment acceptance devices based on location of deployment shall be as under:

Location	Physical payment acceptance device (% of total cost)	Digital payment acceptance device (% of total cost)
Tier-1 to Tier-4 centres	30	50
Tier-5 and Tier-6 centres	40	60
North Eastern States	50	75

- 11.5 Acquirers shall submit their claims through their bankers to RBI, MRO with self-declaration about fulfilment of 'minimum usage' and 'active status' criteria for deployed devices.
- 11.6 All initial claims shall be submitted for reimbursement of expenses (less the Input Tax Credit received / receivable by the bank / non-bank under GST) as per format ([Format II](#)). The second claim for 25% of eligible subsidy shall be submitted as per format ([Format III](#)).

12. Monitoring of Implementation of Targets

- 12.1 Implementation of targets under PIDF shall be monitored by RBI, MRO with assistance from Card networks, Indian Banks' Association (IBA) and Payments Council of India (PCI).
- 12.2 Acquirers shall submit quarterly deployment reports on achievement of targets to RBI, MRO.
- 12.3 Acquirers meeting / exceeding their targets well in time and / or ensure greater utilisation of acceptance devices in terms of transactions shall be incentivised while those who do not achieve their targets shall be disincentivised, by scaling up or down the extent of reimbursement of subsidy as follows:

Target Achievement / Utilisation	% of Subsidy Eligible
Less than 75 percent	90
75 percent to 125 percent	100
Greater than 125 percent	110

(PROPOSAL FORMAT on the Letter Head of the Acquiring Bank / Non-bank)

The Regional Director

Mumbai Regional Office

Reserve Bank of India

Madam / Dear Sir,

Payments Infrastructure Development Fund (PIDF) –

Project Proposal for Deployment of Acceptance Devices

With reference to the RBI Circular No. / / 20 dated on the above subject, we propose a project to deploy ----- physical acceptance devices and ----- digital acceptance devices under PIDF. The project proposal indicating the details of the activity, area of operation, implementation methodology, monitoring mechanism, etc., is furnished in [Appendix-1](#).

2. We will ensure that the project is implemented adhering to guidelines of the PIDF Scheme outlined by the Reserve Bank.

3. We have not sought and will not seek assistance from any other scheme of the Reserve Bank or any another organisation, for the project.

Authorised Signatory 1

Name

Designation

Address and Contact No.

Encl.: as above

Authorised Signatory 2

Name

Designation

Address and Contact No.

Project Proposal for Deployment of Acceptance Devices under PIDF

1. Background

Existing payments infrastructure status in the project area, technological status of the acquiring bank / non-bank indicating the need for undertaking the project.

2. Approach to Deployment

Approach planned to fill in the identified gap, with quarterly phasing.

3. Geographical Area

Name/s of District / Block / Village where the deployments are planned.

4. Implementation Period

The overall period to complete the project.

5. Support Sought under PIDF

Sl. No.	Type of Acceptance Device (Physical / Digital)	No. of Units (PM SVANIdhi Scheme beneficiaries) for Tier 1 & 2 centres	No. of Units for Tier 3 & 4 Centres	No. of Units for Tier 5 & 6 Centres	No. of Units (PM SVANIdhi Scheme beneficiaries) for Tier 3 to 6 centres	No. of Units for North-Eastern States	Unit Rate (₹)	Unit Operating Cost (₹)	Total Financial Outlay net of Input Tax Credit Received / Receivable (₹)	Eligible Amount for Support (₹)

6. Monitoring

Monitoring, evaluating and reporting mechanism envisaged for effective implementation of the project.

(Format for Claiming Reimbursement by Acquirer Bank / Non-bank – on letterhead)

The Regional Director

Mumbai Regional Office

Reserve Bank of India

Madam / Dear Sir,

Support from PIDF for Deployment of Acceptance Devices – First Reimbursement

Please refer to our project proposal no. _____ dated _____. The details of deployment of acceptance devices are as below:

Sl. No.	Type of Acceptance Device (Physical / Digital)	No. of Units (PM SVANidhi Scheme beneficiaries) for Tier 1 & 2 centres	No. of Units for Tier 3 & 4 centres	No. of Units for Tier 5 & 6 centres	No. of Units (PM SVANidhi Scheme beneficiaries) for Tier 3 to 6 centres	No. of Units for North-Eastern States	Unit Rate (₹)	Unit Operating Cost (₹)	Total Financial Outlay net of Input tax Credit Received / Receivable (₹)	75 % of Eligible Amount for Support (₹)

2. We have implemented the project and succeeded in installing _____, _____, _____ and _____ physical acceptance devices in the locations in Tier 1 & 2, Tier 3 & 4, Tier 5 & 6 and North Eastern States, respectively. Also, we have installed _____, _____, _____ and _____ digital acceptance devices in these locations respectively.

3. We certify that there is no duplication of claims from other schemes.

4. We certify that the acceptance devices, for which the claim is submitted, are interoperable and fulfil following performance criteria during _____ (period):

Minimum Usage: 50 transactions over 90 days;

Active Status: 10 days over the above 90-day period.

5. We submit a claim for reimbursement 75% subsidy of ₹/- . The claim submitted is as per deployment done till (date).

6. We submit that this amount has been paid to the vendor.

Authorised Signatory 1

Name

Designation

Address and Contact No.

Encl.: as above

Authorised Signatory 2

Name

Designation

Address and Contact No.

(Format for Follow-up Claim by the Acquirer Bank/ Non-bank – on letterhead)

The Regional Director
Mumbai Regional Office
Reserve Bank of India

Madam / Dear Sir,

Support from PIDF for deployment of acceptance devices –

Claim for Reimbursement of Balance Subsidy

Please refer to our claim application dated for reimbursement of cost of physical acceptance devices and cost of digital acceptance devices deployed by us.

2. We had received 75% of the eligible subsidy on (date). This claim is submitted for remaining 25% of the eligible subsidy amount.

3. We certify that the devices meet the following prescribed performance criteria during (period):

Minimum Usage: 50 transactions over 90 days;

Active Status: 10 days over the above 90-day period.

4. We certify that acceptance devices have been active for 3 out of 4 quarters, during (period)

5. We submit a claim for reimbursement of 25% of remaining subsidy of ₹/-

Authorised Signatory 1

Name

Designation

Address and Contact No.

Encl.: as above

Authorised Signatory 2

Name

Designation

Address and Contact No.

DBT - LPG Status of Odisha as on 30.06.2021

Sl No	District	No. of Distributors	No. of LPG Consumers	LPG Aadhaar Seeding	LPG Aadhaar Seeding %	Bank Aadhaar Seeding (ATC)	Bank Aadhaar Seeding (ATC)%	BTC Count	Bank Account Seeding Verified (BTC) Overall %	CTC (ATC+BTC) Overall	CTC (ATC+BTC) Overall %
1	Anugul	32	299535	286875	95.77	248703	83.03	37594	12.55	286297	95.58
2	Balangir	39	360484	349446	96.94	279385	77.5	69228	19.2	348613	96.71
3	Baleshwar	47	469798	462820	98.51	386147	82.19	75926	16.16	462073	98.36
4	Bargarh	31	250238	241105	96.35	190733	76.22	50083	20.01	240816	96.23
5	Baudh	8	68463	67878	99.15	58444	85.37	9427	13.77	67871	99.14
6	Bhadrak	28	348463	341275	97.94	281804	80.87	58268	16.72	340072	97.59
7	Cuttack	58	620392	597401	96.29	512159	82.55	83681	13.49	595840	96.04
8	Debagarh	5	35802	33709	94.15	29908	83.54	3719	10.39	33627	93.92
9	Dhenkanal	32	306005	298558	97.57	254358	83.12	43819	14.32	298177	97.44
10	Gajapati	9	121860	114454	93.92	94635	77.66	19095	15.67	113730	93.33
11	Ganjam	81	836414	811247	96.99	674417	80.63	135418	16.19	809835	96.82
12	Jagatsinghapur	31	250733	244548	97.53	207690	82.83	36118	14.4	243808	97.24
13	Jajapur	39	359244	352283	98.06	289911	80.7	61672	17.17	351583	97.87
14	Jharsuguda	16	148945	139991	93.99	116724	78.37	22654	15.21	139378	93.58
15	Kalahandi	30	263864	260327	98.66	191495	72.57	68742	26.05	260237	98.63
16	Kandhamal	21	131408	126625	96.36	98937	75.29	27479	20.91	126416	96.2
17	Kendrapara	27	296165	284456	96.05	234436	79.16	48699	16.44	283135	95.6
18	Kendujhar	43	310801	298689	96.1	246280	79.24	52048	16.75	298328	95.99
19	Khordha	70	706172	645254	91.37	556492	78.8	86056	12.19	642548	90.99
20	Koraput	33	284754	268473	94.28	202230	71.02	66047	23.19	268277	94.21
21	Malkangiri	9	83930	80099	95.44	60079	71.58	20008	23.84	80087	95.42
22	Mayurbhanj	43	403235	393694	97.63	314316	77.95	78872	19.56	393188	97.51
23	Nabarangapur	22	203893	196845	96.54	151887	74.49	44785	21.96	196672	96.46
24	Nayagarh	26	216933	212465	97.94	185154	85.35	26461	12.2	211615	97.55
25	Nuapada	16	120391	118910	98.77	95898	79.66	22993	19.1	118891	98.75
26	Puri	36	353829	341182	96.43	296551	83.81	43549	12.31	340100	96.12
27	Rayagada	21	191353	173460	90.65	145055	75.8	27594	14.42	172649	90.23
28	Sambalpur	32	210053	195601	93.12	155698	74.12	39427	18.77	195125	92.89
29	Sonapur	17	139575	136306	97.66	110717	79.32	25406	18.2	136123	97.53
30	Sundargarh	48	347822	329668	94.78	276057	79.37	52554	15.11	328611	94.48
Total		950	8740554	8403644	96.15	6946300	79.47	1437422	16.45	8383722	95.92

* Source - IOCL

Aadhaar Generation Report as on 30.06.2021									
Sl	Name of the District	District Population	Total Enrolments	Enrolments % on Population	Population below 5 years	Population from 5 years to 18 years	Population above 18 years	Total Aadhaar Generated	UID% on Population
1	ANGUL	1338605	1338513	99.99%	28522	280370	1029621	1338513	99.99
2	BALASORE	1728876	1858253	107.48%	48814	407506	1401933	1858253	107.48
3	BARGARH	2433950	2432426	99.94%	49258	518218	1864950	2432426	99.94
4	BHADRAK	1565507	1554113	99.27%	41192	305326	1207595	1554113	99.27
5	BOLANGIR	458855	468505	102.10%	9017	109975	349513	468505	102.10
6	BOUDH	1579621	1668366	105.62%	24542	367477	1276347	1668366	105.62
7	CUTTACK	2784793	2672740	95.98%	40610	498426	2133704	2672740	95.98
8	DEOGARH	327249	341209	104.27%	9726	75513	255970	341209	104.27
9	DHENKANAL	1257682	1289727	102.55%	23220	264814	1001693	1289727	102.55
10	GAJAPATI	597870	635321	106.26%	18835	159460	457026	635321	106.26
11	GANJAM	3696254	3805580	102.96%	90659	809991	2904930	3805580	102.96
12	JAGATSINGHPUR	1209584	1182710	97.78%	18626	209362	954722	1182710	97.78
13	JAJPUR	1924421	1965570	102.14%	33466	417785	1514319	1965570	102.14
14	JHARSUGUDA	612044	599067	97.88%	18671	117944	462452	599067	97.88
15	KALAHANDI	1643481	1685959	102.58%	46093	401956	1237910	1685959	102.58
16	KANDHAMAL	758975	828649	109.18%	33297	209208	586144	828649	109.18
17	KENDRAPARA	1518862	1575985	103.76%	24146	313647	1238192	1575985	103.76
18	KEONJHAR	1880524	1933788	102.83%	49530	467913	1416345	1933788	102.83
19	KHORDHA	2387681	2365613	99.08%	36161	448068	1881384	2365613	99.08
20	KORAPUT	1428112	1468193	102.81%	37412	391878	1038903	1468193	102.81
21	MALKANGIRI	630950	662415	104.99%	19969	196476	445970	662415	104.99
22	MAYURBHANJ	2622660	2742011	104.55%	49800	634564	2057647	2742011	104.55
23	NABARANGPUR	1258127	1323088	105.16%	34970	366065	922053	1323088	105.16
24	NAYAGARH	1017105	1031288	101.39%	25330	204905	801053	1031288	101.39
25	NUAPADA	635637	726220	114.25%	22159	178255	525806	726220	114.25
26	PURI	1800952	1763949	97.95%	30375	323103	1410471	1763949	97.95
27	RAYAGADA	1001559	1025884	102.43%	27822	262865	735197	1025884	102.43
28	SAMBALPUR	1098630	1082060	98.49%	24040	217117	840903	1082060	98.49
29	SONEPUR	640323	646316	100.94%	15271	135242	495803	646316	100.94
30	SUNDARGARH	2194115	2132492	97.19%	44730	460827	1626935	2132492	97.19
Total		44033004	44806010	101.76	976263	9754256	34075491	44806010	101.76

* Source - UIDAI

Financial Literacy Camps Calendar for the FY 2021-22

Sl. No.	Name of the District	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Total - Districtwise
1	ANGUL	15	15	15	15	15	15	15	15	15	15	15	15	180
2	BALASORE	16	29	32	26	30	33	24	33	31	30	25	33	342
3	BARGARH	30	40	40	40	40	40	40	40	40	40	40	20	450
4	BHADRAK	0	5	5	5	5	5	5	5	5	5	5	5	55
5	BOLANGIR	7	7	7	8	7	8	7	10	10	10	11	7	99
6	BOUDH	5	5	5	5	5	5	5	5	5	5	5	5	60
7	CUTTACK	18	26	27	28	35	31	38	36	38	42	45	40	404
8	DEOGARH	6	6	6	6	6	8	8	8	8	8	7	7	84
9	DHENKANAL	41	38	45	48	50	42	35	40	39	42	49	47	516
10	GAJAPATI	1	4	4	4	4	4	4	4	4	4	5	3	45
11	GANJAM	5	12	10	12	12	10	12	12	10	12	10	12	129
12	JAGATSINGHPUR	16	16	16	16	17	17	17	18	18	18	18	18	205
13	JAJPUR	7	7	7	7	7	7	7	7	7	7	7	7	84
14	JHARSUGUDA	3	7	7	7	7	7	7	7	7	7	7	7	80
15	KALAHANDI	5	13	14	14	14	15	20	17	13	13	17	29	184
16	KANDHAMAL	1	1	2	2	1	2	1	2	1	2	2	2	19
17	KENDRAPARA	6	7	8	7	7	7	6	8	7	7	5	6	81
18	KEONJHAR	9	9	10	11	12	11	10	10	11	11	10	11	125
19	KHORDHA	5	6	6	6	6	6	5	5	7	7	7	6	72
20	KORAPUT	21	27	22	18	19	18	20	22	27	25	26	22	267
21	MALKANGIRI	2	3	4	2	3	4	4	3	3	4	4	3	39
22	MAYURBHANJ	10	11	10	12	10	11	12	11	10	12	12	10	131
23	NABARANGPUR	5	5	6	7	8	8	8	8	8	8	8	5	84
24	NAYAGARH	5	5	5	7	7	7	7	7	7	7	7	7	78
25	NUAPADA	2	2	2	3	3	3	4	4	4	4	4	4	39
26	PURI	17	19	20	18	16	17	20	19	22	20	21	19	228
27	RAYAGADA	5	5	5	5	5	5	5	5	5	5	5	5	60
28	SAMBALPUR	21	26	23	25	27	24	30	29	28	25	23	22	303
29	SONEPUR	19	20	21	23	22	24	30	30	32	28	22	20	291
30	SUNDARGARH	4	6	8	7	8	6	7	8	7	7	8	10	86
Total Monthwise		307	382	392	394	408	400	413	428	429	430	430	407	4820

**DISTRICT WISE QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES
OF BANKS UPTO 30.06.2021**

District	No of rural branches in district	No of camps conducted during the quarter
ANGUL	105	5
BALASORE	155	17
BARGARH	99	7
BHADRAK	102	0
BOLANGIR	90	0
BOUDH	28	9
CUTTACK	14	20
DEOGARH	22	8
DHENKANAL	78	7
GAJAPATI	37	0
GANJAM	208	0
JAGATSINGHPUR	102	7
JAIPUR	158	22
JHARSUGUDA	38	1
KALAHANDI	91	0
KANDHAMAL	38	0
KENDRAPARA	92	7
KEONJHAR	127	16
KHURDA	160	10
KORAPUT	68	0
MALKANGIRI	33	0
MAYURBHANJ	186	0
NABARANGPUR	38	10
NAYAGARH	87	9
NUAPADA	38	4
PURI	149	12
RAYAGADA	61	5
SAMBALPUR	74	19
SONEPUR	45	11
SUNDARGARH	119	8
TOTAL	2642	214

Expanding and Deepening of Digital Payments Ecosystem - Review Format

District:	BALANGIR			Annexure - 17								
Nodal Bank:		SBI										
Month/ Quarter:		30-06-2021										
	For Bank Customers											
	1. Digital coverage for individuals (Savings Accounts)											
	Bank Name	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accountns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts
SBI	375678	360144	95.87	64299	17.12	138242	36.80	335920	89.42	375678	100.00	6103
INDIAN BANK	61753	23782	38.51	3511	5.69	31123	50.40	7632	12.36	61753	100.00	62479
CENTRAL BANK	9382	9382	100.00	5977	63.71	6881	73.34	9382	100.00	9382	100.00	92
UNION BANK	109575	74887	68.34	10330	9.43	19940	18.20	87306	79.68	109575	100.00	15618
BANK OF BARODA	9507	9507	100.00	9507	100.00	9507	100.00	9507	100.00	9507	100.00	112
CANARA BANK	32756	17118	52.26	2007	6.13	1631	4.98	32756	100.00	32756	100.00	1880
UCO BANK	14630	10517	71.89	841	5.75	10517	71.89	14630	100.00	14630	100.00	16989
BANK OF INDIA	44550	24764	55.59	6947	15.59	30822	69.19	44550	100.00	44550	100.00	4556
PNB	76732	68945	89.85	25764	33.58	32129	41.87	59292	77.27	76732	100.00	9484
IOB	10739	8264	76.95	544	5.07	941	8.76	3142	29.26	10739	100.00	255
PSB TOTAL	745302	607310	0.81	129727	17.41	281733	37.80	604117	81.06	745302	100.00	117568
BANDHAN BANK	3260	3229	99.05	1170	35.89	1155	35.43	475	14.57	3260	100.00	13
HDFC BANK	14076	13583	96.50	10423	74.05	10457	74.29	7014	49.83	14068	99.94	4062
AXIS BANK	22617	22617	100.00	22617	100.00	22617	100.00	22617	100.00	22617	100.00	2091
DCB BANK	4960	3213	64.78	4960	100.00	707	14.25	2550	51.41	4960	100.00	56
FEDERAL BANK	2610	2610	100.00	171	6.55	2432	93.18	175	6.70	2610	100.00	1534
INDUSIND BANK	1335	1304	97.68	618	46.29	497	37.23	1335	100.00	1335	100.00	355
ICICI BANK	7677	7677	100.00	7677	100.00	5790	75.42	5095	66.37	7677	100.00	556
IDBI BANK	10610	8934	84.20	5505	51.89	10280	96.89	9662	91.07	10610	100.00	506
PVT TOTAL	67145	63167	94.08	53141	79.14	53935	80.33	48923	3558.04	67137	99.99	9173
SURYADAYA BANK	1375	1375	100.00	16	1.16	264	19.20	123	8.95	1375	100.00	46
JANA SMAL BANK	13650	13650	100.00	100	0.73	400	2.93	1000	7.33	13650	100.00	127
SFB TOTAL	15025	15025	100.00	116	0.77	664	4.42	1123	7.47	15025	100.00	173
UGB	83711	76903	91.87	799	0.95	0	0.00	6009	7.18	83711	100.00	125853
DCCB Balangir	35530	35530	100.00	0	0.00	0	0.00	0		35530	100.00	105553
GRAND TOTAL	946713	797935	84.28	183783	19.42	336332	35.52	660172	69.73	946705	99.99	358320

Expanding and Deepening Digital Coverage for Business Accounts										
District:	Annexure - 17									
Nodal Bank:										
Month/ Quarter:										
Bank Name	2. Digital coverage for business (Current Accounts)									
	Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accountd covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
SBI	5326	2444	45.89	5128	96.28	533	10.01	5326	100.00	582
INDIAN BANK	1281	401	31.30	896	69.95	201	15.69	1281	100.00	1281
CENTRAL BANK	131	93	70.99	76	58.02	94	71.76	131	100.00	24
UNION BANK	1130	1115	98.67	107	9.47	1251	110.71	1130	100.00	16
BANK OF BARODA	278	278	100.00	68	24.46	223	80.22	278	100.00	27
CANARA BANK	236	151	63.98	215	91.10	84	35.59	236	100.00	15
UCO BANK	153	105	68.63	89	58.17	67	43.79	153	100.00	123
BANK OF INDIA	368	368	100.00	152	41.30	309	83.97	368	100.00	99
PNB	851	435	51.12	211	24.79	738	86.72	851	100.00	160
IOB	79	62	78.48	8	10.13	16	20.25	79	100.00	40
PSB TOTAL	9833	5452	55.45	6950	70.68	3516	35.76	9833	100.00	2367
BANDHAN BANK	212	131	61.79	11	5.19	165	77.83	212	100.00	29
HDFC BANK	1200	1163	96.92	99	8.25	1163	96.92	1163	96.92	12
AXIS BANK	2091	2091	100.00	560	26.78	2091	100.00	2091	100.00	255
DCB BANK	437	437	100.00	39	8.92	68	15.56	437	100.00	23
FEDERAL BANK	30	16	53.33	9	30.00	30	100.00	30	100.00	33
INDUSIND BANK	15	13	86.67	15	100.00	11	73.33	15	100.00	43
ICICI BANK	553	553	100.00	367	66.37	278	50.27	553	100.00	1
IDBI BANK	372	215	57.80	58	15.59	365	98.12	372	100.00	59
PVT TOTAL	4910	4619	94.07	1158	23.58	4171	84.95	4873	99.25	455
SURYADAYA BANK	1	1	100.00		0.00		0.00	1	100.00	1
JANA SMAL BANK	43	43	100.00	10	23.26	43	100.00	43	100.00	7
SFB TOTAL	44	44	100.00	10	22.73	43	97.73	44	100.00	8
UGB	840	840	100.00	0	0.00		0.00	840	100.00	16
DCCB Balangir	0	0	#DIV/0!		#DIV/0!	0		0	#DIV/0!	1923
GRAND TOTAL	15627	10955	70.1	8118	51.95	7730	49.46	15590	99.76	4769

Expanding and Deepening Digital Financial Inclusion						
District:	Annexure - 17					
Nodal Bank:						
Month/ Quarter:						
Bank Name	For non-customers				4. Digital Financial Literacy	
	3. Provision of Digital infrastructure					
	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
SBI	5630	2480	1456	9566	116	9052
INDIAN BANK	11	0	0	11	5	43
CENTRAL BANK	0	0	0	0	4	250
UNION BANK	34	10	0	44	34	3200
BANK OF BARODA	6	0	7	13	50	889
CANARA BANK	0	0	0	0	11	462
UCO BANK	4	0	0	4	26	1125
BANK OF INDIA	11	20	97	128	196	9324
PNB	268	105	73	446	94	1054
IOB	0	1	7	8	7	163
PSB TOTAL	5964	2616	1640	10220	543	25562
BANDHAN BANK	22	0	10	32	20	40
HDFC BANK	174	8	0	182	51	3097
AXIS BANK	5	0	0	5	5	75
DCB BANK	5	0	0	5	9	203
FEDERAL BANK	84	0	0	84	15	445
INDUSIND BANK	0	0	0	0	75	6760
ICICI BANK	100	10	5	115	8	101
IDBI BANK	21	0	0	21	12	198
PVT TOTAL	411	18	15	444	195	10919
SURYADAYA BANK	0	0	0	0	7	64
JANA SMAL BANK	0	0	0	0	2	50
SFB TOTAL	0	0	0	0	9	114
UGB	0	0	0	0	108	4382
DCCB Balangir	0	0	0	0	22	885
GRAND TOTAL	6375	2634	1655	10664	877	41862

Expanding and Deepening of Digital Payments Ecosystem - Review Format												
District:	CUTTACK		Annexure - 17									
Nodal Bank:		UCO BANK										
Month/ Quarter:		31-08-2021										
Bank Name	For Bank Customers											
	1. Digital coverage for individuals (Savings Accounts)											
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accountns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
Bank of Baroda	102624	102624	100.00	12594	12.27	23736	23.13	84729	82.56	102624	100.00	0
BANK OF INDIA	132540	131256	99.03	64580	48.72	129644	97.81	128215	96.74	131256	99.03	185
Bank of Maharashtra	3751	2298	61.26	251	6.69	276	7.36	926	24.69	3751	100.00	0
Canara Bank	258514	165485	64.01	59415	22.98	79645	30.81	195275	75.54	256369	99.17	1575
Central Bank of India	72395	72395	100.00	63550	87.78	45463	62.80	64435	89.00	72395	100.00	0
Indian Bank	217933	146845	67.38	39456	18.10	66745	30.63	179952	82.57	212583	97.55	0
IOB	67970	59000	86.80	23000	33.84	51555	75.85	41715	61.37	62000	91.22	1593
PUNJAB AND SIND	5579	5112	91.63	3625	64.98	3518	63.06	4728	84.75	5578	99.98	0
Punjab National Bank	180760	168485	93.21	125420	69.38	152042	84.11	150452	83.23	180760	100.00	0
SBI	552154	466173	84.43	159820	28.94	307871	55.76	492185	89.14	541382	98.05	3511
UCO BANK	298365	219523	73.58	32158	10.78	63810	21.39	250257	83.88	293170	98.26	5168
UNION BANK OF IN	536536	535986	99.90	535924	99.89	535079	99.73	535126	99.74	535086	99.73	
Axis Bank	47521	44096	92.79	11327	23.84	25250	53.13	18514	38.96	46048	96.90	4605
BANDHAN BANK	45542	22863	50.20	1180	2.59	1771	3.89	0	0.00	44553	97.83	39
DCB Bank	2356	2250	95.50	2041	86.63	56	2.38	0	0.00	2250	95.50	0
FEDERAL BANK LTD	6791	6077	89.49	257	3.78	1251	18.42	87	1.28	6299	92.76	0
HDFC BANK	72442	68331	94.33	62062	85.67	62861	86.77	38699	53.42	72411	99.96	2757
ICICI BANK LTD	60997	60997	100.00	60997	100.00	43523	71.35	52334	85.80	60997	100.00	0
IDBI BANK	44,000	37,320	84.82	19,301	43.87	12,604	28.65	0	0.00	41,258	93.77	0
Indus Ind Bank	49836	4862	9.76	2888	5.80	2003	4.02	49836	100.00	49836	100.00	0
Karnatak Bank Ltd.	4021	3926	97.64	591	14.70	914	22.73	2063	51.31	3927	97.66	94
KARUR VYSYA BAN	6156	6156	100.00	460	7.47	502	8.15	6156	100.00	6156	100.00	0
Kotak Mahindra Bank	15628	14651	93.75	14675	93.90	13297	85.08	13789	88.23	15620	99.95	0
DBS Bank India Ltd.(e	1002	973	97.11	261	26.05	867	86.53	904	90.22	991	98.90	0
South Indian Bank Cut	3445	2602	75.53	437	12.69	3275	95.07	765	22.21	3365	97.68	0
YES BANK	2313	2311	99.91	2313	100.00	435	18.81	1184	51.19	2313	100.00	0
IDFC Bank	1591	1571	98.74	1571	98.74	1571	98.74	924	58.08	1591	100.00	24
Tamilnadu Mercantile	3111	2750	88.40	416	13.37	3007	96.66	0	0.00	3077	98.91	0
OGB	281456	268889	95.54	0	0.00	0	0.00	281456	100.00	281456	100.00	0
OSCB	9738	9738	100.00	0	0.00	0	0.00	0	0.00	9738	100.00	0
Jana Small Finance Ba	830	830	100.00	1	0.12	15	1.81	0	0.00	830	100.00	0
ESAF Small Finance B	7537	7537	100.00	62	0.82	244	3.24	7537	100.00	7537	100.00	0
SURYODAY BANK	3056	2903	94.99	1391	45.52	1751	57.30	3056	100.00	3056	100.00	0
Airtel Payments	2066	2066	100.00	0	0.00	1638	79.28	0	0.00	2066	100.00	0
Utkarsh SFB	721	721	100.00	7	0.97	7	0.97	0	0.00	721	100.00	0
Cuttack District Total	3101277	2649602	85.44	1302031	41.98	1636226	52.76	2605299	84.01	3063050	98.77	19551

Expanding and Deepening Digital Coverage for Business Accounts										
District:	Annexure - 17									
Nodal Bank:										
Month/ Quarter:										
Bank Name	2. Digital coverage for business (Current Accounts)									
	Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accountsd covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
Bank of Baroda	3648	2204	60.42	286	7.84	1129	30.95	2704	74.12	267
BANK OF INDIA	2245	2092	93.18	1700	75.72	2084	92.83	2179	97.06	35
Bank of Maharashtra	115	43	37.39	11	9.57	61	53.04	115	100.00	132
Canara Bank	2835	2064	72.80	165	5.82	1038	36.61	2789	98.38	855
Central Bank of India	228	208	91.23	158	69.30	198	86.84	208	91.23	20
Indian Bank	6614	2958	44.72	2583	39.05	5664	85.64	6332	95.74	66
IOB	531	363	68.36	8	1.51	0	0.00	435	81.92	0
PUNJAB AND SINDH	396	396	100	17	4.292929	396	100	396	100.00	0
Punjab National Bank	6421	5915	92.12	6401	99.69	6320	98.43	6421	100.00	25
SBI	8634	5039	58.36229	1805	20.90572	857	9.93	8118	94.02	1320
UCO BANK	2401	1298	54.06081	530	22.07414	1636	68.14	2346	97.71	725
UNION BANK OF INDIA	270894	269825	99.61	150952	55.72	270189	99.74	270090	99.70	
Axis Bank	3515	1673	45.79	448	14.59	1376	39.15	3002	85.41	223
BANDHAN BANK	1256	206	16.40	81	6.45	242	19.27	1156	92.04	0
DCB Bank	243	197	81.07	16	6.58	32	13.17	197	81.07	0
FEDERAL BANK LTD	322	46	14.29	42	13.04	42	13.04	109	33.85	53
HDFC BANK	7381	7157	96.97	1101	14.92	7157	96.97	7177	97.24	110
ICICI BANK LTD	7724	7724	100.00	989	12.80	5798	75.06	7724	100.00	0
IDBI BANK	1,638	1,212	73.99	0	0.00	524	31.99	1,212	73.99	0
Indus Ind Bank	2322	1185	51.03	87	3.75	1020	43.93	1785	76.87	
Karnatak Bank Ltd.	144	54	37.50	90	62.50	38	26.39	139	96.53	0
KARUR VYSYA BANK	304	304	100.00	7	2.30	304	100.00	304	100.00	0
Kotak Mahindra Bank	843	805	95.49	16	1.90	554	65.72	843	100.00	71
DBS Bank India Ltd.(e	256	39	15.23	9	3.52	251	98.05	253	98.83	0
South Indian Bank Cut	286	59	20.63	36	12.59	264	92.31	279	97.55	0
YES BANK	329	327	99.39	84	25.53	49	14.89	329	100.00	0
IDFC Bank	89	89	100.00	74	83.15	89	100.00	89	100.00	5
Tamilnadu Mercantile Bank	181	162	89.50	5	2.76	169	93.37	181	100.00	0
OGB	269	0	0.00	36	13.38	0	0.00	229	85.13	0
OSCB	147	0	0.00	0	0.00	0	0.00	0	0.00	0
Jana Small Finance Bank	4	0	0.00	0	0.00	4	100.00	4	100.00	0
ESAF Small Finance Bank	108	28	25.93	108	100.00	12	11.11	108	100.00	0
SURYODAY BANK	21	21	100.00	0	0.00	21	100.00	21	100.00	0
Airtel Payments	0	0	#DIV/0!		#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
Utkarsh SFB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
Cuttack District Total	332344	313693	94.39	167845	50.50	307518	92.53	327274	98.47	3907

Expanding and Deepening Digital Financial Inclusion						
District:	Annexure - 17					
Nodal Bank:						
Month/ Quarter:						
Bank Name	For non-customers				4. Digital Financial Literacy	
	3. Provision of Digital infrastructure					
	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
Bank of Baroda	588	0	0	588	12	210
BANK OF INDIA					19	850
Bank of Maharashtra	0	0	3	3	4	65
Canara Bank	0	0	0	0	1	39
Central Bank of India	0	0	0	0	15	582
Indian Bank	0	0	0	66	82	2779
IOB	0	0	0	0	3	45
PUNJAB AND SINDH	0	0	0	0	2	37
Punjab National Bank	58	30	8	96	65	2009
SBI	2478	1552	1209	5239	527	11594
UCO BANK	148	2	55	205	119	6508
UNION BANK OF INDIA	577	387		964	12	160
Axis Bank	47	67	48	162	0	0
BANDHAN BANK	0	0	0	0	9	70
DCB Bank	0	0	0	0	11	107
FEDERAL BANK LIMITED	5	50	0	55	7	94
HDFC BANK	514	28	0	542	43	835
ICICI BANK LTD	1	0	0	1	9	108
IDBI BANK	58	0	0	58	7	56
Indus Ind Bank	0	0	0	0	11	152
Karnatak Bank Ltd.	0	0	0	0	0	0
KARUR VYSYA BANK	0	0	0	0	6	188
Kotak Mahindra Bank	0	0	0	0	12	446
DBS Bank India Ltd.(e)	0	0	0	0	12	85
South Indian Bank Cut	0	0	0	0	0	0
YES BANK	43	0	2	45	12	84
IDFC Bank	8			8	0	0
Tamilnadu Mercantile	0	0	0	0	4	32
OGB	0	0	0	0	58	984
OSCB	0	0	0	0	0	0
Jana Small Finance Bank	0	0	0	0	8	64
ESAF Small Finance Bank	0	0	0	0	0	0
SURYODAY BANK				0	0	0
Airtel Payments	0	0	0	0	0	0
Utkarsh SFB	0	0	0	0	0	0
Cuttack District Total	4525	2116	1325	8032	1070	28183