ANNEXURES FOR SEPTEMBER'21 QUARTER

PANK BRANCH WISE INFORMATION ON SUY 2021-22 AS ON 31.10.2021

Name	e of the Bank	Name of the Branch	Name of the District	No of appln Sponsored	No of appln Sanctioned	No of appln Pending	No of Applin Returned
	dhra Bank	Bolangir	Bolangir	Sponsored		-	
		Badabandha	Bolangir				
		Gunupur	Rayagada				
		OID Bus Stand Bermpur	Ganjam	1			
		Aska Rd Bermpur	Ganjam	1			
		Belaguntha	Ganjam	1			
		Phulbani	Kandhamal	1			
2 A	xis Bank	Jiridamali	Dhenkanal	1			
3 Bank O		Nirakarpur	Khurda				
		Balidokan	Puri				
1		Mangalpur	Puri				
		Patamundai	Kendrapada				
		haripur	Jajpur				
1		Patnagarh	Bolangir				
1		Madhipali	Bolangir				
		Bolangir	Bolangir	1 3			
		bada Bazar Berhampur	Ganjam				
		Hanuman Bazar BAM	Ganjam			1	
		Anandapur	Keonjhar			1	
		Banamalipur	Nayagarh			1	
		Champatipur	Nayagarh	11			
1		Jeypore	Koraput	1		1	
+		Pujariput	Koraput				
l		Amalapada	Angul				
+		Badakera	Angul			-	
+		Binika	Subarnapur			-	
		Dunguripali	Subarnapur			-	
		Bhawanipatna	Kalahandi		-		
1		Dharamgarh	Kalahandi	1		1	
1 Bank o	f India	Haripur	Khurda	18			
, Burnik G	1 111010	Barimunda	Khurda	1		1	
		Balanhga	Puri	2	-	1	
		Nuasantha	Puri	2		1	
		Loknath Road	Puri	2		-	
_		Main Branch	Puri	- 2			
		Chandanpur	Puri	2			
		Pipli	Puri	1			
		Old Sadar Thana	Puri	1			
		Khetrajpur	Sambalpur	5			
1		Hinjlicut	Ganjam	1			
		Tank Road bermpur	Ganjam	2			
1		Boula	Keonjhar	1			
		Belabahali	Keonjhar	2			
-		Bancho	Keonjhar	2			
		hatadihi	Keonjhar	1 2			
		Kadapada	Keonjhar				
		Ghasipura	Keonjhar	1 1			
1		Ghatagaon	Keonjhar	5			
1		Dhekikote	Keonjhar	3		-	
1		Sonepur					
		Bachuripal	Subarnapur	3	-		
		[DaCHUH)dl	Mayurbhanj	1	0	1	

	Betonoti	Mayurbhani	1	ما	- 1	
-		Mayurbhani	1	0	1	(
+	Bijatala Ichinda	Mayurbhanj	1	0	1	(
	Jamda	Mayurbhani	6	6	0	(
-	A SA	Mayurbhani	2	0	2	(
	Jashipur	Mayurbhanj	3	0	3	(
	Khunta	Mayurbhanj	6	2	4	(
	Kuliana	Mayurbhanj	2	0	2	(
	Rairangpur	Mayurbhanj	1	0	1	(
	Sukruli	Mayurbhanj	3	3	0	(
	Daulatpur	Bhadrakh	1	1	0	(
	Phulbani	Kandhamal	2	0	2	(
Canara Bank	IRC Village	Khurda	4	0	4	(
-	Jayadev Vihar	Khurda .	1	0	1	(
-	Mukundas Pur	Khurda	1	0	1	(
	Nimapara	Puri	2	0	2	(
	Chandanpur	Puri	1	0	1	(
	Sakhigopal	Puri	5	0	5	(
	Grand Road	Puri	1	0	1	(
	Tarakore	Puri	3	3	0	(
	Sakhipada	sambalpur	1	0	1	(
	Brooks Hill	Sambalpur	1	1	0	(
	Sana Bazar	Ganjam	1	1	0	(
	Polsara	Ganjam	4	4	0	(
	Nilagiri	Balasore	2	0	2	(
	Nayagarh	Nayagarh	1	0	1	(
	Dasapalla	Nayagarh	1	0	1	(
	Jeypore	Koraput	2	0	2	(
	Angul	Angul	4	0	4	(
	Betonoti	Mayurbhanj	1	0	1	(
	Rairangpur	Mayurbhanj	1	0	1	(
	Badapada	Kendrapada	1	0	1	(
	Banki	Cuttack	2	0	2	(
	Othaka	Cuttack	14	0	14	(
	Nishintakoili	Cuttack	3	0	3	(
	Harirajpur	Cuttack	1	0	1	(
Central Bank	Purunabaulamala	Jajpur	16	0	16	(
THE TOTAL	Nimapara	Puri	1	0	1	(
	Algun	Puri	1	0	1	(
	Meramandali	Dhenkanal	2	0	2	(
	bada Bazar Berhampur	Ganjam	1	0	1	(
	Barkote	Deogarh	3	0	3	(
	Bhawanipatna	Kalahandi	5	0	5	(
7 ICICI Bank	Nimapada	Puri	1	0	1	(
	The state of the s				0	
Indan Bank	Nuagaon	Khurda	1	0	1	(
	Bainchaun	Khurda	5	3	2	(
-	Grand Bank	Puri	2	0	2	
+	Baliapal	Jajpur	6	0	6	(
	Paralakhemundi	Gajapati	1	0	1	(
	Luisinga	Bolangir	1	0	1	(
	Berhampur	Ganjam	3	0	3	,
+	Nayagarh	Nayagarh	1	0	1	
1	Soro	Balasore	1	0	1	
+	Harimouri Chhak	Angul	3	0	3	
1	Sonpur	Subarnapur	3	0	3	
	Padampur	sambalpur	14	14	0	147

	Phulbani	Kandhamal	1	0	1	
o DBI	Puri	Puri	1	0	1	
Υ	Ainthapali	Sambalpur	1	0	1	
Production III	Tabal	Sambalpur	1	0	1	
0 Indian Overseas	Nayapali	Khurda	1	0	1	
Bank	Kosala	Angul	15	0	15	
	Ramnaguda	Rayagada	1	0	1	
	Aska	Ganjam	2	2	0	
	Narendrpur	Ganjam	4	0	4	
	Anandapur	Keonjhar	1	0	1	
	Bhapur	Nayagarh	11	0	11	
	Nayagarh	Nayagarh	1	0	1	
	Laxmipur	Koraput	1	0	1	
	Boipariguda	Koraput	1	0	1	
	Pujariput	Koraput	3	0	3	
	Kosala	Angul	8	0	8	
The state of the s	Dharmagarh	Kalahandi	1	0	. 1	
1 OGB	IRC Village	Khurda	1	0	1	
	Rajas	Khurda	52	0	52	
ALC: NO PERSONAL PROPERTY OF THE PERSONAL PROP	Jankia	Khurda	2	0	2	
	Gadamadhupur	Jajpur	24	0	24	
	Ghorada	Puri	1	0	1	
The same of the sa	Indipur	Puri	1	0	1	
	Bamnal	Puri	30	0	30	
	Ketakipatna	Puri	3	0	3	
	Nayahat	Puri	7	0	7	
	Kanas	Puri	2	0	2	
	Panaspada	Puri	6	0	6	
	kanti	Puri	1	0	1	
	Mangalpur	Puri	1	0	1	
	Chandanpur	Puri	1	0	1	
	Swargadwar	Puri	1	0	1	
	Gabakunda	Puri	2	0	2	
	Sarangajodi	Puri	2	0	2	
	Indipur	Dhenkanal	4	0	4	
	Gadasila	Dhenkanal	4	0	4	
	Babandha	Dhenkanal	7	0	7	
	Odapada	Dhenkanal	2	0	2	
	Tubey	Angul	1	0	1	
	Bidu	Balasore	1	0	1	
	hatadihi	Keonjhar	7	0	7	
	Anandapur	Keonjhar	4	0	4	
	Sainkul	Keonjhar	1	0	1	
	Ghatagaon	Keonjhar	2	0	2	
	Koska	Nayagarh	29	0	29	
	Karabara	Nayagarh	5	0	5	
	Madhapur	Angul	23	0	23	
	Danara	Angul	15	0	15	
i dh	Amarda	Mayurbhanj	2	0	2	
	Badamtalia	Mayurbhanj	3	3	0	
1	Dantiamuhan	Mayurbhanj	1	0	1	
	Kaptipada	Mayurbhanj	3	0	- 3	
	Khunta	Mayurbhanj	1	0	1	
	Kushalda	Mayurbhanj	2	0	2	
	Morada	Mayurbhanj	2	2	0	

		Sarubali	Mayurbhanj	1	0	1	(
		Tangabila	Mayurbhanj	1	0		(
		Udala	Mayurbhanj	1	0		(
		Jadupur	Kendrapada	5	0		
		Derabishi	Kendrapada	20	0	123	(
		Nemala	Cuttack	1	0	1	(
12	PNB	Jankia	Khurda	6	0	6	(
	3300	Nimapara	Puri	8	0	8	(
		Piplii	Puri	1	0	1	(
		Baliput	Puri	1	0	1	(
		Biraharekrishnapur	Puri	32	11	21	(
		CT Road	Puri	1	0	1	
		Gopinathpur	Puri	1	0	1	(
		Swargadwar	Puri	1	0	1	(
		Grand Road	Puri	3	0	3	(
		Parmanpur	Sambalpur	13	-0	13	(
		RengaLl	Sambalpur	4	4	0	(
		Aska	Ganjam	1	0	1	(
		Managipur	Balasore	1	0	1	(
		Padmabati	Nayagarh	12	0	12	(
		Bhapur	Nayagarh	1	0	1	(
		Rohibanka	Nayagarh	3	0	3	(
		Kotpad	Koraput	1	0	1	(
		Laikera	Jharsuguda	1	0	1	(
		S Kalpathar	Subarnapur	1	0	1	(
		Binika	Subarnapur	5	0	5	(
_		Betonoti	Mayurbhanj	6	0	6	(
		Chandua	Mayurbhanj	3	0	3	(
_		Manda	Mayurbhanj	1	0	1	(
		Nalagaja	Mayurbhanj	2	0	2	(
		Angulei	Kendrapada	1	0	1	(
		Chatrachakada	Kendrapada	3	0	3	(
	D - L'II - L - C	Charles and an other property				721	
13	Rushikulya Gramya	Aska	Ganjam	1	0	1	(
	Bank						
14	State Bank of India	Channagiri	Khurda	2	0	2	(
		Uttara Branch	Khurda	2	0	2	(
		Old Town	Khurda	1	0	1	(
		Balipatna	Khurda	7	0	7	(
		Trahiachutnagar	Khurda	24	0	24	(
		Naroda Branch	Khurda	2	0	2	(
		Kamaguru	Khurda	8	0	8	(
		Kuhudi	Khurda	1	0	1	(
		Chandpur	Khurda	1	0	1	(
1		Brahmagiri	Puri	3	0	3	(
		Main Branch	Puri	1	0	_ 1	(
		Chhaitana	Puri	5	0	5	(
		Kanas	Puri	1	0	1	(
		Tulasipur	Puri	2	0		(
		Pipli	Puri	4	0	4	
		Chandanpur	Puri	3	0	3	(
		Nabakalebar Road	Puri	1	0	1	(
		Badasankha	Puri	1	0	1	(
		Bijmara	Kalahandi	13	0	13	
		Ladugaon	Kalahandi	16	0		(
		ADB Sambalpur	Sambalpur	2	0	2	(

-		T				-	
		Betonoti	Mayurbhanj	5	0	5	0
		Gaddeuli	Mayurbhanj	3	0	3	- 0
	JK JUST	Khiching	Mayurbhanj	10	0	10	0
	Land May	Khunta	Mayurbhanj	10	0	10	0
		Rairangpur	Mayurbhanj	2	0	2	C
		Tileibani	Deogarh	. 1	0	1	C
		Barkote	Deogarh	1	0	1	C
		Debagarh	Deogarh	1	0	1	C
		Bhawanipatna	Kalahandi	2	0	2	(
		Col Sq Bhawanipatna	Kalahandi	2	0	2	(
		Junagarh	Kalahandi	1	0	1	(
		Ladugaon	Kalahandi	6	0	6	(
		Koksara	Kalahandi	1	0	1	(
		Dharmagarh	Kalahandi	7	0	7	(
		Kendupatna	Cuttack	12	12	0	(
		Kendrapada	Kendrapada	1	1	0	(
		Aul	Kendrapada	1	0	1	(
		Bazar Branch	Kendrapada	1	0	1	(
	Tie I I	Salipur	Cuttack	1	0	1	(
		Phiringia	Kandhamal	1	0	1	
15	Syndicate Bank	Kabisurya Nagar	Ganjam	1	0	1	
13	ojiidicate balik	Nayagarh	Nayagarh	1	0	1	
		Angul	Angul	18	0	18	
16	UCO Bank	Begunia	Khurda	5	0	5	(
10	OCO Bank	Dharmasala	Jajpur	13	0	13	
		Nimapada	Puri		0		(
		Pipli	Puri	1	0	1	(
_				6		6	(
		Temple Road Puri	Puri	1	0	1	(
		Main Branch	Puri	2	0	2	(
		Rengali	Sambalpur	1	0	1	(
		Bijamunda	Sambalpur	1	1	0	(
		Deogaon	Dhenkanal	7	0	7	(
		Khadagprasad	Dhenkanal	1	0	1	(
		Talcher	Angul	11	0	11	(
		Nilagiri -	Balasore	10	0	10	(
		Kantilo	Nayagarh	3	0	3	
		Nandighor	Nayagarh	15	0	15	(
		Itamati	Nayagarh	2	0	2	
	Į.	Rairangpur	Mayurbhanj	1	0	1	(
		Sonepur	Subarnapur	6	0	6	(
		Phiringia	Kandhamal	2	0	2	(
		Badamulabasanta	Kendrapada	1	0	1	(
17							
	Union Bank of India	Khajuria	Puri	14	0	14	(
		Pipli	Puri	1	0	1	C
		Satasankh	Puri	1	0	1	(
		Balukhanda	Puri	1	0	1	(
		Kacheri Road	Puri	1	0	1	(
		Main Branch	Puri	1	0	1	(
		Shree Khetra Road	Puri	9	0	9	(
	10	Jajpur	Gajapati	1	0	1	(
	Te .	Bolangir	Bolangir	5	0	5	(
	10	Aska Rd Bermpur	Ganjam	1	0	1	(
		Berhampur	Ganjam	2	0	2	(
		Bellaguntha	Ganjam	1	0	1	C
		Bhawanipatna	Kalahandi	2	0	2	0

	Sambalpur	Sambalpur	1	0	1	
	Khetrajpur	Sambalpur	3	0	3	
	Chandikhole	jajpur	6	0	6	
	Dhenkanal	Dhenkanal	2	0	2	C
	bazar Branch	Dhenkanal	1	0	1	0
	Gondia	Dhenkanal	7	0	7	0
	Nimabahali	Dhenkanal	1	0	1	0
	Rayagada	Gajapati	1	0	1	0
	Paralakhemundi	Gajapati	1	0	1	0
	SBI (ADB)	Bolangir	3	0	3	0
	Patnagarh	Bolangir	6	0	6	C
	Kusang	Bolangir	27	0	27	(
	Bolangir	Bolangir	5	0	5	(
	Deogaon	Bolangir	1	0	1	(
	Kosala	Angul	4	0	4	(
	Ramnaguda	Rayagada	1	0	1	(
	Agulo	Rayagada	7	0	7	C
	Bissamcuttack	Rayagada	3	0	3	C
	Belaguntha	Ganjam	1	0	1	(
	Kabisuryanagar	Ganjam	1	0	1	
	Dharakote	Ganjam	1	0	1	C
	Rangeilunda	Ganjam	1	0	1	(
	Kalinga Road Aska	Ganjam	3	0	3	(
	NBK St Berhampur	Ganjam	1	0	1	
	Pentho St Berhampur	Ganjam	1	0	1	(
	Pratappur	Balasore	17	0	17	(
	Ghasipura	Keonjhar	7	0	7	(
	Byasanagar	Keonjhar	1	0	1	(
	Ghatagaon	Keonjhar	2	0	2	(
	Boden	Nuapada	5	0	5	(
	Kurewswar	Nuapada	10	0	10	(
	Nawaara	Nuapada	2	0	2	(
	Bhapur	Nayagarh	4	0	4	(
	Khandapara	Nayagarh	11	0	11	(
	Kalapathar	Nayagarh	1	0	1	(
	Chandapur	Nayagarh	9	0	9	(
	SBI (ADB)	Nayagarh	2	0	2	(
	Odagaon	Nayagarh	1	0	1	(
	Jeypore	Koraput	3	0	3	C
	Kotpad	Koraput	2	0	2	(
	Laxmipur	Koraput	1	0	1	(
	Koraput	Koraput	1	0	1	(
4)	Arda	Jharsuguda	15	0	15	(
	Kirmira	Jharsuguda	4	0	4	(
	Athamalik	Angul	2	0	2	(
	Angul	Angul	1	0	1	(
	Bantala	Angul	1	0	1	(
	Bhatli	Bargarh	14	0	14	(
	Binika	Subarnapur	12	0	12	(
	Dharmasala	Subarnapur	3	0	3	(
	Dunguripali	Subarnapur	8	0	8	(
	Gajabandha	Subarnapur	30	0	30	(
	Khambeswarpali	Subarnapur	5	0	5	(
	Tarbha	Subarnapur	3	0	3	(
	Ulunda	Subarnapur	10	0	10	(

		Baro	Kendrapada	12	0	12	0
		Betonoti	Mayurbhanj	1	0	1	0
U		Gunupur	Rayagada	4	3	1	0
18	United Bank Of India	Anandapur	Keonjhar	1	o	1	0
		Rairangpur	Mayurbhanj	1	0	1	0
19	Utkal Gramya Bank	Koudala	Kalahandi	7	0	7	0
		Paralakhemundi	Gajapati	1	0	1	0
		Bissamcuttack	Rayagada	1	1	0	0
		Gumuda	Rayagada	3	0	3	0
		Aska	Ganjam	2	0	2	0
		Berhampur	Ganjam	10	0	10	0
		Courtpeta	Ganjam	1	1	0	0
		Haridakhandi	Ganjam	1	0	1	0
		Mangalpur	Ganjam	2	0	2	0
		Budhikomna	Nuapada	1	0	1	0
		Rajpur	Jharsuguda	13	0	13	0
		Phulbani	Kandhamal	2	0	2	0
20	BBCC	Balasore	Balasore	234	0	234	0
		Remuna	Balasore	112	0	112	0
		Dhamnagar	Bhadrakh	4	4	0	0
	Sambal DCCB	Padampur	Sambalpur	11	, 11	0	0
21	AUCCB	Parjang	Dhenkanal	16	0	16	0
	Grand	Total		1772	102	1670	0

Annexure-38
The Bank Wise Details on Sponsoring and Sanction under SUY 2020-21

SI No	Name of the Bank	Sponosred	Sanctioned	Pending
		Total	Total	
1	Allhabad Bank	61	5	56
2	Andhra Bank	149	2	147
3	Axis bank	38	0	38
4	Bandhan Bnak	3	0	3
5	Bank Of Baroda	91	40	51
6	Bank of India	199	61	138
7	Bank of Maharastra	2	0	2
8	Central Bank of India	31	0	31
9	Canara Bank	236	41	195
10	Corporation Bank	15	5	10
_	Dena Bank	8	3	5
12	Federal bank	1	0	1
13	HDFC Bank	109	0	109
14	IDBI Bank	8	0	8
15	IDBI First Bank	1	0	1
16	Indian Bank	104	18	86
17	Indian Oversees Bank	36	13	24
18	Kalinga Gramya Bank	1	0	1
19	Odisha Gramya Bank	335	92	243
20	Oriental Bank Of Commerce	32	0	32
21	Punjab National Bank	229	79	150
	Punjab & Sind Bank	11	8	3
23	State Bank of India	1342	56	1285
24	Syndicate Bank	36	1	35
	UCO Bank	364	91	273
26	Union Bank of India	118	5	113
27	United Bank of India	118	5	113
28	Utkal Grammya Bank	16	2	14
29	Vijaya Bank	5	0	5
30	UPNCCB	1	0	1
31	ВВССВ	462	251	211
32	AUCCB	14	11	3
33	SDCCB	16	16	0
-	TOTAL	4192	805	3387



THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

A Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of the Banking Regulation Act, 1949 (10 of 1949), Section 45L of the Reserve Bank of India Act, 1934 (2 of 1934) and Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007).

CHAPTER I

PRELIMINARY

1. Short Title, Commencement, Extent and Application

- (1) This Scheme may be called the Reserve Bank Integrated Ombudsman Scheme, 2021.
- (2) It shall come into force on such date as the Reserve Bank may specify.
- (3) It shall extend to the whole of India.
- (4) The Scheme shall apply to the services provided by a Regulated Entity in India to its customers under the provisions of the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, and the Payment and Settlement Systems Act, 2007.

2. Suspension of the Scheme

- (1) The Reserve Bank, if it is satisfied that it is expedient so to do, may by order suspend for such period as may be specified in the order, the operation of all or any of the clauses of the Scheme, either generally or in relation to any specified Regulated Entity.
- (2) The Reserve Bank may, by order, extend from time to time, the period of any suspension ordered as aforesaid by such period, as it may deem fit.

3. Definitions

- (1) In the Scheme, unless the context otherwise requires:
 - (a) "Appellate Authority" means the Executive Director in-Charge of the Department of the Reserve Bank administering the Scheme;
 - (b) "Appellate Authority Secretariat" means the Department in the Reserve Bank which is administering the Scheme;

- (c) "Authorised Representative" means a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman;
- (d) "Award" means an award passed by the Ombudsman in accordance with the Scheme:
- (e) "bank" means a 'banking company', a 'corresponding new bank', a 'Regional Rural Bank', 'State Bank of India' as defined in the Banking Regulation Act, 1949, a 'co-operative bank' as defined in Section 56 (c) of the Banking Regulation Act, 1949 to the extent not excluded under the Scheme, but does not include a bank in resolution or winding up or under directions or any other bank as specified by the Reserve Bank;
- (f) "Complaint" means a representation in writing or through other modes alleging deficiency in service on the part of a Regulated Entity, and seeking relief under the Scheme;
- (g) "Deficiency in service" means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer;
- (h) "Deputy Ombudsman" means any person appointed by the Reserve Bank as such under the Scheme;
- (i) "Non-Banking Financial Company" (NBFC) means an NBFC as defined in Section 45-I (f) of the Reserve Bank of India Act, 1934 and registered with the Reserve Bank, to the extent not excluded under the Scheme, but does not include a Core Investment Company (CIC), an Infrastructure Debt Fund-Non-Banking Financial Company (IDF-NBFC), a Non-Banking Financial Company Infrastructure Finance Company (NBFC-IFC), a company in resolution or winding up/liquidation, or any other NBFC specified by the Reserve Bank;
- Explanation: The terms CIC and IDF-NBFC shall have the same meaning assigned to them under the RBI Directions.
- (j) "Regulated Entity" means a bank or a Non-Banking Financial Company or a System Participant as defined in the Scheme, or any other entity as may be specified by the Reserve Bank from time to time; to the extent not excluded under the Scheme;

- (k) "Settlement" means an agreement reached by the parties to the complaint by facilitation or conciliation or mediation, as per the provisions of this Scheme;
- (I) "System Participant" means a person other than the Reserve Bank and a System Provider, participating in a payment system as defined in the Payment and Settlement Systems Act, 2007;
- (m) "System Provider" means and includes a person who operates an authorised payment system as defined in Section 2 of the Payment and Settlement Systems Act, 2007;
- (n) "The Reserve Bank" means Reserve Bank of India constituted under Section 3 of the Reserve Bank of India Act, 1934.
- (2) Words and expressions used and not defined in the Scheme, but defined in the Reserve Bank of India Act, 1934, or in the Banking Regulation Act, 1949, or in the Payment and Settlement Systems Act, 2007 or in the Regulations or guidelines or Directions issued by the Reserve Bank in exercise of its powers conferred by the Acts referred to herein above, shall have the meanings respectively assigned to them.

CHAPTER II

OFFICES UNDER THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

4. Appointment and Tenure of Ombudsman and Deputy Ombudsman

- (1) The Reserve Bank may appoint one or more of its officers as Ombudsman and Deputy Ombudsman, to carry out the functions entrusted to them under the Scheme.
- (2) The appointment of Ombudsman or the Deputy Ombudsman, as the case may be, shall be made for a period not exceeding three years at a time.

5. Location of the Office of the Ombudsman

- (1) The offices of the Ombudsman shall be at such places as may be specified by the Reserve Bank.
- (2) In order to expedite disposal of the complaints, the Ombudsman may hold sittings at such places and in such manner as may be considered necessary and proper in respect of a complaint.

6. Establishment of a Centralised Receipt and Processing Centre

- (1) The Reserve Bank shall establish the Centralised Receipt and Processing Centre at any place as may be decided by it to receive the complaints filed under the Scheme and process them.
- (2) The complaints under the Scheme made online shall be registered on the portal (https://cms.rbi.org.in). Complaints in electronic mode (E-mail) and physical form, including postal and hand-delivered complaints, shall be addressed and sent to the place where the Centralised Receipt and Processing Centre of the Reserve Bank is established, for scrutiny and initial processing.

Provided that the complaints that are received directly in any of the offices of the Reserve Bank shall be forwarded to the Centralised Receipt and Processing Centre for further action.

7. Staffing of the Offices of Ombudsman and Centralised Receipt and Processing Centre

The Reserve Bank shall ensure that the offices of the Ombudsman and the Centralised Receipt and Processing Centre are adequately staffed and shall bear the cost thereof.

CHAPTER III

POWERS AND FUNCTIONS OF THE OMBUDSMAN

8. Powers and Functions

- (1) The Ombudsman/Deputy Ombudsman shall consider the complaints of customers of Regulated Entities relating to deficiency in service.
- (2) There is no limit on the amount in a dispute that can be brought before the Ombudsman for which the Ombudsman can pass an Award. However, for any consequential loss suffered by the complainant, the Ombudsman shall have the power to provide a compensation up to Rupees 20 lakh, in addition to, up to Rupees One lakh for the loss of the complainant's time, expenses incurred and for harassment/mental anguish suffered by the complainant.
- (3) While the Ombudsman shall have the power to address and close all complaints, the Deputy Ombudsman shall have the power to close those complaints falling under clause 10 of the Scheme and complaints settled through facilitation as stated under clause 14 of the Scheme.
- (4) The Ombudsman shall send to the Deputy Governor, Reserve Bank of India, a report, as on March 31st every year, containing a general review of the activities of the office during the preceding financial year, and shall furnish such other information as the Reserve Bank may direct.
- (5) The Reserve Bank may, if it considers necessary in the public interest to do so, publish the report and the information received from the Ombudsman in such consolidated form or otherwise, as it may deem fit.

CHAPTER IV

PROCEDURE FOR REDRESSAL OF GRIEVANCE UNDER THE SCHEME

9. Grounds of Complaint

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative as defined under clause 3(1)(c).

10. Grounds for non-maintainability of a Complaint

- (1) No complaint for deficiency in service shall lie under the Scheme in matters involving:
 - (a) commercial judgment/commercial decision of a Regulated Entity;
 - (b) a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
 - (c) a grievance not addressed to the Ombudsman directly;
 - (d) general grievances against Management or Executives of a Regulated Entity;
 - (e) a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
 - (f) a service not within the regulatory purview of the Reserve Bank;
 - (g) a dispute between Regulated Entities; and
 - (h) a dispute involving the employee-employer relationship of a Regulated Entity.
- (2) A complaint under the Scheme shall not lie unless:
 - (a) the complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and -
 - (i) the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and
 - (ii) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the

complaint or, where no reply is received, within one year and 30 days from the date of the complaint.

- (b) the complaint is not in respect of the same cause of action which is already-
 - (i) pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
 - (ii) pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- (c) the complaint is not abusive or frivolous or vexatious in nature;
- (d) the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- (e) the complainant provides complete information as specified in clause 11 of the Scheme;
- (f) the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

Explanation 1: For the purposes of sub-clause (2)(a), 'written complaint' shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant.

Explanation 2: For the purposes of sub-clause (2)(b)(ii), a complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

11. Procedure for Filing a Complaint

- (1) The complaint may be lodged online through the portal designed for the purpose (https://cms.rbi.org.in).
- (2) The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank. The complaint, if submitted in physical form, shall be duly signed by the complainant or by

the authorised representative. The complaint shall be submitted in electronic or physical mode in such format and containing such information as may be specified by Reserve Bank.

12. Initial Scrutiny of Complaints

- (1) Complaints which are in the nature of offering suggestions or seeking guidance or explanation shall not be treated as valid complaints under the Scheme and shall be closed accordingly with a suitable communication to the complainant.
- (2) Complaints which are non-maintainable under clause 10 shall be separated to issue a suitable communication to the complainant.
- (3) The remaining complaints shall be assigned to the offices of the Ombudsman for further examination under intimation to the complainant. A copy of the complaint shall also be forwarded to the Regulated Entity against whom the complaint is filed with a direction to submit its written version.

13. Power to Call for Information

(1) The Ombudsman may, for the purpose of carrying out duties under this Scheme, require the Regulated Entity against whom the complaint has been made or any other Regulated Entity which is a party to the dispute to provide any information or furnish certified copies of any document relating to the complaint which are or is alleged to be in its possession.

Provided that in the event of failure of a Regulated Entity to comply with the requisition without sufficient cause, the Ombudsman may draw an inference that the Regulated Entity has no information to furnish.

(2) The Ombudsman shall maintain confidentiality of the information or the documents coming to its knowledge or possession in the course of discharging duties and shall not disclose such information or documents to any person except as otherwise required by law, or with the consent of the person furnishing such information or documents.

Provided that nothing in this sub-clause shall prevent the Ombudsman from disclosing information or documents furnished by the parties to the proceedings to each other, to the extent considered necessary to comply with the principles of natural justice and fair play:

Provided further that provisions of this sub-clause shall not apply in relation to the disclosure made or information furnished by the Ombudsman to the Reserve Bank or filing thereof before any Court, Forum or Authority.

14. Resolution of Complaints

- (1) The Ombudsman/Deputy Ombudsman shall endeavour to promote settlement of a complaint by agreement between the complainant and the Regulated Entity through facilitation or conciliation or mediation.
- (2) The proceedings before the Ombudsman shall be summary in nature and shall not be bound by any rules of evidence. The Ombudsman may examine either party to the complaint and record their statement.
- (3) The Regulated Entity shall, on receipt of the complaint, file its written version in reply to the averments in the complaint enclosing therewith copies of the documents relied upon, within 15 days before the Ombudsman for resolution.

Provided that the Ombudsman may, at the request of the Regulated Entity in writing to the satisfaction of the Ombudsman, grant such further time as may be deemed fit to file its written version and documents.

- (4) In case the Regulated Entity omits or fails to file its written version and documents within the time as provided in terms of sub-clause (3), the Ombudsman may proceed *ex-parte* based on the evidence available on record and pass appropriate Order or issue an Award. There shall be no right of appeal to the Regulated Entity in respect of the Award issued on account of non-response or non-furnishing of information sought within the stipulated time.
- (5) The Ombudsman/Deputy Ombudsman shall ensure that the written version or reply or documents filed by one party, to the extent relevant and pertaining to the complaint, are furnished to other party and follow such procedure and provide additional time as may be considered appropriate.
- (6) In case the complaint is not resolved through facilitation, such action as may be considered appropriate, including a meeting of the complainant with the officials of Regulated Entity, for resolution of the complaint by conciliation or mediation may be initiated.
- (7) The parties to the complaint shall cooperate in good faith with the Ombudsman/Deputy Ombudsman, as the case may be, in resolution of the dispute

and comply with the direction for production of any evidence and other related documents within the stipulated time.

- (8) If any amicable settlement of the complaint is arrived at between the parties, the same shall be recorded and signed by both the parties and thereafter, the fact of settlement may be recorded, annexing thereto the terms of settlement, directing the parties to comply with the terms within the stipulated time.
- (9) The complaint would be deemed to be resolved when:
 - (a) it has been settled by the Regulated Entity with the complainant upon the intervention of the Ombudsman; or
 - (b) the complainant has agreed in writing or otherwise (which may be recorded) that the manner and the extent of resolution of the grievance is satisfactory; or (c) the complainant has withdrawn the complaint voluntarily.

15. Award by the Ombudsman

- (1) Unless the complaint is rejected under clause 16, the Ombudsman shall pass an Award in the event of:
 - (a) non-furnishing of documents/information as enumerated in clause 14(4); or
- (b) the matter not getting resolved under clause 14(9) based on records placed, and after affording a reasonable opportunity of being heard to both the parties.
- (2) The Ombudsman shall also take into account, in addition, the principles of banking law and practice, directions, instructions and guidelines issued by the Reserve Bank from time to time and such other factors as may be relevant, before passing a reasoned Award.
- (3) The Award shall contain, *inter alia*, the direction, if any, to the Regulated Entity for specific performance of its obligations and in addition to or otherwise, the amount, if any, to be paid by the Regulated Entity to the complainant by way of compensation for any loss suffered by the complainant.
- (4) Notwithstanding anything contained in sub-clause (3), the Ombudsman shall not have the power to pass an Award directing payment by way of compensation, an amount which is more than the consequential loss suffered by the complainant or Rupees 20 lakh whichever is lower. The compensation that can be awarded by the Ombudsman shall be exclusive of the amount involved in the dispute.

- (5) The Ombudsman may also award a compensation not exceeding Rupees one lakh to the complainant, taking into account the loss of the complainant's time, expenses incurred, harassment and mental anguish suffered by the complainant.
- (6) A copy of the Award shall be sent to the complainant and the Regulated Entity.
- (7) The Award passed under sub-clause (1) shall lapse and be of no effect unless the complainant furnishes a letter of acceptance of the Award in full and final settlement of the claim to the Regulated Entity concerned, within a period of 30 days from the date of receipt of the copy of the Award.

Provided that no such acceptance may be furnished by the complainant if he has filed an appeal under sub-clause (3) of clause 17.

(8) The Regulated Entity shall comply with the Award and intimate compliance to the Ombudsman within 30 days from the date of receipt of the letter of acceptance from the complainant, unless it has preferred an appeal under sub-clause (2) of clause 17.

16. Rejection of a Complaint

- (1) The Deputy Ombudsman or the Ombudsman may reject a complaint at any stage if it appears that the complaint made:
 - (a) is non-maintainable under clause 10; or
 - (b) is in the nature of offering suggestions or seeking guidance or explanation
- (2) The Ombudsman may reject a complaint at any stage if:
 - (a) in his opinion there is no deficiency in service; or
 - (b) the compensation sought for the consequential loss is beyond the power of the Ombudsman to award the compensation as indicated in clause 8(2); or
 - (c) the complaint is not pursued by the complainant with reasonable diligence; or
 - (d) the complaint is without any sufficient cause; or
 - (e) the complaint requires consideration of elaborate documentary and oral evidence and the proceedings before the Ombudsman are not appropriate for adjudication of such complaint; or
 - (f) in the opinion of the Ombudsman there is no financial loss or damage, or inconvenience caused to the complainant.

17. Appeal before the Appellate Authority

- (1) There shall not be any right of appeal to a Regulated Entity for an Award issued for non-furnishing of documents/information under clause 15(1)(a).
- (2) The Regulated Entity may, aggrieved by an Award under clause 15(1)(b) or closure of a complaint under clauses 16(2)(c) to 16(2)(f), within 30 days of the date of receipt of communication of Award or closure of the complaint, prefer an appeal before the Appellate Authority.
 - (a) Provided that in the case of an appeal by a Regulated Entity, the period of 30 days for filing an appeal shall commence from the date on which the Regulated Entity receives the letter of acceptance of Award by the complainant:
 - (b) Provided further that an appeal may be filed by a Regulated Entity only with the previous sanction of the Chairman or the Managing Director/Chief Executive Officer or, in their absence, the Executive Director/Official of equal rank.
 - (c) Provided that the Appellate Authority may, if he is satisfied that the Regulated Entity had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.
- (3) The complainant may, aggrieved by an Award under clause 15(1) or rejection of a complaint under clauses 16(2)(c) to 16(2)(f), within 30 days of the date of receipt of the Award or rejection of the complaint, prefer an appeal before the Appellate Authority.

Provided that the Appellate Authority may, if he is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

- (4) The Appellate Authority's Secretariat shall scrutinise and process the Appeal.
- (5) The Appellate Authority may, after giving the parties a reasonable opportunity of being heard:
 - (a) dismiss the appeal; or
 - (b) allow the appeal and set aside the Award or order of the Ombudsman; or
 - (c) remand the matter to the Ombudsman for fresh disposal in accordance with such directions as the Appellate Authority may consider necessary or proper; or

- (d) modify the order of the Ombudsman or Award and pass such directions as may be necessary to give effect to the order of the Ombudsman or Award so modified; or
- (e) pass any other order as it may deem fit.
- (6) The order of the Appellate Authority shall have the same effect as the Award passed by Ombudsman under clause 15 or the order rejecting the complaint under clause 16, as the case may be.

18. Regulated Entity to Display Salient Features of the Scheme for Knowledge of the Public

- (1) The Regulated Entity to which the Scheme is applicable shall facilitate the smooth conduct of the Scheme by ensuring meticulous adherence to the requirements under the Scheme, failing which, the Reserve Bank may take such action as it may deem fit.
- (2) The Regulated Entity shall appoint a Principal Nodal Officer at their head office who shall not be a rank less than a General Manager or an officer of equivalent rank and shall be responsible for representing the Regulated Entity and furnishing information on behalf of the Regulated Entity in respect of complaints filed against the Regulated Entity. The Regulated Entity may appoint such other Nodal Officers to assist the Principal Nodal Officer as it may deem fit for operational efficiency.
- (3) The Regulated Entity shall display prominently for the benefit of their customers at their branches/places where the business is transacted, the name and contact details (Telephone/mobile number and E-mail ID) of the Principal Nodal Officer along with the details of the complaint lodging portal of the Ombudsman (https://cms.rbi.org.in).
- (4) The Regulated Entity to which the Scheme is applicable shall ensure that the salient features of the Scheme are displayed prominently in English, Hindi and the regional language in all its offices, branches and places where the business is transacted in such a manner that a person visiting the office or branch has adequate information on the Scheme.
- (5) The Regulated Entity shall ensure that a copy of the Scheme is available in all its branches to be provided to the customer for reference upon request.
- (6) The salient features of the Scheme along with the copy of the Scheme and the contact details of the Principal Nodal Officer shall be displayed and updated on the website of the Regulated Entity.

CHAPTER V

MISCELLANEOUS

19. Removal of Difficulties

If any difficulty arises in giving effect to the provisions of the Scheme, the Reserve Bank may make such provisions not inconsistent with the Reserve Bank of India Act, 1934, or the Banking Regulation Act, 1949, or the Payment and Settlement Systems Act, 2007, or the Scheme, as it may consider necessary or expedient for removing any difficulty.

20. Repeal of the Existing Schemes and Application to Pending Proceedings

- (1) The Banking Ombudsman Scheme, 2006, the Ombudsman Scheme for Non-Banking Financial Companies, 2018, and the Ombudsman Scheme for Digital Transactions, 2019, hereby stand repealed.
- (2) The adjudication of pending complaints, appeals and execution of the Awards already passed, as on the date of commencement of the Reserve Bank Integrated Ombudsman Scheme, 2021, shall continue to be governed by the provisions of the respective Ombudsman Schemes and instructions of the Reserve Bank issued thereunder.

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]
(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

То

The Ombudsman

Madam/Sir,
Sub: Complaint against(place of Regulated Entity's branch or
office) of(name of the Regulated Entity)
Details of the complaint:
1. Name of the complainant
2. Age (years)
3. Gender
4. Full address of the complainant
Pin Code
Phone No. (if available)
Mobile Number
E-mail (if available)
5. Complaint against (Name and full address of the branch or office of the Regulated Entity)
Pin Code
6. Nature of relationship/account number (if any) with the Regulated Entity

7. Transa	action date and details, if available		
` '	of complaint already made by the complainant to the Regulate	ed Entit	у
(b) Whe	ther any reminder was sent by the complainant? Yes/No		
(Please	enclose a copy of the reminder)		
8. Please	e tick the relevant box (Yes/No)		
Whether	your complaint:		
(i)	is sub-judice/under arbitration ¹ ?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No
9. Subjed	ct matter of the complaint		
10. Detai	ils of the complaint:		
(If space	is not sufficient, please enclose a separate sheet)		

¹ **Complaint is sub-judice/under arbitration** if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

11. Whether any reply has been received from the Regulated Entity within a period of
30 days of receipt of the complaint by it? Yes/No
(if yes, please enclose a copy of the reply)
12. Relief sought from the Ombudsman
(Please enclose a copy of documentary proof, if any, in support of your claim)
13. Nature and extent of monetary loss, if any, claimed by the complainant by way of
compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)
Rs
14. List of documents enclosed:

Declaration

- (i) I/We, the complainant/s herein declare that:
- a) the information furnished above is true and correct; and
- b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.
- (ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby	nominate Shri/Smt	as
my/our authorised repres	entative whose contact details are as be	elow:
Full Address		
Pin Code		
Phone No:		
Mobile Number		
E-mail		

(Signature of the Complainant)

	NPA Posi	tion under l	Priority	z Sector	as on 30	0.09.20	21 und	er vario	us sect	ors		Amt in	Crores
	141111001		m Crop Loan	, peoro		lture Term Lo			Activities Adva		Total	Agriculture Adva	nce
		2											
S1	Bank Name	Outstanding Amount	Amount	% of NPA to total	Outstanding	Amount	% of NPA to	Outstanding Amount	Amount	% of NPA to	Outstanding Amount	Amount	% of NPA to total
,	Doub of Doub do	456.54	21.05	Outstanding	400.05	81.62	Outstanding	107.70	24.69	Outstanding 22.92	1032.92	107.07	Outstanding
2	Bank of Baroda Bank of India	1025.97	31.65 252.07	6.93 24.57	468.65 531.43	57.67	17.42 10.85	107.73	12.52	14.13	1645.98	137.97 322.26	13.36
		5.65	0.00	0.00	1.73	0.00	0.00	0.11	0.00	0.00		0.00	0.00
3	Bank of Maharastra	453.01	24.09	5.32	882.34	27.20	3.08	140.69	4.67	3.32	7.49 1476.04	55.97	3.79
4	Canara Bank	283.31	34.96	12.34	36.64	17.24	47.05	21.09	10.58			62.78	
5	Central Bank of India	302.06	58.93	19.51	382.12	42.18	11.04	63.53	9.48	50.18 14.92	341.04 747.71	110.59	14.79
6	Indian Bank											77.17	
7	Indian Overseas Bank	293.75	38.13	12.98	508.73	6.89	1.36	95.47	32.14	33.67	897.95		8.59
8	Punjab & Sind Bank	2.89	0.11	3.88	7.74	0.00	0.00	9.64	0.30	3.11	20.27	0.41	2.03
9	Punjab National Bank	879.07	196.48	22.35	815.92	256.31	31.41	94.19	25.44	27.01	1789.18	478.23	26.73
10	State Bank of India	3062.95	547.21	17.87	1018.83	65.83	6.46	841.29	17.74	2.11	4923.06	630.78	
11	UCO Bank	1128.25	112.25	9.95	563.72	67.31	11.94	480.73	31.56	6.57	2172.70	211.12	9.72
12	Union Bank of India	947.28	130.53	13.78	485.74	125.02	25.74	249.24	28.15		1682.26	283.70	16.86
	Total Public Sector Banks	8840.72	1426.42	16.13	5703.60	747.28	13.10	2192.29	197.28		16736.61	2370.98	14.17
13	Axis Bank Ltd	798.10	18.89	2.37	798.97	12.50	1.56	1354.34	21.58		2951.41	52.97	1.79
14	Bandhan Bank	26.95	0.00	0.00	432.45	76.00	17.58	239.55	9.96	4.16	698.95	85.96	12.30
15	City Union Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00		0.00	0.00	
16	DCB Bank Ltd	249.81	3.87	1.55	266.79	7.97	2.99	142.10	14.34	10.09	658.69	26.18	
17	Federal Bank	210.35	2.89	1.37	167.91	0.15	0.09	0.47	0.00		378.73	3.05	
18	HDFC Bank	64.77	2.48	3.83	298.76	26.31	8.81	179.58	57.93	32.26	543.11	86.72	15.97
19	ICICI Bank	164.96	0.00	0.00	340.51	0.00	0.00	789.33	0.00		1294.80	0.00	0.00
20	IDBI Bank	206.05	36.31	17.62	160.00	34.85	21.78	24.81	18.48		390.86	89.63	22.93
21	IDFC First Bank	0.00	0.00	#DIV/0!	26.02	0.00	0.00	92.18	0.00		118.19	0.00	0.00
22	Indus Ind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	2737.76	0.00	0.00	2737.76	0.00	0.00
23	Karnatak Bank Ltd.	1.85	0.02	1.13	53.03	0.06	0.12	0.79	0.00	0.00	55.67	0.08	
24	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.01	#DIV/0!	0.00	0.01	#DIV/0!
25	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	234.40	11.41	4.87	0.00	0.00		234.40		4.87
26	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	0.18	0.00	0.00	0.20	0.00	0.00	0.39	0.00	0.00
27	RBL Bank	0.00	0.00	#DIV/0!	242.37	0.00	0.00	0.00	0.00	#DIV/0!	242.37	0.00	0.00
28	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00		0.00	0.00	
29	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00		0.00	0.00	
30	Yes Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnadu Mercantile Bank	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0.00
	Total Private Sector Banks	1722.85	64.46	3.74	3021.40	169.26		5561.10	122.29		10305.34	356.01	
32	Odisha Gramya Bank	1399.19	469.46	33.55	144.97	73.80	50.91	293.46	149.37		1837.63		
33	Utkal Grameen Bank	1319.34	336.75	25.52	65.94	62.49	94.77	582.51	263.43		1967.79	662.68	
	Total Of RRBs	2718.53	806.22	29.66	210.92	136.29	64.62	875.97	412.81	47.13	3805.42	1355.32	
34	Orissa State Co-Op. Bank	12851.12	450.12	3.50	99.10	75.22	75.90	579.71	24.84		13529.93		
	Total of Co-operative Banks	12851.12	450.12	3.50	99.10	75.22	75.90	579.71	24.84		13529.93	550.18	
	Jana Small Finance Bank	0.00	0.00		0.00	0.00		114.53	12.58		114.53		
	ESAF Small Finance Bank	0.00	0.00	#DIV/0!	17.59	0.76	4.34	1.38	0.00		18.97	0.76	
	Suryoday Small Finance Bank	0.00	0.00		3.85	0.55			91.67		480.85		
	Ujjivan Small Finance Bank	0.00	0.00		0.00	0.00		99.28	0.00		99.28		
39	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	0.00	0.00		51.98	1.31		51.98		
	Total Small Finance Bank	0.00	0.00	#DIV/0!	21.44	1.32	6.14	744.16	105.56		765.61	106.87	
	GrandTotal	26133.21	2747.22	10.51	9056.45	1129.37	12.47	9953.24	862.78	8.67	45142.90	4739.37	10.50

Annexure - 40

	NPA Position unde	r Priority	Sector	as on 30.	09.2021 v	ınder va	rious sec	ctors		nexure - 40 in Crores	
		MSME Sector Advance				tion Loan Ad		Housing Loan Advance			
		Outstanding	1	NPA	Outstanding	I.	IPA	Outstanding		NPA	
S1	Bank Name	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	
1	Bank of Baroda	2569.15	470.20	18.30	133.99	7.40	5.52	851.23	25.92	3.05	
2	Bank of India	2803.79	316.02	11.27	80.67	14.67	18.18	398.01	19.26	4.84	
3	Bank of Maharastra	17.17	0.13	0.78	1.45	0.00	0.00	20.36	0.00	0.00	
4	Canara Bank	2457.93	271.39	11.04	132.83	15.97	12.02	327.74	8.61	2.63	
5	Central Bank of India	701.96	106.40	15.16	64.52	8.29	12.85	149.22	10.35	6.94	
6	Indian Bank	1855.60	182.76	9.85	64.12	10.14	15.81	301.16	9.97	3.31	
7	Indian Overseas Bank	936.41	175.25	18.72	20.65	2.93	14.21	176.14	6.62	3.76	
8	Punjab & Sind Bank	229.26	6.21	2.71	4.38	0.00	0.00	40.22	1.31	3.26	
9	Punjab National Bank	3364.11	678.77	20.18	192.80	39.55	20.51	523.56	24.87	4.75	
10	State Bank of India	5678.43	302.80	5.33	496.13	14.25	2.87	1911.89	29.33	1.53	
11	UCO Bank	3140.65	327.25	10.42	101.94	16.57	16.25	761.79	23.42	3.07	
12	Union Bank of India	3111.13	431.64	13.87	182.18	14.89	8.17	819.95	31.89	3.89	
	Total Public Sector Banks	26865.59	3268.84	12.17	1475.67	144.65	9.80	6281.27	191.55	3.05	
13	Axis Bank Ltd	5605.20	44.82	0.80	24.27	0.00	0.00	977.01	0.00	0.00	
14	Bandhan Bank	2.13	0.00	0.00	0.00	0.00	#DIV/0!	12.30	0.54	4.39	
15	City Union Bank	1.50	1.50	100.00	0.25	0.00	0.00	0.00	0.00	#DIV/0!	
16	DCB Bank Ltd	285.95	7.05	2.47	1.78	0.02	0.90	48.80	2.07	4.25	
17	Federal Bank	162.63	3.26	2.00	0.25	0.11	41.74	16.82	0.49	2.92	
18	HDFC Bank	2391.46	79.22	3.31	11.27	0.48	4.23	104.16	2.21	2.12	
19	ICICI Bank	1584.05	0.00	0.00	9.42	0.00	0.00	256.50	0.00	0.00	
20	IDBI Bank	604.33	69.44	11.49	17.58	0.68	3.88	329.93	3.45	1.05	
21	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	#DIV/0!	19.48	0.00	0.00	
22	Indus Ind Bank	2823.54	0.00	0.00	0.00	0.00	#DIV/0!	0.12	0.00	0.00	
23	Karnatak Bank Ltd.	207.39	35.97	17.35	0.37	0.14	38.43	11.76	0.75	6.40	
24	Karur Vysya Bank	8.72	0.51	5.85	0.00	0.00	#DIV/0!	1.16	0.10	8.50	
25	Kotak Mahindra Bank Ltd	436.96	13.22	3.03	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
26	Laxmi Vilas Bank	0.59	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
27	RBL Bank	1.64	0.00	0.00	0.15	0.00	0.00	0.43	0.00	0.00	
28	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
29	The South Indian Bank Ltd.	6.24	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
30	Yes Bank	0.00	1.78	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
31	Tamilnadu Mercantile Bank	11.96	0.02	0.18	0.03	0.00	0.00	0.31	0.00	0.00	
1	Total Private Sector Banks	14134.29	256.80	1.82	65.38	1.42	2.17	1778.77	9.62	0.54	
32	Odisha Gramya Bank	1345.09	549.18	40.83	28.64	14.30	49.93	154.08	32.76	21.26	
33	Utkal Grameen Bank	394.61	123.25	31.23	7.48	5.50	73.58	181.47	25.78	14.21	
	Total Of RRBs	1739.70	672.43	38.65	36.12	19.80	54.83	335.55	58.54	17.45	
34	Orissa State Co-Op. Bank	49.53	3.76	7.59	0.47	0.00	0.00	37.33	2.61	6.99	
Т	otal of Co-operative Banks	49.53	3.76	7.59	0.47	0.00	0.00	37.33	2.61	6.99	
35	Jana Small Finance Bank	4.64	0.00	0.00	0.00	0.00	#DIV/0!	2.60	0.00	0.00	
36	ESAF Small Finance Bank	4.87	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
37	Suryoday Small Finance Bank	41.54	9.93	23.91	0.00	0.00	#DIV/0!	4.06	0.00	0.00	
38	Ujjivan Small Finance Bank	13.77	0.00	0.00	0.00	0.00	#DIV/0!	14.61	0.00	0.00	
39	Utkarsh Small Finance Bank	0.22	0.00	0.00	0.00	0.00	#DIV/0!	3.87	0.00	0.00	
	Total Small Finance Bank	65.04	9.93	15.27	0.00	0.00	#DIV/0!	25.14	0.00	0.00	
	Grand Total	42854.16	4211.76	9.83	1577.63	165.88	10.51	8458.06	262.32	3.10	

1	NPA Position under	Priority	Sector	as on 30	.09.2021	under	various	sectors	Amt is	n Crores
		Priority	Sector Ac	lvance	Non-p	riority Ad	vance	Total Advance		
61	Don't Nome	Outstanding	I	IPA	Outstanding	ı	IPA	Outstanding	N	IPA
S1	Bank Name	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding
1	Bank of Baroda	4596.00	641.49	13.96	740.57	287.12	38.77	5336.57	928.60	17.40
2	Bank of India	4960.08	675.20	13.61	7048.48	74.70	1.06	12008.56	749.91	6.24
3	Bank of Maharastra	240.83	0.13	0.06	172.65	0.00	0.00	413.48	0.13	0.03
4	Canara Bank	4414.00	351.96	7.97	3654.57	46.71	1.28	8068.57	398.67	4.94
5	Central Bank of India	1256.74	187.83	14.95	447.04	78.16	17.48	1703.78	265.99	15.61
6	Indian Bank	2974.21	313.66	10.55	2475.76	23.01	0.93	5449.97	336.67	6.18
7	Indian Overseas Bank	2446.90	262.95	10.75	173.25	1.88	1.08	2620.15	264.82	10.11
8	Punjab & Sind Bank	305.92	12.86	4.20	19.20	4.11	21.43	325.12	16.97	5.22
9	Punjab National Bank	5872.79	1222.40	20.81	6658.31	1429.32	21.47	12531.10	2651.72	21.16
10	State Bank of India	13506.58	977.52	7.24	29187.99	72.43	0.25	42694.58	1049.95	2.46
11	UCO Bank	6192.73	583.25	9.42	212.32	23.25	10.95	6405.05	606.50	9.47
12	Union Bank of India	5839.73	762.40	13.06	9673.32	208.97	2.16	15513.05	971.37	6.26
	Total Public Sector Banks	52606.51	5991.66	11.39	60463.46	2249.67	3.72	113069.97	8241.32	7.29
13	Axis Bank Ltd	9647.79	97.78	1.01	4026.28	63.90	1.59	13674.07	161.68	1.18
14	Bandhan Bank	1158.43	86.50	7.47	715.99	54.01	7.54	1874.42	140.51	7.50
15	City Union Bank	1.75	1.50	85.71	27.11	0.25	0.92	28.86	1.75	6.06
16	DCB Bank Ltd	999.37	35.32	3.53	349.27	12.58	3.60	1348.64	47.91	3.55
17	Federal Bank	559.13	6.96	1.24	582.62	6.10	1.05	1141.75	13.06	1.14
18	HDFC Bank	3297.95	189.58	5.75	6710.75	105.85	1.58	10008.70	295.43	2.95
19	ICICI Bank	3188.16	0.00	0.00	7977.68	0.00	0.00	11165.84	0.00	0.00
20	IDBI Bank	1342.79	163.21	12.15	723.53	23.45	3.24	2066.32	186.66	9.03
21	IDFC First Bank	137.79	0.00	0.00	627.14	0.00	0.00	764.93	0.00	0.00
22	Indus Ind Bank	5563.13	0.00	0.00	1111.78	0.00	0.00	6674.92	0.00	0.00
23	Karnatak Bank Ltd.	277.24	36.95	13.33	282.42	140.02	49.58	559.66	176.97	31.62
24	Karur Vysya Bank	12.41	0.62	4.96	111.31	0.08	0.07	123.72	0.69	0.56
25	Kotak Mahindra Bank Ltd	671.36	24.64	3.67	361.23	7.54	2.09	1032.59	32.17	3.12
26	Laxmi Vilas Bank	0.98	0.18	18.60	19.50	0.59	3.05	20.48	0.78	3.80
27	RBL Bank	250.75	0.00	0.00	0.08	0.00	0.00	250.83	0.00	0.00
28	Standard Chartered Bank	0.00	0.00	#DIV/0!	1.53	0.00	0.00	1.53	0.00	0.00
29	The South Indian Bank Ltd.	13.49	0.00	0.00	297.86	1.59	0.53	311.35	1.59	0.51
30	Yes Bank	0.00	2.01	#DIV/0!	715.00	1.81	0.25	715.00	3.81	0.53
31	Tamilnadu Mercantile Bank	12.30	0.02	0.18	27.17	0.00	0.00	39.47	0.02	0.06
	Total Private Sector Banks	27134.83	645.27	2.38	24668.26	417.76	1.69	51803.09	1063.03	2.05
32	Odisha Gramya Bank	5060.15	1403.66	27.74	503.34	82.64	16.42	5563.49	1486.30	
33	Utkal Grameen Bank	2604.68	823.97	31.63	328.94	26.89	8.17	2933.62	850.86	
	Total of RRBs	7664.83	2227.63	29.06	832.28	109.53	13.16	8497.12	2337.16	27.51
-	Orissa State Co-Op. Bank	13808.14	628.50	4.55	15909.42	425.74	2.68	29717.57	1054.24	
	otal of Co-operative Banks	13808.14	628.50	4.55	15909.42	425.74	2.68	29717.57	1054.24	
-	Jana Small Finance Bank	327.79	37.65	11.49	93.41	1.14	1.22	421.20	38.79	
36	ESAF Small Finance Bank	24.29	0.77	3.17	0.49	0.00	0.00	24.77	0.77	3.11
	Suryoday Small Finance Bank	553.33	108.21	19.56	104.15	7.63	7.33	657.48	115.85	
38	Ujjivan Small Finance Bank	263.87	0.00	0.00	140.85	0.00	0.00	404.72	0.00	0.00
39	Utkarsh Small Finance Bank	164.64	1.31	0.80	18.56	0.00	0.00	183.20	1.31	0.72
	Total Small Finance Bank	1333.92	147.95	11.09	357.46	8.77	2.45	1691.38	156.72	9.27
	Grand Total	102548.24	9641.00	9.40	102230.89	3211.47	3.14	204779.12	12852.47	6.28

												Anne	xure - 40
PA	Position un	der Pri	iority	Secto	r as on	30.0	9.2021	unde	r va:	rious s	sector	Amt	in Crores
			SHG			PMEGF			NULM			NRLM	
Sl No.	Bank Name	Outstanding	D	IPA	Outstanding		NPA	Outstanding		NPA	Outstanding		NPA
		Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding
1	Bank of Baroda	103.97	6.01	5.78	49.65	0.37	0.75	0.00	0.00	#DIV/0!	109.25	5.87	5.3
2	Bank of India	253.14	4.63	1.83	83.24	13.11	15.75	9.31	2.85	30.59	250.15	4.30	1.7
3	Bank of Maharastra	0.05	0.00	0.00	0.58	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	220.05	1.60	0.73	55.36	11.42	20.63	9.71	0.69	7.13	141.24	47.73	33.7
5	Central Bank of India	22.68	1.66	7.33	0.37	0.13	35.81	1.00	0.10	10.29	64.89	0.49	0.7
6	Indian Bank	165.33	9.03	5.46	57.58	17.49	30.37	6.55	0.93	14.20	104.32	3.42	3.2
7	Indian Overseas Bank	75.16	5.04	6.70	30.66	1.47	4.81	12.62	0.17	1.38	80.89	1.94	2.4
8	Punjab & Sind Bank	0.00	0.00	#DIV/0!	1.64	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	228.37	12.43	5.44	62.67	14.51	23.16	19.74	5.04	25.54	170.65	6.95	4.0
10	State Bank of India	812.79	39.58	4.87	97.02	12.03	12.40	12.58	0.00	0.00	406.73	0.00	0.0
11	UCO Bank	142.91	9.59	6.71	39.92	17.25	43.21	17.58	0.72	4.10	347.12	8.98	2.5
12	Union Bank of India	167.89	11.55	6.88	18.77	3.81	20.30	87.89	8.31	9.46	135.25	11.67	8.6
T	otal Public Sector Banks	2192.35	101.12	4.61	497.46	91.60	18.41	176.98	18.82	10.64	1810.49	91.35	5.0
13	Axis Bank Ltd	0.00	0.00	#DIV/0!	6.23	0.89	14.33	2.27	0.91	39.95	3.32	0.58	17.5
14	Bandhan Bank	0.00	0.00	#DIV/0!									
15	City Union Bank	0.00	0.00	#DIV/0!									
16	DCB Bank Ltd	0.00	0.00	#DIV/0!									
17	Federal Bank	0.00	0.00	#DIV/0!	0.41	0.00	0.00	0.23	0.04	16.27	0.44	0.01	1.2
18	HDFC Bank	26.00	0.13	0.51	0.17	0.00	1.48	0.02	0.00	0.00	0.00	0.00	#DIV/0!
19	ICICI Bank	40.23	0.02	0.05	0.08	0.01	16.23	5.01	0.01	0.18	33.99	0.02	0.0
20	IDBI Bank	12.43	8.02	64.56	10.54	0.69	6.56	1.15	0.37	31.80	1.15	0.04	3.1
21	IDFC First Bank	0.00	0.00	#DIV/0!									
22	Indus Ind Bank	0.00	0.00	#DIV/0!									
23	Karnatak Bank Ltd.	0.00	0.00	#DIV/0!									
24	Karur Vysya Bank	0.00	0.00	#DIV/0!									
25	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!									
26	Laxmi Vilas Bank	0.00	0.00	#DIV/0!									
27	RBL Bank	0.00	0.00	#DIV/0!									
28	Standard Chartered Bank	0.00	0.00	#DIV/0!									
29	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!									
30	Yes Bank	0.00	0.00	#DIV/0!									
31	Tamilnadu Mercantile Bank	0.00	0.00	#DIV/0!									
To	otal Private Sector Banks	78.66	8.17	10.39	17.43	1.60	9.17	8.69	1.32	15.21	38.89	0.64	1.6
32	Odisha Gramya Bank	1340.83	61.34	4.57	63.25	10.93	17.28	0.00	0.00	#DIV/0!	1340.83	61.34	4.5
33	Utkal Grameen Bank	373.55	123.61	33.09	4.99	1.40	28.05	0.00	0.00	#DIV/0!	373.55	123.61	33.0
	Total Of RRBs	1714.38	184.94	10.79	68.24	12.33	18.07	0.00	0.00	#DIV/0!	1714.38	184.94	10.7
34	Orissa State Co-Op. Bank	146.63	44.97	30.67	0.01	0.01	142.04	1.25	0.57	45.83	1.25	0.96	76.6
To	tal of Co-operative Banks	146.63	44.97	30.67	0.01	0.01	142.04	1.25	0.57	45.83	1.25	0.96	76.6
35	Jana Small Finance Bank	0.00	0.00	#DIV/0!									
36	ESAF Small Finance Bank	0.00	0.00	#DIV/0!									
37	Suryoday Small Finance Bank	0.00	0.00	#DIV/0!									
38	Ujjivan Small Finance Bank	0.00	0.00	#DIV/0!									
39	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!									
Te	otal Small Finance Bank	0.00	0.00	#DIV/0!									
	GrandTotal	4132.02	339.21	8.21	583.14	105.54	18.10	186.91	20.72	11.08	3565.01	277.90	7.8

District Wise number of Applications for attachment of Property under Section 14 of

SARFAESI pending with District Magistrate as on 31.10.2021 **Applications** Amount **Applications** Amount S1 Sl **Districts** Banks Pending (in Cr.) Pending (in Cr.) 1 ANGUL 21 2.37 Bank of Baroda 41.79 246 2 BALASORE 17 Bank of India 4.91 20 11.82 BARGARH 13 52 1.32 Canara Bank 66.73 4 BHADRAKH Central Bank of India 0.67 5.80 5 BOLANGIR 23 31 2.87 Indian Bank 5.32 6 BOUDH Indian Overseas Bank 17 12.31 0.18 Punjab National Bank 7 CUTTACK 166 139.78 32 176.28 8 DEOGARH 0.58 10 State Bank of India 8 1.06 9 DHENKANAL 0.72 11 UCO Bank 66 31.73 10 GAJAPATI 0 12 Union Bank of India 35.28 166 0.00 11 GANIAM 31 16 DCB Bank Ltd 16.78 26 1.98 47 18 HDFC Bank 12 JAGATSINGHPUR 14.78 8 34.31 16 13 JAJPUR 20 IDBI Bank 17 22.71 3.24 14 IHARSUGUDA 37 23 Karur Vysya Bank 10.37 2.36 15 KALAHANDI 15 IDFC Bank 0.97 30 10 1.61 16 KANDHAMAL Odisha Gramya Bank 31 27.06 0.00 17 KENDRAPADA 23 Utkal Grameen Bank 4.11 80 6.56 18 KEONJHAR 42 TOTAL 813 9.45 492.72 19 KHORDHA 138 231.89 20 KORAPUT 41 1.87 21 MALKANGIRI 19

0.34

0.78

0.00

27.78

0.87

0.57

0.43

0.02

11.87

492.72

11.21

0

26

5

2

42

813

57

22 MAYURBHANI

24 NAYAGARH

27 RAYAGADA

28 SAMBALPUR

30 SUNDARGARH

TOTAL

29 SONEPUR

25 NUAPADA

26 PURI

23 NABARANGPUR

Annexure - 42

Bank wise settlement and credit linkage (cumulative W.E.F. 01.04.2011 to 30.09.2021)

Name of Bank	Candidates Trained	Total Settled	%age of Settlement	%age of Credit Linkage
Union Bank of India	14645	12002	82	63
BOI	13664	10084	74	55
CBI	5533	3841	70	46
RUDSETI	12937	10948	85	75
SBI	108029	81608	76	54
UCO	45742	31837	70	54
TOTAL	200550	150320	75	55

^{*} Source - State Office, RSETI

Annexure - 42

		PERFOR	MANCE OF RSE	IIs IN ODI	SHA UNDEI	R SETTLEN	IENT AND	CREDIT LI	NKAGE AS	ON 30.09.2	2021	
S1	Name Of The District	Name Of RSETI	Name Of Sponsor Bank	Number Of Training Programmes Conducted	Number Of Trainees Trained	Total No. of Candidates Settled	Settled under Self Employment	Wage	Self Finance	Bank Finance	% Of Settlement	% Of Credit Linked
1	Ganjam	Ganjam	Union Bank Chhatrapur	333	8096	6449	5017	1432	1591	3426	79.66	68.29
2	Gajapati	Gajapati	Union Bank Paralakhem	255	6549	5553	4976	577	2139	2837	84.79	57.01
3	Mayurbhanj	Mayurbhanj	BOI Baripada	281	7937	5926	4749	238	2017	2732	74.66	57.53
4	Keonjhar	Keonjhar	BOI Keonjhar	199	5727	4158	3761	397	1763	1998	72.60	53.12
5	Deogarh	Deogarh	CBI Deogarh	175	5533	3841	3757	84	2049	1708	69.42	45.46
6	Khordha	RUDSETI	Syndicate, Canara, Dhar	389	12937	10948	9600	1348	2426	7174	84.63	74.73
7	Bargarh	Bargarh	SBI Baragarh	226	6434	5609	4795	814	1356	3439	87.18	71.72
8	Bolangir	Bolangir	SBI Bolangir	208	6148	4875	4524	351	2449	2075	79.29	45.87
9	Boudh	Boudh	SBI Boudh	196	5819	3775	3557	218	1109	2448	64.87	68.82
10	Jajpur	Jajpur	SBI Jajpur	233	7106	5361	5132	229	2319	2813	75.44	54.81
11	Jharsuguda	Jharsuguda	SBI Jharsuguda	336	8613	7372	5515	1857	3588	1927	85.59	34.94
12	Kalahandi	Kalahandi	SBI Kalahandi	232	6500	4918	3729	1189	2250	1479	75.66	39.66
13	Kandhamal	Kandhamal	SBI Kandhamal	202	6159	4790	4214	576	1732	2482	77.77	58.90
14	Kendrapara	Kendrapara	SBI Kendrapara	272	8054	5630	5063	567	2215	2848	69.90	56.25
15	Koraput	Koraput	SBI Koraput	181	5161	3427	2834	593	1069	1765	66.40	68.40
16	Malkangiri	Malkangiri	SBI Malkangiri	182	5227	3536	3357	179	1822	1535	67.65	45.73
17	Nabrangpur	Nabrangpur	SBI Nabarangpur	185	5967	4156	3590	566	2018	1572	69.65	43.79
18	Nayagarh	Nayagarh	SBI Nayagarh	213	6085	4826	4626	200	2769	1857	79.31	40.14
19	Nuapada	Nuapada	SBI Nuapara	216	6075	4595	4235	360	2590	1645	75.64	38.84
20	Rayagada	Rayagada	SBI Rayagara	183	5263	4174	3364	810	1442	1922	79.31	57.13
21	Sambalpur	Sambalpur	SBI Sambalpur	228	6562	5470	4414	1056	1283	3131	83.36	70.93
22	Subarnapur	Subarnapur	SBI Subarnapur	211	6158	4431	4300	131	1219	3081	71.96	71.65
23	Sundargarh	Sundargarh	SBI Sundargarh	229	6698	4663	4180	483	2148	2032	69.62	48.61
24	Angul	Angul	UCO Angul	184	6152	4648	4423	225	2188	2235	75.55	50.53
25		Balasore	UCO Balasore	232	7637	5075	4735	340	2029	2706	66.45	57.15
26	Bhadrak	Bhadrak	UCO Bhadrak	214	6712	5245	4901	344	2313	2588	78.14	52.81
27	Cuttack	Cuttack	UCO Cuttack	210	6213	4111	3905	206	1970	1935	66.17	49.55
28	Dhenkanal	Dhenkanal	UCO Dhenkanal	208	6716	4545	4381	164	1293	3088	67.67	70.49
29	Jagatsinghpur	Jagatsinghpur	UCO Jagatsinghpur	220	5986	3882	3442	440	1397	2045	64.85	59.41
30	Puri	Puri	UCO Puri	214	6326	4331	4218	113	2453	1765	68.46	41.84
		6847	200550	150320	133294	16087	59006	74288	74.95	55.73		

^{*} Source - State Office, RSETI

Annexure - 42

	PERFORMANCE OF RSETI'S IN ODISHA AS ON 30.09.2021												
					AAP			RURAL POOR / NRLM					
Sl	Name Of RSETI	Name of Supporting Bank	Target For	FY 2021-22	A	Chievement							
			No. of	No. of	No. of	No. of		Target	Achievement	%age			
			Programs	Candidates	Programs	Candidates	%age						
1	Ganjam	Union Bank	24	500	7	174	34.80	500	172	34.4			
2	Gajapati	Union Bank	29	475	6	170	35.79	475	148	31.1			
	Sub Total	Union Bank	53	975	13	344	35.28	975	320	32.8			
3	Mayurbhanj	BOI	25	550	6	182	33.09	550	178	32.3			
4	Keonjhar	BOI	21	450	2	59	13.11	450	59	13.1			
	Sub Total	BOI	46	1000	8	241	24.10	1000	237	23.7			
5	Deogarh	CBI	21	470	4	135	28.72	470	134	28.5			
6	RUDSETI	Syndicate, Canara, Dharm	27	600	5	137	22.83	600	137	22.8			
7	Bargarh	SBI	20	500	5		33.00	500	165	33.00			
	Bolangir	SBI	19	470	2	67	14.26	470	67	14.2			
9	Boudh	SBI	20	450	4		24.89	450	99	22.0			
10	Jajpur	SBI	22	500	6	190	38.00	500	187	37.4			
]harsuguda	SBI	30	600	3	95	15.83	600	94	15.6			
	Kalahandi	SBI	19	500	5	148	29.60	500	145	29.0			
13	Kandhamal	SBI	22	550	8	250	45.45	550	236	42.9			
14	Kendrapara	SBI	25	600	4	139	23.17	600	139	23.1			
15	Koraput	SBI	18	415	5	153	36.87	415	151	36.3			
16	Malkangiri	SBI	23	375	2	42	11.20	375	42	11.20			
17	Nabrangpur	SBI	19	465	5	157	33.76	465	127	27.3			
18	Nayagarh	SBI	20	465	5	141	30.32	465	137	29.4			
19	Nuapada	SBI	19	400	6	168	42.00	400	168	42.00			
20	Rayagada	SBI	24	500	4	134	26.80	500	126	25.20			
21	Sambalpur	SBI	22	500	5	133	26.60	500	120	24.0			
22	Subarnapur	SBI	20	450	7	244	54.22	450	244	54.2			
23	Sundargarh	SBI	21	480	4	122	25.42	480	121	25.2			
	Sub-Total	SBI	363	8220	80	2460	29.93	8220	2368	28.8			
24	Angul	UCO	23	550	3	98	17.82	550	98	17.82			
25	Bhadrak	UCO	24	475	4	103	21.68	475	103	21.6			
26	Balasore	UCO	27	600	7	213	35.50	600	193	32.1			
27	Dhenkanal	UCO	22	525	5	132	25.14	525	129	24.5			
28	Cuttack	UCO	20	400	4		34.00	400	136	34.00			
29	Jagatsinghpur	UCO	27	550	3	71	12.91	550	54	9.8			
30	Puri	UCO	25	550	3	86	15.64	550	81	14.7			
	Sub-Total	UCO	168	3650	29	839	22.99	3650	794	21.7			
	TOTAL		678	14915	139	4156	27.86	14915	3990	26.7			

* Source - State Office, RSETI

Annexure - 42

RSETI GRADING, RESIDENTIAL FACILITY AND BUILDING CONSTRUCTION STATUS AS ON 30.09.2021

SL No	Sponsoring Bank	Districts	RSETI Grading for 2019-20	Residential Training Facility	Issue Of Permissive Possession	Building Construction Status
		Angul	AA	YES	Yes	Building construction to start
		Balasore	AA	YES	YES	Completed
		Bhadrak	AA	No	YES	Finishing Stage
1	UCO BANK	Cuttack	AA	Yes	NO	Land Not allotted
		Dhenkanal	AA	YES	Yes	Building construction to start
		Jagatsinghpur	AA	YES	YES	Complited
		Puri	AA	Yes	NO	Letter is yet be issued
		Bargarh	AA	YES	YES	Finishing Stage
		Bolangir	AA	YES	YES	Completed
		Boudh	AA	YES	YES	Completed
		Jajpur	AA	YES	YES	Completed
		Jharsuguda	AA	YES	YES	Completed
		Kalahandi	AA	YES	YES	Started
		Kandhamal	AA	YES	YES	Completed
		Kendrapara	AA	YES	YES	Completed
2	SBI	Koraput	AA	YES	YES	Completed
		Malkangiri	AA	YES	YES	Completed
		Nabrangpur	AA	YES	YES	Completed
		Nayagarh	AA	YES	YES	Completed
		Nuapada	AA	YES	YES	Completed
		Rayagada	AA	YES	YES	Started
		Sambalpur	AA	YES	YES	Completed
		Subarnapur	AA	YES	YES	Completed
		Sundargarh	AA	YES	YES	Finishing Stage
	Union Bank	Gajapati	AA	YES	YES	Not started.Allotment cancelled.
3	-	Ganjam	AA	YES	YES	Not Started
	BOI	Keonjhar	AA	YES	YES	Completed
4		Mayurbhanj	AA	YES	YES	Completed
5	CBI	Deogarh	AA	YES	YES	Finishing Stage
6	RUDSETI	khordha	AA	YES	YES	Completed

^{*} Source - State Office, RSETI

DETAILS OF 52 CFLs OPERATING IN ODISHA STATE

S.no	State/UT	District	Block Identified for setting up CFL	Adjacent Block 1	Adjacent Block 2	Date of operationalizati on*
1	Odisha	Rayagada	Rayagada	Kashipur	Kalyansinghpur	15-Nov-21
2	Odisha	Sundargarh	Lahunipada	Koida	Bonai / Bonaigarh	10-Nov-21
3	Odisha	MALKANGIRI	Kalimela	Podia	Korukunda	15-Nov-21
4	Odisha	MALKANGIRI	Malkangiri	Khairaput	Kudumulguma	15-Nov-21
5	Odisha	Koraput	Boipariguda	Lamtaput (Koraput	Mathili (Malkangiri Dist)	25-11-21
6	Odisha	Koraput	Semliguda	Nandapur	Pottangi	10-Nov-21
7	Odisha	Koraput	Jeypore	Kundra	Kotpad	23-Nov-21
8	Odisha	Koraput	Koraput	Dasmantpur	Borigumma	10-Nov-21
9	Odisha	Koraput	Laxmipur	Bandhugaon	Narayanpatna	26-11-21
10	Odisha	Nabarangp	Nabarangpur /	Tentulikhunti	Nandahandi	15-Nov-21
11	Odisha	Nabarangp	Kosagumuda	Papadahandi	Dabugam / Dabugaon	15-Nov-21
12	Odisha	Nabarangp	Umarkote	Raighar	Jharigam/ Jharigaon	23-Nov-21
13	Odisha	Kalahandi	Koksara	Chandahandi	Dharamgarh (Kalahandi	29-11-21
14	Odisha	Kalahandi	Kalampur	Jaipatna	Thuamul-Rampur	24-11-21
15	Odisha	Kalahandi	Bhawanipatna	Junagarh	Lanjigarh	27-11-21
16	Odisha	Kalahandi	Kesinga	Madanpur-Rampur	Narla	15-Nov-21
	Odisha	Nuapada	Khariar	Golamunda(Kalahan	Sinapalli (Nuapada District)	27-11-21
	Odisha	Nuapada	Nuapada	Komna	Boden	15-Nov-21
	Odisha	Bolangir	Gudvella	Karlamunda(Kalahan	Saintala (Bolangir District)	25-11-21
	Odisha	Bolangir	Tureikela	Belpara	Khaprakhol	25-11-21
	Odisha	Bolangir	Loisingha	Agalpur	Puintala	22-Nov-21
	Odisha	Bolangir	Bolangir	Patnagarh	Deogaon	20-Nov-21
	Odisha	Gajapati	Mohana	Nuagada	R.Udayagiri	10-Nov-21
	Odisha	Gajapati	Parlakhemundi	Rayagada	Gumma	10-Nov-21
	Odisha	<u> </u>		Kasinagar(Gajapati	Padmapur (Rayagada	25-11-21
	Odisha	Rayagada	Gunupur	Gudari	Kolnara	20-Nov-21
	Odisha	Rayagada	Ramanaguda Muniguda	Chandrapur	Bissamcuttack	20-Nov-21
	Odisha	Rayagada Kandhamal	Balliguda	Tumudibandh		20-Nov-21
	Odisha		_		Kotagarh	20-Nov-21
	Odisha	Kandhamal Kandhamal	Raikia Tikabali	Kajmandi Nuagaon	Daringbadi	22-Nov-21
	Odisha		Phulbani	Chakapad	G. Udayagiri	20-Nov-21
	Odisha	Kandhamal		Phiringia	Khajuripada	01-Oct-21
	Odisha	Cuttack	Badamba	Narasingpur	Tigiria	01-Oct-21
		Cuttack	Salepur	Mahanga	Nischintakoili	
	Odisha	Cuttack	Cuttack	Kantapada	Niali	01-Oct-21
	Odisha	Cuttack	Baranga	Banki	Dampara	01-Oct-21 01-Dec-21
	Odisha	Dhenkanal	Dhenknal	Choudwar (Cuttack	Gondia (Already Estb.)	01-Dec-21
	Odisha	Dhenkanal	Hindol (Rasol)	Athagarh (Cuttack	Odapada (Already Estb.)	01-Dec-21
	Odisha	Dhenkanal	Kamakhyanagar	Kankadahad	Bhuban (Already Estb.)	23-Nov-21
	Odisha	Dhenkanal	Parjang	Kaniha (Angul	Palahada (Angul District)	01-Dec-21
	Odisha	Bhadrak	Bhadrak	Bhandaripokhri	Bontha	
	Odisha	Bhadrak	Tihidi (Already Estb.)	Chandabali (Already	Dhamnagar (Already Estb.)	01-Dec-21
	Odisha	Bhadrak	Basudevpur	Simulia (Balasore /	Soro ((Balasore / Baleswar	01-Dec-21
	Odisha	•	Rajkanika	Aul	Rajnagar	10-Nov-21
	Odisha	Kendrapara	Marsaigai	Garadpur	Mahakalpara	10-Nov-21
	Odisha	Kendrapara	Kendrapara	Pattamundai	Derabis	10-Nov-21
	Odisha	Mayurbhanj	Jashipur	Bangriposi	Samakhunta	13-Nov-21
	Odisha	Mayurbhanj	Kaptipada	samakhunta	Bangiriposi	11-Nov-21
	Odisha	Keonjhar	Jhumpura	Joda	Champua	14-Nov-21
	Odisha	Deogarh	Tileibani	Reamal	Barkote	25-11-21
	Odisha	Bargah	Rajborasombar	Jharbandh	Paikmal	25-11-21
	Odisha	Puri	Brahmagiri	Kanas	Krushnaprasad	01-Oct-21
52	Odisha	Nayagarh	Daspalla	Gania	Nuagaon	16-Nov-21

ANNEXURES FOR INFORMATION

	Bank Wise Br	anch Netv	vork as on 30.	09.2021	
Sl	Name Of Bank	Urban	Semi-Urban	Rural	Total
1	Bank of Baroda	48	62	64	174
2	Bank of India	59	55	140	254
3	Bank of Maharastra	13	6	0	19
4	Canara Bank	83	77	127	287
5	Central Bank of India	28	38	38	104
6	Indian Bank	54	61	89	204
7	Indian Overseas Bank	28	35	64	127
8	Punjab & Sind Bank	8	8	3	19
9	Punjab National Bank	73	103	165	341
10	State Bank of India	174	184	527	885
11	UCO Bank	40	71	138	249
12	Union Bank of India	92	144	137	373
Т	otal of Public Sector Banks	700	844	1492	3036
13	Axis Bank Ltd	50	78	54	182
14	Bandhan Bank	29	81	82	192
15	City Union Bank	1	0	0	1
16	DCB Bank Ltd	6	22	17	45
17	Federal Bank	7	13	6	26
18	HDFC Bank	59	52	49	160
19	ICICI Bank	50	53	54	157
20	IDBI Bank	20	32	23	75
21	IDFC First Bank	6	13	2	21
22	Indus Ind Bank	18	26	6	50
23	Karnatak Bank Ltd.	6	2	0	8
24	Karur Vysya Bank	4	0	1	5
	Kotak Mahindra Bank Ltd	13	6	0	19
26	Laxmi Vilas Bank	2	1	2	5
27	RBL Bank	1	1	1	3
28	Standard Chartered Bank	1	0	0	1
29	The South Indian Bank Ltd.	2	0	1	3
30	Yes Bank	6	0	0	6
31	Tamilnadu Mercantile Bank	1	0	0	1
T	otal of Private Sector Banks	282	380	298	960
32	Odisha Gramya Bank	37	47	465	549
33	Utkal Grameen Bank	15	54	364	433
	Total of RRBs	52	101	829	982
34	Orissa State Co-Op. Bank	62	106	172	340
	Total of Cooperative Banks	62	106	172	340
	Jana Small Finance Bank	11	5	36	52
	ESAF Small Finance Bank	2	0	0	2
	Suryoday Small Finance Bank	14	27	53	94
38	Ujjivan Small Finance Bank	7	4	8	19
39	Utkarsh Small Finance Bank	6	37	18	61
	Total Small Finance Bank	40	73	115	228
	Grand Total	1136	1504	2906	5546

Sl No	Name of the Bank	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	64	65	57	18
2	Bank of India	140	69	96	30
3	Bank of Maharastra	0	1	8	
4	Canara Bank	92	80	82	25
5	Central Bank of India	23	26	22	
6	Indian Bank	45	47	40	13
7	Indian Overseas Bank	41	35	62	1;
8	Punjab & Sind Bank	4	7	8	
9	Punjab National Bank	163	186	165	5
10	State Bank of India	1323	990	884	319
11	UCO Bank	119	54	40	2
12	Union Bank of India	129	121	143	3
	Total Public Sector Banks	2143	1681	1607	54
13	Axis Bank Ltd	452	417	346	12
14	Bandhan Bank	0	10	7	
15	City Union Bank	0	0	1	
16	DCB Bank Ltd	16	20	6	,
17	Federal Bank	1	12	7	
18	HDFC Bank	39	156	149	3
19	ICICI Bank	60	108	119	2
20	IDBI Bank	15	51	47	1
21	IDFC First Bank	1	7	4	
22	Indus Ind Bank	6	17	30	
23	Karnatak Bank Ltd.	0	2	5	
24	Karur Vysya Bank	1	0	4	
25	Kotak Mahindra Bank Ltd	0	6	16	
26	Laxmi Vilas Bank	0	0	5	
27	RBL Bank	1	1	1	
28	Standard Chartered Bank	0	0	1	
29	The South Indian Bank Ltd.	1	0	2	
30	Yes Bank	0	0	5	
31	Tamilnadu Mercantile Bank	0	0	1	
	Total Private Sector Banks	593	807	756	21
32	Odisha Gramya Bank	89	26	15	1
33	Utkal Grameen Bank	0	0	0	
	Total Of RRBs	89	26	15	1
34	Orissa State Co-Op. Bank	35	33	48	1
	Total of Co-operative Banks	35	33	48	1
35	Jana Small Finance Bank	0	0	2	
36	ESAF Small Finance Bank	0	0	2	
37	Suryoday Small Finance Bank	0	0	1	
38	Ujjivan Small Finance Bank	3	4	7	
39	Utkarsh Small Finance Bank	0	1	3	
- 50	Total Small Finance Bank	3	5	15	
	Total	2863	2552	2441	78

	Bank Wise Branch Network and ATM Network in Rural Centres as on 30.09.2021												
SI	Name Of Bank	Total Branches	Total ATMs	ATMs to Branches %age	Rural Branches	Rural Branches to Total Branches %age	Rural ATMs	Deficit (Rural ATMs - Rural Branches)					
1	Bank of Baroda	174	186	106.90	48	27.59	64	16					
2	Bank of India	254	305	120.08	140	55.12	140	0					
3	Bank of Maharastra	19	9	47.37	0	0.00	0	0					
4	Canara Bank	287	254	88.50	127	44.25	92	-35					
5	Central Bank of India	104	71	68.27	38	36.54	23	-15					
6	Indian Bank	204	132	64.71	89	43.63	45	-44					
7	Indian Overseas Bank	127	138	108.66	28	22.05	41	13					
8	Punjab & Sind Bank	19	19	100.00	3	15.79	4	1					
9	Punjab National Bank	341	514	150.73	165	48.39	163	-2					
10	State Bank of India	885	3197	361.24	527	59.55	1323	796					
11	UCO Bank	249	213	85.54	132	53.01	119	-13					
12	Union Bank of India	373	393	105.36	137	36.73	129	-8					
	Public Sector Banks	3036	5431	178.89	1434	47.23	2143	709					
13	Axis Bank Ltd	182	1215	667.58	54	29.67	452	398					
14	Bandhan Bank	192	17	8.85	82	42.71	0	-82					
15	City Union Bank	1	1	100.00	0	0.00	0	0					
16	DCB Bank Ltd	45	42	93.33	17	37.78	16	-1					
17	Federal Bank	26	20	76.92	6	23.08	1	-5					
18	HDFC Bank	160	344	215.00	49	30.63	39	-10					
19	ICICI Bank	157	287	182.80	54	34.39	60	6					
20	IDBI Bank	75	113	150.67	23	30.67	15	-8					
21	IDFC First Bank	21	12	57.14	2	9.52	1	-1					
22	Indus Ind Bank	50	53	106.00	6	12.00	6	0					
23	Karnatak Bank Ltd.	8	7	87.50	0	0.00	0	0					
24	Karur Vysya Bank	5	5	100.00	1	20.00	1	0					
25	Kotak Mahindra Bank Ltd	19	22	115.79	0	0.00	0	0					
26	Laxmi Vilas Bank	5	5	100.00	2	40.00	0	-2					
27	RBL Bank	3	3	100.00	1	33.33	1	0					
28	Standard Chartered Bank	1	1	100.00	0	0.00	0	0					
29	The South Indian Bank Ltd.	3	3	100.00	1	33.33	1	0					
30	Yes Bank	6	5	83.33	0	0.00	0	0					
31	Tamilnadu Mercantile Bank	1	1	100.00	0	0.00	0	0					
	Private Sector Banks	960	2156	224.58	298	31.04	593	295					
32	Odisha Gramya Bank	549	130	23.68	465	84.70	89	-376					
33	Utkal Grameen Bank	433	0	0.00	364	84.06	0	-364					
	RRBs	982	130	13.24	829	84.42	89	-740					
34	Orissa State Co-Op. Bank	340	116	34.12	172	50.59	35	-137					
	Cooperative Banks	340	116	34.12	172	50.59	35	-137					
35	Jana Small Finance Bank	52	2	3.85	36	69.23	0	-36					
	ESAF Small Finance Bank	2	2	100.00	0	0.00	0	0					
37	Suryoday Small Finance	94	1	1.06	53	56.38	0	-53					
38	Ujjivan Small Finance Bank	19	14	73.68	8	42.11	3	-5					
39	Utkarsh Small Finance Bank	61	4	6.56	18	29.51	0	-18					
7	Total Small Finance Bank	228	23	10.09	115	50.44	3	-112					
	TOTAL	5546	7856	141.65	2848	51.35	2863	15					