MAIN ANNEXURES

Annexure - 22

Bank-Wise_ ECLGS Reporting _Odisha State_As of 31.01.2022

Name of Bank	Total Eligible Cases		Total Opt out cases		Net Eligible Cases		Total sanction out of Net Eligible Cases		% of Total sanction out of Net Eligible Cases		Total Disbursement out of Total Sanction		% of total disbursement out of total sanction	
	A/c in actuals	Amt. in Lakhs	A/c in actuals	Amt. in Lakhs	A/c in actuals	Amt. in Lakhs	A/c in actuals	Amt. in Lakhs	A/c in actuals	Amt. in Lakhs	A/c in actuals	Amt. in Lakhs	A/c in actuals	Amt. in Lakhs
	A	B	C	D	E=(A-C)	F=(B-D)	G(Out of E)	H(Out of F)	I=(G/E)%	J=(H/F)%	K(Out of G)	L(Out of H)	M=(K/G)%	N=(L/H)%
BANK OF BARODA	10413	21023.30	2328	3838.90	8085	17184.40	8042	17162.42	99.47	99.87	8029	17149.31	99.84	99.92
BANK OF INDIA	19368	19148.00	2204	2829.10	17180	17462.90	17180	17462.90	100.00	100.00	14929	17416.00	86.90	99.73
BANK OF MAHARASTRA	773	1510.00	52	92.00	721	1418.00	721	1418.00	100.00	100.00	602	1345.00	83.50	94.85
CANARA BANK (CANARA+ SYNDICATE)	24938	33552.39	5327	1848.33	19611	31704.06	19577	31575.98	99.83	99.60	19485	31258.66	99.53	99.00
CENTRAL BANK OF INDIA	7010	7281.00	379	230.00	6631	7051.00	5680	5686.00	85.66	80.64	5045	5575.00	88.82	98.05
INDIAN BANK (INDIAN+ALLAHABAD)	12254	25150.00	2795	3766.32	9459	21383.68	9004	19966.90	95.19	93.37	7226	19601.80	80.25	98.17
INDIAN OVERSEAS BANK	7268	7146.00	3903	2658.30	3365	4487.70	3398	4990.00	100.98	111.19	2831	4491.00	83.31	90.00
PUNJAB & SINDH BANK	1050	1300.00	170	72.50	880	1227.50	868	1227.50	98.64	100.00	868	1227.50	100.00	100.00
PUNJAB NATIONAL BANK (PNB+OBC+UBI)	20416	33189.00	2798	4665.00	17618	28524.00	17621	29667.54	100.02	104.01	16722	29541.68	94.90	99.58
STATE BANK OF INDIA	48765	92724.40	5929	6075.00	42836	86649.40	42812	86648.61	99.94	100.00	19966	87309.95	46.64	100.76
UCO BANK	16576	12158.00	1013	3193.50	15563	8964.50	15563	8964.50	100.00	100.00	15563	8964.50	100.00	100.00
UNION BANK OF INDIA (UNION+ANDHRA+ CORPORATION)	18430	24374.00	1777	5057.00	16653	19317.00	16653	19317.00	100.00	100.00	16653	19317.00	100.00	100.00
PSBs TOTAL	**187261**	**278556.09**	**28675**	**34325.95**	**158602**	**245374.14**	**157119**	**244087.35**	**99.06**	**99.48**	**127919**	**243197.40**	**81.42**	**99.64**
AXIS BANK	1510	21821.00	0	0.00	1510	21821.00	467	21135.16	30.93	96.86	451	20459.78	96.57	96.80
BANDHAN BANK	168765	11104.54	0	0.00	168765	11104.54	31151	2316.20	0.00	0.00	31151	2316.19	0.00	0.00
CITY UNION BANK	19	776.00	0	0.00	19	776.00	7	72.70	36.84	9.37	7	72.70	100.00	100.00
DCB BANK	1507	5345.00	916	1366.00	591	3979.00	591	3979.00	100.00	100.00	511	3667.00	86.46	92.16
FEDERAL BANK	266	3294.09	79	345.20	187	2948.89	184	2909.89	98.40	98.68	184	2909.89	100.00	100.00
HDFC BANK	4289	24391.58	488	1603.19	3801	22788.39	3801	22788.39	100.00	100.00	1673	16500.69	44.01	72.41
ICICI BANK	4315	24865.00	175	0.00	4140	24865.00	3035	23065.28	73.31	92.76	2505	22670.00	82.54	98.29
IDBI BANK	3379	6941.67	2356	2534.33	1023	4407.34	1023	4345.03	100.00	98.59	950	4202.87	92.86	96.73
INDUS IND BANK	1122	8271.00	51	2011.82	1071	6259.18	1071	6259.18	100.00	100.00	825	5111.32	77.03	81.66
KARNATAKA BANK LTD.	275	3818.21	90	215.66	185	3602.55	114	3951.44	61.62	109.68	106	3920.78	92.98	99.22
KARUR VYSYA BANK	138	1213.00	52	457.00	86	756.00	86	756.00	100.00	100.00	45	324.00	52.33	42.86
KOTAK MAHINDRA BANK	662	6630.00	0	0.00	662	6630.00	687	7087.32	0.00	0.00	540	6349.62	0.00	0.00
LAXMI VILAS BANK	11	61.63	4	13.69	7	47.94	7	47.52	100.00	99.12	7	47.52	100.00	100.00
STANDARD CHARTERED BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
THE SOUTH INDIAN BANK	26	464.14	0	0.00	26	464.14	21	336.46	80.77	72.49	18	328.43	85.71	97.61
YES BANK	288	1496.48	0	0.00	288	1496.48	288	1496.48	100.00	100.00	25	290.94	8.68	19.44
RBL	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
IDFC FIRST BANK	168	2827.00	0	0.00	168	2827.00	71	241.00	42.26	8.52	71	241.00	100.00	100.00
TAMILNADU MERCANTILE BANK LTD.	22	317.00	0	0.00	22	317.00	20	303.00	90.91	95.58	18	301.00	90.00	99.34
PVTs TOTAL	**186762**	**123637.33**	**4211**	**8546.89**	**182551**	**115090.44**	**42624**	**101090.04**	**23.35**	**87.84**	**39087**	**89713.72**	**91.70**	**88.75**
JANA SFB	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
ESAF SFB	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
SURYODAY SFB	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
UJJIVAN SFB	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
UTKARSH SFB	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
SFBs TOTAL	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0.00**	**0.00**	**0**	**0.00**	**0.00**	**0.00**
ODISHA GRAMYA BANK	10391	7259.22	6355	3207.94	4036	4051.28	1019	3825.71	25.25	94.43	1019	3825.71	100.00	100.00
UTKAL GRAMEEN BANK	483	1215.27	266	58.58	217	1156.69	217	1156.69	100.00	100.00	194	1081.97	89.40	93.54
RRBs TOTAL	**10874**	**8474.49**	**6621**	**3266.52**	**4253**	**5207.97**	**1236**	**4982.40**	**29.06**	**95.67**	**1213**	**4907.68**	**98.14**	**98.50**
ODISHA STATE CO-OP. BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
TOTAL	**384897**	**410667.91**	**39507**	**46139.36**	**345406**	**365672.55**	**200979**	**350159.79**	**58.19**	**95.76**	**168219**	**337818.80**	**83.70**	**96.48**

Annexure - 23

Performance under PMFME_BANK as of 04.02.2022

SL. NO .	Name of the Bank	Application s Sponsered	Loan Sanctioned	Loan Under Process	Loan Rejected
1	STATE BANK OF INDIA	385	41	84	260
2	UCO BANK	97	15	12	70
3	CANARA BANK	77	14	9	54
4	PUNJAB NATIONAL BANK	81	11	39	31
5	BANK OF BARODA	32	8	5	19
6	UNION BANK OF INDIA	59	8	10	41
7	INDIAN OVERSEAS BANK	21	5	8	8
8	BANK OF INDIA	44	4	10	30
9	INDIAN BANK	56	4	15	37
10	ODISHA GRAMYA BANK	64	2	49	13
11	CENTRAL BANK OF INDIA	18	1	5	12
12	UTKAL GRAMYA BANK RRB	21	1	10	10
13	AXIS BANK	2	0	0	2
14	BANK OF MAHARASHTRA	1	0	0	1
15	DCB BANK LIMITED	4	0	0	4
16	HDFC BANK	7	0	2	5
17	ICICI BANK LIMITED	6	0	5	1
18	IDBI BANK	11	0	8	3
19	OSCB	2	0	2	0
TOTAL		**988**	**114**	**273**	**601**

Annexure - 23

Performance under PMFME as of 04.02.2022

SL. NO.	DIST NAME	Applications Sponsered	Loan Sanctioned	Loan Under Process	Loan Rejected
1	Anugul	6	2	2	2
2	Balangir	58	6	14	38
3	Baleshwar	46	2	20	24
4	Bargarh	9	1	2	6
5	Bhadrak	76	3	21	52
6	Boudh	6	0	3	3
7	Cuttack	133	15	19	99
8	Deogarh	3	0	2	1
9	Dhenkanal	20	7	5	8
10	Gajapati	8	0	0	8
11	Ganjam	83	10	40	33
12	Jagatsinghapur	125	15	30	80
13	Jajapur	6	0	4	2
14	Jharsuguda	17	2	2	13
15	Kalahandi	5	2	1	2
16	Kandhamal	18	2	0	16
17	Kendrapara	41	14	7	20
18	Kendujhar	16	0	9	7
19	Khordha	23	1	8	14
20	Koraput	13	0	6	7
21	Malkangiri	17	1	6	10
22	Mayurbhanj	19	1	7	11
23	Nabarangpur	23	1	12	10
24	Nayagarh	35	20	2	13
25	Nuapada	0	0	0	0
26	Puri	113	8	33	72
27	Rayagada	8	0	4	4
28	Sambalpur	7	1	1	5
29	Sonepur	34	0	8	26
30	Sundargarh	20	0	5	15
Grand Total		**988**	**114**	**273**	**601**

Annexure - 24

Category wise performance under Pradhan Mantri MUDRA Yojana (PMMY) from 01.04.2021 to 04.02.2022

Amount in Crores

Category	Shishu				Kishore				Tarun				Total			
	(Loans up to Rs. 50,000)				(Loans from Rs. 50,001 to Rs. 5.00 Lakh)				(Loans from Rs. 5.00 to Rs. 10.00 Lakh)							
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	717773	2160.81	2143.66	1825.93	114171	1893.42	1776.26	1823.28	18931	1455.87	1326.63	1090.2	**850875**	**5510.1**	**5246.55**	**4739.41**
SC	426187	1084.87	1079.43	814.18	40311	284.86	279.01	282.17	453	31.53	28.30	29.86	**466951**	**1401.26**	**1386.74**	**1126.21**
ST	239397	591.08	588.2	433.75	22713	170.4	167.23	215.18	310	20.44	18.43	20.9	**262420**	**781.93**	**773.86**	**669.83**
OBC	851895	2262.08	2254.13	1745.23	107213	805.14	790.73	789.87	1936	129.95	122.84	168.39	**961044**	**3197.16**	**3167.70**	**2703.49**
TOTAL	**2235252**	**6098.84**	**6065.42**	**4819.09**	**284408**	**3153.82**	**3013.23**	**3110.50**	**21630**	**1637.79**	**1496.20**	**1309.35**	**2541290**	**10890.45**	**10574.85**	**9238.94**
Out of above																
Women Enterpreneurs	1751599	4606.28	4588.37	3485.17	192146	1409.82	1374.7	1360.79	4920	321.62	280.53	192.73	1948665	6337.72	6243.59	5038.69
New Enterpreneurs / Accounts	210679	612	596.86	580.39	29316	617.37	534.69	511.53	10528	780.93	723.81	495.52	250523	2010.3	1855.35	1587.45
Minority	77321	202.72	202.3	156.59	8988	91.57	88.86	80.76	395	31.53	29.79	27.96	86704	325.82	320.95	265.31
PMJDY OD Account	25653	14.2	8.67	6.76	0	0	0	0	0	0	0	0	25653	14.2	8.67	6.76
Mudra card	499	2.13	2.11	1.79	2314	52.41	51.98	41.44	617	51.19	51.16	37.34	3430	105.73	105.25	80.57
NULM	91	0.37	0.32	0.29	784	18.63	12.91	12.72	142	8.84	6.37	4.35	1017	27.85	19.6	17.36
NRLM	164	1.79	0.9	1.16	5024	143.23	111.81	101.93	2124	129.3	89.31	60.37	7312	274.33	202.01	163.45
Other Govt. Sponsored Prog.	19494	61.87	59.92	54.36	21597	329.25	296.08	280.63	1300	99.81	91.4	80.76	42391	490.93	447.41	415.75
Skill Certified	1007	3.08	3.08	4.26	1386	44.5	44.02	39.24	299	22.95	22.52	20.01	2692	70.53	69.62	63.51
Self Certified	3325	9.63	9.62	12.29	12060	203.37	202.71	172.86	551	36.85	36.69	35.46	15936	249.86	249.03	220.62
Unskilled	24263	37.41	37.33	39.67	5650	133.5	133.14	112.09	778	62.33	61.9	52.53	30691	233.24	232.37	204.29

*** Source - MUDRA, GOI**

Annexure - 24

Bank wise performance under Pradhan Mantri MUDRA Yojana (PMMY) from 01.04.2021 to 04.02.2022

Bank / Financial Institution	Shishu			Kishore			Tarun			Total (Amt. in Crores)		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Commercial Banks												
State Bank of India	13817	54.08	53.45	9859	239.48	235.82	3337	322.23	321.66	27013	615.79	610.93
Bank of Baroda	1973	4.43	4.29	3479	85.52	82.25	1136	96.56	92.58	6588	186.51	179.12
Bank of India	26794	25.18	18.7	14295	266.84	240.93	1701	132.73	100.17	42790	424.76	359.80
Bank of Maharashtra	3806	13.59	13.59	618	7.26	7.21	52	4.45	4.45	4476	25.3	25.25
Canara Bank	15332	9.21	9.16	11553	270.2	269.39	985	78.17	77.46	27870	357.57	356.01
Central Bank of India	3544	4.19	2.05	2300	57.05	37.2	764	63.08	46.15	6608	124.33	85.40
Indian Bank	9340	28.62	28.57	2525	74.61	74.41	422	47.74	47.56	12287	150.97	150.54
Indian Overseas Bank	6914	20.89	20.84	7546	108.81	108.12	234	18.28	17.98	14694	147.99	146.94
Punjab National Bank	4482	15.03	12.91	9336	235.17	209.13	8304	548.45	479.98	22122	798.65	702.02
Union Bank of India	4386	12.55	10.96	7361	132.35	118.46	1025	84.62	79.97	12772	229.52	209.39
Punjab & Sind Bank	77	0.22	0.19	248	5.74	5.25	74	5.91	5.80	399	11.87	11.24
UCO Bank	2584	8.8	4.56	4720	116.15	81.91	559	44.05	35.67	7863	169	122.14
Total	**93049**	**196.79**	**179.27**	**73840**	**1599.18**	**1470.08**	**18593**	**1446.27**	**1309.43**	**185482**	**3242.26**	**2958.78**
Private Sector Commercial Banks												
Federal Bank	41	0.2	0.19	57	1.45	1.36	20	1.71	1.27	118	3.36	2.82
Karnataka Bank	8	0.01	0.01	26	0.71	0.41	18	1.11	0.80	52	1.83	1.22
Karur Vysya Bank	0	0	0	0	0	0	1	0.05	0.05	1	0.05	0.05
Ratnakar Bank	1235	2.33	2.33	0	0	0	0	0	0.00	1235	2.33	2.33
South Indian Bank	0	0	0	1	0.04	0.04	0	0	0.00	1	0.04	0.04
ICICI Bank	3	0.02	0.02	215	8.59	8.59	511	34.25	34.25	729	42.86	42.86
Axis Bank	76450	254.85	254.85	1011	23.53	23.53	250	20.33	20.33	77711	298.7	298.7
IndusInd Bank	1094375	2524.8	2524.8	131802	832.53	832.53	897	46.77	46.77	1227074	3404.1	3404.1
Yes Bank	47280	160.5	160.5	264	1.38	1.38	0	0	0.00	47544	161.88	161.88
HDFC Bank	53341	150.26	150.26	1669	19.58	19.58	770	46.5	46.50	55780	216.34	216.34
Kotak Mahindra Bank	0	0	0	2	0.06	0.06	5	0.32	0.32	7	0.38	0.38
Bandhan Bank	17428	63.67	63.67	12877	119.23	119.23	9	0.62	0.62	30314	183.51	183.51
IDFC Bank Limited	15086	41.54	41.54	10563	123.99	123.96	62	4.22	4.22	25711	169.75	169.72
IDBI Bank Limited	90	0.23	0.23	232	6.57	6.57	299	21.34	21.34	621	28.14	28.14
Total	**1305337**	**3198.41**	**3198.4**	**158719**	**1137.66**	**1137.24**	**2842**	**177.22**	**176.47**	**1466898**	**4513.27**	**4512.09**

Bank / Financial Institution	Shishu			Kishore			Tarun			Total (Amt. in Crores)		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Regional Rural Banks												
Odisha Gramya Bank	1648	7.54	7.06	4196	98.5	97.99	58	3.91	3.91	5902	109.95	108.96
Utkal Grameen Bank	485	2.08	0.65	444	10.54	2.1	64	5.14	1.32	993	17.76	4.07
Total	**2133**	**9.62**	**7.71**	**4640**	**109.04**	**100.09**	**122**	**9.05**	**5.23**	**6895**	**127.71**	**113.03**
NBFC-Micro Finance Institutions												
VEDIKA CREDIT CAPITAL LTD	9289	26.58	26.58	0	0	0	0	0	0.00	9289	26.58	26.58
Village Financial Services Pvt Ltd	6837	20.97	20.97	0	0	0	0	0	0.00	6837	20.97	20.97
Muthoot Microfin Ltd	10774	38.39	38.39	2762	16.44	16.44	0	0	0.00	13536	54.83	54.83
ASA International India Microfinance Pvt. Ltd.	5068	12.38	12.38	0	0	0	0	0	0.00	5068	12.38	12.38
Samasta Microfinance Limited	276389	832.8	832.8	0	0	0	0	0	0.00	276389	832.8	832.80
Grameen Koota Financial Services Private Limited	33198	100.76	100.76	951	5.66	5.66	0	0	0.00	34149	106.42	106.42
MADURA MICRO FINANCE LIMITED	44293	191.84	191.84	0	0	0	0	0	0.00	44293	191.84	191.84
Belstar Investment and Finance Private Limited	36207	119.39	119.39	226	1.38	1.38	0	0	0.00	36433	120.77	120.77
SVATANTRA MICROFIN PRIVATE LIMITED	41660	127.78	127.78	12368	70.81	70.81	0	0	0.00	54028	198.59	198.59
Satin Creditcare Network Limited	31232	110.64	110.64	0	0	0	0	0	0.00	31232	110.64	110.64
Fusion Microfinance Pvt. Ltd.	147671	494.41	480.74	13834	83	80.88	0	0	0.00	161505	577.41	561.62
Arohan Financial Services Pvt. Ltd.	20408	71.77	71.77	3373	19.55	19.55	0	0	0.00	23781	91.32	91.32
Uttrayan Financial Services Private Li ited	2692	7.35	7.35	18	0.1	0.1	0	0	0.00	2710	7.45	7.45
SATYA MicroCapital Limited	12938	43.92	43.92	118	0.71	0.71	0	0	0.00	13056	44.63	44.63
Total	**678656**	**2198.98**	**2185.31**	**33650**	**197.65**	**195.53**	**0**	**0**	**0.00**	**712306**	**2396.63**	**2380.84**
Non Banking Financial Companies												
Magma Fincorp Limited	14	0.05	0.05	420	10.5	10.5	30	1.81	1.81	464	12.36	12.36
Total	**14**	**0.05**	**0.05**	**420**	**10.5**	**10.5**	**30**	**1.81**	**1.81**	**464**	**12.36**	**12.36**
Small Finance Banks												
Suryoday Small Finance Bank	63192	208.8	208.8	2033	17.06	17.06	38	2.99	2.81	65263	228.85	228.67
Utkarsh Small Finance Bank	66961	196.92	196.63	1512	9.75	9.75	4	0.37	0.37	68477	207.04	206.75
Ujjivan Small Finance Bank	22810	80.66	80.64	9588	72.91	72.91	0	0	0.00	32398	153.57	153.55
Jana Small Finance Bank Limited	0	0	0	0	0	0	0	0	0.00	0	0	0.00
ESAF Small Finance Bank	3100	8.61	8.61	6	0.07	0.07	1	0.08	0.08	3107	8.76	8.76
Total	**156063**	**494.99**	**494.68**	**13139**	**99.79**	**99.79**	**43**	**3.44**	**3.26**	**169245**	**598.22**	597.73
Grand Total	**2235252**	**6098.84**	**6065.42**	**284408**	**3153.82**	**3013.23**	**21630**	**1637.79**	**1496.20**	**2541290**	**10890.45**	**10574.85**

Annexure - 24

District wise performance under Pradhan Mantri MUDRA Yojana (PMMY) from 01.04.2021 to 04.02.2022

Amount in Crores

District	Shishu			Kishore			Tarun			Total		
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
Angul	74405	230.36	228.97	7472	80.6	74.61	558	41.52	38.19	**82435**	**352.48**	**341.77**
Balangir	113649	308.86	307.56	10851	92.35	89.9	435	33.51	31.06	**124935**	**434.72**	**428.52**
Balasore	79438	215.51	214.27	13367	185.58	178.34	1325	90.87	82.32	**94130**	**491.96**	**474.93**
Bargarh	114038	286.18	284.69	13733	106.89	103.78	317	24.27	22.61	**128088**	**417.34**	**411.08**
Bhadrak	88802	239.18	238.12	12226	145.74	136.63	989	67.72	60.85	**102017**	**452.64**	**435.60**
Boudh	21748	58.71	58.36	3130	32.85	31.61	148	11.39	10.86	**25026**	**102.95**	**100.83**
Cuttack	139819	390.66	388.62	21153	247.34	234.93	1862	143.1	129.72	**162834**	**781.10**	**753.27**
Deogarh	12464	32.17	31.81	1284	15.22	13.59	123	8.89	8.05	**13871**	**56.28**	**53.45**
Dhenkanal	66962	193.50	192.73	8852	92.84	89.78	529	39.06	36.72	**76343**	**325.40**	**319.23**
Gajapati	15285	40.51	40.37	2108	29.02	26.89	239	16.74	14.98	**17632**	**86.27**	**82.24**
Ganjam	195912	570.90	568.81	21932	242.04	232.1	1677	126.9	118.2	**219521**	**939.84**	**919.11**
Jagatsinghpur	83343	234.80	233.29	12316	125.74	120.07	903	60.21	53.34	**96562**	**420.75**	**406.70**
Jajpur	80013	223.93	223.02	8871	107.87	103.52	1157	79.91	71.09	**90041**	**411.71**	**397.63**
Jharsuguda	48666	122.74	122.27	7633	66.14	63.34	300	24.87	23.1	**56599**	**213.75**	**208.71**
Kalahandi	82111	219.21	218.14	6826	59.59	57.52	337	27.35	26.46	**89274**	**306.15**	**302.12**
Kandhamal	31610	85.12	84.5	2284	32.03	30.43	212	15.51	14.63	**34106**	**132.66**	**129.56**
Kendrapara	44304	120.86	120.01	4114	60.8	58	613	43.66	40.56	**49031**	**225.32**	**218.57**
Keonjhar	66133	182.10	180.35	6776	89.64	84.46	787	61.19	55.31	**73696**	**332.93**	**320.12**
Khordha	132696	372.92	371.54	26378	316.99	299.02	2621	250.97	227.2	**161695**	**940.88**	**897.76**
Koraput	59078	160.09	159.36	3781	38.02	35.99	262	21.03	19.62	**63121**	**219.14**	**214.97**
Malkangiri	31342	84.76	84.37	2816	24.47	23.79	130	10.78	10.26	**34288**	**120.01**	**118.42**
Mayurbhanj	125616	315.67	312.14	10686	158.32	147.56	1332	92.85	83.31	**137634**	**566.84**	**543.01**
Nabarangpur	51160	135.24	134.83	3377	27.68	26.97	222	16.76	16.2	**54759**	**179.68**	**178.00**
Nayagarh	56543	166.96	166.01	8037	88.75	84.58	485	35.42	32.7	**65065**	**291.13**	**283.29**
Nuapada	41612	116.07	115.66	3196	25.41	24.64	141	11.55	10.88	**44949**	**153.03**	**151.18**
Puri	15100	41.59	41.59	10983	134.48	134.45	92	6.03	6.03	**26175**	**182.10**	**182.07**
Rayagada	80275	225.31	223.79	15533	191.74	183.64	1442	97.26	84.68	**97250**	**514.31**	**492.11**
Sambalpur	38513	113.02	111.49	3847	41.53	39.52	231	17.95	17.39	**42591**	**172.50**	**168.40**
Sonepur	97254	222.50	221.33	11244	102.98	99.78	806	57.53	54.74	**109304**	**383.01**	**375.85**
Sundargarh	51007	133.84	133.12	5368	47.16	45.92	276	21.74	20.45	**56651**	**202.74**	**199.49**
Other	96354	255.57	254.3	14234	144.01	137.87	1079	81.25	74.69	**111667**	**480.83**	**466.86**
Total	**2235252**	**6098.84**	**6065.42**	**284408**	**3153.82**	**3013.23**	**21630**	**1637.79**	**1496.20**	**2541290**	**10890.45**	**10574.85**

Annexure - 24

State wise performance under Pradhan Mantri MUDRA Yojana (PMMY) from 01.04.2021 to 04.02.2022

[Amount Rs. in Crore]

Sr No	State Name	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Andaman and Nicobar Islands	198	0.46	0.44	703	20.69	20.43	382	32.25	31.72	**1283**	**53.40**	**52.60**
2	Andhra Pradesh	343696	810.01	769.28	219397	3590.97	3464.21	50588	4171.47	4034.12	**613681**	**8572.46**	**8267.61**
3	Arunachal Pradesh	2537	7.01	6.93	591	15.61	14.58	386	34.47	32.95	**3514**	**57.09**	**54.46**
4	Assam	188391	464.35	451.98	40435	833	683.69	10144	774.97	695.46	**238970**	**2072.32**	**1831.13**
5	Bihar	3128932	9597.46	9514.4	731525	7151.91	6258.03	29679	2352.13	2172.04	**3890136**	**19101.51**	**17944.47**
6	Chandigarh	6236	18.06	17.83	2858	57.24	54.33	1061	88.48	84.35	**10155**	**163.79**	**156.52**
7	Chhattisgarh	455020	1313.51	1302.32	93792	1218.65	1161.9	12336	954.36	894.52	**561148**	**3486.52**	**3358.74**
8	Dadra and Nagar Haveli	576	1.28	1.24	368	7.32	7.09	161	13.77	13.35	**1105**	**22.37**	**21.68**
9	Daman and Diu	229	0.54	0.45	253	5.71	5.43	86	7.07	6.93	**568**	**13.32**	**12.80**
10	Delhi	76795	198.62	194.21	27552	470.53	456.75	9791	806.56	773.81	**114138**	**1475.72**	**1424.77**
11	Goa	14451	45.31	44.17	8913	156.79	145.87	1343	105.49	96.34	**24707**	**307.59**	**286.39**
12	Gujarat	800685	2490.26	2476.64	202058	2690.63	2632.98	25350	2134.55	2058.63	**1028093**	**7315.45**	**7168.25**
13	Haryana	538850	1729.94	1712.21	160419	1882.52	1795.99	14824	1146.59	1094.76	**714093**	**4759.05**	**4602.96**
14	Himachal Pradesh	35925	115.3	104.85	31765	685.15	625.2	7885	657.12	622.62	**75575**	**1457.57**	**1352.67**
15	Jharkhand	911120	2564.64	2538.47	185465	1932.41	1821.05	12667	1009.59	904.65	**1109252**	**5506.64**	**5264.17**
16	Karnataka	2346912	6520.5	6508.31	678670	9132.86	8991.23	50569	3228.26	3048.09	**3076151**	**18881.61**	**18547.63**
17	Kerala	879931	2704.35	2693.28	255355	2884.58	2811.81	19851	1754.02	1697.07	**1155137**	**7342.95**	**7202.15**
18	Lakshadweep	192	0.7	0.67	350	7.87	7.77	51	4.21	4.16	**593**	**12.77**	**12.60**
19	Madhya Pradesh	1694133	4801.15	4704.22	341776	4188.82	3896.2	34767	2548	2366.22	**2070676**	**11537.98**	**10966.63**
20	Maharashtra	2409833	6583.06	6562.34	489491	5807.67	5650.86	53903	4225.75	4008.40	**2953227**	**16616.47**	**16221.59**
21	Manipur	25366	68.07	67.13	4770	82.76	74.31	707	59.08	50.20	**30843**	**209.91**	**191.65**
22	Meghalaya	6024	17.36	16.98	2485	47.69	44.41	578	45.92	43.42	**9087**	**110.97**	**104.81**
23	Mizoram	1023	3.39	3.28	971	21.33	19.85	377	31.57	29.13	**2371**	**56.29**	**52.26**
24	Nagaland	1743	6.31	6.06	2741	67.73	64.82	621	54.37	47.87	**5105**	**128.41**	**118.75**
25	Odisha	2235252	6098.84	6065.42	284408	3153.82	3013.23	21630	1637.79	1496.20	2541290	10890.45	10574.85
26	Pondicherry	79480	283.7	283.11	17602	224.42	221.46	781	59.76	58.43	**97863**	**567.89**	**563.00**
27	Punjab	607063	1864.5	1835.53	148366	2207.15	2092.36	17540	1505.47	1430.26	**772969**	**5577.11**	**5358.15**
28	Rajasthan	1492565	4499.66	4470.75	325728	4239.01	4122.59	36732	2920.85	2839.31	**1855025**	**11659.53**	**11432.64**
29	Sikkim	3788	11.95	11.53	1816	37.3	35.42	391	33.03	30.51	**5995**	**82.27**	**77.47**
30	Tamil Nadu	3552541	12318.17	12299.2	619262	7400.07	7276.38	32841	3094.75	3017.30	**4204644**	**22812.99**	**22592.88**
31	Telangana	127128	309.03	288.91	88776	1536.53	1469.4	21786	1646.73	1597.03	**237690**	**3492.29**	**3355.34**
32	Tripura	150565	438.08	435.19	31857	386.12	361.08	1510	108.49	101.66	**183932**	**932.70**	**897.92**
33	Union Territory of Jammu and Kashmir	52964	167.99	166.69	128637	2775	2727.09	21385	1569.54	1538.06	**202986**	**4512.53**	**4431.83**
34	Union Territory of Ladakh	251	0.91	0.9	5161	105.27	104.77	1182	89.31	88.05	**6594**	**195.49**	**193.72**
35	Uttar Pradesh	2716674	8098.75	7964.81	569150	7318.01	6982.28	61458	5400.47	5078.32	**3347282**	**20817.22**	**20025.41**
36	Uttarakhand	170794	568.85	561.05	44319	777.3	744.01	7563	630.05	603.99	**222676**	**1976.20**	**1909.05**
37	West Bengal	2382913	6031.94	6000.96	405427	5704.95	5272.69	41296	3019.88	2713.98	**2829636**	**14756.77**	**13987.63**
	TOTAL	**27440776**	**80754.01**	**80081.74**	**6153212**	**78825.39**	**75131.55**	**604202**	**47956.17**	**45403.91**	**34198190**	**207535.6**	**200617.18**

Annexure-25

PM SVANidhi Bankwise Appliaction Status

04.02.2022

Sl No	**Bank Name**	**Not picked up any banks**	**Picked Up (pending at branch level)**	**Sanctioned**	**Disbursed out of Sanction**	**Returned by Bank**	**Grand Total**	**%Sanction to Total Application**	**%Disbursment to Total Application**
1	Annapurna Finance Pvt. Ltd.		2	137	134	3	142	**96.48**	**94.37**
2	Arohan Financial Services Limited		1	0			1	**0.00**	**0.00**
3	Axis Bank		132	53	19	24	209	**25.36**	**9.09**
4	Bandhan Bank Ltd.		79	6	6		85	**7.06**	**7.06**
5	Bank of Baroda		162	1798	1597	605	2565	**70.10**	**62.26**
6	Bank of India		194	3761	3710	596	4551	**82.64**	**81.52**
7	Bank of Maharashtra		3	183	176	63	249	**73.49**	**70.68**
8	Canara Bank		27	3176	3164	527	3730	**85.15**	**84.83**
9	Central Bank of India		105	1180	1081	273	1558	**75.74**	**69.38**
10	City Union Bank		4	1	1		5	**20.00**	**20.00**
11	DCB Bank Ltd.		7	0			7	**0.00**	**0.00**
12	Federal Bank		93	12	9	11	116	**10.34**	**7.76**
13	HDFC Bank		2776	1553	31	26	4355	**35.66**	**0.71**
14	ICICI Bank		73	4	4		77	**5.19**	**5.19**
15	IDBI Bank		40	272	233	119	431	**63.11**	**54.06**
16	Indian Bank		221	2557	2320	342	3120	**81.96**	**74.36**
17	Indian Overseas Bank		65	1092	1079	357	1514	**72.13**	**71.27**
18	IndusInd Bank		1	0		5	6	**0.00**	**0.00**
19	Karnataka Bank Ltd		65	39	37	24	128	**30.47**	**28.91**
20	Karur Vysya Bank Ltd		19	9	8		28	**32.14**	**28.57**
21	Kotak Mahindra Bank Limited		27	0			27	**0.00**	**0.00**
22	Lakshmi Vilas Bank		6	0			6	**0.00**	**0.00**
23	Punjab and Sind Bank		2	235	234	41	278	**84.53**	**84.17**
24	Punjab National Bank		331	2311	2219	921	3563	**64.86**	**62.28**
25	RRB Odisha GB		927	134	133	4	1065	**12.58**	**12.49**
26	SOUTH INDIAN BANK		6	0		2	8	**0.00**	**0.00**
27	State Bank of India		1021	16986	13138	1513	19520	**87.02**	**67.31**
28	Tamilnad Mercantile Bank Ltd		2	4	4	2	8	**50.00**	**50.00**
29	UCO Bank		207	2012	1891	753	2972	**67.70**	**63.63**
30	Ujjivan Small Finance Bank		13	1	1		14	**7.14**	**7.14**
31	Union Bank of India		231	3522	3167	1595	5348	**65.86**	**59.22**
32	Unity Small Finance Bank Ltd.		15	9	9		24	**37.50**	**37.50**
33	Utkal Gramya Bank		346	20	13		366	**5.46**	**3.55**
34	Utkarsh Small Finance Bank		233	97	89	13	343	**28.28**	**25.95**
35	Yes Bank Ltd.			0		50	50	**0.00**	**0.00**
36	Not picked up by any bank	359		0			359	**0.00**	**0.00**
39	**Grand Total**	**359**	**7436**	**41164**	**34507**	**7869**	**56828**	**72.44**	**60.72**

Indian Banks' Association

SOCIAL BANKING

SB/SC-MSME/ 2021-22/10473
October 25, 2021

The Conveners of SLBCs,
(As per list)

Madam/Sir,

IBA STANDING COMMITTEE ON MSME HELD ON 18.09.2021
EXEMPTION OF STAMP DUTY FOR PMSVANIDHI

The meeting of IBA Standing Committee on MSME was held recently under the Chairmanship of Managing Director & CEO, Karnataka Bank. The Committee deliberated on various issues particularly with respect to challenges faced by MSMEs due to lockdowns/ disruptions arising out of COVID pandemic. One of the issues that came up for discussion was regarding exemption of Stamp Duty for PMSVANidhi borrowers.

2. The scheme was launched envisaging providing working capital loan upto Rs. 10,000.00 to help formalise the street vendors and open up new opportunities to this sector to move up the economic ladder. The scheme is available for beneficiaries belonging to 35 States/UTs have notified rules and scheme under Street Venders as per act, 2014. We understand that already 7 States have fully exempted stamp duty.

3. In the backdrop that the target segment being from the low strata of the society with the loans being disbursed is of low value and as also the challenges arising out of distress due to COVID-19 Pandemic, few member Banks desired that the stamp duty on the loans under the scheme may be waived. It was also submitted that this would lead to ease of sanction / disbursement of loans.

4. The committee after detailed deliberations proposed that the matter may be taken up with the SLBCs convenor concerned so that they may take up the issue at the state level in the SLBC Forum.

5. Accordingly this advisory is to the SLBC for further necessary action. A line of confirmation on the action taken may be advised to us in due course to take on record and apprise the Committee suitably. We may add, that a suitable communication on the subject has also been sent to the State Governments by the Ministry of Housing and Urban affairs (MoHUA), the nodal ministry monitoring the scheme.

Yours faithfully,

K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

Annexure - 27

BANK WISE PERFORMANCE UNDER STAND UP INDIA SCHEME DURING FINANCIAL YEAR 2021-22 (UPTO 31.01.2022)

				SC			ST				Women (General)				TOTAL		
	SL NO	**BANKS**	**Target SC/ST**	**No Of A/Cs**	**Sanctioned Amt (Crs)**	**Disbursement Amt (Crs)**	**No Of A/Cs**	**Sanctioned Amt (Crs)**	**Disbursement Amt (Crs)**	**Target Women**	**No Of A/Cs**	**Sanctioned Amt (Crs)**	**Disbursement Amt (Crs)**	**Total Target**	**No Of A/Cs**	**Sanctioned Amt (Crs)**	**Disbursement Amt (Crs)**
	1	Bank of Baroda	200	0	0.00	0.00	0	0.00	0.00	200	1	0.47	0.47	400	**1**	**0.47**	**0.47**
	2	Bank of India	255	0	0.00	0.00	0	0.00	0.00	255	2	0.33	0.33	510	**2**	**0.33**	**0.33**
	3	Canara Bank	278	21	3.46	3.46	4	0.58	0.58	278	67	11.92	11.92	556	**92**	**15.96**	**15.96**
	4	Central Bank of India	106	1	0.40	0.40	0	0.00	0.00	106	0	0.00	0.00	212	**1**	**0.40**	**0.40**
	5	Indian Bank	208	0	0.00	0.00	0	0.00	0.00	208	6	1.82	1.82	416	**6**	**1.82**	**1.82**
	6	Indian Overseas Bank	133	1	0.10	0.10	0	0.00	0.00	133	0	0.00	0.00	266	**1**	**0.10**	**0.10**
	7	Punjab National Bank	372	0	0.00	0.00	0	0.00	0.00	372	6	0.86	0.86	744	**6**	**0.86**	**0.86**
	8	State Bank of India	829	3	0.83	0.83	4	1.55	1.55	829	62	16.85	16.85	1658	**69**	**19.23**	**19.23**
	9	UCO Bank	248	1	0.25	0.25	0	0.00	0.00	248	8	2.03	2.03	496	**9**	**2.28**	**2.28**
	10	Union Bank of India	360	0	0.00	0.00	0	0.00	0.00	360	10	1.89	1.89	720	**10**	**1.89**	**1.89**
	11	HDFC Bank	164	0	0.00	0.00	0	0.00	0.00	164	2	0.25	0.25	328	**2**	**0.25**	**0.25**
	12	Kotak Mahindra Bank Limited	18	1	0.38	0.38	0	0.00	0.00	18	5	1.99	1.99	36	**6**	**2.37**	**2.37**
TOTAL			**3171**	**28**	**5.42**	**5.42**	**8**	**2.13**	**2.13**	**3171**	**169**	**38.41**	**38.41**	**6342**	**205**	**45.96**	**45.96**

Annexure-28

Silpi Unnati Yojana (SUY) REPORT AS OF 31.01.2022

Sl	Name Of Bank	No. of applications sponsored	No. of applications sanctioned	No. of applications pending
1	Bank of Baroda	47	0	47
2	Bank of India	113	38	75
3	Canara Bank	95	31	64
4	Central Bank of India	31	0	31
5	Indian Bank	88	18	70
6	Indian Overseas Bank	51	2	49
7	Punjab & Sind Bank	1	0	1
8	Punjab National Bank	132	17	115
9	State Bank of India	590	13	577
10	UCO Bank	102	5	97
11	Union Bank of India	91	16	75
12	Axis Bank Ltd	1	0	1
13	ICICI Bank	1	0	1
14	IDBI Bank	3	0	3
15	Odisha Gramya Bank	322	59	263
16	Utkal Grameen Bank	48	2	46
17	Orissa State Co-Op. Bank	399	275	124
Grand Total		**2115**	**476**	**1639**

Annexure-29

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

Sl 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
11	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
22	Punjab & Sind Bank	11	8	3
23	State Bank of India	1342	56	1285
24	Syndicate Bank	36	1	35
25	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	BBCCB	462	251	211
32	AUCCB	14	11	3
33	SDCCB	16	16	0
	TOTAL	**4192**	**805**	**3387**

Annexure-30

CGTMSE-ODISHA (01.04.2021 TO 31.01.2022)

CGTMSE			
MLI Wise Report of ODISHA (Guarantee Approved)			
From: 01/04/2021 To 31/01/2022			
SNo.	**Bank Name**	**No.**	**Approved Amount (in Rs. Lakh)**
1	NBFCs	6362	54498.07
2	UNION BANK OF INDIA	3144	12619.27
3	PUNJAB NATIONAL BANK	3141	15220.49
4	STATE BANK OF INDIA	1714	18550.57
5	BANK OF INDIA	1470	13345.71
6	BANK OF BARODA	1039	5698.23
7	INDUSIND BANK	930	350.92
8	INDIAN BANK	841	3928.85
9	CANARA BANK	704	7545.58
10	INDIAN OVERSEAS BANK	411	2435.73
11	UCO BANK	322	1660.32
12	AXIS BANK LIMITED	222	977.06
13	CENTRAL BANK OF INDIA	166	1074.70
14	HDFC BANK LIMITED	72	4361.08
15	PUNJAB & SIND BANK	33	264.03
16	IDBI BANK LTD	27	549.68
17	KARNATAKA BANK LTD	25	187.17
18	BANK OF MAHARASHTRA	9	169.51
19	ICICI BANK	7	223.85
20	ESAF SMALL FINANCE BANK L	4	35.00
21	THE FEDERAL BANK LTD	2	14.00
Total		**20645**	**143709.82**

CGTMSE			
District Wise Report of ODISHA (Guarantee Approved)			
From: 01/04/2021 To 31/01/2022			
SNo.	**District Name**	**No.**	**Approved Amount (in Rs. Lakh)**
1	KHORDHA	2861	25248.74
2	CUTTACK	1846	13792.83
3	GANJAM	1648	8736.00
4	BALASORE	1215	6927.64
5	KENDUJHAR	1122	14547.93
6	SUNDERGARH	1002	10153.36
7	PURI	988	4085.11
8	ANGUL	944	6629.86
9	MAYURBHANJ	872	5232.61
10	JAJAPUR	810	7180.72
11	BHADRAK	699	3984.24
12	JAGATSINGHAPUR	622	3621.03
13	BALANGIR	588	2266.53
14	DHENKANAL	563	3638.52
15	KENDRAPARA	541	3070.11
16	SAMBALPUR	531	3970.65
17	BARGARH	499	2592.60
18	KORAPUT	415	2492.37
19	JHARSUGUDA	400	3950.35
20	NAYAGARH	344	1804.08
21	KALAHANDI	341	1872.03
22	SONAPUR	283	1083.59
23	NABARANGAPUR	245	846.54
24	KANDHAMAL	227	950.89
25	RAYAGADA	216	1126.61
26	MALKANGIRI	185	685.66
27	BOUDH	178	769.37
28	GAJAPATI	160	364.57
29	NUAPADA	155	810.95
30	DEOGARH	145	1274.32
Total		**20645**	**143709.82**

Annexure-31

Progress under WSHGs Bank Linkage for the FY 2021-22 : Bank Wise

(1st April - 31st December 2021)

SL No	Bank Name	Target		Achievement		% of Achievement		Average Loan Size	No. of Loan Applications pending at Branch level
		Physical (SHG)	Financial (Rs in Lakh)	Physical (SHG)	Financial (Rs in Lakh)	Physical	Financial	(Rs in Lakh)	
1	2	3	4	5	6	7 (5/3)	8 (6/4)	9 (6/5)	10
1	AXIS BANK	1689	3606.79	716	1253.85	42%	35%	1.75	455
2	BANK OF BARODA- DENA-VIJAYA	6472	14652.28	6291	14775.96	97%	101%	2.35	1291
3	BANK OF INDIA	12179	25205.41	14297	31126.51	117%	123%	2.18	2238
4	CANARA BANK - SYNDICATE BANK	10237	22194.85	9805	22258.91	96%	100%	2.27	1966
5	CENTRAL BANK OF INDIA	5056	10385.77	3959	8561.63	78%	82%	2.16	998
6	HDFC BANK	1326	2487.47	3396	6438.98	256%	259%	1.9	1730
7	ICICI BANK	3788	7383.83	3082	5459.42	81%	74%	1.77	1314
8	IDBI BANK	662	1341.79	454	941.21	69%	70%	2.07	170
9	INDIAN BANK-ALLAHABAD BANK	9892	21373.23	9100	19793.07	92%	93%	2.18	2913
10	INDIAN OVERSEAS BANK	7317	14690.87	7056	14780.13	96%	101%	2.09	1596
11	ODISHA CO-OP APEX BANK LTD	19145	40632.04	20784	44703.62	109%	110%	2.15	5826
12	ODISHA GRAMYA BANK	66759	157040.3	54109	127230	81%	81%	2.35	6095
13	PUNJAB AND SIND BANK	110	221.68	1362	3715.41	1238%	1676%	2.73	550
14	PUNJAB NATIONAL BANK - UBI - OBC	13973	32465.56	11564	28122.4	83%	87%	2.43	3049
15	STATE BANK OF INDIA	60083	131422.9	62761	132306.3	104%	101%	2.11	10800
16	UCO BANK	18889	44282.39	16746	41170.68	89%	93%	2.46	2781
17	UNION BANK OF INDIA - ANDHRA - C	10972	22726.43	9665	19629.69	88%	86%	2.03	3038
18	UTKAL GRAMEEN BANK	31601	48138.42	27515	40707.39	87%	85%	1.48	12029
19	OTHERS	0	0	174	555	0%	0%	3.19	40
Grand Total		**280150**	**600252**	**262836**	**563530**	**94%**	**94%**	**2.14**	**58879**

Annexure-31

Progress under WSHGs Bank Linkage for the FY 2021-22 : District Wise
(1st April - 31st December 2021)

SL No	District Name	Target		Achievement		% of Achievement		Average Loan Size	No. of Loan Applications pending at Branch level
		Physical (SHG)	Financial (Rs in Lakh)	Physical (SHG)	Financial (Rs in Lakh)	Physical	Financial		
	2	3	4	5	6	7	8	9	10
1	ANGUL	11381	23525.86	12767	29414.53	112%	125%	2.3	1241
2	BALESHWAR	17998	44935.72	18713	47820.22	104%	106%	2.56	1953
3	BARGARH	7159	15146.55	6632	13237.50	93%	87%	2	1628
4	BHADRAK	13483	33834.78	11997	29910.84	89%	88%	2.49	1428
5	BOLANGIR	7858	11861.71	6314	11051.00	80%	93%	1.75	3021
6	BOUDH	3218	7359.54	2502	4690.25	78%	64%	1.87	822
7	CUTTACK	19063	48458.26	14490	35736.71	76%	74%	2.47	3600
8	DEOGARH	3991	6630.12	3724	6356.56	93%	96%	1.71	1
9	DHENKANAL	8464	17595.39	6582	15741.48	78%	89%	2.39	2273
10	GAJAPATI	4886	8506.58	3521	5921.54	72%	70%	1.68	1488
11	GANJAM	17839	32941.62	21720	43767.91	122%	133%	2.02	4154
12	JAGATSINGHAPUR	9852	22114.80	8090	18069.26	82%	82%	2.23	3073
13	JAJPUR	14039	32322.14	14259	32380.80	102%	100%	2.27	1738
14	JHARSUGUDA	3531	7463.66	3237	6201.63	92%	83%	1.92	1061
15	KALAHANDI	6237	9877.99	6781	9964.44	109%	101%	1.47	4289
16	KANDHAMAL	5481	10189.92	5159	10307.45	94%	101%	2	948
17	KENDRAPARA	9152	18947.34	9005	18251.68	98%	96%	2.03	615
18	KENDUJHAR	11302	21520.83	11561	22182.41	102%	103%	1.92	507
19	KHORDHA	12540	32565.20	10360	26511.66	83%	81%	2.56	1532
20	KORAPUT	7395	12114.31	5785	8555.02	78%	71%	1.48	3382
21	MALKANGIRI	3201	5489.49	3398	4976.46	106%	91%	1.46	1230
22	MAYURBHANJ	19451	47279.36	15954	33393.18	82%	71%	2.09	2451
23	NABARANGAPUR	5796	9180.23	5191	8343.21	90%	91%	1.61	2757
24	NAYAGARH	8405	21774.02	8277	21350.52	98%	98%	2.58	1561
25	NUAPADA	3844	6103.14	3470	5460.08	90%	89%	1.57	1955
26	PURI	13909	33643.84	13097	33330.90	94%	99%	2.54	5799
27	RAYAGADA	5889	10720.22	5956	10982.22	101%	102%	1.84	1222
28	SAMBALPUR	7286	13681.13	7405	14364.00	102%	105%	1.94	397
29	SONEPUR	5043	9282.89	4193	8156.55	83%	88%	1.95	1886
30	SUNDARGARH	12457	25185.40	12696	27100.23	102%	108%	2.13	867
Total		**280150**	**600252.02**	**262836**	**563530.24**	**94%**	**94%**	**2.14**	**58879**

Annexure-32

Progress under State Interest Subvention - Mission Shakti Loan benefits for the current FY 2021-22				
(Status as on 31.01.2022)				
SI No.	**BANK NAME**	**Annual Target (INR in Lakh)**	**Claims Submitted & Settled**	**BALANCE**
1	**2**	**3**	**4**	**5 (3-4)**
1	AXIS BANK	52.80	26.65	**26.15**
2	BANK OF BARODA	498.25	125.40	**372.85**
3	BANK OF INDIA	930.31	294.26	**636.05**
4	CANARA BANK	778.87	510.44	**268.43**
5	CENTRAL BANK OF INDIA	329.15	95.72	**233.43**
6	HDFC BANK	67.79	5.06	**62.73**
7	ICICI BANK	180.17	7.77	**172.40**
8	IDBI BANK	42.69	0.00	**42.69**
9	INDIAN BANK	666.40	289.96	**376.44**
10	INDIAN OVERSEAS BANK	530.50	202.53	**327.97**
11	ODISHA CO-OP APEX BANK LTD	1580.32	1394.37	**185.95**
12	ODISHA GRAMYA BANK	5627.66	2996.49	**2631.17**
13	PUNJAB AND SIND BANK	4.92	0.42	**4.50**
14	PUNJAB NATIONAL BANK	935.45	637.59	**297.86**
15	STATE BANK OF INDIA	4001.72	2464.68	**1537.04**
16	UCO BANK	1549.46	739.52	**809.94**
17	UNION BANK	706.18	115.10	**591.08**
18	UTKAL GRAMEEN BANK	1579.52	824.39	**755.13**
Grand Total		**20062.16**	**10730.35**	**9331.81**

Annexure-33

Bank Linkage & Interest Subvention (BLIS) MIS Status

SL No	Bank Name	MOU Signed	Data Shared at least once	Data Migrated to System	System base IS Calculation Processed
1	2	3	4	5	6
1	AXIS BANK	Yes	Yes	No	No
2	BANK OF BARODA	Yes	Yes	No	No
3	BANK OF INDIA	Yes	Yes	No	No
4	CANARA BANK	Yes	No	No	No
5	CENTRAL BANK OF INDIA	Yes	Yes	No	No
6	HDFC BANK	Yes	Yes	Yes	Yes
7	ICICI BANK	Yes	Yes	Yes	Yes
8	IDBI BANK	Yes	Yes	No	No
9	INDIAN BANK	Yes	No	No	No
10	INDIAN OVERSEAS BANK	Yes	Yes	No	No
11	ODISHA CO-OP APEX BANK LTD	Yes	Yes	No	No
12	ODISHA GRAMYA BANK	Yes	Yes	Yes	Yes
13	PUNJAB AND SIND BANK	No	No	No	No
14	PUNJAB NATIONAL BANK	Yes	Yes	No	No
15	STATE BANK OF INDIA	Yes	Yes	Yes	Yes
16	UCO BANK	Yes	Yes	Yes	No
17	UNION BANK OF INDIA	Yes	No	No	No
18	UTKAL GRAMEEN BANK	Yes	Yes	Yes	Yes

Annexure-34

SHG Member as BCA (Unbanked GP) Status - 10.01.2022 (District & Bank wise)

SL No	District Name	No. of SHG Member Engaged					
		Bank Name					Total
		OGB	SBI	UGB	ICICI	YES	
1	2	3	4	5	6	7	8
1	ANGUL	23	15		66		**104**
2	BALESHWAR	14	5			129	**148**
3	BARGARH		1	5		69	**75**
4	BHADRAK	11	13			79	**103**
5	BOLANGIR		17	9		71	**97**
6	BOUDH		8	2	29		**39**
7	CUTTACK	16	15		30		**61**
8	DEOGARH		11		23		**34**
9	DHENKANAL	18			44		**62**
10	GAJAPATI		31	13		68	**112**
11	GANJAM		14	19		74	**107**
12	JAGATSINGHAPUR	9	12		61		**82**
13	JAJPUR	24	11		13		**48**
14	JHARSUGUDA		2	1	10		**13**
15	KALAHANDI		9	15		32	**56**
16	KANDHAMAL		9	6		54	**69**
17	KENDRAPARA	19	6		94		**119**
18	KENDUJHAR	25			50		**75**
19	KHORDHA	11	8			21	**40**
20	KORAPUT		14	18		21	**53**
21	MALKANGIRI		12	16	21		**49**
22	MAYURBHANJ	25	13			160	**198**
23	NABARANGAPUR			6	57		**63**
24	NAYAGARH	13	5			69	**87**
25	NUAPADA		10	2	49		**61**
26	PURI	28	12		55		**95**
27	RAYAGADA		19	3	11		**33**
28	SAMBALPUR		4	13	30		**47**
29	SONEPUR			4	19		**23**
30	SUNDARGARH		20	6		24	**50**
Total		**236**	**296**	**138**	**662**	**871**	**2203**

Annexure - 35

NULM SEP - I (INDIVIDUAL) STATUS - 1st April - 31st January, 22					
Sl No	**Name of Bank**	**Target**	**Achievement**	**%**	**Discrepancy**
1	E-ALLAHABAD BANK(INDIAN BANK)	155	20	12.90	135
2	E-ANDHRA BANK (UBI)	173	25	14.45	148
3	AXIS BANK	137	38	27.74	99
4	BANK OF BARODA	162	37	22.84	125
5	BANK OF INDIA	205	197	96.10	8
6	BANK OF MAHARASHTRA	37	1	2.70	36
7	CANARA BANK	173	177	102.31	-4
8	CENTRAL BANK OF INDIA	149	43	28.86	106
9	E-CORPORATION BANK(UBI)	51	5	9.80	46
10	E-DENA BANK(BOB)	47	3	6.38	44
11	Federal Bank	26	5	19.23	21
12	HDFC BANK LTD	128	2	1.56	126
13	IDBI BANK LTD	89	8	8.99	81
14	INDIAN BANK	133	44	33.08	89
15	INDIAN OVERSEAS BANK	130	41	31.54	89
16	Odisha Gramya Bank	92	80	86.96	12
17	E-ORIENTAL BANK OF COMMERCE(PNB)	72	4	5.56	68
18	PUNJAB NATIONAL BANK	195	93	47.69	102
19	STATE BANK OF INDIA	493	160	32.45	333
20	E-SYNDICATE BANK(CANARA)	82	14	17.07	68
21	UCO BANK	202	87	43.07	115
22	UNION BANK OF INDIA	151	102	67.55	49
23	E-UNITED BANK OF INDIA(PNB)	83	10	12.05	73
24	Utkal Gramya Bank	34	1	2.94	33
25	E-VIJAYA BANK(BOB)	28	2	7.14	26
		3227	**1199**	**37.16**	**2028**
SEP I Target for 21 - 22					3550
Achievement till January, 2022					1199
Remainder to be achieved					2351

Ststus of Non particepating Bank/Financial Insts.					
1	Punjab & Sind Bank	29	0	0	0
2	Bandhan Bank	20	0	0	0
3	City Union Bank	0	0	0	0
4	DCB Bank Ltd	12	0	0	0
5	ICICI Bank	121	0	0	0
6	Indus Ind Bank	23	0	0	0
7	Karnatak Bank Ltd.	11	0	0	0
8	Karur Vysya Bank	4	0	0	0
9	Kotak Mahindra Bank Ltd	10	0	0	0
10	Laxmi Vilas Bank	9	0	0	0
11	RBL Bank	9	0	0	0
12	Standard Chartered Bank	9	0	0	0
13	The South Indian Bank Ltd.	9	0	0	0
14	Yes Bank	9	0	0	0
15	IDFC First Bank	9	0	0	0
16	Jana Small Finance Bank	13	0	0	0
17	Suryoday Small Fince Bank	13	0	0	0
18	Ujjivan Bank	13	0	0	0
	Total	**323**	**0**	**0**	**0**

Annexure - 35

NULM-SHG Bank Linkage (1st April - 31st January, 2022)

Sl No	Name of the Bank	Target	Achievement	%	Discrepancy
1	E-Allahabad Bank (INDIAN)	390	70	17.95	320
2	E-Andhra Bank(UBI)	350	56	16.00	294
3	AXIS Bank	180	10	5.56	170
4	Balasore Bhadrak Cooperative Bank	0	7	#DIV/0!	-7
5	Bank of Baroda	280	116	41.43	164
6	Bank of India	320	236	73.75	84
7	Bank of Maharastra	20	6	30.00	14
8	BDCC Bank	0	0	#DIV/0!	0
9	CANARA Bank	264	245	92.80	19
10	Central Bank of India	248	47	18.95	201
11	E-Corporation Bank(UBI)	150	4	2.67	146
12	Cuttack Central Cooperative Bank	0	24	#DIV/0!	-24
13	DCC Bank	0	17	#DIV/0!	-17
14	E-DENA Bank(BOB)	40	16	40.00	24
15	HDFC Bank Ltd	160	31	19.38	129
16	ICICI Bank	190	205	107.89	-15
17	Indian Bank	190	114	60.00	76
18	Indian Overseas Bank	204	44	21.57	160
19	Keonjhar Cooperative Bank	0	41	#DIV/0!	-41
20	Koraput Central Cooperative Bank	0	24	#DIV/0!	-24
21	E-Mahila Bank (SBI)	0	2	#DIV/0!	-2
22	Odisha Gramya Bank	300	246	82.00	54
23	E-Oriental Bank of Commerce (PNB)	130	0	0.00	130
24	Punjab and Sindh Bank	40	1	2.50	39
25	Punjab National bank	298	116	38.93	182
26	Sambalpur District Central Cooperative Bank	0	15	#DIV/0!	-15
27	State Bank of India	600	425	70.83	175
28	Sundergarh District Cooperative Bank	0	19	#DIV/0!	-19
29	E-Syndicate Bank (CANARA)	140	19	13.57	121
30	The Central Cooperative Bank	0	1	#DIV/0!	-1
32	UCO Bank	370	154	41.62	216
33	Union Bank of Indian	270	128	47.41	142
34	E-United Bank of India(PNB)	220	42	19.09	178
35	United Central Cooperativ Bank ltd	0	2	#DIV/0!	-2
36	AGRICULTURAL DEVELOPMENT BANK	0	1	#DIV/0!	-1
37	Utkal Gramya Bank	220	58	26.36	162
		5574	**2542**	**45.60**	**3032**

Bank Linkage Target for the Year 2021 - 2022	6000
Achievement for the year till 31st January, 2022	2542
Remainder to be achieved	3458

Ststus of Non particepating Bank/Financial Insts.

1	IDFC First Bank	10	0	0	0
2	Jana Small Finance Bank	10	0	0	0
3	Suryoday Small Fince Bank	10	0	0	0
4	Ujjivan Bank	10	0	0	0
5	RBL Bank	20	0	0	0
6	Standard Chartered Bank	10	0	0	0
7	The South Indian Bank Ltd.	10	0	0	0
8	Yes Bank	20	0	0	0
9	Indus Ind Bank	20	0	0	0
10	Karnatak Bank Ltd.	20	0	0	0
11	Karur Vysya Bank	10	0	0	0
12	Kotak Mahindra Bank Ltd	12	0	0	0
13	Laxmi Vilas Bank	6	0	0	0
14	Bandhan Bank	20	0	0	0
15	City Union Bank	20	0	0	0
16	DCB Bank Ltd	20	0	0	0
17	Federal Bank	20	0	0	0
18	Vijaya Bank	70	0	0	0
19	IDBI Bank	108	0	0	0
	Total	**426**	**0**	**0**	**0**

Annexure-35

NULM-SEP - G (GROUP) STATUS - 1ST APRIL - 31ST January, 2022

Sl No	Name of the Bank	Target	Achievement	% of Achievement	Discrepancy
1	E-ALLAHABAD BANK(INDIAN BANK)	16	16	100	0
2	E-ANDHRA BANK (UBI)	33	7	21	26
3	BANK OF BARODA	20	23	115	-3
4	BANK OF INDIA	25	44	176	-19
5	CANARA BANK	21	36	171	-15
6	CENTRAL BANK OF INDIA	13	10	77	3
7	HDFC BANK LTD	8	3	38	5
8	ICICI BANK LTD	10	15	150	-5
9	IDBI BANK LTD	5	1	20	4
10	INDIAN BANK	13	8	62	5
11	INDIAN OVERSEAS BANK	15	9	60	6
12	KEONJHAR COOPERATIVE BANK	0	5	#DIV/0!	-5
13	Koraput Central Cooperative Bank	0	5	#DIV/0!	-5
14	Odisha Gramya Bank	46	25	54	21
15	PUNJAB NATIONAL BANK	33	34	103	-1
16	SAMBALPUR DISTRICT COOPERATIVE CENTRAL BANK LTD	0	6	#DIV/0!	-6
17	STATE BANK OF INDIA	92	72	78	20
18	Sundargarh district cooparetive bank	0	4	#DIV/0!	-4
19	E-SYNDICATE BANK(CANARA)	10	5	50	5
20	The CENTRAL CO-OPERATIVE BANK LTD	0	3	#DIV/0!	-3
21	UCO BANK	28	31	111	-3
22	UNION BANK OF INDIA	15	30	200	-15
23	E-UNITED BANK OF INDIA(PNB)	12	7	58	5
24	UNITED CENTRAL COOPERATIVE BANK LTD	0	1	#DIV/0!	-1
25	Utkal Gramya Bank	16	4	25	12
26	E-Oriental Bank of Commerce (PNB)	5	4	0	1
27	AGRICULTURAL DEVELOPMENT BANK	0	1	0	-1
		431	**409**	**95**	**27**
SEP G TARGET FOR THE YEAR 2021 - 2022					560
ACHIEVEMENT TILL 31ST January 2022					409
REMAINDER TO BE ACHIEVED					151

Ststus of Non particepating Bank/Financial Insts.

1	Bank of Maharastra	3	0	0	0
2	E-Corporation Bank(UBI)	3	0	0	0
3	E-DENA Bank(BOB)	3	0	0	0
4	Punjab & Sind Bank	3	0	0	0
5	E-VIJAYA BANK(BOB)	2	0	0	0
6	Axis Bank Ltd	8	0	0	0
7	Bandhan Bank	2	0	0	0
8	City Union Bank	3	0	0	0
9	DCB Bank Ltd	3	0	0	0
10	Federal Bank	2	0	0	0
11	Indus Ind Bank	3	0	0	0
12	Karnatak Bank Ltd.	5	0	0	0
13	Karur Vysya Bank	5	0	0	0
14	Kotak Mahindra Bank Ltd	8	0	0	0
15	Laxmi Vilas Bank	8	0	0	0
16	RBL Bank	8	0	0	0
17	Standard Chartered Bank	8	0	0	0
18	The South Indian Bank Ltd.	8	0	0	0
19	Yes Bank	8	0	0	0
20	IDFC First Bank	3	0	0	0
21	Jana Small Finance Bank	9	0	0	0
22	Suryoday Small Fince Bank	8	0	0	0
23	Ujjivan Bank	8	0	0	0
	Total	**124**	**0**	**0**	**0**

Annexure-36

FAQs

1. What is RBI Retail Direct Scheme?

Retail Direct scheme is a one-stop solution to facilitate investment in Government Securities by Individual Investors. Under this scheme Individual Retail investors can open Gilt Securities Account – “Retail Direct Gilt (RDG)” Account with the RBI.

2. Who can open Retail Direct Gilt Account?

Retail investors would mean all individuals (natural persons)

- Retail investors, as defined under the RBI Retail Direct scheme, can register under the Scheme and maintain a RDG Account, if they have the following:
  - Rupee savings bank account maintained in India;
  - Permanent Account Number (PAN) issued by the Income Tax Department;
  - Any OVD for KYC purpose;
  - Valid email id; and
  - Registered mobile number.
- Non-Resident retail investors eligible to invest in Government Securities under Foreign Exchange Management Act, 1999 are eligible under the scheme.
- The RDG account can be opened singly or jointly with another retail investor who meets the eligibility criteria.

3. What are the benefits of the Scheme?

- Retail investors (individuals) will have the facility to open and maintain the ‘Retail Direct Gilt Account’ (RDG Account) with RBI.
- The investor can place non-competitive bids in Primary issuance of all Central Government securities (including Treasury Bills and Sovereign Gold bonds) as well as securities issued by various State Governments.
- Under this scheme, the individual can also access Secondary market through “NDS OM” - RBI’s trading system.
- The investor will automatically receive any interest paid/maturity proceeds into his linked bank account on due dates.

4. What are the facilities available on the RBI Retail Direct Portal?

The RBI Retail Direct Online Portal will facilitate the following:

- On-boarding of Retail Direct Investors,
- Opening and management of RDG Accounts,
- Facilitate participation in Non Competitive Bidding in Primary G-sec Auctions through the Clearing Corporation of India (CCIL)
- Facilitate Investing in Sovereign Gold Bonds (SGBs) through CCIL
- Facilitate NDS OM access to Retail Direct Investors for secondary market trading and settlement of such trades through CCIL.
- Provide Investor Services such as:
    - Account Statement
    - Nomination Facility
    - Pledge/Lien
    - Gift Transactions
- Facilitate Corporate Actions such as:
    - Coupon Payments
    - Coupon Payments

5. What are the documents requiredfor opening a Retail Direct Gilt Account?

- The individual can login to RBI Retail Direct to open a Retail Direct Gilt Account. The account can be opened online with just PAN, Rupee Savings Account, email id and mobile number of the Individual. With these details, the individual needs to complete seamless online KYC procedure to do registration under this scheme. Investors will have to follow the RBI KYC Guidelines while opening the RDG Account.

6. What is the procedure for opening a Retail Direct Gilt Account?

- Eligible Investors will be allowed to register online on the Retail Direct Portal;
- The eligible retail clients can open RDG Account either singly or jointly;
- To open an account, the investor will have to furnish details like Full Name, PAN, Mobile Number, Email Address, Residential Address, Bank Account number etc. The mobile number and email address will be authenticated using OTP as all further customer request and services will be OTP based;
- The user will be provided with a tracking number to track application status;
- Such Investors will be subject to Know your Customer Guidelines. CCIL will adhere to the RBI KYC Direction 2018 while on-boarding the Investor;

- In case of Joint Accounts, the KYC verification is proposed to be done for both the holders. In case of KYC failures, the individual can make new application or resubmit application after making necessary changes;

- The Bank Account of the Customer will also be validated

- Once the KYC is successful, a Retail Direct Gilt (RDG) Account will be opened in the name of the Investor(s);

- Information related to account number, login id & password to access the Online Portal for participating in primary auctions and accessing other services will be made available to the Customer over mail.

- It will be mandatory for the Investor to fill in the nomination details at the time of opening of the account. The nomination details will be displayed online to the Investor and the Investor will have to accept the same by uploading and attaching a scanned image of signature.

- The RDG Account will be available for primary market participation and well as secondary market transactions on NDS OM;

7. What is permitted under Primary Issuances?

- RDG Account holders have been allowed to participate in the primary issuance of CG/SG/T-bill/SGB. CCIL will act as the Aggregator for receiving bids for Primary Auctions from such Retail Direct (RD) Investors;
- CCIL will also act as the Receiving Office for receiving bids for Sovereign Gold Bonds (SGB) from such RD Investors;

8. How will the bidding happen using the RBI Retail Direct Portal?

- The participation of RDG Account holder, in CG/SG/T-bill Primary Auctions will be on non-competitive basis;

- CCIL will submit a single aggregate bid (consisting of all RDG Account holders non-competitive bid in a particular security) to RBI on auction date;

- In case of SGB, the individual bids of each RDG Account holder is proposed to be sent to RBI;

- The RDG Account holders will be allowed to place bids and withdraw bids during the bidding interval or the period of subscription (for SGBs);

- Only one active bid will be allowed per retail client in the non-competitive portion for respective Security. In case of CG/SG/T-bill, the bidding will be in minimum & multiple of FV 10,000, in case of SGB, FV unit of 1 gram;

- The maximum limit per bid specified by RBI (presently Rs 2 crore for CG/T Bill and 1 percent for SG) will be validated;

9. How will the payment be made for the bids placed on the RBI Retail Direct Portal?

- For the Primary Auction market, a Bid is required to be backed by funding based on indicative price and accrued interest alongwith a Mark-up (as non-competitive allotment price shall be known only after auction cut off) for protection against any adverse price movement till Auction Settlement Date. The Mark-up will be refunded to the Investor post allocation based on the Cut Off Price for the Auction;
- In case of SGBs, the funding will be based on Issue Price declared for the particular Issue;
- For making payment for the bids, the retail clients can use services like UPI (Transfer or Block) and Net Banking to transfer funds to a designated current account using Payment Gateways linked to the Online Portal;
- The funding of the bids can be done either at the time of bidding or at a later time, but, before the closure of bidding/subscription window. Bids which are not funded as on the date of submission of bids to RBI will be cancelled.

10. When will the allotment be made and credited to the RDG Account?

- Based on the allotment advice received as a part of the auction result, the allotments will be made to the Individual Investors;
- In case of full allotment, each bidder will be allocated in full FV for which he/she had submitted the bid. In case of partial allotment, a pro-rata allotment will be made to the bidder based on the partial allocation percentage determined during the result declaration process;
- Once the allotment is completed, the revised consideration for allotted bids shall be recomputed based on Weighted Average Price (WAP) declared by RBI in respective Security Auction;
- On settlement date of Auction, post settlement at RBI, the RDG account shall be credited with the security to the extent of Face Value allotment;
- In case of SGBs, post allotment of SGB units at RBI, the RDG account shall be credited with the SGB unit to the extent of allotment;
- RDG account holders shall be provided with requisite queries to view the allotment on the portal. RDG account holders shall also be notified through a SMS message on their registered mobile and registered email;

11. When will the excess mark-up collected at the time of bidding be refunded?

- After the weighted average price is announced by RBI, the excess mark-up,will be refunded to the Retail Direct Investor on the settlement date.
- Such refunds will be processed by the online portal and will be remitted to the retail client’s respective bank accounts;
- The retail client can view such details on the portal. Email and SMS will also be sent to the client about such updates;

12. How can the NDS OM Secondary Market Portal be accessed?

- The NDS OM Secondary Market Portal can be accessed through the RBI Retail Direct Portal. Each registered RD Investor opting for secondary market trading on NDS OM will be provided a CCIL ID. RDG will be permitted to access NDS-OM Order Matching Segment and Request for Quote (RFQ) Segment.

13. What is the procedure for carrying out secondary market trades on NDS OM?

- RDG Account holders can trade in CG/SG/T-bill/SGB, in the Odd Lot segment. RDG available balances would be transferred to NDS OM at the beginning of the day;
- RDG can place sell orders only to the extent of balances available. Other transfers would be permitted in the RDG Account only after end of trading day;
- RDG can place buy orders only after remittance of funds using service like UPI(Transfer/Block) and Net Baking through Payment Gateways linked to the NDS OM Retail Portal. Funds remitted by RDG shall be received in the designated current account with the Bank providing Payment Gateway;

14. How does the secondary market settlement happen?

- Trades executed by Retail Direct Investors will flow to CCIL for settlement. Settlement would happen on T+1 day;
- Securities credit to RDG in respect of their purchases shall be made post completion of settlement on settlement date;
- Fund credit to RDG in respect of their sale shall be made after completion of settlement on settlement date to their registered Bank Accounts;
- In case the funds remitted by the Retail Direct Investor using the Payment Gateway is not received by CCIL, the securities purchased by the Retail Direct Investor may not be credited to the RDG Account, till the time the funds are received by CCIL from the Payment Gateway.
- In case of a failure by a seller from whom the Retail Direct Investor has purchased a security, to deliver the concerned security, the funds remitted by the Retail Direct Investor will be refunded to the Retail Direct Investor on the settlement day.

15. When will the excess money transferred for secondary market purchase be refunded?

- The excess funds received from Retail Direct Investor after adjusted the trade consideration shall be refunded back to Retail Direct Investor on the date of receipt/settlement date;

16. How will the corporate actions (coupon and redemption) on the RDG holdings serviced?

- On receipt of coupon/ redemption proceeds from RBI, the exact entitlement of each RDG account holder will be computed based on their holdings;

- The exact amount to be paid will be computed and remitted to the respective bank account of each RDG Account holder holding concerned security on the day of receipt from RBI;
- The RDG account holders can view such Corporate Action details on the online portal;

17. How can the Holding Statement of RDG Accounts be viewed?

- The RDG Account holder will have access to information about his/her holding balances on a daily basis. Such information can be viewed on the portal by the RDG Account holder. Period Account Statements will also be mailed to the RDG Account Holder;

18. What are the other services available under the Retail Direct scheme?

The following additional services are proposed to be made available to the Retail Direct Investor on the RBI Retail Direct Portal:

- Nomination
- Gifting
- Pledge/Lein/Transfer

19. What are the charges/fees payable?

- No fee will be charged for opening and maintaining ‘Retail Direct Gilt account’ with RBI. No fee will be charged by the aggregator for submitting bids in the primary auctions. Fee for payment gateway etc., as applicable, will be borne by the registered investor.

20. What is the Role of Clearing Corporation of India Ltd (CCIL)?

- CCIL is authorized by the Reserve Bank of India to act as an aggregator for Primary Issuances and as Receiving Office for Sovereign Gold Bondsfor the Retail Direct Investors. CCIL is also authorized by RBI to operate the NDS OM platform.

RBI/2021-22/146
CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 January 03, 2022

The Chairman / Managing Director / Chief Executive Officer
Authorised Payment System Operators and Participants (Banks and Non-banks)

Madam / Dear Sir,

Framework for Facilitating Small Value Digital Payments in Offline Mode

Reserve Bank had, vide circular dated August 06, 2020, permitted a pilot scheme to encourage technological innovations that enable small value digital transactions in offline mode. It was stated therein that the decision on formalising such a system would be based on the experience gained.

2. Pilot testing was undertaken by some entities during the period from September 2020 to July 2021. With encouraging feedback from the pilots, it was announced in the Statement on Developmental and Regulatory policies dated October 08, 2021, that a framework for carrying out small value digital payments in offline mode across the country would be introduced.

3. Accordingly, the framework to enable small value digital payments in offline mode using cards, wallets, mobile devices, etc., is detailed in Annex. Authorised Payment System Operators (PSOs) and Payment System Participants (PSPs) – Acquirers and Issuers (banks and non-banks) - shall ensure compliance with all the applicable instructions.

4. This directive is issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007) and shall come into effect immediately.

Yours faithfully,

(P Vasudevan)
Chief General Manager

Annex

CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 dated January 03, 2022

An offline payment means a transaction which does not require internet or telecom connectivity to take effect. Authorised Payment System Operators (PSOs) and Payment System Participants (PSPs) – Acquirers and Issuers (banks and non-banks) – desirous to provide / enable payment solutions that facilitate small value digital payments in offline mode shall comply with the following requirements:

i. Offline payments may be made using any channel or instrument like cards, wallets, mobile devices, etc.

ii. Offline payments shall be made in proximity (face to face) mode only.

iii. Offline payment transactions may be offered without Additional Factor of Authentication (AFA).

iv. Payment instruments shall be enabled for offline transactions based on explicit consent of the customer. Such transactions using cards shall be allowed without a requirement to switch on the contactless transaction channel, in relaxation of terms of DPSS circular no. DPSS.CO.PD no.1343/02.14.003/2019-20 dated January 15, 2020 on Enhancing Security of Card Transactions.

v. The upper limit of an offline payment transaction shall be ₹200. The total limit for offline transactions on a payment instrument shall be ₹2,000 at any point in time. Replenishment of used limit shall be allowed only in online mode with AFA.

vi. The issuer shall send transaction alerts to users as soon as transaction details are received. There is no compulsion to send alert for each transaction; however, details of each transaction shall be adequately conveyed.

vii. The acquirer shall incur all liabilities arising out of technical or transaction security issues at merchant’s end.

viii. Offline payments shall be covered under the provisions of RBI’s limited customer liability circulars (as amended from time to time) - DBR.No.Leg.BC.78/09.07.005/2017-18 dated July 06, 2017; DCBR.BPD.(PCB/RCB).Cir.No.06/12.05.001/2017-18 dated December 14, 2017 and para 17 of Master Direction on Prepaid Payment Instruments dated August 27, 2021.

ix. The customers shall have recourse to the Reserve Bank – Integrated Ombudsman Scheme, as applicable, for grievance redressal.

x. Reserve Bank retains the right to stop or modify the operations of any such payment solution that enables small value digital payments in offline mode.

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Annexure - 38

NPA Position under Priority Sector as on 31.12.2021 under various sectors

Amt in Crores

		Short Term Crop Loan			Agriculture Term Loans			Allied Activities Advances			Total Agriculture Advance (Including Total agri Infra and Ancilary activities)		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
Sl	**Bank Name**	**Amount**	**Amount**	**% of NPA to total Outstanding**	**Amount**	**Amount**	**% of NPA to total Outstanding**	**Amount**	**Amount**	**% of NPA to total Outstanding**	**Amount**	**Amount**	**% of NPA to total Outstanding**
1	Bank of Baroda	450.04	32.14	7.14	105.5	15.79	14.97	91.37	22.63	24.77	652.05	132.40	20.30
2	Bank of India	1066.91	189.33	17.75	76.32	16.43	21.53	99.02	11.66	11.78	1769.69	257.30	14.54
3	Bank of Maharastra	1.11	0.00	0.00	0.74	0.00	0.00	1.02	0.00	0.00	2.87	0.00	0.00
4	Canara Bank	642.06	30.64	4.77	128.41	4.88	3.80	186.43	7.79	4.18	1621.66	70.43	4.34
5	Central Bank of India	295.96	36.00	12.17	14.91	6.00	40.22	21.27	10.56	49.66	358.74	64.21	17.90
6	Indian Bank	321.6	58.27	18.12	60.43	0.49	0.81	71.69	9.48	13.22	831.60	109.93	13.22
7	Indian Overseas Bank	320.76	83.86	26.14	103.79	3.82	3.68	237.71	4.98	2.10	1032.70	114.71	11.11
8	Punjab & Sind Bank	4.8	1.25	26.14	2.51	0.00	0.00	2.84	0.86	30.29	14.54	2.60	17.87
9	Punjab National Bank	919.95	230.28	25.03	314.19	75.10	23.90	95.65	31.33	32.75	1811.79	539.50	29.78
10	State Bank of India	4301.14	545.45	12.68	172.97	47.33	27.36	785.99	32.48	4.13	5361.43	654.22	12.20
11	UCO Bank	596.24	110.12	18.47	348.99	62.21	17.83	538.75	31.12	5.78	1626.31	137.25	8.44
12	Union Bank of India	986.23	136.73	13.86	128.33	0.00	0.00	267.09	26.98	10.10	2104.66	252.32	11.99
	Total Public Sector Banks	**9906.8**	**1454.07**	**14.68**	**1457.09**	**232.04**	**15.93**	**2398.83**	**189.88**	**7.92**	**17188.04**	**2334.86**	**13.58**
13	Axis Bank Ltd	810.23	8.10	1.00	66.25	14.00	21.13	1330.08	2.05	0.15	2361.61	58.04	2.46
14	Bandhan Bank	27.44	0.00	0.00	349.86	84.91	24.27	248.3	17.63	7.10	654.81	114.59	17.50
15	City Union Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	DCB Bank Ltd	267.49	5.97	2.23	185.99	10.10	5.43	151.09	12.47	8.25	693.56	28.88	4.16
17	Federal Bank	210.46	3.63	1.72	1.57	0.12	7.44	4.79	0.00	0.00	309.88	3.76	1.21
18	HDFC Bank	49.02	3.55	7.23	255.23	21.42	8.39	175.81	56.34	32.04	546.97	81.31	14.86
19	ICICI Bank	173.21	16.67	9.62	45.5	0.00	0.00	853.73	18.11	2.12	1333.08	34.78	2.61
20	IDBI Bank	212.05	48.74	22.98	43.23	4.96	11.47	23.25	17.12	73.65	406.74	95.00	23.36
21	IDFC First Bank	0	0.00	#DIV/0!	62.78	0.00	0.00	58.9	0.00	0.00	121.68	0.00	0.00
22	Indus Ind Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	2740.16	14.30	0.52	2740.16	14.30	0.52
23	Karnatak Bank Ltd.	1.98	0.02	1.05	5.68	0.51	8.94	3.34	0.00	0.00	66.48	0.59	0.89
24	Karur Vysya Bank	9.06	0.00	0.00	0	0.00	#DIV/0!	0.15	0.00	0.00	9.21	0.00	0.00
25	Kotak Mahindra Bank Ltd	0.94	0.00	0.00	248.81	9.91	3.98	16.36	0.18	1.12	294.14	10.20	3.47
26	Laxmi Vilas Bank	0.41	0.00	0.00	0	0.00	#DIV/0!	0.45	0.00	0.00	1.04	0.00	0.00
27	RBL Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.1	0.00	0.00	217.67	0.00	0.00
28	Standard Chartered Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.04	0.00	0.00	0.04	0.00	0.00
29	The South Indian Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.11	0.00	0.00	0.11	0.00	0.00
30	Tamilnadu Mercantile Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.08	0.00	0.00	0.08	0.00	0.00
31	Yes Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.72	0.00	0.00	0.72	0.00	0.00
	Total Private Sector Banks	**1762.29**	**86.67**	**4.92**	**1264.9**	**145.93**	**11.54**	**5607.46**	**138.20**	**2.46**	**9757.98**	**441.43**	**4.52**
32	Odisha Gramya Bank	1425.1	471.22	33.07	54.74	31.92	58.30	195.37	111.64	57.14	1789.12	692.21	38.69
33	Utkal Grameen Bank	1366.2	301.90	22.10	62.47	60.89	97.46	631.04	248.99	39.46	2060.11	612.01	29.71
	Total Of RRBs	**2791.3**	**773.12**	**27.70**	**117.21**	**92.80**	**79.17**	**826.41**	**360.62**	**43.64**	**3849.23**	**1304.22**	**33.88**
34	ESAF Small Finance Bank	0	0.00	#DIV/0!	0.03	0.01	25.36	2.33	0.00	0.00	26.01	0.78	3.01
35	Jana Small Finance Bank	6.05	0.00	0.00	185.12	10.22	5.52	166.33	0.00	0.00	357.50	10.22	2.86
36	Suryoday Small Finance Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	207.68	47.80	23.02	212.03	48.00	22.64
37	Ujjivan Small Finance Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	120.45	13.36	11.09	120.45	13.36	11.09
38	Utkarsh Small Finance Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	41.94	0.20	0.48	41.94	0.20	0.48
	Total Small Finance Bank	**6.05**	**0.00**	**0.00**	**185.15**	**10.23**	**5.53**	**538.73**	**61.36**	**11.39**	**757.93**	**72.56**	**9.57**
39	Orissa State Co-Op. Bank	14467.01	645.07	4.46	109.94	28.03	25.50	178.11	20.65	11.59	14757.89	693.96	4.70
	Total of Co-operative Banks	**14467.01**	**645.07**	**4.46**	**109.94**	**28.03**	**25.50**	**178.11**	**20.65**	**11.59**	**14757.89**	**693.96**	**4.70**
	GrandTotal	**28933.45**	**2958.93**	**10.23**	**3134.29**	**509.03**	**16.24**	**9549.54**	**770.71**	**8.07**	**46311.07**	**4847.03**	**10.47**

Annexure - 38

NPA Position under Priority Sector as on 31.12.2021 under various sectors

Amt in Crores

Sl	Bank Name	MSME Sector Advance			Education Loan Advance			Housing Loan Advance		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding
1	Bank of Baroda	2446.32	457.94	18.72	134.23	7.71	5.75	102.83	24.91	24.22
2	Bank of India	3022.88	311.87	10.32	79.86	14.52	18.18	400.43	18.93	4.73
3	Bank of Maharastra	156.41	0.00	0.00	0.39	0.00	0.00	9.20	0.00	0.00
4	Canara Bank	2468.50	254.84	10.32	133.73	16.45	12.30	346.22	8.48	2.45
5	Central Bank of India	698.85	105.82	15.14	63.14	7.96	12.60	151.54	9.75	6.43
6	Indian Bank	1875.89	182.76	9.74	61.24	9.88	16.13	296.26	9.15	3.09
7	Indian Overseas Bank	905.73	189.00	20.87	22.2	2.10	9.44	185.69	5.53	2.98
8	Punjab & Sind Bank	178.76	11.41	6.38	4.31	0.00	0.00	75.25	0.00	0.00
9	Punjab National Bank	3511.08	724.86	20.64	193.01	41.85	21.68	526.43	25.68	4.88
10	State Bank of India	6403.06	387.38	6.05	505.67	13.67	2.70	1937.15	24.39	1.26
11	UCO Bank	3509.31	271.87	7.75	98.73	16.25	16.46	486.89	17.57	3.61
12	Union Bank of India	3281.07	404.90	12.34	86.62	0.00	0.00	715.64	14.73	2.06
Total Public Sector Banks		**28457.86**	**3302.64**	11.61	**1383.13**	**130.39**	9.43	**5233.53**	**159.12**	3.04
13	Axis Bank Ltd	5638.60	56.85	1.01	23.98	1.03	4.30	936.96	0.19	0.02
14	Bandhan Bank	2.42	0.08	3.27	0	0.00	#DIV/0!	78.11	0.62	0.79
15	City Union Bank	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
16	DCB Bank Ltd	300.52	9.94	3.31	1.89	0.06	2.94	47.16	1.90	4.02
17	Federal Bank	250.89	3.46	1.38	0.24	0.10	43.73	16.71	0.29	1.73
18	HDFC Bank	2614.04	79.39	3.04	11.01	0.28	2.50	103.88	1.84	1.78
19	ICICI Bank	2600.93	48.89	1.88	10.29	0.18	1.75	260.43	5.52	2.12
20	IDBI Bank	602.35	62.88	10.44	17.22	0.66	3.86	333.61	3.24	0.97
21	IDFC First Bank	6.53	0.00	0.00	0	0.00	#DIV/0!	26.83	0.00	0.00
22	Indus Ind Bank	2589.55	11.77	0.45	0	0.00	#DIV/0!	0.06	0.00	0.00
23	Karnatak Bank Ltd.	325.03	34.82	10.71	0.35	0.13	37.66	11.44	0.73	6.38
24	Karur Vysya Bank	9.10	0.52	5.75	0	0.00	#DIV/0!	0.95	0.27	28.09
25	Kotak Mahindra Bank Ltd	495.97	17.99	3.63	0	0.00	#DIV/0!	0	0.00	#DIV/0!
26	Laxmi Vilas Bank	15.08	0.00	0.00	0	0.00	#DIV/0!	0.44	0.18	41.54
27	RBL Bank	22.02	0.00	0.00	0	0.00	#DIV/0!	0.07	0.00	0.00
28	Standard Chartered Bank	9.69	0.00	0.00	0	0.00	#DIV/0!	0	0.00	#DIV/0!
29	The South Indian Bank Ltd.	305.52	0.00	0.00	0	0.00	#DIV/0!	0	0.00	#DIV/0!
30	Tamilnadu Mercantile Bank	12.01	0.02	0.19	0.03	0.00	0.00	0.29	0.00	0.00
31	Yes Bank	263.38	9.42	3.58	0	0.00	#DIV/0!	1.28	0.00	0.00
Total Private Sector Banks		**16063.63**	**336.03**	2.09	**65.01**	**2.44**	3.76	**1818.22**	**14.77**	0.81
32	Odisha Gramya Bank	1023.96	534.68	52.22	27.85	13.57	48.71	156.24	29.48	18.87
33	Utkal Grameen Bank	415.50	109.15	26.27	6.75	5.46	80.83	188.73	22.77	12.07
Total Of RRBs		**1439.46**	**643.82**	44.73	**34.60**	**19.02**	54.98	**344.97**	**52.26**	15.15
34	ESAF Small Finance Bank	27.93	0.00	0.02	0	0.00	#DIV/0!	0	0.00	#DIV/0!
35	Jana Small Finance Bank	7.78	0.00	0.00	0	0.00	#DIV/0!	3.46	0.05	1.56
36	Suryoday Small Finance Bank	1.49	3.80	255.61	0	0.00	#DIV/0!	0	0.00	#DIV/0!
37	Ujjivan Small Finance Bank	34.82	0.00	0.00	0	0.00	#DIV/0!	16.06	0.24	1.48
38	Utkarsh Small Finance Bank	0.22	0.00	0.00	0	0.00	#DIV/0!	6.58	0.00	0.00
Total Small Finance Bank		**72.24**	**3.80**	5.26	**0.00**	**0.00**	#DIV/0!	**26.10**	**0.29**	1.12
39	Orissa State Co-Op. Bank	46.23	7.40	16.01	1.24	1.12	90.23	39.46	35.10	88.94
Total of Co-operative Banks		**46.23**	**7.40**	16.01	**1.24**	**1.12**	90.23	**39.46**	**35.10**	88.94
Grand Total		**46079.42**	**4293.70**	**9.32**	**1483.98**	**152.97**	**10.31**	**7462.28**	**261.54**	**3.50**

Annexure - 38

NPA Position under Priority Sector as on 31.12.2021 under various sectors

Amt in Crores

Sl	Bank Name	Priority Sector Advance			Non-priority Advance			Total Advance		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding
1	Bank of Baroda	3351.23	622.96	18.59	2077.65	296.99	14.29	5428.88	919.94	16.95
2	Bank of India	5311.34	605.60	11.40	6840.91	129.98	1.90	12145.42	735.58	6.06
3	Bank of Maharastra	169.74	0.00	0.00	172.55	0.00	0.00	642.66	0.00	0.00
4	Canara Bank	4609.34	350.22	7.60	3344.28	48.90	1.46	7884.87	399.12	5.06
5	Central Bank of India	1297.42	187.73	14.47	491.21	77.88	15.85	1790.96	265.61	14.83
6	Indian Bank	3071.69	311.93	10.15	1648.50	21.99	1.33	7389.29	333.91	4.52
7	Indian Overseas Bank	2298.75	311.34	13.54	1270.13	12.34	0.97	2929.64	323.68	11.05
8	Punjab & Sind Bank	298.62	14.01	4.69	703.59	5.04	0.72	1011.49	19.05	1.88
9	Punjab National Bank	6510.72	1332.85	20.47	9115.65	1425.44	15.64	15626.35	2758.30	17.65
10	State Bank of India	17727.79	1079.94	6.09	30263.57	663.73	2.19	44880.30	1743.67	3.89
11	UCO Bank	6442.04	481.25	7.47	2791.43	31.76	1.14	6521.97	513.01	7.87
12	Union Bank of India	6192.16	699.81	11.30	6283.70	259.84	4.14	15984.20	959.65	6.00
	Total Public Sector Banks	**57280.84**	**5997.64**	**10.47**	**65003.17**	**2973.88**	**4.57**	**122236.02**	**8971.52**	**7.34**
13	Axis Bank Ltd	9129.22	125.94	1.38	3388.75	34.21	1.01	14547.76	160.14	1.10
14	Bandhan Bank	1341.98	151.56	11.29	762.54	43.19	5.66	2104.64	194.75	9.25
15	City Union Bank	1.75	0.00	0.00	0.00	0.00	#DIV/0!	28.86	0.00	0.00
16	DCB Bank Ltd	1047.17	40.77	3.89	328.42	17.70	5.39	1348.64	58.47	4.34
17	Federal Bank	578.59	7.67	1.33	510.02	5.84	1.14	1102.98	13.51	1.23
18	HDFC Bank	3556.77	186.29	5.24	8226.84	85.05	1.03	10959.79	271.33	2.48
19	ICICI Bank	4281.65	89.74	2.10	7765.62	121.23	1.56	12016.40	210.97	1.76
20	IDBI Bank	1366.29	161.77	11.84	717.14	21.63	3.02	2176.31	183.40	8.43
21	IDFC First Bank	155.17	0.00	0.00	724.36	0.00	0.00	927.59	0.00	0.00
22	Indus Ind Bank	5332.12	26.08	0.49	1324.96	22.26	1.68	6512.61	48.35	0.74
23	Karnatak Bank Ltd.	403.37	36.27	8.99	417.77	139.37	33.36	519.27	175.64	33.82
24	Karur Vysya Bank	19.31	0.79	4.09	6.23	0.13	2.02	122.98	0.92	0.74
25	Kotak Mahindra Bank Ltd	790.11	28.19	3.57	274.35	7.03	2.56	1048.10	35.22	3.36
26	Laxmi Vilas Bank	16.56	0.18	1.10	6.64	0.59	8.96	20.48	0.78	3.80
27	RBL Bank	271.47	0.00	0.00	0.00	0.00	#DIV/0!	210.98	0.00	0.00
28	Standard Chartered Bank	9.73	0.00	0.00	0.00	0.00	#DIV/0!	9.65	0.00	0.00
29	The South Indian Bank Ltd.	305.63	0.00	0.00	0.00	0.00	#DIV/0!	288.83	0.00	0.00
30	Tamilnadu Mercantile Bank	12.41	0.02	0.18	26.77	0.00	0.00	39.05	0.02	0.06
31	Yes Bank	1229.57	9.42	0.77	0.00	0.09	#DIV/0!	1809.62	9.51	0.53
	Total Private Sector Banks	**29848.87**	**864.69**	**2.90**	**24480.41**	**498.32**	**2.04**	**55794.54**	**1363.01**	**2.44**
32	Odisha Gramya Bank	5328.47	1379.22	25.88	461.96	81.92	17.73	5787.80	1461.14	25.25
33	Utkal Grameen Bank	2731.31	754.59	27.63	361.15	25.98	7.19	3059.19	780.57	25.52
	Total of RRBs	**8059.78**	**2133.81**	**26.47**	**823.11**	**107.90**	**13.11**	**8846.99**	**2241.71**	**25.34**
34	ESAF Small Finance Bank	54.29	0.82	1.50	1.61	0.00	0.00	463.44	0.82	0.18
35	Jana Small Finance Bank	565.03	35.15	6.22	49.36	0.79	1.60	35.76	35.94	100.53
36	Suryoday Small Finance Bank	213.52	55.12	25.81	0.00	15.53	#DIV/0!	707.10	70.65	9.99
37	Ujjivan Small Finance Bank	324.49	28.39	8.75	101.62	6.79	6.68	455.34	35.17	7.72
38	Utkarsh Small Finance Bank	211.36	1.47	0.69	13.33	0.00	0.00	223.58	1.47	0.66
	Total Small Finance Bank	**1368.69**	**120.94**	**8.84**	**165.92**	**23.11**	**13.93**	**1885.21**	**144.05**	**7.64**
39	Orissa State Co-Op. Bank	14993.21	773.87	5.16	12562.40	199.98	1.59	30238.04	973.85	3.22
	Total of Co-operative Banks	**14993.21**	**773.87**	**5.16**	**12562.40**	**199.98**	**1.59**	**30238.04**	**973.85**	**3.22**
	Grand Total	**111551.38**	**9890.96**	**8.87**	**103035.01**	**3803.19**	**3.69**	**219000.80**	**13694.15**	**6.25**

Annexure - 38

NPA Position under Priority Sector as on 31.12.2021 under various sectors

Amt in Crores

Sl No.	Bank Name	PMEGP			MUDRA			SHG			NULM			NRLM		
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding
1	Bank of Baroda	17.00	0.64	3.76	269.50	49.00	18.18	154.50	3.32	2.15	94.82	1.07	1.13	7.95	0.92	11.51
2	Bank of India	86.82	12.81	14.76	678.54	68.72	10.13	349.21	22.09	6.33	321.68	4.30	1.34	10.93	2.85	26.06
3	Bank of Maharastra	0.50	0.00	0.00	7.23	0.00	0.00	0.05	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	59.35	11.18	18.84	684.47	60.07	8.78	249.45	1.72	0.69	159.37	0.52	0.32	9.52	0.71	7.42
5	Central Bank of India	0.36	0.13	35.98	299.75	71.82	23.96	25.53	1.35	5.30	75.16	0.54	0.72	1.17	0.11	9.44
6	Indian Bank	57.58	17.49	30.37	305.27	56.31	18.45	165.33	9.03	5.46	104.32	3.42	3.28	6.55	0.93	14.20
7	Indian Overseas Bank	23.55	6.07	25.76	326.98	15.43	4.72	115.59	10.14	8.78	73.20	3.45	4.71	4.55	0.01	0.25
8	Punjab & Sind Bank	1.64	0.00	0.00	15.48	3.11	20.06	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	69.03	15.48	22.42	1120.49	191.68	17.11	306.56	7.90	2.58	212.07	5.49	2.59	25.77	5.03	19.53
10	State Bank of India	127.36	37.89	29.75	974.24	211.08	21.67	1161.99	45.63	3.93	563.16	36.22	6.43	8.93	0.00	0.00
11	UCO Bank	41.21	15.67	38.02	687.45	101.65	14.79	116.63	9.07	7.78	59.58	8.69	14.59	1.52	0.44	28.91
12	Union Bank of India	29.78	3.82	12.84	712.78	103.45	14.51	197.46	11.96	6.06	215.99	12.23	5.66	146.46	9.86	6.73
Total Public Sector Banks		**514.19**	**121.19**	**23.57**	**6082.18**	**932.31**	**15.33**	**2842.29**	**122.23**	**4.30**	**1879.34**	**75.93**	**4.04**	**223.35**	**20.85**	**9.34**
13	Axis Bank Ltd	5.83	1.02	17.55	287.38	10.87	3.78	0.00	0.00	#DIV/0!	3.22	0.62	19.22	2.41	0.86	35.78
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	City Union Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	DCB Bank Ltd	0.00	0.00	#DIV/0!	200.67	8.51	4.24	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Federal Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.69	0.01	0.82	0.31	0.04	13.00
18	HDFC Bank	0.17	0.01	5.97	357.85	42.22	11.80	76.67	0.18	0.23	0.00	0.00	#DIV/0!	0.02	0.00	0.00
19	ICICI Bank	0.13	0.01	10.33	122.27	0.62	0.51	45.12	0.02	0.05	33.05	0.01	0.04	4.51	0.01	0.24
20	IDBI Bank	10.56	0.48	4.53	103.18	26.09	25.29	13.06	7.99	61.15	1.47	0.04	2.40	1.43	0.39	27.36
21	IDFC First Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	Indus Ind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Karnatak Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
25	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	5.68	0.24	4.21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Laxmi Vilas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	RBL Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	The South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	Yes Bank	0.00	0.00	#DIV/0!	0.02	0.02	100.00	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	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total Private Sector Banks		**16.69**	**1.52**	**9.14**	**1077.05**	**88.58**	**8.22**	**134.85**	**8.19**	**6.07**	**38.43**	**0.67**	**1.75**	**8.68**	**1.31**	**15.05**
32	Odisha Gramya Bank	53.84	30.48	56.61	338.39	25.22	7.45	1527.07	62.40	4.09	1527.07	62.40	4.09	0.00	0.00	#DIV/0!
33	Utkal Grameen Bank	4.75	1.31	27.51	56.84	1.66	2.92	433.18	122.83	28.36	433.18	122.83	28.36	0.00	0.00	#DIV/0!
Total Of RRBs		**58.59**	**31.78**	**54.25**	**395.23**	**26.88**	**6.80**	**1960.25**	**185.23**	**9.45**	**1960.25**	**185.23**	**9.45**	**0.00**	**0.00**	**#DIV/0!**
34	ESAF Small Finance Bank	0.00	0.00	#DIV/0!	10.11	0.00	0.05	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
36	Suryoday Small Finance Bank	0.00	0.00	#DIV/0!	36.15	0.62	1.70	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
37	Ujjivan Small Finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
38	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	188.81	1.51	0.80	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total Small Finance Bank		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
39	Orissa State Co-Op. Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	231.44	34.82	15.05	7.87	4.64	58.90	1.25	0.48	38.16
Total of Co-operative Banks		**0.00**	**0.00**	**#DIV/0!**	**235.06**	**2.13**	**0.91**	**231.44**	**34.82**	**15.05**	**7.87**	**4.64**	**58.90**	**1.25**	**0.48**	**38.16**
GrandTotal		**589.47**	**154.50**	**26.21**	**7789.53**	**1049.89**	**13.48**	**5168.83**	**350.48**	**6.78**	**3885.89**	**266.46**	**6.86**	**233.28**	**22.63**	**9.70**

Annexure - 39

District Wise number of Applications for attachment of Property under Section 14 of SARFAESI pending with District Magistrate as on 31.01.2022

Sl. No.	Districts	Applications Pending	Amount (in Cr.)
1	Cuttack	108	107.52
2	Khurda	96	96.14
3	Sundargarh	47	10.37
4	Puri	46	11.59
5	Keonjhar	34	6.82
6	Ganjam	33	23.64
7	Jagatsinghpur	32	4.63
8	Kendrapara	25	6.04
9	Koraput	25	12.18
10	Nayagarh	24	23.14
11	Bolangir	21	4.55
12	Sambalpur	20	2.08
13	Balasore	18	10.72
14	Jharsuguda	17	6.40
15	Bargarh	16	2.60
16	Kalahandi	15	2.08
17	Jajpur	14	3.20
18	Malkangiri	14	0.96
19	Angul	12	16.27
20	Boudh	7	0.40
21	Nabarangpur	7	0.54
22	Rayagada	7	1.80
23	Dhenkanal	6	0.64
24	Nuapada	5	0.26
25	Bhadrak	4	0.76
26	Deogarh	4	0.47
27	Gajapati	4	0.03
28	Mayurbhanj	4	1.05
29	Sonepur	3	0.19
30	Kandhamal	1	0.23
		669	**357.30**

Sl	Banks	Applications Pending	Amount (in Cr.)
1	BANK OF BARODA	229	47.07
2	UTKAL GRAMEEN BANK	77	5.93
3	PUNJAB NATIONAL BANK	67	65.98
4	CANARA BANK	60	54.17
5	UCO BANK	52	29.39
6	INDIAN BANK	33	16.78
7	DCB BANK	31	4.45
8	IDBI BANK	29	24.51
9	INDIAN OVERSEAS BANK	21	11.87
10	KARUR VYSYA BANK	19	20.02
11	ODISHA GRAMYA BANK	16	30.22
12	HDFC BANK	15	42.84
13	STATE BANK OF INDIA	8	1.06
14	IDFC FIRST BANK	8	1.47
15	BANK OF INDIA	4	1.54
16	CENTRAL BANK OF INDIA	0	0.00
17	UNION BANK OF INDIA	0	0.00
	TOTAL	**669**	**357.30**

Annexure - 40

PROGRESS UNDER EDUCATION LOAN AS OF 31.12.2021

		Disbursement under Priority Sector from 01.04.2021 to 31.12.2021		Out of sanctioned, disbursed to Girl student		Balance O/S under Priority Sector as on 31.12.2021		Balance O/S in Girl Student accounts as on 31.12.2021		Total Disbursement (Priority + Non Priority) from 01.04.2021 to 31.12.2021		Balance O/S (Prority + Non Priority) as on 31.12.2021	
		A/C	**Amt**	**A/C**	**Amt**	**A/C**	**Amt**	**A/C**	**Amt**	**A/C**	**Amt**	**A/C**	**Amt**
1	Bank of Baroda	257	5.65	16	0.93	6982	134.23	3215	62.83	310	13.13	7257	158.35
2	Bank of India	485	50.33	166	25.36	3667	79.86	2111	36.87	485	50.33	3667	79.86
3	Bank of Maharastra	11	0.39	15	0.19	11	0.39	8	0.18	11	0.39	11	0.39
4	Canara Bank	1628	31.27	209	3.42	4323	133.73	1887	62.95	1700	37.36	4604	150.41
5	Central Bank of India	181	3.43	59	1.27	1390	63.14	645	28.76	253	9.79	1520	87.89
6	Indian Bank	204	7.01	49	3.12	1474	61.24	512	27.07	204	7.01	1474	61.24
7	Indian Overseas Bank	110	1.36	39	0.61	1205	22.2	666	11.19	122	2.45	1242	28.00
8	Punjab & Sind Bank	0	0.00	0	0.00	43	4.31	21	1.98	0	0.00	43	4.31
9	Punjab National Bank	1220	20.82	326	5.25	4948	193.01	1910	90.27	1244	24.09	4991	198.44
10	State Bank of India	7524	97.95	2190	27.58	12259	505.67	4817	241.30	8798	123.32	13421	596.44
11	UCO Bank	322	5.65	65	0.59	3537	98.73	855	44.41	322	5.65	3549	100.00
12	Union Bank of India	405	6.09	99	2.35	2679	86.62	1127	42.83	465	9.99	2852	114.79
	Public Sector Banks	12347	229.95	**3233**	**70.67**	**42518**	**1383.13**	17774	650.66	**13914**	**283.51**	**44631**	**1580.12**
13	Axis Bank Ltd	30	1.39	5	0.22	456	23.98	162	11.05	30	1.39	456	23.98
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
15	City Union Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
16	DCB Bank Ltd	15	0.70	6	0.23	68	1.89	25	0.94	15	0.70	74	2.08
17	Federal Bank	1	0.01	1	0.01	8	0.24	4	0.11	2	0.06	11	0.84
18	HDFC Bank	58	0.79	25	0.13	446	11.01	167	5.00	67	0.95	447	11.05
19	ICICI Bank	64	3.01	23	0.32	283	10.29	134	5.27	81	6.24	306	14.49
20	IDBI Bank	68	1.69	29	0.39	514	17.22	73	7.85	74	2.15	521	19.75
21	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
22	Indus Ind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
23	Karnatak Bank Ltd.	2	0.04	1	0.01	14	0.35	5	0.16	2	0.04	14	0.35
24	Karur Vysya Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
26	Laxmi Vilas Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
27	RBL Bank	17	0.13	12	0.07	0	0	0	0.00	17	0.13	0	0.00
28	Standard Chartered Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
29	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0	3	0.00	0	0.00	0	0.00
31	Tamilnadu Mercantile Bank	0	0.00	0	0.00	1	0.03	1	0.03	0	0.00	1	0.03
30	Yes Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
	Private Sector Banks	255	7.76	**102**	**1.38**	**1790**	**65.01**	487	29.98	**288**	**11.66**	**1830**	**72.57**
32	Odisha Gramya Bank	14	0.58	5	0.11	884	27.85	221	12.59	14	0.58	884	27.85
33	Utkal Grameen Bank	4	0.05	1	0.01	255	6.75	48	2.76	4	0.05	255	6.75
	RRBs	18	0.63	**6**	**0.12**	**1139**	**34.6**	269	15.35	**18**	**0.63**	**1139**	**34.60**
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
36	Suryoday Small Finance Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00
	Total Small Finance Bank	0	0	**0**	**0.00**	**0**	**0**	0	0.00	**0**	**0.00**	**0**	**0.00**
39	Orissa State Co-Op. Bank	4	0.02	0	0.00	43	**1.24**	39	0.99	4	0.02	43	1.24
	Total of Co-op Bank	**4**	**0.02**	**0**	**0.00**	**43**	**1.24**	39	0.99	**4**	**0.02**	**43**	**1.24**
	TOTAL	**12624**	**238.36**	**3341**	**72.17**	**45490**	**1483.98**	18569	696.98	**14224**	**295.82**	**47643**	**1688.53**

Annexure - 41

PERFORMANCE UNDER HOUSING LOAN AS ON 31.12.2021
(Amount in Crores)

Sl No.	Name of Bank	Disbursement made during the current year (01.04.2021 to 31.12.2021)		Balance outstanding as on 31.12.2021	
		No of A/c	Amt.	No of A/c	Amt
1	Bank of Baroda	939	100.93	28205	851.23
2	Bank of India	509	101.63	9581	990.39
3	Bank of Maharastra	37	9.20	37	9.2
4	Canara Bank	2810	291.21	6494	791.1
5	Central Bank of India	633	49.27	2883	321.48
6	Indian Bank	793	101.82	5748	711.64
7	Indian Overseas Bank	636	109.61	3416	396.32
8	Punjab & Sind Bank	66	1.85	739	80.41
9	Punjab National Bank	2201	246.75	12406	1397.86
10	State Bank of India	10094	756.39	44448	6278.25
11	UCO Bank	1192	147.84	10322	791.6
12	Union Bank	1573	190.11	12426	1298.02
Total Public Sector Banks		**21483**	**2106.61**	**136705.00**	**13917.50**
13	Axis Bank Ltd	324	93.18	8716	936.96
14	Bandhan Bank	989	80.16	1619	129.49
15	City Union Bank	0	0.00	0	0
16	DCB Bank Ltd	422	12.03	1218	86.37
17	Federal Bank	58	12.98	339	56.64
18	HDFC Bank	1312	11.21	4314	275.35
19	ICICI Bank	1288	414.14	6672	1515.22
20	IDBI BANK	717	125.43	4999	709.34
21	IDFC First Bank	73	9.41	2060	40.68
22	Indus Ind Bank	0	0.00	3	0.06
23	Karnatak Bank Ltd.	32	2.89	243	42.71
24	Karur Vysya Bank	1	0.02	18	1.96
25	Kotak Mahindra Bank Ltd	0	0.00	0	0
26	Laxmi Vilas Bank	0	0.00	16	1.53
27	RBL Bank	17	0.55	47	0.07
28	Standard Chartered Bank	0	0.00	0	0
29	The South Indian Bank Ltd.	0	0.00	0	0
30	Tamilnadu Mercantile Bank	1	0.07	11	1.51
31	Yes Bank	0	0.00	14	1.28
Total Private Sector Banks		**5234**	**762.07**	**30289**	**3799.17**
32	Odisha Gramya Bank	140	17.25	3842	156.24
33	Utkal Grameen Bank	324	27.52	3504	188.73
Total of RRBs		**464**	**44.77**	**7346**	**344.97**
34	ESAF Small Finance Bank	0	0.00	0	0
35	Jana Small Finance Bank	116	5.08	268	7.19
36	Suryoday Small Finance Bank	0	0.66	0	0
37	Ujjivan Small Finance Bank	123	9.81	734	48.96
38	Utkarsh Small Finance Bank	8	1.43	30	6.58
	Total Small Finance Bank	**247**	**16.98**	**1032**	**62.73**
39	Orissa State Co-Op. Bank	22	1.12	2924	41.69
Total of Co-operative		**22**	**1.12**	**2924**	**41.69**
Grand Total		**27450**	**2931.55**	**178296**	**18166.06**

Annexure - 42

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.12.2021 (Amount in Crore)

Sl	Name of Bank	SIKHS				MUSLIMS				CHRISTIANS				BUDDHIST			
		Disbursement from 01.04.2021 to 31.12.2021		Balance outstanding as on 31.12.2021		Disbursement from 01.04.2021 to 31.12.2021		Balance outstanding as on 31.12.2021		Disbursement from 01.04.2021 to 31.12.2021		Balance outstanding as on 31.12.2021		Disbursement from 01.04.2021 to 31.12.2021		Balance outstanding as on 31.12.2021	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	6	0.54	56	1.89	195	3.69	1357	32.73	48	1.25	419	6.72	4	0.04	35	0.56
2	Bank of India	10	0.39	113	8.41	474	9.42	9716	111.84	143	2.56	2031	26.16	0	0.00	0	0.00
3	Bank of Maharastra	0	0.00	0	0.00	52	0.85	57	1.41	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	944	7.81	655	24.54	5373	31.91	5516	95.77	2921	7.17	1770	24.60	3986	22.34	2874	62.05
5	Central Bank of India	48	0.97	120	5.49	81	1.95	288	5.81	30	0.03	77	0.58	13	0.06	22	0.17
6	Indian Bank	13	0.30	53	2.19	613	11.01	2569	50.58	312	16.07	1295	35.22	4	0.66	8	0.45
7	Indian Overseas Bank	2	0.02	138	1.25	1805	2.46	15054	7.95	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	7	0.26	125	5.72	218	6.00	3856	103.58	160	3.48	2913	32.83	0	0.00	2	0.08
10	State Bank of India	1092	6.60	7979	47.69	11132	87.51	102432	1039.23	7413	44.24	72564	639.35	211	0.42	211	1.43
11	UCO Bank	12	2.61	765	32.83	585	6.11	9843	204.12	160	2.19	4007	288.79	4	0.03	74	0.69
12	Union Bank of India	76	5.52	428	18.30	648	17.61	4078	77.22	246	8.52	1269	28.20	9	0.56	34	0.79
	Public Sector Banks	**2210**	**25.02**	**10432**	**148.31**	**21176**	**178.52**	**154766**	**1730.24**	**11433**	**85.51**	**86345**	**1082.45**	**4231**	**24.11**	**3260**	**66.22**
13	Axis Bank Ltd	9	1.11	53	6.85	267	10.35	1350	45.94	240	2.44	1415	11.06	1	0.00	3	0.05
14	Bandhan Bank	2	0.01	21	0.07	9831	66.48	40835	158.39	262	1.14	939	2.35	2	0.01	8	0.04
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Ltd	10	0.14	0	0.00	757	12.69	376	1.16	215	0.57	36	0.11	1	0.00	0	0.00
17	Federal Bank	6	0.32	22	2.37	689	9.73	1331	19.04	36	0.81	101	2.41	0	0.00	0	0.00
18	HDFC Bank	8	0.06	69	1.75	579	3.16	9681	65.73	249	0.82	2304	5.72	0	0.00	2	0.01
19	ICICI Bank	32	3.39	153	17.33	1811	33.90	5230	132.81	1260	7.64	4058	30.16	10	0.61	20	1.30
20	IDBI Bank	9	0.17	41	3.31	382	6.96	1595	29.39	36	0.96	183	5.74	0	0.00	1	0.00
21	IDFC First Bank	4	0.01	29	0.06	64	0.17	144	0.31	66	0.18	81	0.20	1	0.00	3	0.01
22	Indus Ind Bank	12	1.76	43	4.79	32566	97.68	76779	232.06	11601	31.14	26273	58.70	1	0.07	1	0.05
23	Karnatak Bank Ltd.	0	0.00	4	0.20	7	0.27	32	1.60	0	0.00	3	0.17	0	0.00	0	0.00
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	4	0.29	0	0.00	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	3	0.45	35	4.17	27	3.07	187	20.57	0	0.00	34	1.26	0	0.00	2	0.08
26	Laxmi Vilas Bank	0	0.00	0	0.00	29	0.16	60	0.41	3	0.01	6	0.03	0	0.00	0	0.00
27	RBL Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Yes Bank	0	0.00	17	0.40	96	2.54	2269	15.64	358	1.04	1465	3.97	0	0.00	1	0.00
31	Tamilnadu Mercantile	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Private Sector Banks	**95**	**7.42**	**487**	**41.30**	**47105**	**247.16**	**139873**	**723.34**	**14326**	**46.75**	**36898**	**121.88**	**16**	**0.69**	**41**	**1.54**
32	Odisha Gramya Bank	0	0.00	69	0.90	543	6.19	19807	38.37	2238	21.85	2193	42.03	0	0.00	0	0.00
33	Utkal Grameen Bank	11	0.09	847	6.60	19	0.16	4731	20.71	31	0.28	10272	29.18	0	0.00	0	0.00
	RRBs	**11**	**0.09**	**916**	**7.50**	**562**	**6.35**	**24538**	**59.08**	**2269**	**22.13**	**12465**	**71.21**	**0**	**0.00**	**0**	**0.00**
34	Orissa State Co-Op. Bank	73	0.47	444	1.88	10448	29.20	20360	57.17	28310	161.88	115330	47.26	0	0.00	1	0.02
	Total of Co-operative	**73**	**0.47**	**444**	**1.88**	**10448**	**29.20**	**20360**	**57.17**	**28310**	**161.88**	**115330**	**47.26**	**0**	**0.00**	**1**	**0.02**
35	Jana Small Finance Bank	12	0.06	36	0.10	1496	6.82	4934	15.20	162	0.76	684	1.93	2126	12.55	4859	23.52
36	ESAF Small Finance Bank	0	0.00	1	0.00	76	0.24	170	0.35	91	0.31	157	0.39	0	0.00	1	0.00
37	Suryoday Small Finance	8	0.04	52	0.10	944	3.04	5588	9.21	263	1.02	1298	2.55	7	0.02	20	0.04
38	Ujjivan Small Finance Bank	18	0.06	97	0.22	605	2.42	4637	10.24	601	2.28	2867	6.33	1	0.01	9	0.02
39	Utkarsh Small Finance	1	0.00	6	0.02	88	0.32	315	0.52	15	0.03	55	0.13	0	0.00	0	0.00
	Total Small Finance Bank	**39**	**0.16**	**192**	**0.44**	**3209**	**12.84**	**15644**	**35.52**	**1132**	**4.40**	**5061**	**11.33**	**2134**	**12.58**	**4889**	**23.58**
	TOTAL	**2428**	**33.16**	**12471**	**199.43**	**82500**	**474.07**	**355181**	**2605.35**	**57470**	**320.67**	**256099**	**1334.13**	**6381**	**37.38**	**8191**	**91.36**

Annexure - 42

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.12.2021 (Amount in Crore)

Sl	Name of Bank	Zoroastrians				Jains				TOTAL			
		Disbursement from 01.04.2021 to 31.12.2021		Balance outstanding as on 31.12.2021		Disbursement from 01.04.2021 to 31.12.2021		Balance outstanding as on 31.12.2021		Disbursement from 01.04.2021 to 31.12.2021		Balance outstanding as on 31.12.2021	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	1	0.01	8	0.10	21	0.36	56	2.78	275	5.89	1931	44.78
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	627	12.37	11860	146.41
3	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	52	0.85	57	1.41
4	Canara Bank	58	0.06	4	0.07	156	1.72	174	4.36	13438	71.01	10993	211.39
5	Central Bank of India	0	0.00	0	0.00	9	0.49	37	1.87	181	3.50	544	13.92
6	Indian Bank	0	0.00	2	0.03	1	0.01	3	0.11	943	28.05	3930	88.58
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	1807	2.48	15192	9.20
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1	0.01	2	0.09	20	0.42	387	9.83	6917	142.64
10	State Bank of India	3	0.00	3	0.25	87	0.21	87	3.85	19938	138.98	183276	1731.80
11	UCO Bank	0	0.00	1	0.01	0	0.00	9	0.45	761	10.94	14699	526.89
12	Union Bank of India	1	0.15	2	0.08	15	1.09	76	6.55	995	33.45	5887	131.14
	Public Sector Banks	**63**	**0.22**	**21**	**0.55**	**291**	**3.97**	**462**	**20.39**	**39404**	**317.35**	**255286**	**3048.16**
13	Axis Bank Ltd	0	0.00	3	0.60	6	1.12	47	2.33	523	15.02	2871	66.83
14	Bandhan Bank	0	0.00	1	0.00	0	0.00	2	0.01	10097	67.64	41806	160.86
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Ltd	0	0.00	0	0.00	3	0.00	0	0.00	986	13.40	412	1.27
17	Federal Bank	0	0.00	0	0.00	2	0.01	8	0.71	733	10.87	1462	24.53
18	HDFC Bank	0	0.00	0	0.00	0	0.00	19	0.63	836	4.04	12075	73.84
19	ICICI Bank	7	0.11	22	0.43	6	0.13	17	1.43	3126	45.78	9500	183.46
20	IDBI Bank	0	0.00	0	0.00	0	0.00	7	0.55	427	8.09	1827	38.99
21	IDFC First Bank	0	0.00	0	0.00	0	0.00	2	0.00	135	0.36	259	0.58
22	Indus Ind Bank	0	0.00	0	0.00	4	1.22	10	1.68	44184	131.87	103106	297.28
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	7	0.27	39	1.97
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	0.29
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	30	3.52	258	26.08
26	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	32	0.17	66	0.44
27	RBL Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	454	3.58	3752	20.01
31	Tamilnadu Mercantile	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Private Sector Banks	**7**	**0.11**	**26**	**1.03**	**21**	**2.48**	**112**	**7.34**	**61570**	**304.61**	**177437**	**896.43**
32	Odisha Gramya Bank	0	0.00	0	0.00	0	0.00	0	0.00	2781	28.04	22069	81.30
33	Utkal Grameen Bank	0	0.00	0	0.00	0	0.00	0	0.00	61	0.53	15850	56.49
	RRBs	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**2842**	**28.57**	**37919**	**137.79**
34	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	38831	191.55	136135	106.33
	Total of Co-operative	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**38831**	**191.55**	**136135**	**106.33**
35	Jana Small Finance Bank	0	0.00	0	0.00	13	0.07	67	0.21	3809	20.26	10580	40.96
36	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	167	0.55	329	0.74
37	Suryoday Small Finance	4	0.01	30	0.06	2	0.01	8	0.01	1228	4.14	6996	11.97
38	Ujjivan Small Finance Bank	0	0.00	1	0.00	0	0.00	0	0.00	1225	4.77	7611	16.81
39	Utkarsh Small Finance	0	0.00	0	0.00	0	0.00	0	0.00	104	0.35	376	0.67
	Total Small Finance Bank	**4**	**0.01**	**31**	**0.06**	**15**	**0.08**	**75**	**0.22**	**5138**	**25.38**	**18567**	**58.44**
	TOTAL	**74**	**0.34**	**78**	**1.64**	**327**	**6.53**	**649**	**27.95**	**147785**	**867.46**	**625344**	**4247.15**

Annexure - 43

Bank wise settlement and credit linkage (cumulative W.E.F. 01.04.2011 to 31.12.2021)

Name of Bank	Candidates Trained	Total Settled	%age of Settlement	%age of Credit Linkage
Union Bank of India	15075	12174	80.76	65
BOI	14061	10256	72.94	53
CBI	5613	2846	50.70	62
RUDSETI	13159	10986	83.49	76
SBI	112345	84854	75.53	57
UCO	47309	32228	68.12	57
TOTAL	207562	153344	73.88	59

*** Source - State Office, RSETI**

Annexure - 43

PERFORMANCE OF RSETIs IN ODISHA UNDER SETTLEMENT AND CREDIT LINKAGE AS ON 31.12.2021

Sl	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	Settled under Wage Employment	Self Finance	Bank Finance	% Of Settlement	% Of Credit Linked
1	Ganjam	Ganjam	Union Bank Chhatrapur	346	8404	6449	5017	1432	1566	3451	76.74	68.79
2	Gajapati	Gajapati	Union Bank Paralakhem	263	6671	5725	5134	591	2036	3098	85.82	60.34
3	Mayurbhanj	Mayurbhanj	BOI Baripada	290	8122	5926	5711	238	2861	2850	72.96	49.90
4	Keonjhar	Keonjhar	BOI Keonjhar	209	5939	4330	3933	397	1794	2139	72.91	54.39
5	Deogarh	Deogarh	CBI Deogarh	179	5613	2846	2762	84	1054	1708	50.70	61.84
6	Khordha	RUDSETI	Syndicate,Canara,Dhar	401	13159	10986	9636	1350	2314	7322	83.49	75.99
7	Bargarh	Bargarh	SBI Baragarh	239	6764	5919	5105	814	1258	3847	87.51	75.36
8	Bolangir	Bolangir	SBI Bolangir	218	6444	4950	4592	358	2385	2207	76.82	48.06
9	Boudh	Boudh	SBI Boudh	207	6112	4043	3813	230	1022	2791	66.15	73.20
10	Jajpur	Jajpur	SBI Jajpur	243	7315	5393	5161	232	2161	3000	73.73	58.13
11	Jharsuguda	Jharsuguda	SBI Jharsuguda	354	8962	7445	5587	1858	3418	2169	83.07	38.82
12	Kalahandi	Kalahandi	SBI Kalahandi	243	6866	5337	4148	1189	2317	1831	77.73	44.14
13	Kandhamal	Kandhamal	SBI Kandhamal	211	6435	4965	4389	576	1600	2789	77.16	63.55
14	Kendrapara	Kendrapara	SBI Kendrapara	282	8366	5969	5382	587	2189	3193	71.35	59.33
15	Koraput	Koraput	SBI Koraput	190	5289	3580	2987	593	906	2081	67.69	68.40
16	Malkangiri	Malkangiri	SBI Malkangiri	192	5384	3869	3673	196	1835	1838	71.86	50.04
17	Nabrangpur	Nabrangpur	SBI Nabarangpur	195	6167	4383	3817	566	2013	1804	71.07	47.26
18	Nayagarh	Nayagarh	SBI Nayagarh	223	6301	4834	4634	200	2599	2035	76.72	43.91
19	Nuapada	Nuapada	SBI Nuapara	225	6310	4713	4353	360	2520	1833	74.69	42.11
20	Rayagada	Rayagada	SBI Rayagara	194	5515	4322	3512	810	1292	2220	78.37	63.21
21	Sambalpur	Sambalpur	SBI Sambalpur	242	6864	5569	4498	1071	1225	3273	81.13	72.77
22	Subarnapur	Subarnapur	SBI Subarnapur	217	6366	4714	4581	133	1267	3314	74.05	72.34
23	Sundargarh	Sundargarh	SBI Sundargarh	235	6885	4849	4366	483	2145	2221	70.43	50.87
24	Angul	Angul	UCO Angul	194	6421	4710	4413	297	2077	2336	73.35	52.93
25	Balasore	Balasore	UCO Balasore	241	7831	4801	4461	340	1576	2885	61.31	64.67
26	Bhadrak	Bhadrak	UCO Bhadrak	224	6931	5373	5001	372	2274	2727	77.52	54.53
27	Cuttack	Cuttack	UCO Cuttack	219	6430	4258	4052	206	1961	2091	66.22	51.60
28	Dhenkanal	Dhenkanal	UCO Dhenkanal	217	6942	4617	4453	164	1261	3192	66.51	71.68
29	Jagatsinghpur	Jagatsinghpur	UCO Jagatsinghpur	231	6238	4078	3570	508	1361	2209	65.37	61.88
30	Puri	Puri	UCO Puri	222	6516	4391	4278	113	2513	1765	67.39	41.26
TOTAL				**7146**	**207562**	**153344**	**137019**	**16348**	**56800**	**80219**	**73.88**	**58.55**

*** Source - State Office, RSETI**

PERFORMANCE OF RSETI'S IN ODISHA AS ON 31.12.2021

Sl	Name Of RSETI	Name of Supporting Bank	AAP					RURAL POOR / NRLM		
			Target For FY 2021-22		Achievement			Target	Achievement	%age
			No. of Programs	No. of Candidates	No. of Programs	No. of Candidates	%age			
1	Ganjam	Union Bank	24	500	20	482	96.40	500	472	94.40
2	Gajapati	Union Bank	29	475	14	292	61.47	475	268	56.42
	Sub Total	**Union Bank**	**53**	**975**	**34**	**774**	**79.38**	**975**	**740**	**75.90**
3	Mayurbhanj	BOI	25	550	15	367	66.73	550	360	65.45
4	Keonjhar	BOI	21	450	12	271	60.22	450	271	60.22
	Sub Total	**BOI**	**46**	**1000**	**27**	**638**	**63.80**	**1000**	**631**	**63.10**
5	**Deogarh**	**CBI**	**21**	**470**	**8**	**215**	**45.74**	**470**	**213**	**45.32**
6	**RUDSETI**	**Syndicate,Canara,Dharm**	**27**	**600**	**17**	**359**	**59.83**	**600**	**358**	**59.67**
7	Bargarh	SBI	20	500	18	495	99.00	500	481	96.20
8	Bolangir	SBI	19	470	12	363	77.23	470	363	77.23
9	Boudh	SBI	20	450	15	405	90.00	450	384	85.33
10	Jajpur	SBI	22	500	16	399	79.80	500	396	79.20
11	Jharsuguda	SBI	30	600	21	444	74.00	600	409	68.17
12	Kalahandi	SBI	19	500	16	514	102.80	500	491	98.20
13	Kandhamal	SBI	22	550	17	526	95.64	550	512	93.09
14	Kendrapara	SBI	25	600	14	451	75.17	600	451	75.17
15	Koraput	SBI	18	415	14	281	67.71	415	279	67.23
16	Malkangiri	SBI	23	375	12	199	53.07	375	199	53.07
17	Nabrangpur	SBI	19	465	15	357	76.77	465	327	70.32
18	Nayagarh	SBI	20	465	15	357	76.77	465	346	74.41
19	Nuapada	SBI	19	400	15	403	100.75	400	400	100.00
20	Rayagada	SBI	24	500	15	386	77.20	500	328	65.60
21	Sambalpur	SBI	22	500	19	435	87.00	500	407	81.40
22	Subarnapur	SBI	20	450	13	452	100.44	450	452	100.44
23	Sundargarh	SBI	21	480	10	309	64.38	480	297	61.88
	Sub-Total	**SBI**	**363**	**8220**	**257**	**6776**	**82.43**	**8220**	**6522**	**79.34**
24	Angul	UCO	23	550	13	367	66.73	550	367	66.73
25	Bhadrak	UCO	24	475	16	407	85.68	475	385	81.05
26	Balasore	UCO	27	600	14	322	53.67	600	322	53.67
27	Dhenkanal	UCO	22	525	13	353	67.24	525	348	66.29
28	Cuttack	UCO	20	400	14	358	89.50	400	350	87.50
29	Jagatsinghpur	UCO	27	550	14	323	58.73	550	292	53.09
30	Puri	UCO	25	550	11	276	50.18	550	261	47.45
	Sub-Total	**UCO**	**168**	**3650**	**95**	**2406**	**65.92**	**3650**	**2325**	**63.70**
	TOTAL		**678**	**14915**	**438**	**11168**	**74.88**	**14915**	**10789**	**72.34**

*** Source - State Office, RSETI**

Annexure - 43

Detailed Postion of RSETI Building as on 31.01.2022

Sl No	Name of RSETIs	Land Allotted	ossession Take	atus of Constructi	Remarks /Other issues
1	Ganjam	Land Allotted	Not Given	To be Done	The District Authorty is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
2	Gajapati	Alloted Land cancelled	Not Given	To be Done	The District Authority is deamanding Rupees towards Rent , Cess etc. Fresh request letter for the allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector.
3	Mayurbhanj	Alloted	Taken	Completed	Functioning from own Building
4	Keonjhar	Allotted	Taken	Completed	Functioning from own Building
5	Deogarh	Allotted	Taken	On the verge of completion	Lease deed in favour of the Bank to be done , Boundary wall to be constructed
6	RUDSETI Khordha	Land Purchased by RUDSETI from IDCO	NA	Completed	Functioning from own Building
7	Bargarh	Allotted	Taken	Completed	Functioning from own Building, Land in the name of Polytecnic to be transferred in favour of the Bank (in Progress)
8	Bolangir	Alloted	Taken	Completed	Functioning from own Building . !st Floor construction to be done.
9	Boudh	Allotted	Taken	Completed	Functioning from own Building.
10	Jajpur	Allotted	Taken	Completed	Functioning from own Building
11	Jharsuguda	NA	NA	Completed	TRL SBI RSETI Jharsuguda, is running in a joint venture by TRL Krosaki Refractorries Limited Belpahar and State Bank of india. The Building is constructed over 14000 sq ft, and have no issue of Land and building.
12	Kalahandi	Allotted	Taken	Ground Floor Completed	Boundary wall to be constructed & Transformer to be installed
13	Kandhamal	Allotted	Taken	Completed	Functioning from own Building
14	Kendrapara	Allotted	Taken	Completed	Functioning from own Building
15	Koraput	Allotted	Taken	Completed	Functioning from own Building
16	Malkangiri	Allotted	Taken	Completed	Functioning from own Building
17	Nabrangpur	Allotted	Taken	Completed	Functioning from own Building
18	Nayagarh	Allotted	Taken	Completed	Functioning from own Building
19	Nuapada	Allotted	Taken	Completed	
20	Rayagada	Allotted	Taken	To be done	Due to small area of constructuion ,(at half Stage) not approved by NIRD. Fresh Construction to done.
21	Sambalpur	Alloted	Taken	Completed	Functioning from own Building
22	Subarnapur	Allotted	Taken	To be done	Boundary disputed , not yet settled (in Progress)
23	Sundargarh	Allotted	Taken	Completed	Water facility (Borewell) and Electric connection to be obtained. Boundary Wall to be
24	Angul	Allotted	Taken	To be Done	Building Plan Approval pending at TAMDA
25	Bhadrak	Allotted	Taken	Completed	Boundary wall to be constructed and electric connection to be obtained
26	Balasore	Allotted	Taken	Completed	Functioning from own Building
27	Dhenkanal	Allotted	Taken	To be Done	Approval obtained from Dhenkanal Regional Development trust pending for Municipality approval.
28	Cuttack	Not Allotted	Not Taken	NA	Land identified , to be allotted
29	Jagatsinghpur	Allotted	Taken	Completed	Functioning from own Building
30	Puri	Not allotted	No	No	The District authority is demanding Annual ground rent and cess @Rs 1.60 lakh per annum , which is not yet deposited, therefore construction not started. Sponsoring Bank is also not agreeing to deposit .

Summary

1	Building Completed	21	Mayurbhanj , Keonjhar , Khordha, Bargarh,Bolangir, Boudh, Jajpur, Jharsuguda,Kalahandi, Kandhamal, Kendrapada,Koraput, Malkangiri, Nabarangpur,Nayagarh, Nuapada, Sambalpur,Sundrgarh, Bhadrak, Balasore ,Jagatsinghpur
2	Land not Allotted	3	Cuttack ,Puri, Gajapati
3	Possession not given	4	Cuttack, Puri , Gajapati & Ganjam
4	Construction to be Done	8	Cuttack, Puri , Gajapati , Ganjam, Dhenkanal,Angul, Sonepur, Rayagada

Annexure-44

CFL Progress Report as of January 2022

Sl. No.	Name of the Dist.	Name of the Bank	Name of the CFL	FLAP (Financial Literacy Awareness Programme)	No of Member
1	Koraput	Bank of India	Boipariguda	29	663
2	Koraput	Bank of India	Semliguda	48	893
3	Koraput	Bank of India	Jeypore	49	767
4	Koraput	Bank of India	Koraput	28	534
5	Koraput	Bank of India	Laxmipur	25	457
6	Kalahandi	Bank of India	Koksara	25	300
7	Kalahandi	Bank of India	Kalampur	9	193
8	Kalahandi	Bank of India	Bhawanipatna	32	531
9	Kalahandi	Bank of India	Kesinga	37	734
10	Bolangir	Bank of India	Gudvella	28	456
11	Bolangir	Bank of India	Tureikela	23	446
12	Bolangir	Bank of India	Loisingha	24	339
13	Bolangir	Bank of India	Bolangir	20	230
14	Kandhamal	Bank of India	Balliguda	39	639
15	Kandhamal	Bank of India	Raikia	14	243
16	Kandhamal	Bank of India	Tikabali	38	612
17	Kandhamal	Bank of India	Phulbani	26	484
18	Kendrapara	Bank of India	Rajkanika	41	662
19	Kendrapara	Bank of India	Marsaigai	42	839
20	Kendrapara	Bank of India	Kendrapara	32	710
21	Mayurbhanj	Bank of India	Kaptipada	15	200
22	Mayurbhanj	Bank of India	Karanjia	40	530
23	Keonjhar	Bank of India	Jhumpura	11	158
24	Deogarh	Bank of India	Tileibani	11	252
25	Bargarh	Bank of India	Rajborasombar (padampur)	22	381
26	Rayagada	SBI	Rayagada	56	982
27	Sundargarh	SBI	Lahunipada	7	99
28	Malkangiri	SBI	Kalimela	43	498
29	Malkangiri	SBI	Malkangiri	41	580
30	Nabarangpur	SBI	Nabarangpur / Nawrangpur	38	459
31	Nabarangpur	SBI	Kosagumuda	53	1122
32	Nabarangpur	SBI	Umarkote	45	850
33	Nuapada	SBI	Khariar	26	441
34	Nuapada	SBI	Nuapada	35	566
35	Rayagada	SBI	Gunupur	41	590
36	Rayagada	SBI	Ramanaguda	4	45
37	Rayagada	SBI	Muniguda	35	487
38	Cuttack	UCO Bank	Badamba	58	1174
39	Cuttack	UCO Bank	Salepur	38	574
40	Cuttack	UCO Bank	Kantapara	44	756
41	Cuttack	UCO Bank	Baranga	95	1377
42	Dhenkanal	UCO Bank	Dhenkanal	33	520
43	Dhenkanal	UCO Bank	Hindol (Rasol)	70	1280
44	Dhenkanal	UCO Bank	Kamakhyanagar	97	1488
45	Dhenkanal	UCO Bank	Parjang	45	546
46	Bhadrak	UCO Bank	Bhadrak	26	481
47	Bhadrak	UCO Bank	Tihidi	61	1036
48	Bhadrak	UCO Bank	Basudevpur	30	593
49	Puri	UCO Bank	Brahmagiri	29	605
50	Gajapati	Union Bank of India	Mohana	40	637
51	Gajapati	Union Bank of India	Parlakhemundi (Gosani)	33	544
Total				**1831**	**30583**

Annexure - 45

CALENDAR PROGRAMME FOR CONDUCT OF SLBC MEETINGS – 2022

Sl	Particulars of Meeting	Quarter ended March-2022	Quarter ended June-2022	Quarter ended Sept-2022	Quarter ended Dec-2022
1	Reminder regarding submission of data by Banks / LDMs / Govt. Depts. to SLBC.	15.03.2022	15.05.2022	15.09.2022	15.12.2022
2	Dead line for receipt of information / data by SLBC Convenor Bank	15.04.2022	15.07.2022	15.10.2022	15.01.2023
3	Distribution of SLBC Agenda	20.04.2022	20.07.2022	20.10.2022	20.01.2023
4	**Holding of SLBC Meeting**	**13.05.2022 (Friday)**	**16.08.2022 (Tuesday)**	**14.11.2022 (Monday)**	**14.02.2023 (Tuesday)**
5	Forwarding the Minutes of the meeting to all Stakeholders	23.05.2022	26.08.2022	24.11.2022	24.02.2023
6	Follow up of the action points emerged from the SLBC Meeting from all SLBC Members	To be completed (23.06.22)	To be completed (26.09.22)	To be completed (24.12.22)	To be completed (24.03.23)

ANNEXURES
FOR
INFORMATION

Bank Wise Branch Network as on 31.12.2021

Sl	Name Of Bank	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	64	62	48	174
2	Bank of India	142	55	58	255
3	Bank of Maharastra	8	8	8	24
4	Canara Bank	127	75	85	287
5	Central Bank of India	38	38	28	104
6	Indian Bank	89	61	54	204
7	Indian Overseas Bank	64	35	28	127
8	Punjab & Sind Bank	10	5	4	19
9	Punjab National Bank	165	96	72	333
10	State Bank of India	527	186	173	886
11	UCO Bank	139	70	40	249
12	Union Bank of India	137	144	92	373
Total of Public Sector Banks		**1510**	**835**	**690**	**3035**
13	Axis Bank Ltd	54	78	51	183
14	Bandhan Bank	82	81	29	192
15	City Union Bank	1	0	0	1
16	DCB Bank Ltd	17	23	6	46
17	Federal Bank	6	13	7	26
18	HDFC Bank	48	53	59	160
19	ICICI Bank	53	55	49	157
20	IDBI Bank	23	32	20	75
21	IDFC First Bank	2	13	6	21
22	Indus Ind Bank	6	26	18	50
23	Karnatak Bank Ltd.	0	2	6	8
24	Karur Vysya Bank	1	0	4	5
25	Kotak Mahindra Bank Ltd	0	6	13	19
26	Laxmi Vilas Bank	2	1	2	5
27	RBL Bank	1	1	1	3
28	Standard Chartered Bank	1	0	1	2
29	The South Indian Bank Ltd.	2	0	1	3
30	Tamilnadu Mercantile Bank	1	0	0	1
31	Yes Bank	3	0	4	7
Total of Private Sector Banks		**303**	**384**	**277**	**964**
32	Odisha Gramya Bank	465	47	37	549
33	Utkal Grameen Bank	364	54	15	433
Total of RRBs		**829**	**101**	**52**	**982**
34	Jana Small Finance Bank	0	0	2	2
35	ESAF Small Finance Bank	54	5	14	73
36	Suryoday Small Finance Bank	53	27	15	95
37	Ujjivan Small Finance Bank	8	4	7	19
38	Utkarsh Small Finance Bank	20	37	8	65
Total Small Finance Bank		**135**	**73**	**46**	**254**
39	Orissa State Co-Op. Bank	155	96	98	349
Total of Cooperative Banks		**155**	**96**	**98**	**349**
Grand Total		**2932**	**1489**	**1163**	**5584**

Bank Wise Position of ATMs as on 31.12.2021

Sl No	**Name of the Bank**	**Rural**	**Semi-Urban**	**Urban**	**Total**
1	Bank of Baroda	64	65	57	**186**
2	Bank of India	125	75	93	**293**
3	Bank of Maharastra	0	0	8	**8**
4	Canara Bank	91	93	93	**277**
5	Central Bank of India	25	26	21	**72**
6	Indian Bank	45	47	40	**132**
7	Indian Overseas Bank	41	35	62	**138**
8	Punjab & Sind Bank	3	4	11	**18**
9	Punjab National Bank	165	190	166	**521**
10	State Bank of India	382	1667	1168	**3217**
11	UCO Bank	138	62	62	**262**
12	Union Bank of India	129	121	103	**353**
Total Public Sector Banks		**1208**	**2385**	**1884**	**5477**
13	Axis Bank Ltd	241	208	176	**625**
14	Bandhan Bank	0	10	8	**18**
15	City Union Bank	0	0	1	**1**
16	DCB Bank Ltd	16	20	6	**42**
17	Federal Bank	1	12	8	**21**
18	HDFC Bank	40	167	152	**359**
19	ICICI Bank	60	107	114	**281**
20	IDBI Bank	15	51	47	**113**
21	IDFC First Bank	1	7	4	**12**
22	Indus Ind Bank	6	17	29	**52**
23	Karnatak Bank Ltd.	0	2	5	**7**
24	Karur Vysya Bank	0	2	4	**6**
25	Kotak Mahindra Bank Ltd	0	6	16	**22**
26	Laxmi Vilas Bank	0	0	5	**5**
27	RBL Bank	1	1	1	**3**
28	Standard Chartered Bank	0	0	1	**1**
29	The South Indian Bank Ltd.	1	0	2	**3**
30	Tamilnadu Mercantile Bank	0	0	1	**1**
31	Yes Bank	0	0	7	**7**
Total Private Sector Banks		**382**	**610**	**587**	**1579**
32	Odisha Gramya Bank	88	28	14	**130**
33	Utkal Grameen Bank	0	0	0	**0**
Total Of RRBs		**88**	**28**	**14**	**130**
34	Jana Small Finance Bank	0	0	2	**2**
35	ESAF Small Finance Bank	0	0	2	**2**
36	Suryoday Small Finance Bank	0	0	1	**1**
37	Ujjivan Small Finance Bank	3	4	7	**14**
38	Utkarsh Small Finance Bank	0	1	3	**4**
Total Small Finance Bank		**3**	**5**	**15**	**23**
39	Orissa State Co-Op. Bank	47	29	48	**124**
Total of Co-operative Banks		**47**	**29**	**48**	**124**
Total		**1728**	**3057**	**2548**	**7333**

Bank Wise Branch Network and ATM Network in Rural Centres as on 31.12.2021

Sl	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	255	293	114.90	142	55.69	125	-17
3	Bank of Maharastra	24	8	33.33	8	33.33	0	-8
4	Canara Bank	287	277	96.52	127	44.25	91	-36
5	Central Bank of India	104	72	69.23	38	36.54	25	-13
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	18	94.74	10	52.63	3	-7
9	Punjab National Bank	333	521	156.46	165	49.55	165	0
10	State Bank of India	886	3217	363.09	527	59.48	382	-145
11	UCO Bank	249	262	105.22	139	55.82	138	-1
12	Union Bank of India	373	353	94.64	92	24.66	129	37
	Public Sector Banks	**3035**	**5477**	**180.46**	**1413**	**46.56**	**1208**	**-205**
13	Axis Bank Ltd	183	625	341.53	54	29.51	241	187
14	Bandhan Bank	192	18	9.38	82	42.71	0	-82
15	City Union Bank	1	1	100.00	1	100.00	0	-1
16	DCB Bank Ltd	46	42	91.30	17	36.96	16	-1
17	Federal Bank	26	21	80.77	6	23.08	1	-5
18	HDFC Bank	160	359	224.38	48	30.00	40	-8
19	ICICI Bank	157	281	178.98	53	33.76	60	7
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	52	104.00	6	12.00	6	0
23	Karnatak Bank Ltd.	8	7	87.50	0	0.00	0	0
24	Karur Vysya Bank	5	6	120.00	1	20.00	0	-1
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	2	1	50.00	1	50.00	0	-1
29	The South Indian Bank Ltd.	3	3	100.00	2	66.67	1	-1
30	Tamilnadu Mercantile Bank	1	1	100.00	1	100.00	0	-1
31	Yes Bank	7	7	100.00	3	42.86	0	-3
	Private Sector Banks	**964**	**1579**	**163.80**	**303**	**31.43**	**382**	**82**
32	Odisha Gramya Bank	549	130	23.68	465	84.70	88	-377
33	Utkal Grameen Bank	433	0	0.00	364	84.06	0	-364
	RRBs	**982**	**130**	**13.24**	**829**	**84.42**	**88**	**-741**
34	ESAF Small Finance Bank	2	2	100.00	0	0.00	0	0
35	Jana Small Finance Bank	73	2	2.74	54	73.97	0	-54
36	Suryoday Small Finance Bank	95	1	1.05	53	55.79	0	-53
37	Ujjivan Small Finance Bank	19	14	73.68	8	42.11	3	-5
38	Utkarsh Small Finance Bank	65	4	6.15	20	30.77	0	-20
	Total Small Finance Bank	**254**	**23**	**9.06**	**135**	**53.15**	**3**	**-132**
39	Orissa State Co-Op. Bank	349	124	35.53	155	44.41	47	-108
	Cooperative Banks	**349**	**124**	**35.53**	**155**	**44.41**	**47**	**-108**
	TOTAL	**5584**	**7333**	**131.32**	**2835**	**50.77**	**1728**	**-1107**