

गौतम पात्र

महाप्रबंधक एवं संयोजक,
एसएलबीसी, ओडिशा

Goutam Patra

General Manager and Convenor,
SLBC, Odisha



ରାଜ୍ୟ ସ୍ତରୀୟ ବ୍ୟାଙ୍କର ସମିତି, ଓଡ଼ିଶା
राज्य स्तरीय बैंकर्स समिति, ओडिशा
State Level Bankers' Committee, Odisha

यूको बैंक

यूको बैंक भवन
तृतीय तल, सी-2, अशोक नगर
भुवनेश्वर-751009

UCO BANK

UCO Bank Building
3rd Floor, C-2, Ashok Nagar
Bhubaneswar-751009

संदर्भ सं/Ref. No. SLBC/ODI/2024-25/1151

दिनांक / Date: 24-02-2025

राज्य स्तरीय बैंकर्स समिति, ओडिशा
के सभी सदस्य ।

All the Members of State Level Bankers'
Committee, Odisha

महोदया/ महोदय,

Sir/Madam,

विषय : दिनांक 06 मार्च, 2025 को आयोजित होने
वाली 178वीं राज्य स्तरीय बैंकर्स समिति
(एस.एल.बी.सी.) की बैठक के लिए कार्यसूची नोट

Sub: Agenda Note for 178th SLBC Meeting to
be held on 06th March, 2025

हम नीचे दिए गए विवरण के अनुसार 06 मार्च, 2025 को
होने वाली ओडिशा की 178 वीं राज्य स्तरीय बैंकर्स
समिति (एस.एल.बी.सी.) की बैठक में आपके अवलोकन
और भागीदारी के लिए कार्यसूची नोट इसके साथ संलग्न
करके प्रेषित कर रहे हैं;

We are enclosing herewith the Agenda
Notes for your kind perusal and
participation in the 178th SLBC Meeting of
Odisha to be held on 06th March, 2025 as
per the details below;

दिनांक: 06-03-2025 (गुरुवार)

समय: 10.00 A.M.

स्थान: मेफेयर कॉन्वेंशन, क्रिस्टल हॉल, जयदेव
विहार, भुवनेश्वर

Date : 06-03-2025 (Thursday)

Time : 10.00 A.M.

Venue : Mayfair Convention, Crystal Hall,
Jayadev Vihar, Bhubaneswar

हम आपसे अनुरोध करना चाहते हैं कि कृपया बैठक में
भाग लेना सुनिश्चित करें और राज्य की प्रगति और
विकास के लिए अपने बहुमूल्य सुझाव दें।

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

शुभकामनाओं सहित !

With regards!

भवदीय,

Yours faithfully,

G. Patra

गौतम पात्र Goutam Patra

महाप्रबंधक, यूको बैंक एवं संयोजक(एस.एल.बी.सी.), ओडिशा

General Manager, UCO Bank & Convener, SLBC, Odisha

अनुलग्नक Encl.: यथोक्त As stated above



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178TH
SLBC
AGENDA



BANKING AT A GLANCE IN ODISHA AS ON 31st DECEMBER 2024

Sl	Particulars	Dec'23 (Amt in Cr)	March'24 (Amt in Cr)	Sept'24 (Amt in Cr)	Dec'24 (Amt in Cr)
1	Total Deposit	5,02,029.14	5,27,479.10	5,50,609.74	5,71,724.54
2	Total Advance utilized in the state	4,14,191.54	4,03,616.89	4,20,376.37	4,31,323.80
	Total Advance Sanctioned and utilized in State	3,59,984.56	3,48,963.33	3,50,823.48	3,59,300.47
3	Total Business (Deposit + Advance)	9,16,220.68	9,31,095.99	9,70,986.11	10,03,048.39
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	82.50%	76.52%	76.35%	75.44%
5	Total PS Advance	2,28,147.23	2,05,772.61	2,05,478.36	2,11,380.44
	% of PS Advance to ANBC Benchmark - 40%	63.38%	58.97%	58.57%	58.83%
6	Agriculture Advance	1,16,792.36	94,200.41	95,885.63	98,969.05
	% of Agriculture Advance to ANBC Benchmark - 18%	32.44%	26.99%	27.33%	27.54%
7	MSME Advance	90,494.56	90,608.34	91,779.75	94,702.10
	% Of MSME Advance to ANBC	25.14%	22.48%	21.83%	27.50%
	Out of which, Micro Enterprises	38,497.23	41,624.18	43,119.88	44,652.07
	% Of Micro Enterprises Advance (Benchmark- 7.5 % of ANBC)	10.69%	10.31%	10.26%	12.97%
8	Advance to Weaker Section	1,10,789.68	1,27,408.13	1,30,893.43	1,39,187.54
	Advance to weaker section to % Of ANBC (Benchmark - 12.00%)	30.78%	36.51%	31.14%	38.74%
9	Education Loan B/o	2,247.44	2,269.31	2,687.73	2,637.69
10	Housing Loan B/o	29,896.64	31,033.76	32,700.06	32,629.67
11	Total DRI Advance	3,415.77	3,529.78	3,759.57	3,909.50
12	Total Advance to Minority community	9,201.74	8,875.51	10,638.47	10,981.76
	Advance to Minority community % Total Priority Sector	4.03%	4.31%	5.18%	5.20%
13	Advance to Women	81,360.78	84,667.58	89,469.67	95,152.04
	% Of Advance to Women to ANBC	22.60%	24.26%	21.28%	22.06%
14	NPA in % (Average in the state)	4.80	4.19	4.30	4.65
	Public Sector Banks	5.32	4.73	5.08	5.11
	Private Sector Banks	3.14	2.36	2.30	3.14
	RRBs	12.51	11.63	10.12	10.00
	Cooperative Banks	3.54	3.38	3.53	4.00
	Small Finance Banks	2.44	3.18	4.19	6.06



SI	Particulars	Dec't'23 (Amt in Cr)	March'24 (Amt in Cr)	Sept'24 (Amt in Cr)	Dec'24 (Amt in Cr)
15	Total No. of Branches	5,845	5,927	6,015	6,054
	a) Rural Branches	3,062	3,095	3,145	3,164
	b) Semi Urban Branches	1,525	1,552	1,572	1,604
	c) Urban Branches	1,258	1,280	1,298	1,286
16	% Achievement under ACP	80.03%	103.33%	49.34%	68.95%
	Agriculture	90.68%	118.14%	53.00%	75.38%
	MSME	83.04%	106.43%	56.89%	73.48%
	Women SHG Finance	89.00%	111.00%	26.00%	53.98%
	Export Credit	51.66%	56.86%	16.07%	53.12%
	Education	49.12%	63.15%	16.74%	35.48%
	Housing	52.38%	69.62%	15.04%	31.29%
	Social Infrastructure	33.73%	97.04%	58.10%	3.50%
	Renewable Energy	0.58%	93.84%	19.60%	44.90%
	Others	51.76%	68.08%	25.88%	47.70%
	Priority Sector Disbursement (Rs. In Crores)	1,28,268.86	1,65,621.13	1,03,889.09	1,45,172.65
	Non Priority Sector Disbursement (Rs. In Crores)	1,31,837.32	1,20,625.65	1,45,345.12	1,47,515.35
17	Lead Districts :	30	30	30	30
	State Bank of India	19	19	19	19
	UCO Bank	7	7	7	7
	Bank of India	2	2	2	2
	Union Bank of India	2	2	2	2
18	RSETIs :	30	30	30	30
	State Bank of India	17	17	17	17
	UCO Bank	7	7	7	7
	Bank of India	2	2	2	2
	CBI	1	1	1	1
	Union Bank of India	2	2	2	2
	RUDSETI : Canara Bank	1	1	1	1
19	FLCs	30	30	30	30
	State Bank of India	19	19	19	19
	UCO Bank	7	7	7	7
	Union Bank of India	2	2	2	2
	Bank of India	2	2	2	2



178th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 177th SLBC Meeting held on 25.11.2024 at Bhubaneswar.

The proceedings of the 177th SLBC meeting for September-24 held on 25.11.2024 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2024-25/956 dated 20.12.2024. Since no comments have been received from any member, the same may please be confirmed.

1.2 Action Taken Report on the Major issues raised in the meeting.

S I	Issues	Action taken																																									
1	All Banks to continue the momentum to achieve the ACP of the current year	During the FY 2024-25, as of 31.12.2024, the total Priority Sector loan disbursement amounts to Rs. 1,45,172.65 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 68.95% under the Annual Credit Plan (ACP). 'Amt. in Rs. Crore' <table><tr><th colspan="7">Target vs Achievement under ACP-FY 2024-25</th></tr><tr><th>Total Target</th><th>Achv. As on 30.06.24</th><th>% of Achv</th><th>Achv. As on 30.09.24</th><th>% of Achv.</th><th>Achv. As on 31.12.24</th><th>% of Achv.</th></tr><tr><td>2,10,546.35</td><td>56,257.86</td><td>26.72</td><td>1,03,889.11</td><td>49.34</td><td>1,45,172.65</td><td>68.95</td></tr></table>	Target vs Achievement under ACP-FY 2024-25							Total Target	Achv. As on 30.06.24	% of Achv	Achv. As on 30.09.24	% of Achv.	Achv. As on 31.12.24	% of Achv.	2,10,546.35	56,257.86	26.72	1,03,889.11	49.34	1,45,172.65	68.95																				
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2,10,546.35	56,257.86	26.72	1,03,889.11	49.34	1,45,172.65	68.95																																					
2	Banks to increase lending to education and housing sector	'Amt. in Rs. Crore' <table><tr><th>Scheme Name</th><th>Target</th><th>Disbursement as on 30.06.2024</th><th>Disbursement as on 30.09.2024</th><th>Disbursement as on 31.12.2024</th><th>Achv. %</th></tr><tr><td>Education</td><td>1,356.87</td><td>177.91</td><td>366.38</td><td>481.48</td><td>35.48</td></tr><tr><td>Housing</td><td>7,221.85</td><td>1,960.58</td><td>4,279.08</td><td>7,274.82</td><td>31.29</td></tr></table>	Scheme Name	Target	Disbursement as on 30.06.2024	Disbursement as on 30.09.2024	Disbursement as on 31.12.2024	Achv. %	Education	1,356.87	177.91	366.38	481.48	35.48	Housing	7,221.85	1,960.58	4,279.08	7,274.82	31.29																							
Scheme Name	Target	Disbursement as on 30.06.2024	Disbursement as on 30.09.2024	Disbursement as on 31.12.2024	Achv. %																																						
Education	1,356.87	177.91	366.38	481.48	35.48																																						
Housing	7,221.85	1,960.58	4,279.08	7,274.82	31.29																																						
3	The ticket size of crop loan is to be increased specially by RRBs & Cooperative Bank.	The average ticket size for crop loan of RRBs and Co-operative Banks given below: <table><tr><th rowspan="2">Period</th><th colspan="3">RRBs</th><th colspan="3">OSCB</th></tr><tr><th>No. of A/c</th><th>Amt. in Rs. Crore</th><th>Avg. ticket size in Rs.</th><th>No. of A/c</th><th>Amt. in Rs. Crore</th><th>Avg. ticket size in Rs.</th></tr><tr><td>FY 2023-24</td><td>360,151</td><td>2318.31</td><td>64370.42</td><td>3658426</td><td>19184.81</td><td>52440.07</td></tr><tr><td>FY 2024-25 (30.06.2024)</td><td>140712</td><td>1019.77</td><td>72472.34</td><td>761894</td><td>3773.08</td><td>49522.34</td></tr><tr><td>FY 2024-25 (30.09.2024)</td><td>241429</td><td>1482.48</td><td>61404.25</td><td>1804468</td><td>9522.95</td><td>52774.30</td></tr><tr><td>FY 2024-25 (31.12.2024)</td><td>362137</td><td>2376.89</td><td>65635.04</td><td>2608461</td><td>13984.87</td><td>53613.86</td></tr></table>	Period	RRBs			OSCB			No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	FY 2023-24	360,151	2318.31	64370.42	3658426	19184.81	52440.07	FY 2024-25 (30.06.2024)	140712	1019.77	72472.34	761894	3773.08	49522.34	FY 2024-25 (30.09.2024)	241429	1482.48	61404.25	1804468	9522.95	52774.30	FY 2024-25 (31.12.2024)	362137	2376.89	65635.04	2608461	13984.87	53613.86
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FY 2024-25 (30.09.2024)	241429	1482.48	61404.25	1804468	9522.95	52774.30																																					
FY 2024-25 (31.12.2024)	362137	2376.89	65635.04	2608461	13984.87	53613.86																																					



4	Performance under Govt. sponsored schemes to be improved.	<table><tr><th rowspan="2">Schemes</th><th colspan="3">30.06.2024</th><th colspan="3">30.09.2024</th><th colspan="3">31.12.2024</th></tr><tr><th>Target</th><th>sanctioned</th><th>% of ach.</th><th>Target</th><th>sanctioned</th><th>% of ach.</th><th>Target</th><th>sanctioned</th><th>% of ach.</th></tr><tr><td>PMEGP</td><td>6000</td><td>409</td><td>6.82</td><td>6000</td><td>1693</td><td>28.22</td><td>6000</td><td>2978</td><td>49.63</td></tr><tr><td>PMFME</td><td>3800</td><td>102</td><td>2.68</td><td>3800</td><td>224</td><td>5.89</td><td>3800</td><td>398</td><td>10.47</td></tr><tr><td>Stand Up India</td><td>9372</td><td>6982</td><td>74.50</td><td>9390</td><td>7321</td><td>77.97</td><td>9426</td><td>7600</td><td>80.63</td></tr><tr><td>PMSVANidhi</td><td>124840</td><td>95247</td><td>76.30</td><td>124840</td><td>98061</td><td>78.55</td><td>124840</td><td>103456</td><td>82.87</td></tr></table>	Schemes	30.06.2024			30.09.2024			31.12.2024			Target	sanctioned	% of ach.	Target	sanctioned	% of ach.	Target	sanctioned	% of ach.	PMEGP	6000	409	6.82	6000	1693	28.22	6000	2978	49.63	PMFME	3800	102	2.68	3800	224	5.89	3800	398	10.47	Stand Up India	9372	6982	74.50	9390	7321	77.97	9426	7600	80.63	PMSVANidhi	124840	95247	76.30	124840	98061	78.55	124840	103456	82.87	<table><tr><th rowspan="2">Schemes</th><th colspan="3">30.06.2024</th><th colspan="3">30.09.2024</th><th colspan="3">31.12.2024</th></tr><tr><th>Sponsored</th><th>sanctioned</th><th>% of ach.</th><th>Sponsored</th><th>sanctioned</th><th>% of ach.</th><th>Sponsored</th><th>sanctioned</th><th>% of ach.</th></tr><tr><td>AIF</td><td>2500</td><td>1756</td><td>70.24</td><td>2938</td><td>2157</td><td>73.42</td><td>3547</td><td>2557</td><td>72.09</td></tr><tr><td>MKUY</td><td>6440</td><td>2523</td><td>39.18</td><td>6856</td><td>2998</td><td>43.73</td><td>7757</td><td>3591</td><td>46.29</td></tr></table>	Schemes	30.06.2024			30.09.2024			31.12.2024			Sponsored	sanctioned	% of ach.	Sponsored	sanctioned	% of ach.	Sponsored	sanctioned	% of ach.	AIF	2500	1756	70.24	2938	2157	73.42	3547	2557	72.09	MKUY	6440	2523	39.18	6856	2998	43.73	7757	3591	46.29
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5	Agriculture Deptt., Govt. of Odisha to convene a meeting with Agri Sub-Committee members where NABARD will present simple and practical DPRs of at least 20 major activities for SAFAL portal	As per the communication received from NABARD, Bhubaneswar, DPRs for agriculture sector is available in the link : https://www.nabard.org/info-centre-model-bankable-projects.aspx?cid=506&id=24																																																																																																			
		Also NABARD has shared DPRs of two model schemes 2 Cow Dairy Model and Model Nursery scheme and the same is already shared with Samagra team.																																																																																																			
6	A small Committee on SUBHADRA is to be constituted to resolve the issues.	SLBC vide letter no. SLBC/ODI/2024-25/958 dated 20.12.2024 requested Department of Women and Child Development, Govt. of Odisha to form a small committee under the Chairmanship of the Principal Secretary, Department of Women and Child Development to discuss and effective resolution of issues relating to SUBHADRA																																																																																																			
		Further, communications received from WCD Department that issues related to SUBHADRA are communicated to the concerned banks and follow up through telecon, VC and e-mail are done to resolve the issues on priority basis.																																																																																																			



AGENDA NO.2

Annual Credit Plan / CD Ratio

2.1 Target vs. Achievement of Annual Credit Plan (ACP) 2024-25 under Priority Sector

As of December 31, 2024, in the financial year 2024-25, the total Priority Sector loan disbursement stands at Rs. 1,45,172.65 crore, achieving 68.95% of the annual target of Rs. 2,10,546.35 crore under the Annual Credit Plan (ACP).

Comparative- Sectoral Target Vs Achievement under ACP 2024-25 as on 31.12.2024.

(Amt in Rs. Cr.)

Particulars	FY 2023-2024 (up to 31.12.23)			FY 2024-2025						
				Target	Upto 30.06.24		Upto 30.09.24		Upto 31.12.24	
	Target	Achv	% Achv		Achv	% Achv	Achv	% Achv	Achv	% Achv
Agri Total	58776.16	53,298.40	90.68	74381.60	18761.61	25.22	39419.41	53.00	56067.14	75.38
MSME Total	72297.84	60,037.16	83.04	102083.66	34199.45	33.50	58075.44	56.89	75007.61	73.48
Education	1153.35	566.53	49.12	1356.87	109.71	8.09	227.09	16.74	481.48	35.48
Housing	6614.50	3,464.57	52.38	7221.85	630.65	8.73	1086.24	15.04	2259.80	31.29
Export Credit	7435.96	3,841.25	51.66	8443.26	790.16	9.36	1356.82	16.07	4484.70	53.12
Other PS	13255.64	7,060.95	50.43	17059.11	1766.28	10.35	3724.11	21.83	6871.93	40.28
Priority Sector Total	160280.22	128268.86	80.03	210546.35	56257.86	26.72	103889.11	49.34	145172.65	68.95

Bank group wise Achievement under ACP 2024-25 as on 31.12.2024

(Amt in Rs. Cr.)

Bank Group	FY 2023-2024 (up to 31.12.23)			FY 2024-2025						
				Target	Upto 30.06.24		Upto 30.09.24		Upto 31.12.24	
	Target	Achv	% Achv		Achv	% Achv	Achv	% Achv	Achv	% Achv
Public Sector Banks	98688.20	76,741.83	77.76	1,27,287.18	33890.79	26.73	63574.61	49.95	91568.00	71.94
Private Sector Banks	31640.40	27,347.28	86.43	45436.54	15114.48	33.27	23567.60	51.65	29481.06	64.88
Regional Rural Banks	8159.58	7,863.93	96.38	11204.25	2695.52	24.06	5317.73	47.46	8195.95	73.15
Co-operative Banks	20010.71	14,189.72	70.91	22186.80	3887.23	17.52	10397.64	46.86	14324.02	64.56
Small Finance Bank	1781.33	2,126.09	119.35	4431.58	669.84	15.12	1131.54	25.53	1603.62	36.19
Total	1,60,280.22	1,28,268.86	80.03	210546.35	56257.86	26.72	1,03,889.11	49.34	145172.65	68.95



The top 3 and bottom 3 performing banks (ACP-Priority Sector) as on 31.12.2024 are given below:

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	110.56
Central Bank of India	82.72
Bank of India	81.60
BOTTOM 3 PERFORMING BANKS	
Union Bank of India	63.93
Punjab National Bank	60.64
Punjab & Sind Bank	4.93

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
DBS Bank(e-LVB)	124.32
The South Indian Bank	117.33
RBL Bank	107.26
BOTTOM 3 PERFORMING BANKS	
Karur Vysya Bank	0.00
City Union Bank	0.00
Tamilnadu Mercantile Bank	0.00

The top 3 and bottom 3 performing Districts under ACP-Priority Sector as on 31.12.2024 are given below :

DISTRICT	ACHIEVEMENT %
TOP 3	
Sundargarh	97.06
Jharsuguda	96.11
Bolangir	89.27

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Koraput	50.02
Kandhamal	48.73
Gajapati	46.83

District wise& Bank wise achievement as on 31.12.2024 is detailed in **Annexure-1.**

2.1.a Education Loan

During the current FY 2024-25, as on 31.12.2024 the total disbursement under Education loan is Rs. 669.06 Crores in 15,758 accounts and the Balance outstanding as on 31.12.2024 is Rs. 2637.69 Crores in 49,414 accounts.

Performance under education loan is given below.

FY	(Amt in Rs. Cr.)		
	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2023-24, December 2024	566.53	127.45	693.98
FY 2024-25, June 2024	109.71	68.20	177.91
FY 2024-25, September 2024	227.09	139.29	366.38
FY 2024-25, December 2024	481.48	187.58	669.06



Against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 31.12.2024 is **Rs.481.48 Crore** which is **35.48%** of the target.

The top 3 and bottom 3 performing banks under 2 categories in regard to disbursement in Education Loan are given below :

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	ACHIEVEMENT %	Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Baroda	89.40	IDBI Bank	18.12
Bank of Maharastra	71.28	Karnatak Bank	9.84
Central Bank of India	62.48	ICICI Bank	8.67
BOTTOM 3 PERFORMING BANKS		BOTTOM PERFORMING BANKS	
Odisha Gramya Bank	1.09	**	
Utkal Grameen Bank	0.76		
Orissa State Co-Op. Bank	0.36		

** 16 Banks namely Bandhan Bank, City Union Bank, IDFC First Bank, Indusind Bank, Karur Vysya Bank, Kotak Mahindra Bank, DBS Bank, RBL Bank, South Indian Bank, Tamilnad Mercantile Bank, Yes Bank, ESAF SFB, Jana SFB, Suryoday SFB, Ujjivan SFB and Utkarsh SFB have not sanctioned any education loan from 01.04.2024 to 31.12.2024

The Bank wise performance is available at **Annexure – 2**.

2.1.b Housing Loan

During the current FY 2024-25, all banks have disbursed Rs.7,274.82 Crore (both priority and non-priority) from 01.04.2024 to 31.12.2024. The balance outstanding as on 31.12.2024 is Rs.32,629.76 Crore in 2,86,863 accounts.

Performance under Housing loan is given below.

FY	Disbursement (Priority)	Disbursement (Non-Priority)	(Amt in Rs. Cr.)			
	Amount	Amount	Total Disbursement		Outstanding	
			No. of A/cs	Amount	No. of A/cs	Balance outstanding
FY 2023-24, December 2023	3,464.57	4,132.39	75,887	7,596.96	2,74,976	29,896.64
FY 2024-25, June 2024	630.65	1,329.93	32,552	1,960.58	2,61,635	31,096.33
FY 2024-25, September 2024	1,086.24	3,192.84	52,923	4,279.08	2,71,556	32,700.06



FY 2024-25, December 2024	2,259.80	5,015.02	83,755	7,274.82	2,86,863	32,629.76
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Against a target of **Rs.7,221.85 Crore** under Priority Sector Housing Loan, the achievement as of 31.12.2024 is **Rs.2,259.80 Crore** which is **31.29%** of the target.

Bank wise performance as on 31.12.2024 is available at **Annexure –3**.

The top 3 and bottom 3 performing banks under 2 categories as of 31.12.2024 are given below:

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	ACHIEVEMENT %	Bank	ACHIEVEMENT %
TOP 5 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Baroda	90.14	DCB Bank Ltd	225.96
Utkal Grameen Bank	88.16	IDFC Bank	49.13
UCO Bank	71.09	Ujjivan Small Finance Bank	32.84
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
Central Bank of India	10.67	**	
Punjab & Sind Bank	3.69		
Orissa State Co-Op. Bank	3.44		

** 9 Banks viz. City Union Bank, Indus Ind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, RBL Bank, DBS(e-Laxmi Vilas) Bank, South Indian Bank, Tamilnad Mercantile Bank and Yes Bank have not sanctioned any Housing Loan during the current FY 2024-25 till 31.12.2024.

PMAY-Housing for all-Credit Linked Subsidy Scheme (CLSS)

The Credit Linked Subsidy Scheme (CLSS) is the second vertical of the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] of the Housing for All by 2022 Mission of the Government of India. It is a Central Sector Scheme. The CLSS can be broadly divided into two components (i) PMAY-CLSS for EWS/LIG and (ii) PMAY-CLSS for MIG.

The CLSS data of Odisha as on 31.12.2024 as provided by NHB (National Housing Bank) is given below –

PMAY-CLSS Status as on 31-12-2024 for Odisha			
Sl No.	Scheme Name	Net Households	Net Subsidy Amount
		(units in thousands)	(in ₹ crore)



1	EWS/LIG-Old	0.9	13.90
2	EWS/LIG-New	4.2	92.70
Sub-Total (A)		5.1	106.60
3	MIG-I	2.9	57.70
4	MIG-II	0.7	13.30
Sub-Total (B)		3.6	71.00
Grand Total (A)+(B)		8.7	177.60

The PLI wise Performance- EWS/LIG & MIG as on 31.12.2024 (Odisha) is given in **Annexure-3A**.

2.1.c Export Credit

During the current FY 2024-25 up to 31.12.2024, only 7 public sector banks (Bank of Baroda, Bank of India, Bank of Maharashtra, Indian Overseas Bank, Punjab National Bank, State Bank of India and Union Bank of India) have disbursed Rs.4,484.70 Crore against the annual target of Rs. 8,443.26 Crore achieving 53.12% of the target.

Performance under Export Credit is given below.

Export Credit			
FY	Target	Achv.	%Achv.
December'23	4,706.82	3,841.25	51.66
June'24	8,443.26	790.16	9.36
September'24	8,443.26	1,356.82	16.07
December'24	8,443.26	4,484.70	53.12

Bank Group	FY 2023-24 (31.12.2023)			FY 2024-25						
	Target	Achv	% Achv	Target	Upto 30.06.24		Upto 30.09.24		Upto 31.12.24	
					Achv	% Achv	Achv	% Achv	Achv	% Achv
Public Sector Banks	4724.84	3835.58	81.18	6880.22	790.16	11.50	1356.82	19.47	4484.70	65.26
Private Sector Banks	2048.37	5.67	0.28	1442.17	0.00	0.00	0.00	0.00	0.00	0.00
Regional Rural Banks	176.51	0.00	0.00	23.53	0.00	0.00	0.00	0.00	0.00	0.00
Co-operative Banks	366.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Small Finance Bank	119.70	0.00	0.00	97.34	0.00	0.00	0.00	0.00	0.00	0.00
Total	7435.96	3841.25	51.66	8443.26	790.16	9.36	1356.82	16.07	4484.70	53.12



2.1.d Target under Advance to Weaker Section

As per the Master Direction of RBI on Priority Sector Lending- Targets and Classification updated as on July 27, 2023 the target under advance to weaker section for is 12% of ANBC. The achievement under advance to weaker section as of 31st December 2024 is Rs.1,39,187.54 Crore which is 38.74% of ANBC.

2.2 CD Ratio (All Banks)

The CD ratio stands at 75.44% as of 31st December, 2024.

CD Ratio comparison based on total utilization (Including loan sanctioned outside State) of credit in the State				
Banks	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Public Sector	68.69	67.83	66.89	67.64
Private Sector	78.48	79.1	81.22	77.95
RRBs	54.02	56.89	58.36	56.03
Cooperative	124.26	125.27	135.16	120.33
Small Finance Bank	166.54	161.02	154.47	168.76
State	76.52	76.06	76.35	75.44

The bank-wise CD ratio as of 31.03.2024, 30.06.2024 , 30.09.2024 and 31.12.2024 is given below:

BANKS	Mar-24	Jun-24	Sep-24	Dec-24		
	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharashtra	131.62	124.62	109.46	2125.73	2500.78	117.64
Bank of Baroda	79.66	72.05	84.43	13091.34	12161.54	92.90
Punjab National Bank	94.24	92.90	81.61	28687.73	26520.26	92.44
Bank of India	76.61	76.52	75.92	21161.45	16143.45	76.29
Indian Bank	71.52	70.10	70.81	17752.83	12430.83	70.02
Union Bank of India	67.49	66.93	67.58	42661.10	28202.95	66.11
Canara Bank	74.08	70.05	71.63	25319.58	16236.01	64.12
State Bank of India	62.86	62.91	62.93	195107.62	122823.34	62.95
Central Bank of India	61.08	62.94	62.91	4269.98	2680.95	62.79
UCO Bank	65.69	66.91	60.54	23228.23	14372.59	61.88
Indian Overseas Bank	62.33	62.36	61.00	8651.63	5234.72	60.51



Punjab & Sind Bank	133.81	33.69	23.43	1991.54	473.08	23.75
Public Sector Banks	68.69	67.83	66.89	384048.76	259780.49	67.64
City Union Bank	162.88	162.07	151.91	29.57	50.37	170.34
Indus Ind Bank	110.19	117.35	181.49	574.22	811.30	141.29
DCB Bank Ltd	100.38	98.08	92.38	1377.53	1819.01	132.05
Karur Vysya Bank	36.58	36.73	40.24	2159.28	2713.95	125.69
Kotak Mahindra Bank	99.65	114.67	115.27	121.08	142.22	117.46
IDFC Bank	98.08	98.00	93.90	6198.23	7123.73	114.93
IDBI Bank	72.04	74.26	75.65	3880.99	3683.33	94.91
DBS (e-Laxmi Vilas Bank)	19.13	24.85	150.37	2164.23	1924.79	88.94
HDFC Bank	75.52	74.23	67.81	29074.81	22554.66	77.57
ICICI Bank	72.11	74.13	77.49	7047.32	5344.27	75.83
Axis Bank	74.38	75.13	74.51	29955.89	22693.62	75.76
RBL Bank	72.18	59.94	64.69	1392.62	1054.55	75.72
Tamilnadu Mercantile	20.27	25.04	20.82	199.67	146.35	73.30
Bandhan Bank	74.00	71.67	71.84	4252.96	2977.62	70.01
Federal Bank	111.91	108.28	120.37	34893.34	23615.78	67.68
Yes Bank	105.24	96.66	83.36	2536.04	1656.82	65.33
Karnatak Bank	121.52	127.93	157.20	313.00	104.00	33.23
The South Indian Bank	152.33	79.97	72.31	108.30	20.28	18.73
Standard Chartered	0.00	0.00	0.00	0.00	0.00	0.00
Private Sector Banks	78.48	79.10	81.22	126279.09	98436.65	77.95
Utkal Grameen Bank	52.15	55.49	59.19	9184.75	5346.67	58.21
Odisha Gramya Bank	55.08	57.65	57.92	17159.63	9415.19	54.87
Regional Rural Banks	54.02	56.89	58.36	26344.38	14761.86	56.03
Unity Small Finance Bank	0.00	0.00	0.00	0.03	456.35	1747581.76
Utkarsh SFB	320.14	508.80	484.48	192.35	906.18	471.11
ESAF SFB	846.09	574.85	471.20	69.26	320.23	462.36
Suryoday SFB	252.17	266.00	268.38	358.17	954.53	266.50
Ujjivan SFB	172.19	163.44	153.67	402.45	614.72	152.74
Jana SFB	79.73	80.82	75.71	1594.43	1164.02	73.01
Small Finance Bank	166.54	161.02	154.47	2616.69	4416.03	168.76
Orissa State Co-Op. Bank	124.26	125.27	135.16	32435.63	39030.17	120.33
RIDF NABARD					14898.64	
TOTAL	76.52	76.06	76.35	571724.54	431323.84	75.44



The details of bank wise deposit, advances, and important banking key indicators as on 31.12.2024 are available at **Annexure – 4**.

CD ratio of RRBs

The primary objective of RRBs is to provide credit and banking facilities to local communities, including small and marginal farmers, agricultural labourers, and small artisans. However, a lower CD ratio hampers the fulfillment of their credit needs. As on 31.12.2024, CD ratio of Odisha Gramya Bank is 54.87% and that of Utkal Grameen Bank is 58.21%. In both the RRBs i.e., Odisha Gramya Bank & Utkal Grameen Bank to take all necessary steps for increasing the CD ratio.

2.3 CD Ratio (District-wise).

District Wise CD ratio (%) as on 31.03.2024, 30.06.2024, 30.09.2024 and 31.12.2024:
(Amt in Rs. Cr.)

DISTRICTS	Mar-24	Jun-24	Sep-24	Dec-24		
	CD Ratio	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	246.77	228.32	222.11	8628.89	18933.09	219.42
KALAHANDI	106.34	105.17	105.72	6822.65	8065.99	118.22
SAMBALPUR	106.06	94.79	95.28	29598.09	29440.01	99.47
BOUDH	86.81	89.48	95.29	2075.00	1818.82	87.65
JAJPUR	90.77	90.53	98.72	15813.84	13664.73	86.41
SONEPUR	80.67	78.53	84.54	3195.56	2745.22	85.91
BARGARH	87.75	85.98	90.17	9952.76	8121.48	81.60
NAYAGARH	78.3	78.06	79.36	5718.24	4634.48	81.05
NABARANGPUR	77.17	78.66	78.29	3409.97	2747.45	80.57
BOLANGIR	75.54	74.6	79.26	10076.28	8061.34	80.00
DHENKANAL	66.44	77.05	76.24	9277.23	7129.31	76.85
BHADRAK	74.73	74.97	79.19	9606.20	7289.68	75.89
KHURDA	75.42	76.72	74.07	208417.89	150991.20	72.45
SUNDARGARH	55.3	54.28	65.38	32958.30	22037.48	66.86
NUAPADA	66.72	69.75	70.78	2887.09	1913.38	66.27
KORAPUT	64.91	64.49	65.54	8813.70	5837.37	66.23
BALASORE	63.96	64.26	64.73	19915.67	12981.81	65.18
GANJAM	63.95	65.7	66.89	30917.47	20051.13	64.85



ANGUL	63.57	61.5	58.83	20431.51	12965.07	63.46
RAYAGADA	108.87	63.8	63.63	5571.79	3481.51	62.48
MALKANGIRI	57.96	58.5	61.94	2474.89	1543.52	62.37
CUTTACK	59.34	61.1	64.1	43060.45	26686.55	61.97
JAGATSINGHPUR	57.52	54.74	58.1	14773.92	8827.88	59.75
KENDRAPARA	56.38	56.78	57.1	9561.84	5647.98	59.07
KANDHAMAL	55.57	56.42	56.4	3508.90	2034.98	57.99
KEONJHAR	55.86	65.07	59.37	17095.56	9658.18	56.50
DEOGARH	51.9	51.17	53.8	2207.27	1222.82	55.40
PURI	53.22	52.23	52.88	14831.49	7980.36	53.81
MAYURBHANJ	48.87	49.17	48.95	16902.66	8374.24	49.54
GAJAPATI	49.99	50.76	51.82	3219.43	1538.17	47.78
RIDF NABARD					14898.64	
TOTAL	76.52	76.06	76.35	571724.54	431323.84	75.44

AGENDA NO. 3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha as on 31.12.2024 stands at 55,656 with 6,054 Brick & Mortar branches, 42,035 BC Points and 7,567 ATMs.

The decrease in ATM network during the quarter is due to decrease in number of ATMs of AXIS Bank (29), City Union Bank (13), HDFC Bank (8), and SBI (6). The decrease in BC network during the quarter is due to decrease in number of BCs of IndusInd Bank (4162), DCB Bank (242), Punjab National Bank (71), Kotak Mahindra Bank (62), State Bank of India (56), RBL Bank (37), Bank of Maharashtra (16), Jana SFB (10), Central Bank of India (2) and Bank of Baroda (2).

Details of B&M Branches, BC& ATM is given below:

Parameter	Dec-23	Mar- 24	June-24	Sept-24	Dec-24	Increase over Dec-2023	Increase over Sept-2024
No. of B&M Branch	5,845	5,927	5,948	6,015	6,054	209	39
No. of BC	41,698	43,115	42,486	45,565	42,035	337	-3,530
No. of ATM	7,685	7,690	7,653	7,611	7,567	-118	-44
Total Banking Network	55,228	56,732	56,087	59,191	55,656	428	-3,535



Bank-wise and District-wise branch network is given in **Annexure-5**.

District-wise branch network per lakh population is at **Annexure-5A**.

Bank Branch, BC & ATM Network in ODISHA - Rural Area					
Description	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Branch	3,062	3,095	3,100	3,145	3,164
BC	29,683	34,084	31,144	32,730	29,584
ATM	1,850	1,872	1,837	1,824	1,810

Bank Branch, ATM & BC Network in ODISHA - Semi Urban Area					
Description	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Branch	1,525	1,552	1,564	1,572	1,604
BC	6,102	6,582	4,705	5,616	6,328
ATM	3,131	3,106	3,104	3,097	3,097

Bank Branch, ATM & BC Network in ODISHA - Urban Area					
Description	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Branch	1,216	1,258	1,280	1,298	1,286
BC	6,161	5,913	2,449	7,219	6,123
ATM	2,685	2,704	2,712	2,690	2,660

As informed by IPPB, Bhubaneswar, 8,929 numbers of facility access points of IPPB are available as on 31.12.2024 through its 33 branches.

IPPB Branch	IPPB Facility Access Points				
	As on 31.12.2023	As on 31.03.2024	As on 30.06.2024	As on 30.09.2024	As on 31.12.2024
33	8,828	8,929	8,929	8,929	8,929

3.1.1 Operations of Business Correspondents (BCs).

As of 31.12.2024 there are 42,035 number of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents is given below.

Bank Type	Total BC Outlet					Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	Dec 23	March 24	June 24	Sept 24	Dec 24		
PSBs	13,111	15,015	15,054	15,281	15,337	14,562	14,594
Pvt Banks	26,639	26,283	25,472	28,325	24,737	14,866	24,427
RRBs	1,840	1,856	1,857	1,858	1,863	1,221	1,221
SFBs	108	108	103	101	98	98	98
Total	41,698	43,262	42,486	45,565	42,035	30,747	40,340

The bank wise detail is given in **Annexure-6**.



Inactive Business Correspondents (BCs)

As per Indian Banks' Association letter no.IBA/PSBT/L/2024/110 dated 05.12.2024 addressed to Chairman, SBI and MD & CEO of all members banks the criteria for classifying BCs as inactive is as per below:

- Periodicity for Classifying BCs as Inactive: 3 months (90 days)
- Criterion: No transaction/ log-in (financial and non-financial transactions)
- Review of BC Inactivity: Should be carried out periodically, at least on a quarterly basis

It is observed that there is a substantial variation in the reporting of quarter-wise inactive fixed point BC outlets provided by banks to Central Office, RBI and data reported to SLBC by some of the banks.

As advised by RBI, concerned banks vide e-mail dated 18.11.2024 of SLBC were requested to reconcile/ascertain the correctness of the data and remedial steps being taken to address the issue. In this regard, all banks are once again requested to ensure correct reporting of inactive BCs and periodical review of BC inactivity at least on quarterly basis.

3.1.2 Opening of Brick & Mortar Branches in Unbanked/ Identified GPs:

Villages Identified by DFS for opening B & M Branches

Department of Financial Services, Ministry of Finance, Govt. of India had identified 14 villages in Odisha for opening brick and mortar branches. SLBC in consultation with respective LDMs has allocated all the villages to different banks. Out of these 14 villages, as of 31.12.2024 brick and mortar branches were opened in 12 villages.

Status of opening of B & M branch in the remaining 2 villages is given below:

District	Sub District	Village	Allocated Bank	Status
Nabarangapur	Raighar	Hatigan	Central Bank of India	As informed by allottee banks there are no suitable premises present in Hatigan and Mathpada village for opening of a Brick & Mortar branch.



Koraput	Boipariguda	Mathpada	Bank of Baroda	SLBC has taken up the matter with Finance Dept. and Home Department, Govt. of Odisha. Finance Department vide letter dated 21.12.2024 has instructed the district administration to provide necessary infrastructure to the banks for opening of B & M branches. However, no premises has been handed over to the allottee banks yet.
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3.1.3 Status of opening of banking outlet in Unbanked Rural Centers/ Unbanked villages.

As reported by the banks on the Central Information System for Banking Infrastructure (CISBI) as on 31st March, 2024 there were 24 Unbanked Villages/ Unbanked Rural Centers having population more than 5,000(Tier-5 centers) pertaining to 14 districts in the State. SLBC took up with the concerned LDMs to verify the presence of CBS-enabled banking outlet in the said locations and submit the status to SLBC on priority basis.

As per the information received from LDMs of concerned districts and JDD app, out of these 24 identified villages, 20 villages are having banking outlets (Brick & Mortar branch or BC/ CSP point) in the village and all 24 villages are having banking outlets (Brick & Mortar branch or BC/ CSP point) within 5 km radius of the village. The details of the 4 villages is given below:

DISTRICT	SUBDISTRICT	CENTER	CENSUS CENTER CODE	POPULATION
CUTTACK	BANKI	GADAJIT	398907	5676
KHURDA	TANGI	BHAGABATIPUR	408150	5408
PURI	SADAR	BALUKHANDA	409910	5789
RAYAGADA	MUNIGUDA	TIKARPADA (CT)	425011	8346

SLBC vide letter dated 30.01.2025 has requested the LDMs of Cuttack, Khurda, Puri and Rayagada to nominate name of the bank for opening of banking outlets in the above mentioned 4 villages latest by 02.02.2025. All the LDMs were also advised to take up the matter of providing banking touch points in the identified villages in the DCC meetings adhering to the directives of RBI.



All the banks were also advised to update the details of banking outlets in CISBI (Central Information System for Banking Infrastructure) portal reflecting the presence of banking outlets in the 20 identified villages vide letter dated 30.01.2025.

Regarding villages having population less than 5000(Tier-6 centers), there are 2 unbanked villages as on 31.12.2024 namely Siuli and Satyarajpur as identified by Jan Dhan Darshak GIS App. Utkal Grameen Bank and State Bank of India have been advised to open banking outlets at Siuli and Satyarajpur respectively.

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

As per JDD DBT GIS APP on 31.12.2024, there are 2 unbanked villages in the State having no banking touch point (B & M branch/ BC point) within 5 km radius of the village details of which are given below.

Sl. No.	District	Sub district	Village name	Allottee bank	Population	Reason/s for non-achievement
1	Ganjam	Tarasingi	Siuli	UGB	110	As reported by bank, network connectivity and electricity is not available in the village. Bank has recommended for exemption of the village. LDM, Ganjam is requested to take up the matter of exempting the village in DCC.
2	Cuttack	Narasinghpur	Satyajaypur	SBI	491	As reported by bank, network connectivity is not available in the village.

3.2 Status of Financial Literacy Camps conducted

As per the information submitted by LDMs and Banks, in FY 2024-25 during the quarter ended 31st Dec 2024 a number of 9,105 financial literacy camps are conducted through 3,164 rural branches and 1,344 camps are conducted through 30 Financial Literacy Centers operating in the State.

The district wise Financial Literacy Camps conducted by rural branches & FL centers are given in **Annexure- 7**.

3.3 Financial Literacy Centers (FLC)

Financial Literacy Centers are the building blocks or the basic units that initiate financial literacy activities at the ground level and banks should provide the



minimum basic infrastructure and strengthen the existing FLC Eco-system. The Financial Literacy Counsellor/ Director heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.

Details of 3 FLCs lying vacant is given below:

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
UCO Bank	2	Angul & Bhadrak	For the appointment of FL counsellor in both Angul and Bhadrak district, UCO Bank has advertised inviting applications from candidates on 22.11.2024 but no application was received. ZO has taken up the matter with the Head Office. In the meanwhile, LDMs of respective districts are given charge to function as FL counsellor.
Bank of India	1	Keonjhar	As reported by BOI, the FL counsellor in Keonjhar dist. the process for appointment FL Counsellor was completed in May 2024. However, the selected candidate did not join. They have restarted the selection process and assured that the post will be filled up by at the earliest.

3.4 Centers for Financial Literacy (CFL) Project

The Centre for Financial Literacy (CFL) project in Odisha involves the allocation of 104 CFLs to 3 NGOs viz. DHAN Foundation (78 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) covering all blocks of Odisha. NGO wise summary of CFL allotted is given below:

Name of NGO	No. of CFL allotted
DHAN Foundation	78
MOTHER	19
VIDS	7
Grand Total	104

As informed by Dhan Foundation, MOTHER and VIDs during quarter ending 31.12.2024 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 18,137 and number of individuals participated in these Financial Literacy Awareness Programs is 4,93,769.



Name of the Bank	No. of CFL Operationalized as of 31.12.2024	FY 2023-24 in the Quarter ending 31.12.2023		FY 2024-25 In the Quarter ending 31.12.2024	
		FLAPS conducted	No. of Participants	FLAPS conducted	No. of Participants
Bank of India	35	6,329	1,41,926	6,269	1,64,897
State Bank of India	38	6,838	1,22,208	6,936	1,93,261
UCO Bank	22	3,788	77,795	4,213	1,09,513
Union Bank of India	9	750	25,233	719	26,098
TOTAL	104	17,705	3,67,162	18,137	4,93,769

Name of the NGO	FY 2024-25 Quarter ending 30.06.2024		FY 2024-25 Quarter ending 30.09.2024		FY 2024-25 Quarter ending 31.12.2024	
	No. of FLAP conducted	No. of Members Attended	No. of FLAP conducted	No. of Members Attended	No. of FLAP conducted	No. of Members Attended
DHAN Foundation	12,274	2,92,855	13,430	3,38,146	13,929	3,645,711
MOTHER	3,477	92,483	3,740	1,08,558	3,852	1,13,547
VIDS	263	12,378	304	14,966	356	15,511
Grand Total	16,014	3,97,716	17,474	4,61,670	18,137	4,93,769

The performance report of the 104 CFL locations is given in **Annexure – 8**.

3.5 Connectivity by BBNL/BSNL in the GPs

As per the BBNL status dated 31.12.2024, under BharatNet Phase-I, covering 18 districts and 3,991 GPs & BHQs, 3,990 GPs and BHQs are connected via underground Optical Fiber Cable. Of these, 2,198 GPs and BHQs (55.09%) have active connectivity.

Regarding Phase-II, all 3,065 GPs/ BHQs are connected through aerial optical fibre cable out of which 2,033 GPs and BHQs having active connectivity i.e. 66.33%.

Phase	As on	No. of Service Ready (BHQs/ GPs)	No. of Active Connectivity (BHQs/ GPs)	% of Active Connectivity
I	31.03.2024	3990	2082	52.18 %
	30.06.2024	3990	2158	54.09 %
	30.09.2024	3990	2125	53.26 %
	31.12.2024	3990	2198	55.09%
II	31.03.2024	3065	2876	93.83 %
	30.06.2024	3065	2427	79.18 %
	30.09.2024	3065	2164	70.60 %
	31.12.2024	3065	2033	66.33%

As reported by BBNL all connected GPs/ BHQs are service ready as of 31.12.2024. The district wise details are given at **Annexure –9**.



3.6 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2024-25 up to 31.12.2024 NABARD has sanctioned Rs. 3.91 Crore (Rs. 3.76 Crore to banks and Rs. 14.76 Lac to other agencies) under FIF out of sanction budget allocation of Rs. 25.84 Crore.

NABARD has disbursed Rs. 8.88 Crore (Rs. 8.73 Crore to banks and Rs. 15.59 Lac to other agencies) during FY 2024-25 up to 31.12.2024 out of disbursement budget allocation of Rs. 19.34 Crore.

(Amount in Rs. Lac)

Budget FY 2024-25	Components	Banks	Other Agencies	Total
		31.12.24	31.12.24	31.12.24
2583.85	Sanctioned	376.31	14.76	391.07
1934.17	Disbursed	872.55	15.59	888.14

(Amount in Rs. Lac)

Disbursement details during FY 2024-25 (Year wise Sanction) under FIF up to 31 st Dec 2024			
Sanction Year	Banks	Other Agencies	Total
FY 2021-22	252.48	-	252.48
FY 2022-23	302.92	-	302.92
FY 2023-24	273.00	2.81	275.81
FY 2024-25 (up to 31.12.24)	44.14	12.79	56.93
Total	872.55	15.59	888.14

Details are given at **Annexure- 10**.

3.7 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 31.12.2024, cumulative number of accounts opened under PMJDY is 2,26,26,440 and total deposit in these accounts is Rs. 10,116.06 Crore. Out of total PMJDY accounts as on 31.12.2024, Rupay Card issued in 1,60,15,402 accounts and 1,89,79,737 accounts are Aadhaar seeded.

The performance regarding opening of PMJDY accounts as of 31.12.2024 (FY 2024-25) is given below:

FY	Date	Target	No. of PMJDY accounts opened	% Achievement	Cumulative No. of Accounts	Zero Balance Accounts	Rupay Card issued	Aadhaar Seeded
2024-25	30.09.24	14,55,000	6,93,024	47.63 %	2,20,35,437	15,18,390	1,55,59,637	1,79,24,924
	31.12.24		13,08,369	89.92 %	2,26,26,440	15,93,927	1,60,15,402	1,89,79,737

Bank wise and District wise performance on PMJDY as on 31.12.2024 is given in **Annexure – 11**



3.8 Performance by Commercial Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes for the FY 2024-25 up to Dec 2024 is given below:

Scheme	FY 2024-25				
	Target	Up to 30.09.2024	% Achievement	Up to 31.12.2024	% Achievement
APY	4,23,760	2,17,944	51.43 %	3,31,417	78.21 %
PMJJBY	18,40,000	13,22,434	71.87 %	19,46,890	105.81 %
PMSBY	34,50,000	22,27,388	64.56 %	33,16,671	96.14 %

Bank wise performance in the 3 Social Security Schemes is available at **Annexure-12,13,14.**

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

In Odisha, the TFIIP programme is being implemented in all the 10 Aspirational Districts namely Balangir, Dhenkanal, Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nawarangpur, Nuapada and Rayagada. Performance of the 10 Aspirational districts as of 31.12.2024 in the KPIs in comparison to the Benchmark/Aspirational Target as reported by NITI Aayog is given below.

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
	Jan'20	Dec'24	% Ach	Jan'20	Dec'24	% Ach	Jan'20	Dec'24	% Ach	Jan'20	Dec'24	%Ach
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
Bolangir	91,640	1,48,304	114	3,581	27,396	280	12,005	52,804	174	1,609	5,086	176
Dhenkanal	94,898	1,57,088	121	6,308	27,817	285	21,854	59,232	195	1,964	7,239	251
Gajapati	90,970	1,64,558	127	2,738	21,982	225	8,092	49,031	162	1,706	5,603	194
Kalahandi	72,899	1,24,957	96	2,046	18,981	194	7,306	41,998	139	937	3,930	136
Kandhamal	77,817	1,23,839	95	2,898	26,995	276	11,818	51,649	170	1,193	5,318	184
Koraput	72,387	1,20,412	93	3,228	19,787	202	8,555	41,006	135	1,069	5,319	184
Malkangiri	63,248	1,18,517	91	2,035	27,430	281	5,213	48,586	160	716	4,097	142
Nabarangpur	64,668	1,19,192	92	2,482	19,531	200	7,609	35,367	117	910	3,450	120
Nuapada	87,177	1,44,493	111	3,215	29,972	307	10,941	57,040	188	1,143	4,781	166
Rayagada	72,970	1,21,403	94	4,045	22,957	235	9,767	43,073	142	1,445	5,673	197

From the performance report as of December 2024, provided by DFS, it is observed that all the 10 aspirational districts of Odisha state have achieved the targets under PMJJBY, PMSBY and APY enrollment. However the benchmark targets under operative CASA are achieved by four districts namely Bolangir, Dhenkanal, Gajapati and Nuapada and remaining 6 districts viz. Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur & Rayagada have not achieved



the benchmark target. However, their achievement is more than 1lac per lac population and all have achieved more than 90% of their target.

In view of the above, all the Controlling Heads of banks and LDMs of the 10 aspirational districts are requested to take up the matter with the branches in the aspirational districts, prioritize follow-up actions to work on mission mode and make concerted efforts to improve the performance under all the identified KPIs viz. operative CASA, PMJJBY, PMSBY, APY enrollment in all the 10 aspirational districts by **March 2025**.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

As on 31.12.2024, out of 78,152 applications received, 43,665 applications are sanctioned, 3,377 applications are rejected and 9,692 applications are pending.

Scheme	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
Term Loan(All Banks)	2,890	58	1,492	609	1,462
Crop Loan(CCBs)	75,262	43,607	1,885	1,482	8,230
Total	78,152	43,665	3,377	2,091	9,692

The bank-wise details for Term Loan and DCCB-wise details for Crop loan in SAFAL Portal is given in **Annexure- 15**.

TERM LOAN REJECTION REASON ANALYSIS		
REASON FOR REJECTION	NO OF APPLICATIONS	PERCENTAGE
IMPROPER DPR	585	39.21
WRONG APPLICATION	298	19.97
UNSATISFACTORY DUE DILLIGENCE	207	13.87
COULDN'T REACH CUSTOMER	106	7.10
APPLCIANT NOT INTERESTED	98	6.57
INSUFFICIENT COLLATERALS	61	4.09
OTHERS	58	3.89
INSUFFICIENT DOCUMENTS	42	2.82
LOANS AVAILED OUTSIDE SAFAL	37	2.48

Pilot Project with PNB:

As per the direction of Director of Agriculture & Food Production, all applications under MKUY for Punjab national Bank will be routed through the SAFAL Portal on a pilot basis.



4.2 ACP achievement on financing to Agriculture Sector - Crop Loan & Agriculture Term Loan

All the Banks have disbursed **Rs. 56,067.14 Crore** to Agriculture Sector under Annual Credit Plan for FY 2024-25 as of 31.12.2024 which is **75.38%** of the total Annual target of **Rs. 74,381.60 Crore** allotted to different Banks.

Sector-wise Target vs Achievement as on 31.12.2024 is given below:

(Amt in Rs. Cr.)

Particulars	FY 2023-2024			FY 2024-2025						
	(up to 31.12.2023)			Target	Upto 30.06.2024		Upto 30.09.2024		Upto 31.12.2024	
	Target	Achv.	% Achv.		Achv.	% Achv	Achv.	% Achv	Achv.	% Achv
Crop Loan	37,805.35	30,849.91	81.60	47,913.73	10,879.51	22.71	24,764.80	51.69	34,901.46	72.84
Term Loan	7,852.98	5,881.63	74.90	8,599.31	2,330.09	27.10	4,218.08	49.05	6,339.54	73.72
Allied Advance	7,664.73	7,505.75	97.93	9,826.71	2,299.20	23.40	4,537.35	46.17	6,871.53	69.93
Farm Credit	53,323.06	44,237.28	82.96	66,339.75	15,508.81	23.38	33,520.23	50.53	48,112.52	72.52
Agriculture Infra	2,112.46	1,844.66	87.32	2,501.64	840.56	33.60	1,380.40	55.18	1,940.63	77.57
Ancillary Activities	3,340.64	7,216.45	216.02	5,540.21	2,412.25	43.54	4,518.78	81.56	6,013.99	108.55
Agri Total	58,776.16	53,298.40	90.68	74,381.60	18,761.61	25.22	39,419.41	53.00	56,067.14	75.38

Bank Category Wise Target Vs Achievement under ACP as on 31.12.2024 given below:

Amt. in Rs. 'Crore'

Particulars	FY 2023-2024			FY 2024-2025						
	(up to 31.12.2023)			Target	Upto 30.06.2024		Upto 30.09.2024		Upto 31.12.2024	
	Target	Achv.	% Achv.		Achv.	Achv.	% Achv	Achv.	% Achv	Achv.
PSBs	29036.14	25295.13	87.12	34807.52	9379.57	26.95	19042.39	54.71	27772.81	79.79
PVTs	8217.62	9774.68	118.95	12977.23	3789.18	29.20	6806.16	52.45	9894.47	76.24
RRBs	3509.65	2921.90	83.25	4135.86	1354.18	32.78	2569.88	62.14	3264.28	78.93
SFBs	444.78	1275.10	286.68	2189.06	422.58	19.30	697.95	31.88	965.27	44.10
Co-op Banks	17567.97	14031.59	79.87	20271.93	3816.11	18.82	10303.02	50.82	14170.31	69.90
Total	58776.16	53298.40	90.68	74381.60	18761.61	25.22	39419.41	53.00	56067.14	75.38

The top 3 and bottom 3 performing banks in ACP Agriculture are given below:

PSB,RRB& OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Indian Overseas Bank	121.58	RBL Bank	300.77



Bank of Maharashtra	115.92	The South Indian Bank Ltd.	294.39
Utkal Grameen Bank	90.46	DBS Bank(e-LVB)	230.34
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Odisha Gramya Bank	66.20	Karur Vysya Bank	0.00
Union Bank of India	62.73	City Union Bank	0.00
Punjab & Sind Bank	17.99	Tamilnad Mercantile Bank Ltd.	0.00

Bank wise performance of Agriculture from 01.04.2024 to 31.12.2024 is available at **Annexure- 16**.

Agriculture (Crop Loan):

In the current FY 2024-25 as of 31.12.2024, all Banks have disbursed **Rs. 34,901.46 Crores** under Crop Loan against annual target of **Rs. 47,913.73 Crores** achieving **72.84 %** of the annual target.

Bank category-wise target vs achievement as of 31.12.2024 is given below:

Amt. in Rs. 'Crore'

Particulars	FY 2023-2024			FY 2024-2025						
	(up to 31.12.2023)			Target	Upto 30.06.2024		Upto 30.09.2024		Upto 31.12.2024	
	Target	Achv.	% Achv.		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
PSBs	14256.96	12402.83	86.99	19721.23	5090.56	25.81	10656.36	54.03	15755.90	79.89
PVTs	3730.15	2541.04	68.12	4696.10	996.08	21.21	1944.16	41.40	2783.65	59.28
RRBs	2341.31	2085.44	89.07	3551.81	1019.77	28.71	1940.12	54.62	2376.89	66.92
SFBs	204.20	0.00	0.00	352.06	0.02	0.01	38.54	10.95	0.06	0.02
Co-op Banks	17272.73	13820.59	80.01	19592.51	3773.08	19.26	10185.63	51.99	13984.97	71.38
Total	37805.35	30849.91	81.60	47913.73	10879.51	22.71	24764.80	51.69	34901.46	72.84

Kharif 24 Target	Rs. 26,328.35 Cr.	Achievement %
Achievement as on 30.09.2024	Rs.24,764.80 Cr.	94.06

Rabi 24-25 Target	Rs. 21,585.38Cr.	Achievement %
Achievement as on 31.12.2024	Rs. 10,136.66 Cr.	46.96

The top 3 and bottom 3 performing banks in ACP Crop Loan as on 31.12.2024 are given below :

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	



Canara Bank	102.81
Indian Overseas Bank	98.38
UCO Bank	94.25
BOTTOM 3 BANKS	
Indian Bank	51.96
Punjab & Sind Bank	7.67
Bank of Maharashtra	3.99

DBS Bank(e-LVB)	284.10
The South Indian Bank	168.58
DCB Bank Ltd	155.08
BOTTOM 3 BANKS	
**	

**10 Banks namely City Union Bank, Karur Vysya Bank, Kotak Mahindra Bank, RBL Bank, Tamilnad Mercantile Bank, Yes Bank, Jana SFB, ESAF SFB, Suryoday SFB, and Utkarsh SFB have reported nil crop loan data as on 31.12.2024.

Agriculture (Term Loan):

All Banks have disbursed **Rs. 21,165.68 Crores** under Agriculture Term Loan against target of **Rs. 26,467.87 Crores** achieving **79.97 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan as of 31.12.2024 are given below:

Amt. in Rs. 'Crore'										
Particulars	FY 2023-2024			FY 2024-2025						
	(up to 31.12.2023)			Target	Upto 30.06.2024		Upto 30.09.2024		Upto 31.12.2024	
	Target	Achv.	% Achv.		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
PSBs	14779.18	12892.30	87.23	15086.29	4289.01	28.43	8386.03	55.59	12016.92	79.65
PVTs	4487.47	7233.64	161.20	8281.12	2793.09	33.73	4862.01	58.71	7110.82	85.87
RRBs	1168.34	836.46	71.59	584.04	334.41	57.26	629.76	107.83	887.39	151.94
SFBs	240.58	1275.10	530.01	1836.99	422.56	23.00	659.40	35.90	965.21	52.54
Co-op Banks	295.24	211.00	71.47	679.42	43.03	6.33	117.40	17.28	185.35	27.28
Total	20970.81	22448.49	107.05	26467.87	7882.10	29.78	14654.61	55.37	21165.68	79.97

The top 3 and bottom 3 performing banks in ACP Term Loans on 31.12.2024 are given below :

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	373.61
Bank of Maharashtra	171.32
Indian Overseas Bank	158.65

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
The South Indian Bank	370.90
Yes Bank	348.95
RBL Bank	312.22



BOTTOM 3 BANKS	
Odisha Gramya Bank	37.56
Orissa State Co-Op. Bank	27.28
Punjab & Sind Bank	24.19

BOTTOM 3 BANKS	
City Union Bank	0.00
Karur Vysya Bank	0.00
Tamilnadu Mercantile Bank	0.00

4.3 Kisan Credit Card (KCC)

In the current FY 2024-25, as of 31.12.2024, Banks have disbursed **30,34,270** numbers of KCC accounts amounting to **Rs.17,578.42 Crore** from **01.04.2024** to **31.12.2024**. Total outstanding balance as on **31.12.2024** is **Rs.33,767.19** crore in **50,37,372** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 57,932.95**.

Banks	FY 2023-2024 (31.12.2023)					FY 2024-2025 (31.12.2024)				
	No. of KCC Issued			Balance O/S		No. of KCC Issued			Balance O/S	
	No. (in actuals)	Amt (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amt (in Cr.)
PSBs	246472	6752.56	273968.83	1064959	7523.03	216132	2469.03	114237.13	883696	6,268.73
PVTs	43074	800.24	185782.58	205487	2864.32	30797	822.75	267152.64	227077	3,631.17
RRBs	241499	1501.06	62155.95	446396	2798.90	287354	1825.91	63542.18	456859	2,952.14
SFBs	0	0.00	0.00	0	0.00	18	0.25	50000.00	35	0.14
Co-op Banks	2814072	12764.99	45361.28	3502181	22872.28	2499969	12460.48	49842.54	3469,705	20,915.01
Total	3345917	21818.85	65210.37	5219023	36058.52	3034270	17578.42	57932.95	5037372	33767.19

The top 3 and bottom 3 performing banks as of 30.09.2024 are given below:

PSB,RRB& OSCB	
Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	12460.48
Utkal Grameen Bank	1220.18
State Bank of India	1198.16
BOTTOM 3 BANKS	
Central Bank of India	3.43
Bank of Maharashtra	0.14
Punjab & Sind Bank	0.00

PVT BANKS & SFB	
Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS	
Axis Bank Ltd	528.27
HDFC Bank	201.06
ICICI Bank	46.49
MAJOR BANK WITH NIL PERFORMANCE	
**	

** City Union Bank, Indus Ind Bank, Karur Vysya Bank, Karnataka Bank, Kotak Mahindra Bank Ltd, DBS(e-Laxmi Vilas Bank), RBL Bank, South Indian Bank,



Tamilnadu Mercantile Bank, ESAF SFB, Jana SFB, Suryoday SFB, and Utkarsh SFB have not sanctioned any KCC during the current FY 2024-25 as of 31.12.2024.

KCC ticket size comparison				
State Name	Date	No. of AC	Amount Sanctioned	Avg. Ticket size in Rs.
MADHYA PRADESH	30.06.2024	24,35,971	31,205	1,28,100
TELENGANA	30.09.2024	24,09,142	29,793	1,23,666
BIHAR	31.03.2024	12,45,820	13,870	1,11,335
JHARKHAND	30.06.2024	13,21,480	8,227	62,259
CHATTISGARH	30.09.2024	16,29,488	9,568	58,719
ODISHA	31.12.2024	30,34,252	17,578	57,932
WEST BENGAL	30.09.2024	16,45,305	8,604	52,295

The Bank wise achievement made under KCC as on 31.12.2024 is available at **Annexure –17.**

4.4 Crop Insurance: Pradhan Mantri Fasal Bima Yojana (PMFBY)

Comparison of Farmers Covered under PMFBY is given below:

Parameters	KHARIF 2023 (01.10.2023 to 31.03.2024)	KHARIF 2024 (01.10.2024 to 31.12.2024)
No of Farmers	1,33,595	1,83,541
No of Enrolments (Both loanee & non loanee)	6,51,547	8,49,750
Area Insured (000'ha)	105.44	143.78
Sum Insured (Rs. In Crores)	729.45	1,161.81
Farmers Premium (Rs. In Crores)	0.45	0.71
State Premium (Rs. In Crores)	30.12	47.08
GOI Premium (Rs. In Crores)	18.37	25.90
Gross Premium (Rs. In Crores)	48.96	73.70

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

Against the target of 65,000 no. of JLGs, Banks have disbursed 8,891 nos. of JLGs amounting to Rs.84.09 Crore as of 01.02.2025. 7,767 nos. of JLGs are disbursed by OSCB amounting to Rs.75.04 Crore and Other banks have disbursed 1,124 nos. of JLGs amounting to Rs.10.04 Crore.

District-wise performance is given in **Annexure-18.**



Revision of Collateral-Free Loan Limit under BALARAM Scheme

The Department of Agriculture & Farmers' Empowerment, Government of Odisha, has issued Resolution No. DAFE-AB-MISC-0020-2020-2245/A&FE dated 28.01.2025, amending the operational guidelines of the BALARAM Scheme.

As per RBI Circular No. 10/05.05.010/2024-25 dated 06.12.2024, the collateral-free loan limit for agricultural and allied activities has been increased from ₹1.6 lakh to ₹2 lakh per borrower. In line with this, the BALARAM guidelines have been modified accordingly.

Action Required from Banks:

- Implement the revised collateral-free loan limit of ₹2 lakh under the BALARAM Scheme with immediate effect.
- Expedite loan processing and sanctioning to support landless farmers and Joint Liability Groups (JLGs).
- Inform all concerned branches and field functionaries to ensure widespread awareness and smooth implementation.

Detailed resolution is enclosed in **Annexure-18A**.

4.6 Agriculture Infrastructure Fund:

During the current FY 2024-25, out of **3,547** applications sponsored to various banks, as of **31.12.2024**, **1,168** cases have been sanctioned amounting to **Rs. 1,418.12** Crores with **Rs.965.94** Crores disbursement made in **1,101** accounts . Banks have rejected **648** cases, and **342** cases are pending with various banks.

Bank-wise performance under AIF scheme is given in **Annexure-19**.

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that out of 228 forwarded applications 77 applications are pending with different banks amounting to Rs.1.81 Crore & banks have sanctioned 147 applications amounting to Rs.6.30 Crores as of 06.02.2025.

(Rs. in Lakh.)

PROGRESS UNDER MIDH as on 06.02.2024								
Name of the bank	Received		Sanctioned		Rejected		Pending	
	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost
Punjab National Bank	27	57.47	19	24.45	2	17.22	6	15.8
State Bank of India	56	142.51	36	84.9	0	0	21	57.61
Bank of India	22	72.01	21	71.01	0	0	1	1



OSCB	20	60.76	17	57.76	0	0	3	3
Odisha Gramya Bank	29	64.91	25	59.42	1	2.22	3	3.27
Canara Bank	12	249.82	10	232.18	1	15	1	2.64
UGB	4	9.6	4	9.6	0	0	0	0
Indian Bank	9	14.78	5	9.19	0	0	4	5.59
ICICI	2	30	2	30	0	0	0	0
Indian Overseas Bank	2	16	2	16	0	0	0	0
Bank of Maharashtra	2	17	2	17	0	0	0	0
Bank of Baroda	7	35.5	1	14.65			6	20.85
UCO Bank	7	11.36	2	2.03	1	2.38	4	6.95
Central Bank of India	2	4.15	1	2.8	0	0	1	1.35
CCB	26	62.27	0	0	0	0	26	62.27
UBI	1	1	0	0	0	0	1	1.00
TOTAL	228	849.14	147	630.99	5	36.82	77	181.33

4.8 Agriculture Allied Sectors

Banks have disbursed **Rs. 6,871.53 Crores** against annual target of **Rs. 9,826.71 Crores** achieving **69.92 %** of the target as of 31.12.2024.

Sector-wise Performance under Allied Sectors as of 31.12.2024 is given hereunder:

(Amt in Rs. Cr.)

Sector	FY 2023-2024			FY 2024-2025						
	up to 31.12.2023			Target	Upto 30.06.2024		Upto 30.09.2024		Upto 31.12.2024	
	Target	Achv.	% Achv.		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
Dairy	2551.83	2286.98	89.62	2907.89	895.27	30.79	1557.97	53.58	2160.39	74.29
Fishery	1609.54	962.83	59.82	2305.87	560.42	28.83	1063.83	54.72	1290.34	55.96
Poultry	1566.43	1257.07	80.25	2164.62	392.85	18.15	770.25	35.58	1484.71	68.59
AH Sheep/Goatery/ Piggery	1722.84	2542.53	147.58	2187.68	366.56	16.76	892.05	40.78	1566.08	71.59
Other Allied Sector	214.09	456.34	213.15	260.65	115.00	44.12	253.25	97.16	370.00	141.95
TOTAL	7664.73	7505.75	97.93	9826.70	2330.10	24.62	4537.35	47.94	6871.53	69.92

The top 3 and bottom 3 performing banks under 2 categories as on 31.12.2024 are given below –

PSB,RRB& OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Indian Overseas Bank	133.09	DCB Bank	118.35
Indian Bank	105.68	Indus Ind Bank	105.04
State Bank of India	79.87	ICICI Bank	104.27
BOTTOM 3 PERFORMING BANKS		MAJOR BANKS WITH NIL PERFORMANCE	



Orissa State Co-Op. Bank	5.26	**	
Utkal Grameen Bank	1.24		
Bank of Maharashtra	0.00		

** 6 Banks namely City Union Bank, Karur Vysya Banks, DBS Bank(e-Laxmi Vilas), Tamilnad Mercantile Bank, Yes Bank and Ujjivan SFB have achieved nil performance under ARD sector.

Reporting in “Others” under Allied Sector

Banks have reported Rs.370.00 Crore under Allied sector as of 31.12.2024. Banks like DCB Bank Ltd. (Rs.103.87 Crore), RBL Bank (Rs.81.84 Crore), ESAF SFB(Rs.71.11 Crore), HDFC Bank(Rs.49.41 Crore) and Kotak Mahindra Bank(Rs.23.36 Crore) have reported higher amount under other Allied Sector as on 31.12.2024.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 31.12.2024 is given in **Annexure – 20**.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

The performance of banks under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme is given below:

Quarter	APPL. SPONSORED	APPL. SANCTIONED	APPL. REJECTED	APPL. PENDING
31.03.2024	6,368	2,071	1,340	2,957
30.06.2024	6,440	2,523	1,365	2,428
30.09.2024	6,856	2,998	1,575	2,283
31.12.2024	7,757	3,591	1,738	2,428
Current Year	1,389	1,520	398	

The summary under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme sponsored to different banks is given below:

MKUY SECTORAL PROGRESS 31.12.2024				
Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
Agriculture Sector	2,934	1,668	349	917
AH&VS Sector	4,219	1,678	1,267	1,274
Fisheries Sector	93	29	23	41
Horticulture Sector	242	115	42	85
Inter-Sectoral	269	101	57	111
Grand Total	7,757	3,591	1,738	2,428



Bank wise progress made under Mukhyamantri Krushi Udyoga Yojana (MKUY) as on 31.12.2024 is given in **Annexure – 21**.

4.10 KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers

Performance as of 31.12.2024 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below:

Sector	No. of application accepted	No. of application sanctioned	No. of application Pending	No. of Application Rejected
Animal Husbandry	66,889	18,044	2,497	46,348
Fisheries	11,708	2,454	452	8,802
Total	78,597	20,498	2,949	55,150

COMPARISON KCC AHD				
Date	31.03.2024	30.06.2024	30.09.2024	31.12.2024
No. of appl accepted	63,285	65,658	65,860	66,889
No. of appl sanctioned	17,508	17,764	17,891	18,044
No. of appl Pending	2,441	3,146	2,377	2,497
No of Appl Rejected	43,336	44,748	45,592	46,348

COMPARISON KCC FISHERIES				
Date	31.03.2024	30.06.2024	30.09.2024	31.12.2024
No. of appl accepted	11,422	11,567	11,600	11,708
No. of appl sanctioned	2400	2,434	2,444	2,454
No. of appl Pending	550	444	407	452
No of Appl Rejected	8472	8,689	8,749	8,802

3 Banks having highest no. of pendency as of 31.12.2024 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Indian Overseas Bank (including OGB)	752	State Bank of India	183
State Bank of India	647	Indian Overseas Bank (including OGB)	88
Union Bank of India	444	Odisha State Cooperative Bank	51

Districts under 2 categories in terms of pendency as of 30.09.2024 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Baleshwar	369	Baleshwar	105



Puri	365	Dhenkanal	59
Ganjam	356	Ganjam	58

The banks having lead district responsibility are advised to take up with bank branches of poor performing districts for immediate disposal of pending applications and guide their LDMs to take appropriate measures for improvement.

As per the directives received from the Ministry of Fisheries, Animal Husbandry, and Dairying, Government of India vide circular F.No-j-1 17/2/2022-DOF dated 26.09.2024, the 'Nationwide AHDF KCC Campaign for 2024-25' is resumed from 15.10.2024 till 31.03.2025. Under the campaign, a target of 2,000 KCCs under Animal Husbandry and 40,000 KCCs under Fishery sector has been allocated for Odisha State. All banks and LDMs are requested to follow up with their respective branches to achieve the target by 31st March 2025.

Performance under Campaign period from 15.09.2024 to 31.03.2025 :

Scheme	Target	Achievement up to 31.12.2024
AHD	2,000	336
Fisheries	40,000	11

Progress up to 31.12.2024 is given at **Annexure - 22.**

4.11 Financing to FPOs (Farmers Producer Organization)

As per the information received from banks, Utkal Grameen Bank, State Bank of India, UCO Bank and Bank of India have sanctioned loans to FPOs.

FINANCE TO FPOs 31.12.2024			
Sl No	Bank Name	No of FPOs Financed	Amount in Rs. Lakhs
1	Utkal Grameen Bank	6	80.00
2	State Bank of India	5	57.00
4	UCO Bank	2	17.00
3	Bank of India	2	13.50
TOTAL		15	167.50

As per information provided by NABARD total 58 FPOs have been credit linked, amounting to Rs. 6.44 Crores through NABAKISAN out of 248 available FPOs in 30 Districts as of 13.01.2025.

District-wise details is available at **Annexure-23.**

4.12 Financial Assistance to Cold Storages

The State Cabinet, in its 14th meeting held on 22.01.2025, approved the Financial Assistance to Cold Storages scheme vide notification no. DHO-NHM-PLAN-0001-2025/2567/A&FE dated 30.01.2025.



1. Scheme Objectives:

- Establish one cold storage in each of the 58 sub-divisions.
- Encourage private investment in viable locations.
- Reduce post-harvest losses and enhance farmers' income.
- Prevent distress sales and improve market access.

2. Financial Assistance:

- Capital Investment Subsidy: Up to 60% (₹6.50 Cr) for priority groups, 50% (₹6.00 Cr) for others.
- Interest Subvention: Up to 6% on working capital loans.
- Electricity Tariff Subsidy: 50% subsidy for 7 years.
- Revival Assistance: Up to ₹1.5 Cr for non-functional cold storages.

The detailed notification is enclosed at **Annexure-24**.

4.13 Financing against pledge of e-NWRs (Electronic-Negotiable Warehouse Receipts).

Warehousing Development and Regulatory Authority (WDRA) was constituted under the Warehousing Development and Regulation) Act, 2007 for implementation of a negotiable warehouse receipt (NWR) system in the country and regulation of warehouses issuing NWRs. Presently e-NWR is the only negotiable warehouse receipt in the country. The W(D&R) Act, 2007, mandates that only WDRA registered warehouses in the country can issue NWRs. Various legal protections are extended to the holders of the instrument. WDRA is mandated to protect the interest of depositors and also to improve fiduciary trust among the stakeholders.

Government of India has recently launched an online platform i.e. e-Kisan Upaj Nidhi (eKUN) to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks onboarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc. Farmer can choose the best option available. eKUN is hosted on Jansamarth portal.

Government of India has launched a Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) on 16.12.2024. Prime objective of the scheme is to encourage banks to extend pledge finance against e-NWRs to farmers and traders on the agricultural/ horticultural produce stored in the WDRA registered warehouses. This scheme is expected to increase the post-harvest finance to farmers and thereby help in avoiding distress sale and realizing better



remunerative prices. The scheme covers losses incurred by lending institutions due to credit and warehouseman risk.

AGENDA NO. 5

Financing to MSME Sector

5.1 ACP achievement Micro, Small and Medium Enterprises (MSMEs)

All the banks in Odisha have disbursed Rs. 75,007.61 crore as of 31st December, 2024 under MSME sector in the Annual Credit Plan(ACP) for the financial year 2024-25, reaching 73.48% of the total target of Rs. 1,02,083.66 crore.

Sector-wise Target & Achievement as on 31.12.2024:

Sector	FY 2023-2024 upto 31.12.2023			FY 2024-2025						
				Upto 30.06.2024			Upto 30.09.2024		Upto 31.12.2024	
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	Achv.	% Achv	Achv.	% Achv
Micro Enterprises	25304.25	25412.44	100.43	44789.08	14354.44	32.05	25290.00	56.46	33992.05	75.89
Small Enterprises	22412.36	21148.85	94.37	30739.96	11772.22	38.30	18717.23	60.89	24496.23	79.69
Medium Enterprises	13013.60	12006.29	92.26	20187.01	7374.85	36.53	12922.29	64.01	14850.14	73.56
Khadi & village	3614.88	241.69	6.69	2386.24	33.38	1.40	74.84	3.14	106.94	4.48
Others under MSME	7952.75	1227.89	15.44	3981.37	664.56	16.69	1071.08	26.90	1562.25	39.24
TOTAL	72297.84	60037.16	83.04	102083.66	34199.45	33.50	58075.44	56.89	75007.61	73.48

Bank Group-wise achievement as on 31.12.2024

Banks	FY 2023-2024 upto 31.12.2023			FY 2024-2025						
				Upto 30.06.2024			Upto 30.09.2024		Upto 31.12.2024	
	Annual Target	Achv.	Achv %	Annual Target	Achv.	Achv %	Achv.	Achv %	Achv.	Achv %
PSBs	49865.94	41456.26	83.14	69928.58	22336.76	31.94	40628.54	58.10	54794.50	78.36
PVTs	16591.23	16456.59	99.19	25988.75	10926.34	42.04	16037.21	61.71	18546.67	71.36
RRBs	3283.81	1950.09	59.39	3774.64	890.90	23.60	1317.57	34.91	1518.88	40.24
SFBs	938.56	170.15	18.13	1155.61	44.35	3.84	87.19	7.55	137.86	11.93
Co-op Banks	1618.30	4.07	0.25	1236.08	1.10	0.09	4.91	0.40	9.71	0.79
Total	72297.84	60037.16	83.04	102083.66	34199.45	33.50	58075.44	56.89	75007.61	73.48



Top 3 & bottom 3 performing banks in terms of % ACP achievement as on 31.12.2024 is given below.

PSB,RRB& OSCB		PVT& SFBs	
BANK	ACHIVEMENT %	BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Maharastra	107.42	ICICI Bank	95.85
Central Bank of India	100.98	IDBI Bank	86.41
UCO Bank	85.18	Federal Bank	85.24
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Utkal Grameen Bank	31.85	Suryoday Small Finance Bank	0.00
Punjab & Sind Bank	3.92	Tamilnadu Mercantile Bank Ltd.	0.00
OSCB	0.79	Karur Vysya Bank and City Union Bank	0.00

The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 31.12.23		Balance outstanding as on 31.03.24		Balance outstanding as on 30.06.24		Balance outstanding as on 30.09.24		Balance outstanding as on 31.12.24	
	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	16,90,299	34,995.74	15,32,314	41,721.92	10,92,868	42,637.91	11,33,596	43,119.88	10,66,158	44,651.77
Small Enterprises	2,15,279	22,002.63	1,27,233	27,351.44	73,106	28,383.40	80,705	28,251.88	89,324	29,471.80
Medium Enterprise	35,977	20,299.41	33,256	19,225.47	9,524	17,865.01	10,294	17,937.57	10,663	18,184.31
Total MSME	19,41,555	77,297.78	16,92,803	88,298.83	11,75,498	88,886.32	12,24,595	89,309.33	11,66,145	92,307.88

Detailed report of Bank wise position under MSME is given at **Annexure – 25**.

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 30.06.2024, 30.09.2024 and 31.12.2024 are given below.

(Margin Money Involved in Rs. Lakhs)

Date	Target		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM
30.06.24	6,000	34,000.00	2,848	10,170.95	409	1,602.05	6.82%	4.71%	2,306	8,340.68
30.09.24	6,000	34,000.00	7,806	28,020.80	1,693	5,722.12	28.21	16.83	3,952	15,279.24
31.12.24	6,000	34,000.00	11,887	42,626.30	2,978	10,151.96	49.63	29.86	4,726	18,523.40



Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications sanctioned	Name of the Bank	No. of applications sanctioned
State Bank of India	1238	HDFC Bank	68
Bank of India	280	Axis Bank	52
Union Bank of India	255	IDBI Bank	40

Banks with highest number of pendency:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications Pending	Name of the Bank	No. of applications Pending
State Bank of India	1470	HDFC Bank	460
Punjab National Bank	573	Axis Bank	163
Union Bank of India	398	IDBI Bank	53

Banks like City Union Bank, Karur Vysya Bank, Kotak Mahindra, DBS Bank(e-Laxmi Vilas), RBL Bank, South Indian Bank, Tamilnad Mercantile Bank and Yes Bank have not sanctioned any loan under this scheme.

Claim of Margin Money

As on 31.12.2024, during the Financial Year 2024-25, banks have sanctioned 2,978 accounts involving margin money of Rs. 101.52 Crore. Banks have claimed Margin Money in 3,525 accounts involving Rs. 115.46 Crore, and Margin Money disbursed in 915 accounts amounting to Rs. 22.40 Crore.

The Bank wise achievement under PMEGP of Odisha as on 31.12.2024 including margin money claim status is given in the **Annexure-26**.

5.3 PMFME (Pradhan Mantri Formalization of Micro food processing Enterprise)

For the FY 2024-25, PMFME target has been fixed for 3,800 units. The performance of the scheme as of 31.12.2024 is given below :

FY 2024-25	Target	Total No. of proposals sponsored to Banks	No. of proposals sanctioned from 01.04.24	Cumulative no. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
30.06.2024	3,800	263	102	1,490	48	113
30.09.2024	3,800	706	224	1,618	214	268
31.12.2024	3,800	1,457	398	1,795	866	193



Top 3 banks with highest sanctions under PMFME in the current year upto 31.12.2024:

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	99
Union Bank of India	50
ICICI Bank	45

Banks with NIL sanction are Bank of Maharashtra, Bandhan Bank, Indus Ind Bank, IDFC First Bank, Axis Bank and Kotak Mahindra Bank.

As per the communication received from the Ministry of Food Processing Industries, Government of India, via letter no. D.O. No. FM-11/58/2021-FME dated 04.02.2025 the PMFME campaign has been extended from 03.02.2025 to 04.03.2025. The campaign will include the following activities:

1. The DRPs/DNOs should ensure disposal of applications generated by the SRLMs by ensuring that these are sent to Banks and disposed of in timely manner
2. The Banks to additionally source at least 10 applications and sanction at least 2 applications per branch and shortfall of particular branch to be compensated by others.
3. Clearing entire sanction/disbursement pendency > 2 months by 15.03.2025, particularly pulling back applications marked for additional document.

A meeting was held under the Chairmanship of Convenor, SLBC with the controlling heads of all banks to review the progress of PMFME scheme through VC on 17.01.2025. In the meeting, the following action points were emerged:

- Banks to dispose all pending applications in camp mode.
- Banks to mobilize PMFME applications internally from their existing customers who are in food processing business or willing to set up Business under PMFME Scheme. The same can be recorded under "INTERNAL SOURCING" Section in the PMFME Bank MIS Portal by the branch officials.
- Banks to organize awareness camp exclusively on PMFME Scheme for sourcing potential entrepreneurs to meet the FY 2024-25 target.



- An option has been added in the PMFME Bank MIS Portal to upload revised DPR and deficient documents by bankers. It is requested to use this options for minimizing the rejections.
- There is a convergence between Agriculture Infrastructure Fund (AIF) of DA&FW with PMFME Scheme. Beneficiaries can avail both Capital Subsidy and Interest Subvention benefit through convergence model. Bankers to emphasize more on this.
- PMFME loans are eligible under CGTMSE coverage, Bankers to take advantages in the PMFME Bank MIS Portal while sanctioning the loans.
- Banks to take Review on Progress of Internal Sourcing of PMFME Applications in Region/ District/Branch Wise periodically and plan for achievements of Sanction target for FY2024-25.
- No branch should be in not logged in status.

The bank wise performance under PMFME is given in **Annexure -27**.

5.4 Progress under Pradhan Mantri Mudra Yojana (PMMY) in Odisha

All Banks and Financial Institutions in Odisha state have sanctioned 18,62,902 accounts with an amount of Rs13,849.50 Crore and disbursed Rs. 13,729.69 Crores as on 31.12.2024 during the financial year 2024-25.

'Amt. In Rs. Crore'

Categories	FY 2023-24 (up to 31.12.2023)				FY 2024-25 (up to 31.12.2024)			
	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)	Avg. loan size in Rs. Lakhs	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)	Avg. loan size in Rs. Lakhs
Shishu	19,31,552	6,896.26	6,864.79	0.36	11,86,583	4,351.59	4,335.67	0.37
Kishore	6,10,514	5,998.83	5,923.66	0.98	6,42,510	6,335.71	6,278.09	0.99
Tarun	30,966	2,816.06	2,760.57	9.09	33,777	3,157.94	3,112.00	9.35
Tarun Plus	0.00	0.00	0.00	--	32	4.25	3.93	13.28
Total	25,73,032	15,711.15	15,549.02	--	18,62,902	13,849.49	13,729.69	--

The bank category-wise disbursement position under Mudra Sector (category wise) for FY 2024-25 up to 31.12.2024 is given below.



Financial Institutions	FY 2023-24 (From 01.04.2023 to 31.12.2023)		FY 2024-25 (From 01.04.2024 to 31.12.2024)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	2,12,109	4,433.34	1,75,374	4,365.72
Private Sector Banks	14,29,449	6,907.67	9,11,081	5,138.12
Regional Rural Banks	9010	140.08	9,433	199.56
Small Finance Banks	2,54,427	1131.53	2,08,203	993.54
MFIs & NBFCs	6,68,037	2,936.40	5,58,811	3,032.75
Total	25,73,032	15,549.02	18,62,902	13,729.69

The top 3 and bottom 3 performing banks in Mudra Scheme as of 31.12.2024 are given below –

PSB & RRBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
State Bank of India	1,295.99
Canara Bank	697.09
Punjab National Bank	683.04
BOTTOM 3 PERFORMING BANKS	
Central Bank of India	76.19
Utkal Grameen Bank	59.23
Punjab & Sind Bank	13.77

PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
IndusInd Bank	2,641.97
Bandhan Bank	724.96
Axis Bank	413.44
BOTTOM 3 PERFORMING BANKS	
Jana SFB	0.45
Karur Vysya Bank	0
South Indian Bank	0

Bank wise, district wise & category wise report on PMMY is available in **Annexure-28**.

5.5 Stand Up India Scheme

As per guidelines of Stand-up India, each branch of a scheduled bank is expected to extend loans to **at least one SC/ST and minimum one-woman entrepreneur** under this scheme.

As of 31st December 2024, 7,600 loan applications have been sanctioned with disbursement amount of Rs. 1,210.51 Crore.

Performance under Stand-Up India (As informed by SUI Cell of SIDBI):-

(Amount in Rs, Crores)



AS on	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total Sanction	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
30.06.2024	4,686	1,265	195.72	4,686	5,717	929.36	9,372	6,982	1,125.08
% Achievement		27.00%			122.00%			74.50%	
30.09.2024	4,695	1,360	215.83	4,695	5,961	953.50	9,390	7,321	1,169.34
% Achievement		28.97%			126.96%			77.97%	
31.12.2024	4,713	1,470	231.81	4,713	6,130	978.70	9,426	7,600	1210.51
% Achievement		31.19%			130.07%			80.63%	

All the banks are requested to improve performance under Stand-Up India scheme particularly more emphasis on credit to SC/ST beneficiaries.

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 31.12.2024

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	2,425
Union Bank of India	956
Punjab National Bank	553
BOTTOM 3 BANKS	
Federal Bank	8
Yes Bank Ltd.	5
Karur Vysya Bank	1

The Bank-wise & District-wise performance is given in **Annexure- 29**.

5.6 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme –Govt. of India

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), a setup by Ministry of MSME, Govt. of India. SIDBI, Bhubaneswar has provided the following information on CGTMSE Coverage in our state (Year wise).

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23	34,081	3,044.90
FY 2023-24	56,392	6,109.41
FY 2024-25 (up to 31.12.2024)	43,743	5,246.93



The cumulative coverage since inception is 3,75,980 accounts amounting to Rs. 26,010.93 Crore.

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2024 to 31.12.2024 is available in **Annexure – 30**.

5.7 On boarding of MSME on Udyam Registration Portal

Government of India has made the registration of entities mandatory through the Udyam Portal for classification as MSMEs, which is an important step towards promoting formalization in the sector.

The on boarding of MSMEs on the portal is in progress and as on 31.12.2024, 3,25,99,013 MSMEs are registered on the platform across the country and 9,68,706 MSMEs are registered in Odisha.

UDYAM Portal Registration							
31.12.2023		30.06.2024		30.09.2024		31.12.2024	
All India	Odisha	All India	Odisha	All India	Odisha	All India	Odisha
2,20,35,259	4,78,159	2,68,23,540	8,49,411	2,98,03,912	9,02,774	3,25,99,013	9,68,706

Udyam Portal Registration progress									
As on 30.06.2024				As on 30.09.2024			As on 31.12.2024		
Category	Micro	Small	Medium	Micro	Small	Medium	Micro	Small	Medium
No of MSMEs registered	8,33,971	14,361	1,079	8,87,078	14,610	1,086	9,52,729	14,879	1,098
% of total registration	98.18%	1.69%	0.12%	98.26%	1.62%	0.12%	98.35%	1.54%	0.11%

5.8 Onboarding of Corporate buyers on TReDS (Trade Receivables Discounting System)

The updated status on the adoption and use of TReDS portal by MSMEs as of 31.12.2024 is given below:

SN	Particulars	RXIL	Invoice Mart	M1 Exchange	C2treds
1	Total buyers registered	34	57	17	1
2	Total MSME sellers registered	474	946	485	5
3	Total financing on TReDS for MSMEs of Odisha in Cr	2540.84	4,687.03	585.27	18.00
4	No of invoice financed	26023	11564/94385	2658 / 5780	42



5	Govt Entities onboarded (CPSU/SPSU)	2	6	1	0
6	Average range of int	6.5% to 11.25%	7.99 % to 9.11%	8.09%	9.80%
7	Average tenor (days)	1 to 120	86-102	68	61

5.9 PM Vishwakarma Yojana

The PM Vishwakarma Yojana is a dedicated initiative to support traditional artisans and craftsmen. It aims to preserve and promote the rich heritage of skilled artisans such as blacksmiths, carpenters, potters, and weavers. This scheme offers financial assistance, skill development training, and improved market access to help artisans enhance their livelihoods. By upgrading their skills and introducing modern tools and techniques, the program creates opportunities for sustainable employment and economic growth.

As on 31.12.2024, 24,747 loan applications are sent to various banks after completion of training. Banks have sanctioned 4,940 applications, rejected 8,615 applications and 11,192 applications are pending at banks.

Performance as on 31.12.2024 is given below.

Loan Application Sent to Banks	24,747
Total Loan Amount Required (in Rs. Lakhs)	23,703.26
Applications Sanctioned	4,940
Applications Disbursed	4,246
Applications rejected	8,615
Loan Pending For Sanction	11,192

The Bank-wise Status is given at **Annexure-31**.

All the banks are requested to promptly process the applications received for credit linkage under PM Vishwakarma scheme.

5.10 CM-SRIM “Chief Minister’s Scheme for Reimbursement of Interest to MSEs”:

In order to financially help manufacturing MSMEs in the State by way of reimbursing interest paid by them to banks on Working Capital Loan availed by them from banks.

Banks are requested to instruct their branches to verify the Working Capital loan availed and interest paid thereon claimed by applicant the in the PORTAL.



Interest subsidy amount of Rs.1,861.05 lakhs pertaining to 1,843 application has been disbursed as of 31.12.2024.

A meeting was held under the Chairmanship of Convenor, SLBC with the controlling heads of all banks to review the progress of the CM SRIM scheme through VC on 17.01.2025 where all banks were requested to verify the interest certificate and upload it in the portal latest by 18.01.2025.

District-wise disbursement status of CM SRIM scheme as on 31.12.2024 is given at **Annexure-32**.

Bank wise pending for verification Status of CM SRIM scheme as on 16.01.2025 & 30.01.2025 is given at **Annexure-32A**.

5.11 Silpi Unnati Yojana (SUY) – State Government Scheme

Under Silpi Unnati Yojana (SUY), margin money assistance is provided to individual artisans @ 20% of the project cost (up to Rs.1,00,000 in 7 crafts and up to Rs 50,000.00 in rest 48 crafts) per artisan to avail bank loan for setting-up of own handicraft production unit.

Handlooms, Textiles & Handicrafts Department, Government of Odisha, vide Notification No. HTH-HCS-MISC-0054-2024/6715/HT&H dated 02.11.2024 has issued the list 55 numbers of approved handicrafts. Details of the Notification is enclosed at **Annexure- 33**.

During the current Financial Year 2024-25 upto 31.12.2024, total 238 loan applications are sanctioned amounting to Rs. 123.50 Lakhs.

Performance under SUY for the FY 2024-25 is given below: (As provided by Directorate of Handicrafts)

Period	Total No. of application sponsored	No. of application sanctioned	No. of application rejected	No. of application pending
30.06.2024	2,209	208	79	1,922
30.09.2024	2,209	224	558	1,427
31.12.2024	3,691	238	600	2,853

3 banks having highest no. of pendency is given below.

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	1,143



Odisha Gramya Bank	353
Bank of India	305

All banks are advised to dispose the pending applications at the earliest.

The bank-wise and district-wise details as on 31.12.2024 are given in **Annexure-33A**.

AGENDA NO. 6

Financing to SHGs:

6.1 WSHG in Odisha through Mission Shakti

a) SHG Bank Linkage:

As of 31st December 2024, 2,31,459 SHGs have been credit linked with an amount of Rs10,795.83 crores, with an average loan size of Rs. 4.66 lakh. The physical linkage achievement is 58% with the financial linkage achievement of 54% as of 31.12.2024.

	As of 31.03.2023			As of 31.03.2024			FY 2024-25 as of 30.06.2024			FY 2024-25 as of 30.09.2024		FY 2024-25 as of 31.12.2024	
	Annual Target	Achv.	% of Achv	Annual Target	Achv.	% of Achv	Annual Target	Achv	% of Achv.	Achv.	% of Achv	Achv.	% of Achv
Physical (SHG in No.)	350000	365542	104%	4,00,000	413645	103%	400000	44361	11.09	113617	28.40	231459	57.86
Financial (In Crore)	8750.00	11005.10	126%	15,000	16586.75	111%	20000	1984.60	9.92	5275.96	26.38	10795.83	53.98
Average Loan Size		3.01 Lakhs			4.01 Lakhs			4.47 Lakhs		4.64 Lakhs		4.66 Lakhs	

The Bank & district wise progress is enclosed at **Annexure-34 & 35**.

b) Mission Shakti Loan - State Interest Subvention

Interest subvention claims amounting to Rs.299.97 Crore have been calculated and under process of settlement under the 'Mission Shakti Loan'- State Interest Subvention Scheme during the current financial year against the annual target of Rs.300 Crore.

The Bank & district wise interest calculated is at **Annexure-36 & 37**.

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY 2024-25 up to 31.12.2024, 404 applications under SEP-I, 219 applications under SEP-G and 977 applications under SHG Bank-linkage are disbursed.



Category	No. of Loan applications Sponsored to the bank	No. of Loan applications sanctioned by bank	No. of Loan applications disbursed by bank	Pending (Previous years+ Current year)
Sep-I (Individual)	729	456	404	18053
SEP-G (Group)	285	240	219	424
SHG Bank Linkage	1337	1131	977	7494

Details enclosed at **Annexure-38.**

6.3 Bankable Income Generating Scheme(IGS)

The bankable IGS of ST & SC Development Department provides immense opportunities to poor SC BPL family for their sustainable livelihood. The very objective of this scheme is to empower the SC women SHGs at grass root level.

Govt. has approved 305 no. of loan applications under Bankable IGS relating to the year 2023-24 & 2024-25 to be completed in 2024-25 in 28 districts. Against the target of 305 applications 147 applications have been sponsored to banks, 109 applications are disbursed as of 31st December 2024.

District-wise and bank-wise details of applications already shared with banks by SLBC vide e-mail dated 15.01.2025 and 10.02.2025. All banks are requested to issue suitable instructions to their respective branches to dispose all pending applications immediately.

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 31.12.2024

Total NPA as on 31.12.2024 is Rs.16,006.16 Crore which is 4.65% of the total advance.(Priority Sector 5.11%, Non-Priority Sector 4.05%).

NPA % under Agriculture is 6.50% and under MSME is 4.07%.

Sector wise comparison of NPA %				
Sector	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Short Term Crop Loan	7.97	7.71	7.50	7.19
Agriculture Term Loan	5.66	5.29	5.01	5.16
Agriculture Allied	4.54	4.48	5.05	6.36
Total Agriculture	6.67	6.49	6.39	6.50



MSME Sector	4.24	4.31	4.24	4.07
Education Loan	8.99	6.98	7.73	7.90
Housing Loan	2.01	2.27	2.04	2.10
Total Priority Sector	5.18	5.23	5.08	5.11
Total Advance	4.19	4.19	4.30	4.65

Banks in the State have to :

- Stimulate the recovery measures to curtail the NPAs with the help of State Government machinery.
- Proper monitoring and handholding support is also required to restrict fresh slippages with the help of State Government machinery.
- Increase in the advance portfolio by extending more priority sector credit in the State.

The Bank wise and Sector wise NPA position is given in **Annexure – 39**.

7.2 State Recovery Act (OPDR)

The Odisha Public Demands Recovery (OPDR) Act, 1962 plays an important role in ensuring financial accountability and resource availability for public services in the state. The mechanism of State Recovery Act (OPDR) may be strengthened to ensure effective recovery of bank's overdue, so that banks will not be forced to settle the account through its compromise/OTS scheme with sufficient sacrifice based on merits of each case.

As of 31.12.2024, 2,336 OPDR cases amounting to Rs.120.90 Crore are pending.

Name of Bank	Total No. of cases as on March 31, 2024	Amount involved in Rs. 'Lakhs'	No. of cases Added during 01.04.24 to 31.12.24	Amount involved in Rs. 'Lakhs'	No. of cases disposed off during 01.04.24 to 31.12.24	Amount involved in Rs. 'Lakhs'	No. of cases pending for disposal as on December 31, 2024	Amount involved
Bank of Baroda	12	33.34	0	0.00	0	0.00	12	33.34
State Bank of India	542	4723.06	0	0.00	77	1292.88	465	4643.92
UCO Bank	15	47.33	12	9.69	0	0.00	27	57.02
ICICI Bank	185	6054	266	5641.77	115	4609.99	336	7085.78
Odisha Gramya Bank	1546	123.23	0	0.00	0	0.00	1546	123.23



Utkal Grameen Bank	30	71.76	0	0.00	0	0.00	30	71.76
Suryoday SFB	3	75.12	3	33.82	0	0.00	6	108.94
Total	2333	11127.84	281	5685.28	192	5902.87	2422	12090.65

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

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- As of 31.12.2024, 782 numbers of applications are pending involving Rs. 487.69 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 632 applications involving Rs. 450.35 Crore are pending for more than 60 days.

The banks having lead district responsibility are requested to advise their Lead District Managers to incorporate in agenda on pending SARFAESI applications, if not done, and critically review the position of pending cases in every DCC meetings and to pursue the matter with the District Authorities for immediate disposal of the same.

District wise and bank wise pending list enclosed in **Annexure – 40**.

7.4 NOC for transfer of land from financing banks

Currently, the land transfer transactions (sale / transfer / mortgage etc.) are registered at registrar office even though the land is mortgaged to a bank. In view of this, State Authorities are requested to ensure that no transfer of land should be allowed/registered which is mortgaged to Bank, without No objection from bank / charge release letter from bank.

7.5 Registration Conveyance Deed

Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of “**registration of conveyance deed in favor of the Association of allottees for the common area in a real estate project**” registration of sale deeds for purchase of flats is not allowed for the time being at the registering offices. Banks are facing difficulty in sanction & disbursement of housing loans. Under this scenario, inflow of housing loan files from builder projects for sale transaction of flats are being badly hampered. State Government is requested to intervene in the matter for its early resolution.



7.6 Registration of MOTD

It is observed that Memorandum of Title Deed (MOTD) is not being done by many banks in our State. In order to minimize the risk of security dilution, all banks should issue necessary guidelines to their branches for registration of Memorandum of title deeds (MOTD) with the registering authority.

State Govt. is requested to reduce the charges for MOTD and to enable online charge creation for banks.

7.7 Property Cards Under SVAMITVA scheme- validity as instrumental for property mortgage.

SVAMITVA scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural area by the latest drone survey methods. The SVAMITVA scheme would provide the 'Records of Rights' to village household owners possessing houses in inhabited rural areas in villages, which in turn would enable them to use their property as financial asset for taking loans and other financial benefits from Banks.

As per Directorate, Land Records & Surveys, Board of Revenue, Odisha, Cuttack, in Odisha State, five districts viz. Rayagada, Jharsuguda, Gajapati, Nabarangpur and Dhenkanal have been notified by the Revenue & D.M. Deptt, Govt. Of Odisha for conducting SVAMITVA scheme in these five districts.

Banks are requested to formulate internal guidelines for issuance of loan against the issued property cards.

7.8 Digitization of land records

Digitization of land records and linking the digital land record database with banks and financial institutions will result in creation of online charges in digital land records & facilitate quick processing and sanction of loans by the banks.

In this regard, Bhulekh Odisha is an online portal to keep the land records of the citizens of the Odisha State. The land record system in Odisha got digitalized in the year 2008 under Central Govt.'s National Land Records Modernization Programme (NLRMP).

In this regard, a request letter has already been submitted to Revenue Department by SLBC vide letter no. SLBC/ODI/2024-25/676 dated 25.10.2024 and e-mail dated 23.12.2024 to provide the status on digitization of land records in Odisha vide communication dated 23.12.2024.



The concerned Government Department ,i.e., Revenue Department is requested to give access of the digital land records data base to the banks enabling them to create online charge on land for sanction of loans.

Banks are also requested to provide the issues faced on digitization of land records, if any, in terms of coverage, usage and technical challenges faced by banks.

AGENDA NO.8

Other Issues

8.1 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.12.2024, out of 1,23,715 applications sponsored, 1,03,456 applications are sanctioned & disbursement made in 98,684 accounts. 10,128 applications are pending at different bank branches.

As on date	No. Of applications entered in the portal	No. Of applications sanctioned	Out of sanctioned, no. Of applications disbursed.	No. Of applications Pending
31.12.2023	1,10,191	86,879	82,257	7,578
31.03.2024	1,15,593	93,774	88,771	8,674
30.06.2024	1,17,638	95,247	89,755	8,787
30.09.2024	1,19,325	98,061	93,102	13,624
31.12.2024	1,23,715	1,03,456	98,684	10,128

The top 3 and bottom 3 performing banks under 2 categories as of 30.09.2024 are given below :

PSB,RRB& OSCB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
State Bank of India	44,773
Canara Bank	9,046
Union Bank of India	8,365
BOTTOM 3 BANKS	
Punjab & Sind Bank	663
Utkal Grameen Bank	38
OSCB	0

PVT BANKS & SFB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
IDBI Bank	482
HDFC Bank	279
Karnataka Bank	142
BOTTOM 3 BANKS	
**	



Kotak Mahindra Bank, DCB Bank, DBS Bank, South Indian Bank, IDFC First Bank, RBL Bank, Yes Bank and Jana SFB have not sanctioned a single application under PM SVANidhi scheme.

The PMSVANidhi scheme was originally launched for a period up to March 2022 which was later on extended till 31.12.2024. As the current lending period is over, MOHUA, GOI vide letter dated 14.01.2025 has instructed all banks to process the loan applications received till 31.12.2024 as per existing scheme guidelines. However, disbursement of pending sanctioned applications may be done on formal approval of extension of scheme/ revision of scheme. No new applications will be received after 31.12.2024 till revision of the scheme.

Department of Financial Services, Ministry of Finance, Govt. of India vide memorandum no.16/01/2021-MO-DFS dated 13.02.2025 has informed the launch of 7th phase of SVANidhi se Samridhi in additional 48 districts across the country including 3 districts in Odisha viz. Bargarh, Boudh and Dhenkanal.

The bank wise achievement as on 31.12.2024 is given in **Annexure-41**.

8.2 Loan Facility in PM Surya Ghar : Muft Bijli Yojana (PMSGMBY)

The Government of India has launched the PM Surya Ghar Muft Bijli Yojana (PMSGMBY)' on 13th February, 2024 with an aim to solarize one crore households by providing free electricity upto 300 units every month. The scheme was introduced for installation of rooftop solar (RTS) plants in one crore households with an overall outlay of Rs.75,021 crores by FY 2026-27. Under the scheme, Govt. of India is providing subsidy upto Rs.78,000/- to the beneficiaries for installation of RTS upto 3 KW.

Energy Department, Govt. of Odisha vide notification no.508/En/ENG/-RE&ET-0005-2024 dated 10.01.2025 has intimated that State Financial Assistance (SFA) of Rs 25,000 for 1st and 2nd KW each and Rs10,000 for 3rd KW per household up to a maximum of 3 MW capacity is to be provided, which will be applicable to all eligible beneficiaries across the state till the scheme duration i.e. 3 Years (up to FY 26-27). Beneficiaries will be eligible to avail the SFA from the date of launch of the scheme i.e. 13.02.2024.

Detailed notification is enclosed at **Annexure-42**.

The Central Subsidy and State subsidy details under PMSG: MBY is given below:



Average Monthly Electricity Consumption (units)	Suitable Rooftop Solar Plant Capacity	Central Subsidy Support	State Financial Assistance
0-150	1 KW	₹ 30,000/-	₹ 25,000/-
150-300	2 KW	₹ 30,000/-	₹ 25,000/-
>300	3 KW	₹ 18,000/-	₹ 10,000/-
Total		₹ 78,000/-	₹ 60,000/-

A meeting of the Bankers' on PM Surya Ghar: Muft Bijli Yojana was held under the Chairmanship of Principal Secretary, Energy Department, Govt. of Odisha on 07.01.2025. In terms of the minutes of the said meeting banks are requested to ensure the following:

1. Banks shall take proactive steps to make loan disbursement smoother, easier and time bound.
2. All banks shall have a nodal officer relating to loan disbursement exclusively for PMSG: MBY.
3. All loan applications must be examined properly and care be taken to avoid unjustified rejection of applications.

Performance under the PMSGMBY scheme for Odisha State is available at **Annexure-42A**.

8.3 Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities.

During the current FY 2024-25 as of 31.12.2024, Banks have extended credit to 1,85,665 beneficiaries of Minority Community amounting to Rs.1,606.67 Crore and the balance outstanding is Rs. 10,981.76Crore in 10,88,845 accounts.

Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
2023-24 Dec 23	1,82,439	1,666.51	10,68,835	9,201.74
2024-25 June 24	94,498	714.42	10,68,499	9,851.81
2024-25 Sept 24	1,66,945	1,398.61	10,81,979	10,638.47
2024-25 Dec 24	1,85,665	1,606.67	10,88,845	10,981.76

Bank wise performance is available at **Annexure -43**.

8.4 Central Know Your Customer Registry (CKYCR)- Data Population:

The Central KYC (CKYC) Registry was established to receive, store, safeguard, and retrieve KYC (Know Your Customer) records of clients in digital form under the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The primary objective of setting up this registry is to ensure universalization of KYC



across the financial sector, making CKYC a single source of truth for KYC data. The CKYC Registry plays a vital role in streamlining the KYC process, enhancing transparency, and improving the ease of doing business across the financial ecosystem.

It is observed that many Banks/ FIs are yet to onboard for API search & Download and updation of KYC records in the CKYCR Registry is not happening. Banks are only updating the records in their CBS system as in majority of the banks, the functionality of search, download and update is not available at the branches and lack of awareness among staff resulting in asking for KYC documents for account opening even for those customers who have a KYC identifier.

The CKYC data for Odisha state as provided by CERSAI, New Delhi is given below:

Period	Data Upload	Data Download	Total (Upload + Download)	Data Update
01.04.24 to 30.06.2024	1410326	1198768	2609094	550812
01.07.24 to 30.09.24	1181873	500562	1682435	1149552
01.10.24 to 31.12.24	1241105	515373	1756478	410959

The detailed bank-wise data is enclosed in **Annexure- 44**.

8.4.1 Resolution of issues related to KYC/ re-KYC and reactivating inoperative/ frozen accounts to avail DBT benefits

As per the direction of FIDD, RBI, Bhubaneswar vide letter no. letter No. BBS.FIDD.FIAD.No.S216/02-03-003/2024-2025 dated December 02, 2024, SLBC vide letter no. SLBC/ODI/2024-25/1029 dated 13.01.2025 and letter no. SLBC/ODI/2024-25/783 dated 03.02.2025 advised all banks to carry out various activities to address issues related to KYC/ re-KYC proceedings and reactivation of inoperative/ dormant/ frozen accounts so that DBT benefits are being credited in a timely manner and to avoid customer inconvenience. Banks were also requested to submit the progress report on reactivation of inoperative/ dormant/ frozen accounts in the prescribed format by 15th of every month.

The progress as of December 31,2024 as provided by 18 banks is enclosed at **Annexure-45**.



Banks are requested to ensure timely and correct data in this regard every month.

8.5 RSETI

During the current FY 2024-25, total number of candidates trained as on 31.12.2024 is 21,686 against the annual target of 30,310 achieving 96% of the target. Further, 15,327 (**71%**) number of trained candidates are settled and 9,435 (**62%**) trained candidates have been credit linked.

The details are given in **Annexure –46**.

Status of Infrastructure related status in RSETIs (as on 31.12.2024)

Sl. No.	Name of RSETI	Sponsoring Bank	Issues
1.	Angul	UCO Bank	Due to passage of road, the land allotted reduced to less than 0.50 Ac (Minimum area stipulated by MoRD for releasing Fund) Additional Land for 0.14 Ac allotted, Govt. is demanding Premium, incidental charges etc. for Rs.2,74,683/-
2.	Cuttack	UCO Bank	Land identified, official allotment and possession to be given by the District Authority. Demanding Premium, Incidental charges etc. for Rs.85,87,734/-
3.	Dhenkanal	UCO Bank	Building is on the verge of completion
4.	Puri	UCO Bank	Land identified , official allotment and possession to be given by the District Authority
5.	Ganjam	Union Bank of India	Due to demand of rent, cess etc. by the District Authority, the earlier land allotted was taken back since Bank did not agree .Fresh land allotted, possession to be given
6.	Gajapati	Union Bank of India	Due to demand of rent, cess etc. by the District Authority, the earlier land allotted was taken back since Bank did not agree . Fresh land allotted, possession to be given, letter written by the District Authority for waiver of fees to the Revenue and Disaster Management Dept., Govt. of Odisha
7.	Rayagada	State Bank of India	Due to objection of NIRD (Since the constructed Building is not as per the approved plan), extension of Building work to be done.
8.	Kalahandi	State Bank of India	Due to low lying areas, though building is constructed, is not in a position to be used. Bank has applied for fresh land, identification

State Director RSETI is requested to apprise the detailed issues.

8.6 Fintech Adoption

FinTech developments are reshaping access, affordability and delivery of financial services. FinTech-enabled digital payment platforms, peer-to-peer payment apps and blockchain-based technologies facilitate faster information



processing and credential checks and offer more convenience to money transfers and transactions. These efficiency benefits have the potential to bring financial services to the underserved and unbanked populations. FinTech has led to the development of innovative banking and financial products to address the gap in traditional banking models. FinTech solutions, particularly mobile banking and digital wallets often complement traditional banking services, thus promoting financial inclusion.

The FinTech revolution can be enabled by both public and private payment platforms, for instance, the United Payment Interface (UPI) - launched by the National Payment Corporation of India. The user friendliness and ease of transaction has been increasingly making UPI a popular medium for retail/ low value transactions.

Drawing from the findings of Working Group on FinTech and Digital Banking by RBI (2018), FinTech innovations can be classified into five broad categories on the basis of their application viz. 1. Domestic and Cross Border Payment, 2. Deposits, Lending and Capital raising, 3. Market Provisioning, 4. Investment Management and 5. Data Analytics & Risk Management.

To give a further boost to the FinTech sector by fostering innovation, while remaining vigilant and addressing the risks associated with the FinTech ecosystem under the adequacy framework, the Reserve Bank has established a dedicated FinTech department with effect from January 4, 2022.

8.7 Calendar of SLBC Meetings for the Year 2025.

As per RBI Master Circular no. RBI/2024-25/02FIDD.CO.LBS.BC.No.01/02.01.001/24-25 dated 01.04.2024 on Lead Bank Scheme (LBS), SLBC should prepare a yearly calendar of programmes (calendar year basis) in the beginning of the year itself, for conducting the meetings and should be circulated to all the concerned for necessary action at their end.

Accordingly, the yearly calendar for SLBC Meetings in Odisha for the Year 2025 is circulated by SLBC vide letter no. SLBC/ODI/2024-25/1028 dated 15.01.2025, as mentioned below:

SI	Particular of Meeting	Quarter ended March-2025	Quarter ended June-2025	Quarter ended Sept-2025	Quarter ended Dec-2025
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1	Reminder regarding submission of data by Banks/LDMs/ Govt. Deptt. to SLBC	15.03.2025	13.06.2025	15.09.2025	15.12.2025
2	Deadline for receipt of information/ data by SLBC Convenor Bank	15.04.2025	15.07.2025	15.10.2025	15.01.2026
3	Distribution of SLBC Agenda	19.04.2025	19.07.2025	20.10.2025	20.01.2026
4	Holding of SLBC Meeting	15.05.2025 (Thursday)	14.08.2025 (Thursday)	14.11.2025 (Friday)	14.02.2026 (Saturday)
5	Forwarding the Minutes of the meeting to all stakeholders	23.05.2025	22.08.2025	24.11.2025	24.02.2026
6	Follow up the action points emerged from the SLBC Meeting from SLBC Members	To be Completed (23.06.2025)	To be Completed (22.09.2025)	To be Completed (24.12.2025)	To be Completed (24.03.2026)

8.8 Functioning & Timely conduct of DCC/DLRC

As per the RBI guidelines and Lead Bank Scheme the DCC and DLRC meetings should be conducted at quarterly intervals within stipulated time without being rescheduled number of times.

DCC meetings should be convened by the Lead District Managers at quarterly intervals. At the DCC level, sub-committees as appropriate, may be set up to work intensively on specific issues and submit reports to the DCC for its consideration. DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that adequate attention can be given at the State Level

We request all LDMs to follow the guidelines as per the RBI circular while convening the DCC/DLRC meetings and it should always be conducted well before the scheduled SLBC Meeting. The unresolved issues may please be shared with SLBC for discussion in the forthcoming SLBC Meeting.

For the quarter ended December 2024, only 3 districts viz. Angul, Ganjam and Sambalpur have conducted DCC meeting.

We also request State Government to advise all Collectors and District Magistrates to extend timely support and co-operation to the Lead District Managers & ensure holding the DCC/DLRC meetings separately, as per the RBI guidelines.

Strengthening of LDMs

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated April 1, 2024, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with



supportive role of the Regional/ Zonal Office, the office of LDMs should be sufficiently strengthened with appropriate infrastructural support.

Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity etc. which are the basic necessities for LDMs to discharge their core responsibilities. The absence of a specialist officer/ assistant for data entry/ analysis is a common and major issue faced by LDMs. Liberty to hire the services of skilled computer operator/s may be given to the LDMs to overcome the shortage of staff in case appropriate staff is not posted at LDM's office.

Controllers of the Lead Banks in the State are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM's office.

8.9 Absenteeism in DCC/ DLRC Meetings

DCC and DLRC are important fora facilitating coordination among commercial banks, Government agencies and other stakeholders at the district level to review and find solutions to the problems hindering development activities. Hence, it is necessary that all the members participate and deliberate in these meetings.

However, it is observed that many banks are not attending the DCC and DLRC meetings of various districts. Also, the absenteeism of banks from the said meetings has been recurring for one or more than one quarters for more than one districts. Further, officials attending the meetings are lacking any prior preparation/ background for the said meetings.

All Banks are requested to give proper instruction to their nodal branches at the district level to attend the DCC/DLRC regularly and with adequate preparation for the said meetings.

District-wise Bank-wise details is at **Annexure-47**.

8.10 Timely submission of data by banks, adhering to the schedule of SLBC meeting as per Master Circular on Lead Bank Scheme

As per the Master Circular on Lead Bank Scheme by Reserve Bank of India, to improve the effectiveness and streamline the functioning of SLBC/UTLBC meetings, SLBC Convenor Banks have been advised to prepare a yearly calendar of programmes (calendar year basis) at the beginning of the year itself, for conducting the meetings. One of the key aspects of SLBC meetings is the timely submission of data by banks which ensures smooth functioning, efficient decision-making and better financial inclusion.

In this regard, all banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings.



8.11 Conduct of Town Hall Meetings at District Level.

LDMs of Gajapati, Bargarh, Khordha, Bolangir, Mayurbhanj, Sundargarh, Nayagarh, Ganjam and Jharsuguda conducted the town hall meetings at their respective districts. During these meetings, discussions were held with MSME entrepreneurs, bankers, and other relevant stakeholders. The forum provided an opportunity to address various issues and queries related to bank linkage and operational challenges faced by MSME entrepreneurs.

Remaining 18 districts have not conducted town hall meeting during 01.10.2024 to 31.12.24. Banks having lead district responsibility are requested to advise LDMs to conduct quarterly town hall meetings and report the unresolved issues to SLBC.

The district-wise details of meetings conducted is given in **Annexure-48**.

All other LDMs are requested to conduct quarterly town hall meetings on regular basis.

8.12 Recent Policy Changes (Government, RBI & NABARD)

8.12.1 Credit Flow to Agriculture – Collateral free agricultural loans

RBI, Central Office, Mumbai, vide circular number RBI/2024-2025/96, FIDD.CO.FSD.BC.No.10/05.05.010/2024-25 dated December 6, 2024 has directed that limit for collateral-free agricultural loans, including loans for allied activities, has been increased from ₹1.6 lakh to ₹2 lakh per borrower. Accordingly, banks are advised to waive collateral security and margin requirements for agricultural loans including loans for allied activities upto ₹2 lakh per borrower with effective from 1st January 2025.

Detailed circular in this regard is enclosed in **Annexure-49**.

8.12.2 Government Debt Relief Schemes (DRS)

RBI, Central Office, Mumbai, vide circular number RBI/2024-25/100 DOR.STR.REC.54/21.04.048/2024-25 December 31, 2024 has issued the guidelines for Government Debt Relief Schemes (DRS) to be complied by Regulated Entities and Model Operating Procedure (MoP) for State Governments for their consideration while designing and implementing Debt relief Schemes to avoid any non-alignment of expectations of the stakeholders involved, including the Government, lenders, borrowers, etc.

Detailed circular in this regard is enclosed in **Annexure-50**.

AGENDA NO.9

Any other matter with the permission of the Chair.

**ANNEXURES
FOR
DECEMBER'24
QUARTER**

ACP FOR THE QUARTER ENDED DECEMBER'24																				Annexure-1						
Sl	BANKS	Crop Loan				Term Loan												Allied Advance								
		T	A	%	Water Resources			Farm Mechanisation			Plantation			&			Forestry & Wasteland			AH-Dairy			AH-Poultry			
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	
1	Bank of Baroda	801.29	609.11	76.02	44.82	36.76	82.02	129.10	123.73	95.84	33.26	12.31	36.99	8.96	3.80	42.43	41.76	35.49	85.00	46.98	34.10	72.58				
2	Bank of India	1768.58	1362.08	77.02	8.47	0.00	0.00	54.98	26.07	47.41	20.13	3.00	14.88	5.08	0.00	0.00	95.74	84.01	87.75	81.23	67.78	83.44				
3	Bank of Maharashtra	70.32	2.81	3.99	7.01	0.00	0.00	59.71	171.07	286.51	14.74	0.00	0.00	1.73	0.00	0.00	4.61	0.00	0.00	4.86	0.00	0.00				
4	Canara Bank	1183.24	1216.47	102.81	29.37	0.51	1.74	120.35	93.78	77.92	39.82	4.72	11.86	13.10	0.00	0.00	68.38	49.10	71.80	69.19	47.56	68.74				
5	Central Bank of India	490.79	446.43	90.96	3.14	0.00	0.00	7.97	3.87	48.59	3.13	0.01	0.27	1.14	0.00	0.00	7.99	8.13	101.75	7.76	4.29	55.30				
6	Indian Bank	966.84	502.34	51.96	29.03	0.00	0.00	257.96	284.81	110.41	48.79	0.00	0.00	5.10	0.00	0.00	84.37	49.25	58.38	28.87	8.05	27.90				
7	Indian Overseas Bank	550.13	541.22	98.38	10.57	2.95	27.93	78.59	24.15	30.73	45.81	6.54	14.28	4.58	0.00	0.00	32.75	82.72	252.58	31.41	41.39	131.78				
8	Punjab & Sind Bank	18.42	1.41	7.67	2.72	0.00	0.00	2.45	0.00	0.00	1.24	0.00	0.00	0.91	0.00	0.00	4.78	0.00	0.00	3.62	0.00	0.00				
9	Punjab National Bank	1580.27	1147.19	72.59	120.08	13.99	11.65	206.13	100.79	48.90	121.20	80.58	66.48	37.85	0.00	0.00	186.07	114.87	61.73	138.72	41.89	30.20				
10	State Bank of India	9098.56	7634.52	83.91	504.39	414.71	82.22	1310.46	1094.37	83.51	1145.40	964.31	84.19	74.26	64.05	86.25	628.13	522.79	83.23	680.63	556.14	81.71				
11	UCO Bank	1368.88	1290.11	94.25	24.21	0.00	0.00	288.60	229.80	79.63	139.01	2.23	1.60	13.39	0.00	0.00	98.23	64.25	65.41	95.72	56.43	58.95				
12	Union Bank of India	1823.90	1002.20	54.95	104.33	40.61	38.92	317.07	180.55	56.94	106.86	41.11	38.47	21.22	12.20	57.52	80.38	56.50	70.29	128.10	103.66	80.92				
Public Sector Banks		19721.23	15755.90	79.89	888.14	509.53	57.37	2833.36	2333.00	82.34	1719.40	1114.80	64.84	187.33	80.06	42.74	1333.18	1067.11	80.04	1317.09	961.30	72.99				
13	Axis Bank Ltd	1574.63	1126.87	71.56	72.36	0.00	0.00	586.72	232.21	39.58	24.12	0.00	0.00	13.77	0.00	0.00	32.76	16.02	48.89	67.81	48.65	71.74				
14	Bandhan Bank	165.80	15.39	9.28	18.05	0.00	0.00	11.89	0.00	0.00	11.81	0.00	0.00	6.80	0.00	0.00	34.94	28.63	81.94	53.04	31.26	58.93				
15	City Union Bank	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.12	0.00	0.00				
16	DCB Bank Ltd	142.16	220.46	155.08	2.82	0.14	4.80	66.38	73.75	111.10	1.46	0.00	0.00	1.10	0.00	0.00	115.61	69.30	59.95	17.56	0.00	0.00				
17	Federal Bank	528.61	477.30	90.29	2.93	0.00	0.00	7.57	0.77	10.22	6.33	0.00	0.00	2.23	2.76	124.12	4.98	5.28	105.98	4.86	2.23	45.95				
18	HDFC Bank	358.58	58.52	16.32	9.45	0.00	0.00	333.37	489.67	146.89	35.69	8.02	22.48	58.61	98.09	167.36	27.32	25.10	91.87	20.15	16.46	81.69				
19	ICICI Bank	1066.28	708.46	66.44	10.58	0.00	0.00	89.58	80.30	89.65	17.89	0.00	0.00	7.17	0.00	0.00	163.95	191.09	116.55	45.29	18.14	40.06				
20	IDBI Bank	264.69	95.76	36.18	1.85	0.00	0.00	5.93	30.59	0.00	2.00	0.00	0.00	0.37	0.00	0.00	4.53	0.13	2.97	4.07	8.87	217.71				
21	IDFC Bank	93.48	20.04	21.43	7.44	0.00	0.00	177.59	73.79	41.55	1.24	0.00	0.00	0.14	0.00	0.00	272.88	149.88	54.92	28.12	3.49	12.43				
22	Indus Ind Bank	372.82	0.14	0.02	61.41	0.63	0.60	120.83	89.96	21.96	324.31	133.87	12.99	0.90	0.00	0.00	228.97	370.07	64.07	36.93	95.00	102.81				
23	Karnatak Bank Ltd.	9.96	10.31	103.46	1.84	0.00	0.00	0.57	2.79	0.00	0.21	0.00	0.00	0.01	0.00	0.00	7.35	0.00	0.00	10.84	0.00	0.00				
24	Karur Vysya Bank	1.11	0.00	0.00	0.17	0.00	0.00	0.02	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0.00	0.13	0.00	0.00				
25	Kotak Mahindra Bank Ltd	52.55	0.00	0.00	4.85	0.00	0.00	128.70	125.95	97.86	0.90	0.00	0.00	0.03	0.00	0.00	6.13	0.00	0.00	6.73	0.00	0.00				
26	DBS Bank(e-LVB)	9.43	26.79	284.10	0.85	0.00	0.00	0.06	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.38	0.00	0.00	0.53	0.00	0.00				
27	RBL Bank	5.70	0.00	0.00	4.77	0.00	0.00	4.87	205.78	4227.74	0.33	0.00	0.00	0.01	0.00	0.00	13.58	0.00	0.00	31.22	0.00	0.00				
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
29	The South Indian Bank Ltd.	14.01	23.61	168.58	0.75	0.00	0.00	0.27	23.61	8639.31	0.10	0.00	0.00	0.00	0.00	49.45	0.00	7.82	4.85	61.94	11.87	7.52	63.38			
30	Tamilnad Mercantile Bank L	5.97	0.00	0.00	0.10	0.00	0.00	0.61	0.00	0.00	0.22	0.00	0.00	0.01	0.00	0.00	0.68	0.00	0.00	0.36	0.00	0.00				
31	Yes Bank	30.24	0.00	0.00	1.95	0.00	0.00	5.55	171.67	3094.49	7.21	0.00	0.00	2.72	0.00	0.00	8.04	0.00	0.00	8.06	0.00	0.00				
Private Sector Banks		4696.10	2783.65	59.28	202.16	0.76	0.38	1540.51	1600.86	103.92	433.87	141.90	32.71	93.85	150.30	160.15	930.16	860.35	92.50	347.69	231.63	66.62				
32	Odisha Gramya Bank	1580.75	1156.71	73.17	11.20	0.00	0.00	53.10	9.01	16.96	29.34	0.21	0.71	0.57	0.00	0.00	77.74	39.98	51.43	93.04	47.28	50.82				
33	Utkal Grameen Bank	1971.06	1220.18	61.90	15.92	0.00	0.00	33.82	2.41	7.11	25.61	0.00	0.00	2.23	0.00	0.00	16.16	0.21	1.32	14.07	0.52	3.67				
Regional Rural Banks		3551.81	2376.89	66.92	27.13	0.00	0.00	86.92	11.41	13.13	54.95	0.21	0.38	2.80	0.00	0.00	93.90	40.19	42.80	107.10	47.79	44.62				
34	ESAF Small Finance Bank	5.76	0.00	0.00	13.72	0.00	0.00	3.14	0.75	23.87	10.00	0.00	0.00	0.01	0.00	0.00	119.06	47.57	39.95	16.45	2.15	13.06				
35	Jana Small Finance Bank	124.33	0.00	0.00	5.45	0.00	0.00	8.76	220.24	2514.96	2.16	0.00	0.00	0.45	0.00	0.00	6.88	5.66	82.36	7.15	21.98	307.45				
36	Suryoday Small Finance Ban	87.97	0.00	0.00	4.89	0.01	0.18	4.58	0.08	1.72	137.97	70.84	51.34	0.23	0.16	0.00	15.50	7.89	50.88	263.62	209.72	79.55				
37	Ujjivan Small Finance Bank	39.13	0.06	0.14	4.46	0.00	0.00	10.15	68.32	672.92	5.23	0.00	0.00	0.10	0.00	0.00	133.25	0.00	0.00	16.88	0.00	0.00				
38	Utkarsh Small Finance Bank	94.87	0.00	0.00	9.90	0.00	0.00	58.45	15.24	26.08	28.73	0.00	0.00	0.28	0.00	0.00	223.81	129.64	57.92	40.98	7.63	18.61				
Small Finance Bank		352.06	0.06	0.02	38.43	0.01	0.02	85.07	304.63	358.07	184.11	70.84	38.48	1.05	0.16	14.79	498.50	190.76	38.27	345.08	241.47	69.98				
39	Orissa State Co-Op. Bank	19592.51	13984.97	71.38	39.11	0.04	0.10	103.56	13.27	12.81	65.74	7.78	11.84	11.82	0.00	0.00	52.15	1.98	3.80	47.66	2.51	5.27				
TOTAL		47913.73	34901.46	72.84	1194.97	510.34	42.71	4649.42	4263.16	91.69	2458.07	1335.52	54.33	296.86	230.51	77.65	2907.89	2160.39	74.29	2164.62	1484.71	68.59				

ACP FOR THE QUARTER ENDED DECEMBER'24																									Annexure-1
Sl	BANKS	Allied Advance									Agriculture Infrastructure														
		AH - Sheep /Goat/ Piggyery			Fishery			Others			Total Farm Credit			Storage Facilities			Land Dev., Soil			Others			Total Agri Infra		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	Bank of Baroda	19.38	9.97	51.43	38.55	22.93	59.47	7.17	2.82	39.35	1171.28	891.02	76.07	16.04	3.81	23.77	2.37	0.57	24.05	5.49	4.30	78.26	23.90	8.68	36.32
2	Bank of India	22.45	19.91	88.71	88.86	50.05	56.33	8.49	0.00	0.00	2154.01	1612.90	74.88	7.63	0.30	3.93	5.06	0.57	11.26	10.36	14.96	144.38	23.06	15.83	68.66
3	Bank of Maharashtra	2.70	0.00	0.00	13.48	0.00	0.00	1.24	0.00	0.00	180.40	173.88	96.39	2.95	2.39	81.20	9.03	28.65	317.28	2.83	0.00	0.00	14.81	31.04	209.65
4	Canara Bank	27.69	14.12	50.98	88.85	44.74	50.35	10.68	0.00	0.00	1650.68	1471.00	89.11	79.28	59.15	74.60	15.93	10.40	65.31	28.15	2.38	8.45	123.36	71.93	58.31
5	Central Bank of India	4.37	0.11	2.52	11.78	5.54	47.01	2.70	0.00	0.00	540.77	468.38	86.61	2.02	0.00	0.00	1.11	0.00	0.00	1.30	0.02	1.73	4.43	0.02	0.51
6	Indian Bank	38.33	127.47	332.56	27.62	12.58	45.54	7.57	0.00	0.00	1494.48	984.51	65.88	7.71	11.06	143.41	45.45	401.45	883.22	6.66	0.00	0.00	59.83	412.51	689.51
7	Indian Overseas Bank	11.92	0.63	5.27	45.44	41.51	91.34	3.40	0.00	0.00	814.59	741.11	90.98	6.25	9.91	158.52	2.12	0.00	0.00	6.07	0.00	0.00	14.44	9.91	68.62
8	Punjab & Sind Bank	1.14	0.00	0.00	3.91	0.00	0.00	1.26	6.19	489.17	40.46	7.60	18.79	0.93	0.00	0.00	0.96	0.00	0.00	0.99	0.60	60.58	2.88	0.60	20.80
9	Punjab National Bank	45.34	26.26	57.92	167.75	27.89	16.63	14.36	0.00	0.00	2617.77	1553.46	59.34	106.23	29.42	27.69	63.84	0.00	0.00	69.12	160.66	232.44	239.19	190.08	79.47
10	State Bank of India	277.03	219.74	79.32	313.98	253.22	80.65	43.26	0.00	0.00	14076.09	11723.85	83.29	628.35	454.86	72.39	18.10	0.00	0.00	44.81	0.00	0.00	691.26	454.86	65.80
11	UCO Bank	31.74	21.09	66.45	413.16	237.22	57.42	10.72	0.00	0.00	2483.66	1901.12	76.55	30.61	3.97	12.98	26.19	1.87	7.14	19.37	12.23	63.16	76.17	18.08	23.73
12	Union Bank of India	45.16	21.47	47.55	141.12	66.91	47.41	12.56	0.00	0.00	2780.68	1525.23	54.85	93.42	98.99	105.97	55.68	31.54	56.65	20.28	0.00	0.00	169.39	130.54	77.06
Public Sector Banks		527.24	460.78	87.39	1354.50	762.58	56.30	123.41	9.01	7.30	30004.88	23054.05	76.83	981.42	673.87	68.66	245.84	475.05	193.24	215.43	195.15	90.59	1442.69	1344.07	93.16
13	Axis Bank Ltd	19.06	0.00	0.00	146.36	90.07	61.54	10.34	0.00	0.00	2547.94	1513.82	59.41	15.00	0.00	0.00	10.07	0.00	0.00	12.56	0.00	0.00	37.63	0.00	0.00
14	Bandhan Bank	23.04	39.13	169.88	53.95	39.40	73.03	5.65	2.10	37.21	384.97	155.92	40.50	5.90	0.00	0.00	36.13	18.47	51.13	9.34	0.00	0.00	51.37	18.47	35.96
15	City Union Bank	0.10	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.47	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	DCB Bank Ltd	2.60	0.00	0.00	8.57	0.02	0.19	2.00	103.87	5203.41	360.25	467.53	129.78	2.81	0.00	0.00	1.98	0.00	0.00	5.20	0.00	0.00	9.99	0.00	0.00
17	Federal Bank	3.65	0.00	0.00	9.02	1.13	12.49	0.91	0.00	0.00	571.07	489.47	85.71	3.69	0.82	22.30	0.20	0.00	0.00	0.45	0.00	0.00	4.33	0.82	18.99
18	HDFC Bank	14.71	5.18	35.23	22.37	2.39	10.71	10.67	49.41	463.17	890.91	752.84	84.50	60.93	29.98	49.21	3.43	0.00	0.00	10.62	0.91	8.54	74.98	30.89	41.20
19	ICICI Bank	14.74	0.00	0.00	21.89	56.95	260.19	9.41	0.00	0.00	1446.78	1054.94	72.92	9.49	0.00	0.00	5.37	0.00	0.00	19.15	0.00	0.00	34.01	0.00	0.00
20	IDBI Bank	2.82	0.00	0.00	5.28	0.00	0.00	1.24	8.91	719.17	292.78	144.28	49.28	1.39	0.00	0.00	0.22	0.00	0.00	0.36	0.59	164.91	1.97	0.59	29.91
21	IDFC Bank	17.79	16.57	93.12	61.66	12.79	20.75	1.13	13.87	1226.73	661.47	290.43	43.91	0.58	0.00	0.00	0.11	0.00	0.00	2.03	0.00	0.00	2.72	0.00	0.00
22	Indus Ind Bank	948.89	962.69	20.07	397.15	275.94	29.89	9.96	0.00	0.00	2502.18	1928.29	77.06	677.80	493.54	25.22	47.33	37.00	19.23	10.23	4.04	12.38	735.36	534.58	72.70
23	Karnatak Bank Ltd.	5.19	0.00	0.00	6.74	0.00	0.00	1.56	2.44	156.89	44.26	15.54	35.12	0.02	0.00	0.00	0.01	0.00	0.00	0.04	9.75	24804.88	0.07	9.75	13372.18
24	Karur Vysya Bank	0.09	0.00	0.00	0.13	0.00	0.00	0.01	0.00	0.00	1.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd	4.23	0.00	0.00	15.46	0.00	0.00	7.86	23.36	297.02	227.44	149.31	65.65	0.11	0.00	0.00	0.04	0.00	0.00	0.17	0.00	0.00	0.31	0.00	0.00
26	DBS Bank(e-LVB)	0.17	0.00	0.00	0.03	0.00	0.00	0.04	0.00	0.00	11.52	26.79	232.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
27	RBL Bank	11.18	0.00	0.00	42.18	0.00	0.00	26.64	81.84	307.2	140.49	287.62	204.73	4.50	0.00	0.00	0.01	0.00	0.00	0.06	0.00	0.00	4.57	0.00	0.00
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	The South Indian Bank Ltd.	0.23	0.00	0.00	0.13	0.00	0.00	0.30	0.00	0.00	35.49	109.04	307.26	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.04	0.00	0.00
30	Tamilnad Mercantile Bank L	0.51	0.00	0.00	0.29	0.00	0.00	0.37	0.00	0.00	9.12	0.00	0.00	0.03	0.00	0.00	0.01	0.00	0.00	0.04	0.00	0.00	0.08	0.00	0.00
31	Yes Bank	3.23	0.00	0.00	2.29	0.00	0.00	0.82	0.00	0.00	70.10	171.67	244.90	1.84	0.00	0.00	0.02	0.00	0.00	0.09	0.00	0.00	1.96	0.00	0.00
Private Sector Banks		1072.22	1023.57	95.46	293.61	478.69	60.32	88.91	285.80	321.45	10199.07	7557.50	74.10	784.11	524.34	66.87	104.93	55.47	52.87	70.36	15.28	21.72	959.40	595.10	62.03
32	Odisha Gramya Bank	39.49	34.99	88.59	22.21	12.84	57.82	5.20	0.00	0.00	1912.64	1301.00	68.02	1.12	0.00	0.00	0.32	0.00	0.00	10.92	0.40	3.66	12.37	0.40	3.23
33	Utkal Grameen Bank	11.16	0.00	0.00	17.03	0.00	0.00	0.35	0.00	0.00	2107.42	1223.32	58.05	10.44	0.03	0.33	1.35	0.00	0.00	8.92	0.00	0.00	20.71	0.03	0.17
Regional Rural Banks		50.65	34.99	69.07	39.24	12.84	32.72	5.55	0.00	0.00	4020.06	2524.32	62.79	11.57	0.03	0.30	1.67	0.00	0.00	19.84	0.40	2.02	33.08	0.43	1.31
34	ESAF Small Finance Bank	2.76	0.00	0.00	30.39	16.59	54.60	20.18	71.11	352.3	221.46	138.17	62.39	0.02	0.00	0.00	0.01	0.00	0.00	7.81	0.00	0.00	7.84	0.00	0.00
35	Jana Small Finance Bank	467.25	21.03	4.50	11.70	14.61	124.90	0.83	0.00	0.00	634.95	283.53	44.65	1.97	0.00	0.00	0.27	0.00	0.00	0.40	0.00	0.00	2.64	0.00	0.00
36	Suryoday Small Finance Ban	10.63	12.07	113.60	5.29	1.10	20.74	1.67	0.14	8.51	532.35	302.00	56.73	1.69	0.22	13.14	1.03	0.15	14.97	0.23	0.07	29.21	2.94	0.44	15.02
37	Ujjivan Small Finance Bank	3.73	0.00	0.00	10.03	0.00	0.00	0.71	0.00	0.00	223.67	68.37	30.57	0.39	0.00	0.00	0.08	0.00	0.00	0.17	0.00	0.00	0.64	0.00	0.00
38	Utkarsh Small Finance Bank	7.19	12.20	169.64	19.07	3.05	16.00	2.69	0.00	0.00	485.97	167.76	34.52	5.21	0.00	0.00	0.20	0.00	0.00	0.38	0.00	0.00	5.79	0.00	0.00
Small Finance Bank		491.55	45.30	9.22	76.47	35.35	46.23	26.07	71.25	273.28	2098.41	959.82	45.74	9.28	0.22	2.39	1.58	0.15	9.71	8.98	0.07	0.74	19.85	0.44	2.23
39	Orissa State Co-Op. Bank	46.01	1.45	3.14	42.05	0.89	2.10	16.71	3.94	23.60	20017.33	14016.82	70.02	25.31	0.00	0.00	7.92	0.58	7.32	13.40	0.00	0.00	46.62	0.58	1.24
TOTAL		2187.68	1566.08	71.59	2305.87	1290.34	55.96	260.65	370.00																

ACP FOR THE QUARTER ENDED DECEMBER'24																							Annexure-1		
Sl	BANKS	Ancillary Activities									Total Agri			Micro, Small & Medium Enterprises											
		Food & Agro Processing			Others			Total Ancillary Activities						Micro - Manufacturing			Micro - Services			Small - Manufacturing					
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%			
1	Bank of Baroda	112.65	117.88	104.64	13.67	3.93	28.75	126.32	121.81	96.43	1321.49	1021.51	77.30	620.42	624.34	100.63	753.73	649.82	86.21	444.39	276.09	62.13			
2	Bank of India	244.68	38.14	15.59	396.18	614.88	155.20	640.86	653.03	101.90	2817.92	2281.76	80.97	730.12	504.80	69.14	886.53	1345.59	151.78	513.42	213.01	41.49			
3	Bank of Maharashtra	15.71	41.32	262.95	1.50	0.00	0.00	17.21	41.32	240.07	212.41	246.24	115.92	77.63	0.00	0.00	98.41	346.56	352.17	54.57	0.00	0.00			
4	Canara Bank	183.28	188.04	102.59	37.14	31.11	83.76	220.42	219.14	99.42	1994.46	1762.07	88.35	749.25	229.88	30.68	898.70	919.54	102.32	527.94	235.71	44.65			
5	Central Bank of India	14.15	6.09	43.01	2.31	0.00	0.00	16.46	6.09	36.97	561.66	474.49	84.48	281.92	134.28	51.27	316.32	758.46	239.77	184.32	90.02	48.84			
6	Indian Bank	153.11	91.97	60.07	6.07	0.00	0.00	159.18	91.97	57.78	1713.48	1489.00	86.90	825.28	494.77	59.95	1011.15	1337.73	132.30	573.77	215.99	37.64			
7	Indian Overseas Bank	58.47	30.00	51.31	6.88	306.36	4449.82	65.35	336.36	514.67	894.38	1087.38	121.58	367.15	215.60	58.72	445.53	324.76	72.89	255.24	25.24	9.89			
8	Punjab & Sind Bank	4.43	0.00	0.00	1.33	0.63	47.71	5.75	0.63	11.02	49.09	8.83	17.99	56.27	0.00	0.00	62.87	0.00	0.00	36.81	0.00	0.00			
9	Punjab National Bank	224.01	44.28	19.77	16.11	390.02	2421.34	240.12	434.29	180.87	3097.08	2177.84	70.32	996.45	35.63	3.58	1192.10	1614.85	135.46	687.85	99.77	14.51			
10	State Bank of India	1207.90	931.77	77.14	111.97	0.00	0.00	1319.86	931.77	70.60	16087.22	13110.48	81.50	6882.56	6140.62	89.22	8364.78	7331.73	87.65	4849.85	4321.70	89.11			
11	UCO Bank	93.07	42.24	45.38	14.91	24.81	166.41	107.98	67.05	62.09	2667.80	1986.24	74.45	952.13	849.46	89.22	1131.95	901.07	79.60	688.68	652.73	94.78			
12	Union Bank of India	422.87	471.23	111.44	17.58	0.00	0.00	440.45	471.23	106.99	3390.52	2126.99	62.73	1391.74	1026.40	73.75	1686.05	1038.23	61.58	978.99	644.17	65.80			
Public Sector Banks		2734.32	2002.94	73.25	625.64	1371.74	219.25	3359.96	3374.68	100.44	34807.52	27772.81	79.79	13910.91	10255.77	73.72	16848.12	16568.34	98.34	9795.84	6774.44	69.16			
13	Axis Bank Ltd	338.29	504.58	149.16	10.59	0.00	0.00	348.87	504.58	144.63	2934.45	2018.40	68.78	1154.66	202.95	17.58	1396.68	805.21	57.65	808.33	450.80	55.77			
14	Bandhan Bank	18.58	0.00	0.00	150.57	119.75	79.54	169.14	119.75	70.80	605.48	294.15	48.58	239.54	47.81	19.96	285.05	270.35	94.84	164.35	35.47	21.58			
15	City Union Bank	0.06	0.00	0.00	0.00	0.00	#DIV/0!	0.06	0.00	0.00	0.53	0.00	0.00	0.09	0.00	0.00	0.12	0.00	0.00	0.07	0.00	0.00			
16	DCB Bank Ltd	5.01	0.00	0.00	173.94	1.77	1.02	178.95	1.77	0.99	549.20	469.30	85.45	68.62	24.37	35.52	79.82	15.82	19.82	46.93	39.75	84.69			
17	Federal Bank	25.21	0.00	0.00	3.92	9.15	233.58	29.12	9.15	31.41	604.52	499.44	82.62	154.39	19.06	12.34	187.82	78.03	41.55	108.54	92.33	85.06			
18	HDFC Bank	83.09	335.05	403.24	64.54	14.45	22.39	147.63	349.50	236.75	1113.51	1133.23	101.77	1202.60	259.34	21.57	1456.63	1116.90	76.68	864.22	455.57	52.71			
19	ICICI Bank	42.36	0.00	0.00	319.41	360.80	112.96	361.77	360.80	99.73	1842.56	1415.75	76.84	1181.65	1812.98	153.43	1426.68	0.00	0.00	829.10	2339.43	282.17			
20	IDBI Bank	14.44	17.26	119.52	1.22	71.03	5814.17	15.66	88.29	563.72	310.41	233.15	75.11	221.06	25.89	11.71	268.13	305.09	113.78	155.46	13.14	8.45			
21	IDFC Bank	22.96	0.00	0.00	11.85	0.00	0.00	34.81	0.00	0.00	699.00	290.43	41.55	84.64	21.74	25.69	99.44	203.11	204.25	59.82	5.09	8.50			
22	Indus Ind Bank	28.21	0.00	0.00	25.27	0.00	0.00	53.47	0.00	0.00	3291.01	2462.87	74.84	512.93	31.06	1.43	611.14	684.09	33.40	363.36	409.35	33.03			
23	Karnatak Bank Ltd.	2.18	0.00	0.00	69.54	1.89	2.72	71.73	1.89	2.64	116.06	27.19	23.42	52.05	8.96	17.22	63.31	1.85	2.92	36.59	20.84	56.96			
24	Karur Vysya Bank	0.08	0.00	0.00	0.01	0.00	0.00	0.09	0.00	0.00	1.92	0.00	0.00	1.04	0.00	0.00	1.24	0.00	0.00	0.74	0.00	0.00			
25	Kotak Mahindra Bank Ltd	9.43	0.00	0.00	374.08	119.71	32.00	383.51	119.71	31.21	611.26	269.01	44.01	211.56	36.35	17.18	260.57	176.57	67.76	152.18	46.89	30.81			
26	DBS Bank(e-LVB)	0.69	0.00	0.00	0.02	1.39	8530.30	0.70	1.39	197.09	12.23	28.18	230.34	3.28	1.49	45.55	3.90	0.91	23.36	2.31	0.00	0.00			
27	RBL Bank	7.15	0.00	0.00	3.26	180.00	5515.33	10.41	180.00	1729.25	155.47	467.62	300.77	27.84	0.00	0.00	31.99	1.35	4.22	19.74	0.00	0.00			
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
29	The South Indian Bank Ltd.	1.05	0.00	0.00	0.47	0.00	0.00	1.52	0.00	0.00	37.04	109.04	294.39	6.75	0.00	0.00	7.59	0.00	0.00	4.80	0.00	0.00			
30	Tamilnad Mercantile Bank L	2.33	0.00	0.00	0.15	0.00	0.00	2.49	0.00	0.00	11.69	0.00	0.00	4.80	0.00	0.00	3.87	0.00	0.00	3.39	0.00	0.00			
31	Yes Bank	8.49	0.00	0.00	0.33	5.03	1507.42	8.82	5.03	57.03	80.88	176.70	218.48	51.26	0.00	0.00	59.97	0.00	0.00	36.26	0.00	0.00			
Private Sector Banks		609.60	856.90	140.57	1209.15	884.97	73.19	1818.75	1741.87	95.77	12977.23	9894.47	76.24	5178.56	2492.01	48.12	6243.95	3659.29	58.61	3656.19	3908.66	106.91			
32	Odisha Gramya Bank	34.98	0.00	0.00	6.02	0.00	0.00	41.00	0.00	0.00	1966.01	1301.40	66.20	343.08	3.46	1.01	401.45	254.65	63.43	242.64	0.87	0.36			
33	Utkal Grameen Bank	8.36	0.00	0.00	33.35	739.52	2217.27	41.72	739.52	1772.68	2169.85	1962.88	90.46	406.70	269.90	66.36	492.58	352.07	71.48	285.99	8.03	2.81			
Regional Rural Banks		43.34	0.00	0.00	39.38	739.52	1878.12	82.72	739.52	894.05	4135.86	3264.28	78.93	749.77	273.36	36.46	894.03	606.73	67.86	528.63	8.90	1.68			
34	ESAF Small Finance Bank	6.83	0.00	0.00	2.39	0.00	0.00	9.22	0.00	0.00	238.51	138.17	57.93	21.22	14.96	70.50	25.03	0.00	0.00	14.99	0.00	0.00			
35	Jana Small Finance Bank	8.24	0.00	0.00	6.89	0.00	0.00	15.14	0.00	0.00	652.73	283.53	43.44	54.84	8.31	15.15	61.59	54.20	88.00	38.29	0.50	1.31			
36	Suryoday Small Finance Ban	13.84	4.96	35.82	3.63	0.04	1.14	17.47	5.00	28.61	552.77	307.44	55.62	64.00	0.00	0.00	74.56	0.00	0.00	45.29	0.00	0.00			
37	Ujjivan Small Finance Bank	5.99	0.00	0.00	5.93	0.00	0.00	11.92	0.00	0.00	236.23	68.37	28.94	42.94	3.50	8.15	49.66	26.08	52.52	30.42	0.00	0.00			
38	Utkarsh Small Finance Bank	10.94	0.00	0.00	6.11	0.00	0.00	17.05	0.00	0.00	508.82	167.76	32.97	44.39	0.00	0.00	48.86	28.36	58.05	31.67	0.00	0.00			
Small Finance Bank		45.84	4.96	10.81	24.96	0.04	0.17	70.80	5.00	7.06	2189.06	965.27	44.10	227.39	26.77	11.77	259.71	108.64	41.83	160.65	0.50	0.31			
39	Orissa State Co-Op. Bank	105.95	86.25	81.40	102.02	66.67	65.34	207.98	152.91	73.52	20271.93	14170.31	69.90	235.23	1.02	0.44	241.39	0.12	0.05	150.41	0.09	0.06			
TOTAL		3539.06	2951.05	83.39	2001.15	3062.94	153.06	5540.21	6013.99	108.55	74381.60	56067.14	75.38	20301.87	13048.93	64.27	24487.21	20943.12	85.53	14291.71	10692.59	74.82			

ACP FOR THE QUARTER ENDED DECEMBER'24

Annexure-1

Sl	BANKS	Micro, Small & Medium Enterprises																	
		Small - Services			Medium - Manufacturing			Medium - Services			Khad & Village Industries			Others under MSME			Total MSME		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	Bank of Baroda	495.80	372.29	75.09	274.39	175.13	63.83	340.41	135.10	39.69	69.56	15.97	22.95	113.18	15.96	14.10	3111.88	2264.70	72.78
2	Bank of India	590.10	663.13	112.38	324.05	0.00	0.00	402.73	218.38	54.22	83.35	30.87	37.04	136.69	0.00	0.00	3666.98	2975.79	81.15
3	Bank of Maharashtra	62.70	36.40	58.06	34.48	0.00	0.00	42.81	40.00	93.43	8.79	0.00	0.00	14.35	0.00	0.00	393.76	422.96	107.42
4	Canara Bank	608.05	447.63	73.62	330.67	376.19	113.76	413.77	267.67	64.69	89.83	20.68	23.02	151.48	5.30	3.50	3769.69	2502.60	66.39
5	Central Bank of India	212.05	236.67	111.61	115.98	0.00	0.00	144.54	100.00	69.18	30.52	9.74	31.92	50.66	0.00	0.00	1316.31	1329.17	100.98
6	Indian Bank	660.53	542.14	82.08	360.95	131.99	36.57	449.94	49.53	11.01	95.14	0.02	0.02	159.07	0.00	0.00	4135.83	2772.17	67.03
7	Indian Overseas Bank	293.17	63.33	21.60	161.43	17.04	10.55	200.25	350.27	174.92	40.88	0.00	0.00	66.47	208.35	313.45	1830.11	1204.59	65.82
8	Punjab & Sind Bank	42.39	9.14	21.57	23.09	0.00	0.00	28.86	1.31	4.54	6.21	0.00	0.00	10.44	0.00	0.00	266.96	10.45	3.92
9	Punjab National Bank	789.95	1171.28	148.27	432.60	73.86	17.07	538.68	296.55	55.05	113.04	0.21	0.19	186.97	0.00	0.00	4937.64	3292.15	66.67
10	State Bank of India	5622.04	5060.40	90.01	3052.26	2808.99	92.03	3839.64	3514.04	91.52	790.50	0.08	0.01	1303.37	0.00	0.00	34704.99	29177.56	84.07
11	UCO Bank	774.20	480.15	62.02	414.58	366.94	88.51	517.27	514.75	99.51	110.07	11.29	10.26	179.57	285.45	158.97	4768.45	4061.84	85.18
12	Union Bank of India	1125.66	772.27	68.61	637.08	411.56	64.60	781.84	532.47	68.10	160.31	10.90	6.80	264.32	344.51	130.33	7025.99	4780.50	68.04
Public Sector Banks		11276.63	9854.85	87.39	6161.56	4361.69	70.79	7700.74	6020.07	78.18	1598.20	99.75	6.24	2636.57	859.57	32.60	69928.58	54794.50	78.36
13	Axis Bank Ltd	928.90	1002.58	107.93	510.47	543.33	106.44	634.09	689.09	108.67	130.76	0.00	0.00	208.97	0.00	0.00	5772.86	3693.95	63.99
14	Bandhan Bank	189.08	41.22	21.80	103.41	2.31	2.23	128.89	0.00	0.00	27.23	0.00	0.00	45.22	14.49	32.04	1182.78	411.64	34.80
15	City Union Bank	0.08	0.00	0.00	0.04	0.00	0.00	0.05	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.47	0.00	0.00
16	DCB Bank Ltd	54.07	6.01	11.11	29.40	0.00	0.00	36.79	0.02	0.06	8.00	0.00	0.00	13.51	0.00	0.00	337.13	85.97	25.50
17	Federal Bank	124.72	72.75	58.34	68.57	331.68	483.69	85.15	66.51	78.11	17.51	0.53	3.02	28.61	0.00	0.00	775.30	660.89	85.24
18	HDFC Bank	976.22	1706.71	174.83	529.22	284.16	53.69	678.53	618.25	91.12	134.10	0.00	0.00	218.13	0.00	0.00	6059.65	4440.93	73.29
19	ICICI Bank	942.75	0.00	0.00	550.02	1517.66	275.93	644.28	0.00	0.00	130.34	0.00	0.00	210.73	0.00	0.00	5915.55	5670.07	95.85
20	IDBI Bank	178.71	246.99	138.21	98.08	19.05	19.42	121.94	14.45	11.85	25.31	1.49	5.89	41.87	333.27	801.69	1110.26	959.37	86.41
21	IDFC Bank	69.19	40.71	58.84	36.98	2.33	6.31	46.84	9.86	21.05	11.01	0.00	0.00	21.39	0.00	0.00	429.32	282.84	65.88
22	Indus Ind Bank	425.27	505.72	38.92	221.87	31.19	4.33	277.76	14.42	0.29	60.50	0.00	0.00	102.28	0.00	0.00	2575.11	1675.83	65.08
23	Karnatak Bank Ltd.	44.05	9.23	20.96	23.12	0.34	1.47	28.71	0.00	0.00	5.91	0.00	0.00	9.65	0.00	0.00	263.37	41.23	15.65
24	Karur Vysya Bank	0.85	0.00	0.00	0.46	0.00	0.00	0.58	0.00	0.00	0.13	0.00	0.00	0.22	0.00	0.00	5.26	0.00	0.00
25	Kotak Mahindra Bank Ltd	175.41	195.65	111.54	92.98	50.31	54.11	115.60	102.48	88.65	23.99	0.00	0.00	39.41	0.00	0.00	1071.69	608.26	56.76
26	DBS Bank(e-LVB)	2.67	9.53	357.10	1.44	0.00	0.00	1.81	0.00	0.00	0.41	0.00	0.00	0.70	0.00	0.00	16.51	11.93	72.24
27	RBL Bank	27.93	2.40	8.59	12.04	0.00	0.00	15.44	0.00	0.00	3.91	0.00	0.00	7.13	0.00	0.00	146.03	3.75	2.57
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	The South Indian Bank Ltd.	5.59	0.00	0.00	2.89	0.00	0.00	3.75	0.00	0.00	1.01	0.00	0.00	1.90	0.00	0.00	34.28	0.00	0.00
30	Tamilnad Mercantile Bank L	4.12	0.00	0.00	1.74	0.00	0.00	2.61	0.00	0.00	1.21	0.00	0.00	2.66	0.00	0.00	24.21	0.00	0.00
31	Yes Bank	51.97	0.00	0.00	22.35	0.00	0.00	28.38	0.00	0.00	6.77	0.00	0.00	12.01	0.00	0.00	268.97	0.00	0.00
Private Sector Banks		4201.54	3839.49	91.38	2305.09	2782.36	120.71	2851.21	1515.09	53.14	588.10	2.02	0.34	964.11	347.76	36.07	25988.75	18546.67	71.36
32	Odisha Gramya Bank	280.86	95.27	33.92	149.59	0.00	0.00	189.94	162.81	85.72	45.32	2.92	6.44	80.42	348.77	433.70	1733.29	868.75	50.12
33	Utkal Gramineen Bank	328.70	12.00	3.65	180.51	8.13	4.50	224.33	0.00	0.00	46.42	0.00	0.00	76.13	0.00	0.00	2041.35	650.13	31.85
Regional Rural Banks		609.55	107.27	17.60	330.10	8.13	2.46	414.27	162.81	39.30	91.74	2.92	3.18	156.54	348.77	222.79	3774.64	1518.88	40.24
34	ESAF Small Finance Bank	17.32	0.00	0.00	9.29	0.00	0.00	11.74	0.00	0.00	2.72	0.00	0.00	4.75	0.00	0.00	107.07	14.96	13.97
35	Jana Small Finance Bank	44.61	1.95	4.36	23.07	0.00	0.00	29.91	0.00	0.00	8.05	0.00	0.00	18.07	0.00	0.00	278.42	64.95	23.33
36	Suryoday Small Finance Bank	52.45	0.00	0.00	27.86	0.00	0.00	35.44	0.00	0.00	8.55	0.00	0.00	18.55	0.00	0.00	326.71	0.00	0.00
37	Ujjivan Small Finance Bank	35.29	0.00	0.00	18.62	0.00	0.00	23.80	0.00	0.00	5.90	0.00	0.00	10.67	0.00	0.00	217.31	29.58	13.61
38	Utkarsh Small Finance Bank	37.03	0.00	0.00	18.84	0.00	0.00	24.71	0.00	0.00	7.05	0.00	0.00	13.53	0.00	0.00	226.09	28.36	12.55
Small Finance Bank		186.71	1.95	1.04	97.68	0.00	0.00	125.60	0.00	0.00	32.27	0.00	0.00	65.58	0.00	0.00	1155.61	137.86	11.93
39	Orissa State Co-Op. Bank	173.80	0.09	0.05	86.36	0.00	0.00	114.41	0.00	0.00	75.92	2.25	2.96	158.56	6.14	3.87	1236.08	9.71	0.79
TOTAL		16448.24	13803.64	83.92	8980.79	7152.18	79.64	11206.23	7697.96	68.69	2386.24	106.94	4.48	3981.36	1562.25	39.24	102083.66	75007.61	73.48

ACP FOR THE QUARTER ENDED DECEMBER'24																					Annexure-1		
Sl	BANKS	Export Credit			Education			Housing			Renewable Energy			Others			Social Infra			TOTAL			
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	
1	Bank of Baroda	161.10	96.85	60.12	40.06	35.81	89.40	204.98	184.77	90.14	2.33	0.00	0.00	287.17	96.62	33.65	77.44	0.37	0.48	5206.44	3700.64	71.08	
2	Bank of India	243.67	172.43	70.76	59.53	21.30	35.78	371.70	225.27	60.61	3.44	0.00	0.00	597.59	750.91	125.66	115.92	0.00	0.00	7876.74	6427.45	81.60	
3	Bank of Maharashtra	16.13	17.50	108.53	4.08	2.91	71.28	31.20	6.50	20.84	0.26	0.00	0.00	30.47	73.83	242.28	8.06	0.00	0.00	696.37	769.94	110.56	
4	Canara Bank	201.89	0.00	0.00	49.94	29.56	59.19	257.83	44.82	17.38	54.06	51.01	94.36	376.42	0.12	0.03	96.65	0.00	0.00	6800.95	4390.18	64.55	
5	Central Bank of India	67.81	0.00	0.00	16.69	10.43	62.48	86.00	9.17	10.67	1.02	0.00	0.00	122.11	0.00	0.00	32.44	0.00	0.00	2204.04	1823.27	82.72	
6	Indian Bank	220.16	0.00	0.00	53.59	8.15	15.20	317.76	208.30	65.55	3.32	0.59	17.75	398.57	0.00	0.00	135.42	2.17	1.61	6978.14	4480.38	64.21	
7	Indian Overseas Bank	460.30	73.00	15.86	29.08	4.11	14.15	150.33	37.72	25.09	1.68	0.00	0.00	209.37	199.15	95.12	57.45	0.00	0.00	3632.69	2605.95	71.74	
8	Punjab & Sind Bank	40.89	0.00	0.00	3.43	0.25	7.26	23.00	0.85	3.69	0.21	0.09	42.17	28.10	0.01	0.04	3.99	0.00	0.00	415.67	20.48	4.93	
9	Punjab National Bank	301.69	58.40	19.36	74.68	40.90	54.76	379.57	175.56	46.25	4.48	3.43	76.70	540.48	0.33	0.06	144.30	0.00	0.00	9479.91	5748.60	60.64	
10	State Bank of India	4530.12	4047.99	89.36	455.43	237.87	52	2249.63	403.00	17.91	57.98	2.52	4.35	3977.45	0.00	0.00	967.16	12.54	1.30	63029.97	46991.96	74.55	
11	UCO Bank	254.25	0.00	0.00	70.13	35.18	50.16	368.35	261.86	71.09	24.79	25.12	101.32	461.06	398.12	86.35	121.55	21.92	18.03	8736.39	6790.28	77.72	
12	Union Bank of India	374.56	18.53	4.95	92.43	40.77	44.11	485.01	215.55	44.44	5.62	1.20	21.37	676.73	590.13	87.20	179.00	45.21	25.26	12229.85	7818.88	63.93	
Public Sector Banks		6872.56	4484.70	65.26	949.06	467.23	49.23	4925.35	1773.38	36.01	159.18	83.96	52.75	7705.53	2109.21	27.37	1939.38	82.21	4.24	127287.18	91568.00	71.94	
13	Axis Bank Ltd	237.76	0.00	0.00	59.93	4.59	7.66	314.72	3.66	1.16	3.75	0.00	0.00	446.94	84.88	18.99	116.72	0.00	0.00	9887.13	5805.48	58.72	
14	Bandhan Bank	69.11	0.00	0.00	16.68	0.00	0.00	85.66	19.67	22.96	1.04	0.00	0.00	250.81	557.68	222.35	32.72	0.00	0.00	2244.29	1283.14	57.17	
15	City Union Bank	0.98	0.00	0.00	0.05	0.00	0	0.46	0.00	0.00	0.00	0.00	#DIV/0!	0.47	0.00	0.00	0.04	0.00	0.00	3.00	0.00	0.00	
16	DCB Bank Ltd	33.72	0.00	0.00	8.27	0.03	0.36	76.12	172.00	225.96	0.51	0.00	0.00	56.70	0.00	0.00	15.99	15.63	97.73	1077.65	742.93	68.94	
17	Federal Bank	119.64	0.00	0.00	11.61	0.10	0.90	69.11	0.77	1.12	0.68	0.00	0.00	95.33	5.05	5.30	28.46	0.00	0.00	1704.65	1166.26	68.42	
18	HDFC Bank	217.30	0.00	0.00	54.34	1.03	1.90	283.54	52.75	18.60	3.36	0.00	0.00	405.04	25.65	6.33	105.55	0.00	0.00	8242.29	5653.60	68.59	
19	ICICI Bank	229.61	0.00	0.00	57.95	5.02	8.67	298.29	9.72	3.26	3.58	0.00	0.00	422.85	0.43	0.10	112.11	0.00	0.00	8882.50	7100.98	79.94	
20	IDBI Bank	58.10	0.00	0.00	14.23	2.58	18.12	70.81	5.80	8.19	0.84	0.00	0.00	102.01	0.00	0.00	27.60	1.31	4.74	1694.27	1202.21	70.96	
21	IDFC Bank	24.14	0.00	0.00	5.75	0.00	0.00	37.82	18.58	49.13	0.32	0.00	0.00	50.83	0.00	0.00	11.30	0.20	1.76	1258.49	592.05	47.04	
22	Indus Ind Bank	252.23	0.00	0.00	38.57	0.00	0.00	274.91	0.00	0.00	2.60	0.00	0.00	250.93	0.32	0.00	58.60	0.00	0.00	6743.97	4139.02	61.37	
23	Karnatak Bank Ltd.	9.76	0.00	0.00	1.25	0.12	9.84	8.92	0.94	10.58	0.08	0.00	0.00	11.40	0.07	0.59	2.14	0.00	0.00	412.98	69.55	16.84	
24	Karur Vysya Bank	0.47	0.00	0.00	0.67	0.00	0.00	0.51	0.00	0.00	0.02	0.00	0.00	0.70	0.00	0.00	0.44	0.00	0.00	9.97	0.00	0.00	
25	Kotak Mahindra Bank Ltd	54.43	0.00	0.00	9.52	0.00	0.00	43.03	0.00	0.00	0.50	0.00	0.00	66.12	45.20	68.36	13.78	0.00	0.00	1870.35	922.48	49.32	
26	DBS Bank(e-LVB)	3.25	0.00	0.00	0.25	0.00	0.00	1.91	0.00	0.00	0.01	0.00	0.00	2.14	5.41	252.17	0.29	0.00	0.00	36.61	45.51	124.32	
27	RBL Bank	68.55	0.00	0.00	3.30	0.00	0.00	28.59	0.00	0.00	0.25	0.00	0.00	33.98	0.29	0.85	3.58	0.00	0.00	439.75	471.66	107.26	
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
29	The South Indian Bank Ltd.	3.90	0.00	0.00	2.44	0.00	0.00	6.03	0.00	0.00	0.09	0.00	0.00	5.92	0.00	0.00	3.23	0.00	0.00	92.93	109.04	117.33	
30	Tamilnad Mercantile Bank L	0.07	0.00	0.00	0.23	0.00	0.00	2.94	0.00	0.00	0.04	0.00	0.00	5.12	0.00	0.00	0.33	0.00	0.00	44.61	0.00	0.00	
31	Yes Bank	61.46	0.00	0.00	4.54	0.00	0.00	32.28	0.00	0.00	0.30	0.00	0.00	238.99	0.00	0.00	103.71	0.44	0	791.12	177.14	22.39	
Private Sector Banks		1444.48	0.00	0.00	289.58	13.48	4.66	1635.65	283.90	17.36	17.98	0.00	0.00	2446.30	724.97	29.64	636.58	17.57	2.76	45436.54	29481.06	64.88	
32	Odisha Gramya Bank	20.40	0.00	0.00	40.53	0.44	1.09	204.68	60.34	29.48	2.41	0.02	0.94	2533.11	2989.84	118.03	156.08	0.00	0.00	6656.51	5220.80	78.43	
33	Utkal Grameen Bank	4.55	0.00	0.00	26.05	0.20	0.76	124.31	109.60	88.16	2.12	0.00	0.00	146.87	252.35	172.06	32.84	0.00	0.00	4547.74	2975.15	65.42	
Regional Rural Banks		24.95	0.00	0.00	66.58	0.64	0.96	328.99	169.93	51.65	4.54	0.02	0.50	2679.77	3242.19	120.99	188.92	0.00	0.00	11204.25	8195.95	73.15	
34	ESAF Small Finance Bank	21.68	0.00	0.00	1.39	0.00	0.00	12.37	3.49	28.19	0.11	0.00	0.00	14.39	64.46	448.09	1.52	0.00	0.00	397.04	221.08	55.68	
35	Jana Small Finance Bank	17.94	0.00	0.00	4.61	0.00	0.00	28.68	6.95	24.24	0.32	0.00	0.00	207.24	61.81	29.83	8.19	0.00	0.00	1198.13	417.25	34.82	
36	Suryoday Small Finance Ban	25.66	0.00	0.00	4.47	0.00	0.00	27.54	0.78	2.84	0.35	0.00	0.00	73.12	42.92	58.70	8.55	0.00	0.00	1019.16	351.14	34.45	
37	Ujjivan Small Finance Bank	20.31	0.00	0.00	3.39	0.00	0.00	18.63	6.12	32.84	0.19	0.00	0.00	93.90	37.52	39.96	3.74	0.00	0.00	593.71	141.59	23.85	
38	Utkarsh Small Finance Bank	12.03	0.00	0.00	3.85	0.00	0.00	23.45	7.63	32.53	0.31	0.00	0.00	442.23	268.82	60.79	6.75	0.00	0.00	1223.53	472.57	38.62	
Small Finance Bank		97.62	0.00	0.00	17.72	0.00	0.00	110.67	24.97	22.56	1.28	0.00	0.00	830.87	475.53	57.23	28.75	0.00	0.00	4431.58	1603.62	36.19	
39	Orissa State Co-Op. Bank	3.65	0.00	0.00	33.93	0.12	0.36	221.18	7.62	3.44	4.07	0.00	0.00	359.36	136.26	37.92	56.59	0.00	0.00	22186.80	14324.02	64.56	
TOTAL		8443.26	4484.70	53.12	1356.87	481.48	35.48	7221.85	2259.80	31.29	187.05	83.98	44.90	14021.84	6688.17	47.70	2850.23	99.78	3.50	210546.35	145172.65	68.95	

ACP FOR THE QUARTER ENDED SEPTEMBER '24

Annexure - 1

Sl	DISTRICTS	Term Loan															Allied Advance								
		Crop Loan			Water Resources			Farm Mechanisation			Plantation & Horticulture			Forestry & Wasteland Dev.			AH-Dairy			AH-Poultry			AH - Sheep/Goat/ Piggyery		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	1690.06	1109.46	67.24	39.26	2.91	7.42	99.86	101.89	102.03	38.46	10.28	26.72	10.22	3.81	37.28	86.34	52.71	61.05	53.82	37.04	68.82	48.78	49.16	100.78
2	BALASORE	2523.36	1629.23	64.57	73.08	2.67	3.65	163.21	237.00	145.22	214.96	25.77	11.99	4.47	7.65	171.19	140.40	72.58	51.70	78.37	32.51	41.48	12.32	74.47	604.23
3	BARGARH	3694.49	2147.08	58.12	119.18	2.13	1.79	355.67	114.53	32.20	106.33	17.71	16.66	22.76	4.97	21.83	140.09	48.09	34.33	100.56	25.90	25.76	119.61	63.44	53.04
4	BHADRAK	2071.46	1289.28	62.72	34.97	1.48	4.24	51.36	201.91	393.16	66.49	15.24	22.92	13.78	7.64	55.42	93.08	49.51	53.19	66.41	31.34	47.19	106.12	54.47	51.33
5	BOLANGIR	2305.88	1625.17	70.48	30.02	415.08	1382.80	208.79	149.65	71.67	28.38	972.70	3427.18	17.07	3.23	18.90	94.06	69.36	73.74	109.56	43.54	39.74	105.53	50.55	47.90
6	BOUDH	874.03	564.96	64.64	5.65	0.38	6.71	42.72	52.15	122.08	16.75	1.92	11.49	2.53	1.76	69.65	17.78	11.53	64.84	24.16	7.15	29.60	51.19	3.10	6.05
7	CUTTACK	2145.22	1737.95	81.02	36.13	7.96	22.03	214.10	294.68	137.64	78.50	24.12	30.73	2.25	11.38	506.56	238.46	169.71	71.17	127.68	87.76	68.73	180.00	135.71	75.39
8	DEOGARH	565.51	298.30	52.75	6.06	0.29	4.86	28.01	50.18	179.18	24.08	0.36	1.49	2.44	0.56	23.09	6.44	4.25	66.07	4.53	2.44	53.93	15.27	0.88	5.75
9	DHENKANAL	1358.45	926.88	68.23	71.81	1.79	2.49	129.09	106.81	82.74	152.61	9.97	6.53	8.43	3.52	41.78	81.62	23.79	29.15	41.65	34.45	82.72	23.08	8.33	36.09
10	GAJAPATI	506.32	327.79	64.74	11.25	2.06	18.28	23.44	35.34	150.78	24.19	3.29	13.60	8.88	2.12	23.88	20.70	13.34	64.43	11.93	9.55	80.05	21.57	19.45	90.13
11	GANJAM	3397.92	3011.71	88.63	63.05	15.94	25.28	303.89	333.51	109.74	174.83	41.91	23.97	12.29	37.21	302.75	315.11	245.89	78.03	388.93	202.24	52.00	224.86	133.73	59.47
12	JAGATSingHPUR	1267.51	914.27	72.13	15.11	3.06	20.26	74.50	214.37	287.76	43.20	5.81	13.45	1.26	3.05	242.74	76.98	80.07	104.01	31.07	57.38	184.69	13.61	67.57	496.53
13	JAJPUR	2418.33	1731.36	71.59	33.02	4.62	13.99	168.01	277.06	164.90	37.45	27.89	74.47	12.72	4.24	33.31	128.43	105.34	82.02	88.88	49.20	55.36	562.27	221.46	39.39
14	JHARSUGUDA	644.92	365.04	56.60	26.61	0.44	1.65	237.93	30.28	12.73	12.50	7.86	62.85	1.18	1.15	97.44	25.43	21.16	83.23	21.01	14.80	70.43	9.38	13.26	141.41
15	KALAHANDI	1676.10	1241.27	74.06	16.56	3.43	20.68	356.66	128.23	35.95	103.08	8.97	8.70	8.20	4.14	50.51	31.28	20.41	65.24	21.81	13.34	61.17	8.67	15.32	176.79
16	KANDHAMAL	695.72	504.25	72.48	34.43	1.03	2.98	46.94	17.02	36.26	35.89	3.43	9.56	5.30	1.77	33.38	7.38	10.21	138.42	25.72	4.80	18.66	36.88	0.73	1.99
17	KENDRAPARA	2091.31	1776.29	84.94	51.11	4.03	7.88	59.58	190.49	319.72	57.62	4.36	7.57	5.88	5.22	88.79	142.25	28.21	19.83	28.02	17.23	61.48	28.85	22.66	78.56
18	KEONJHAR	1389.27	890.10	64.07	45.07	2.48	5.51	161.87	133.58	82.53	99.45	10.00	10.05	9.63	2.42	25.13	96.54	55.13	57.11	149.45	33.85	22.65	89.98	87.95	97.74
19	KHURDA	1966.30	2485.81	126.42	86.36	11.57	13.40	382.85	631.32	164.90	567.16	34.88	6.15	24.92	75.68	303.71	419.05	176.37	42.09	364.68	120.60	33.07	125.44	113.68	90.62
20	KORAPUT	1491.01	827.17	55.48	14.22	1.77	12.43	28.22	102.11	361.87	80.91	1.82	2.25	12.30	8.87	72.05	71.78	15.61	21.74	38.94	23.40	60.09	26.36	8.35	31.69
21	MALKANGIRI	401.68	348.64	86.79	13.72	0.48	3.46	29.99	23.11	77.06	21.72	1.54	7.09	10.06	2.27	22.59	22.65	4.74	20.91	9.19	3.67	39.95	5.95	4.63	77.72
22	MAYURBHANJ	1772.88	1145.07	64.59	52.32	1.92	3.68	154.07	189.44	122.96	66.00	21.33	32.32	5.82	3.48	59.80	102.39	76.02	74.24	42.09	36.31	86.26	86.83	67.62	77.87
23	NABARANGPUR	948.16	644.52	67.98	31.97	1.64	5.13	45.03	58.00	128.78	19.82	3.58	18.08	16.37	2.23	13.59	74.00	16.50	22.29	8.73	19.87	227.74	1.58	6.76	428.73
24	NAYAGARH	1581.58	1265.40	80.01	31.57	4.54	14.39	94.07	105.35	111.99	96.75	9.00	9.30	4.17	3.50	83.98	71.49	81.67	114.24	55.54	51.28	92.32	25.32	20.29	80.14
25	NUAPADA	544.66	391.60	71.90	33.42	0.44	1.31	53.85	40.21	74.66	19.80	3.45	17.44	8.56	1.28	14.94	14.10	84.92	602.42	22.71	93.63	412.23	9.66	25.00	258.95
26	PURI	1868.25	1908.05	102.13	78.64	8.90	11.31	129.41	136.83	105.73	73.19	18.77	25.65	3.38	6.69	197.68	187.50	247.14	131.81	56.27	141.92	252.22	8.08	106.23	1314.06
27	RAYAGADA	778.45	607.25	78.01	29.41	1.16	3.94	36.58	28.46	77.80	30.35	9.84	32.42	9.45	1.53	16.17	32.99	161.96	490.87	57.14	145.93	255.38	22.69	61.73	272.06
28	SAMBALPUR	1788.54	955.79	53.44	39.30	2.25	5.72	146.88	101.45	69.07	85.22	11.32	13.29	12.30	6.30	51.19	51.73	99.39	192.14	53.65	86.62	161.46	183.22	52.27	28.53
29	SONEPUR	976.27	667.48	68.37	12.96	2.05	15.82	94.43	48.00	50.83	23.50	10.52	44.76	7.85	2.13	27.07	41.10	31.58	76.84	28.64	29.71	103.73	11.89	33.47	281.46
30	SUNDARGARH	2520.06	1554.31	61.68	58.70	1.86	3.17	728.42	130.22	17.88	58.87	17.87	30.36	32.40	10.74	33.13	76.74	83.20	108.42	53.48	27.25	50.95	22.69	43.80	193.03
TOTAL		47913.73	34901.46	72.84	1194.97	510.34	42.71	4649.42	4263.16	91.69	2458.07	1335.52	54.33	296.86	230.51	77.65	2907.89	2160.39	74.29	2164.62	1484.71	68.59	2187.68	1566.08	71.59

ACP FOR THE QUARTER ENDED SEPTEMBER '24

Annexure - 1

Sl	DISTRICTS	Allied Advance						Total Farm Credit			Agriculture Infrastructure											
		Fishery			Others						Storage Facilities			Land Dev., Soil Conservation, Watershed Dev.			Others			Total Agri Infra		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	26.90	12.97	48.22	24.05	8.74	36.33	2077.75	1388.97	66.85	38.72	25.53	65.93	11.73	16.09	137.21	9.27	4.42	47.65	59.73	46.04	77.09
2	BALASORE	325.42	75.13	23.09	2.75	6.78	246.58	3538.33	2163.79	61.15	1.47	35.37	2404.40	16.70	22.88	137.01	2.33	8.22	352.87	20.50	66.48	324.25
3	BARGARH	413.26	22.72	5.50	2.06	12.46	604.90	5074.01	2459.02	48.46	92.22	42.38	45.95	15.62	11.14	71.32	23.40	9.07	38.77	131.24	62.59	47.69
4	BHADRAK	119.23	50.81	42.62	2.24	3.42	152.81	2625.13	1715.09	65.33	51.60	18.24	35.34	11.32	20.56	181.72	5.84	3.81	65.20	68.76	42.61	61.96
5	BOLANGIR	49.11	10.12	20.60	2.85	10.80	379.49	2951.25	3350.20	113.52	149.62	23.06	15.42	7.57	26.82	354.37	12.43	3.35	26.96	169.62	53.23	31.38
6	BOUDH	18.70	2.39	12.79	1.51	2.25	148.43	1055.01	647.59	61.38	14.16	0.48	3.41	3.47	16.04	461.60	6.87	0.50	7.24	24.50	17.02	69.45
7	CUTTACK	103.10	75.37	73.10	131.10	30.09	22.95	3256.55	2574.74	79.06	9.30	34.78	373.83	3.35	75.52	2255.43	14.79	9.93	67.10	27.44	120.22	438.05
8	DEOGARH	10.45	1.72	16.48	0.23	0.73	319.76	663.01	359.72	54.26	9.32	0.99	10.62	2.97	1.67	56.16	0.92	0.10	10.60	13.20	2.75	20.86
9	DHENKANAL	6.90	5.97	86.49	0.90	5.53	615.17	1874.54	1127.03	60.12	10.48	10.83	103.37	10.98	2.33	21.22	1.47	0.29	19.38	22.93	13.45	58.65
10	GAJAPATI	5.57	12.58	225.81	2.15	1.68	78.48	636.01	427.19	67.17	13.88	2.58	18.61	3.57	6.85	191.73	2.54	0.11	4.35	20.00	9.54	47.72
11	GANJAM	220.02	181.42	82.46	3.52	14.20	403.51	5104.44	4217.76	82.63	225.09	83.52	37.11	24.14	48.21	199.66	22.72	6.25	27.50	271.96	137.98	50.74
12	JAGATSINGHPUR	55.62	19.36	34.80	2.43	5.34	219.59	1581.29	1370.29	86.66	24.37	0.51	2.09	7.71	39.05	506.51	8.54	0.99	11.61	40.61	40.55	99.84
13	JAJPUR	54.26	65.27	120.29	16.37	12.37	75.59	3519.75	2498.82	70.99	178.13	76.02	42.67	29.05	53.99	185.87	16.97	1.38	8.15	224.15	131.39	58.62
14	JHARSUGUDA	7.71	6.83	88.67	0.40	2.52	629.94	987.06	463.33	46.94	26.71	473.48	1772.41	10.54	14.54	138.01	16.32	0.84	5.12	53.57	488.85	912.57
15	KALAHANADI	32.63	17.22	52.76	1.76	4.97	282.43	2256.76	1457.29	64.57	20.62	1.85	8.96	13.45	5.69	42.30	1.80	1.20	66.56	35.87	8.74	24.35
16	KANDHAMAL	2.69	6.10	226.54	0.78	2.06	264.50	891.74	551.40	61.83	7.84	0.43	5.43	5.25	4.45	84.89	2.52	0.02	0.70	15.60	4.90	31.38
17	KENDRAPARA	126.20	26.13	20.71	3.22	3.30	102.38	2594.04	2077.92	80.10	14.16	3.51	24.77	10.50	26.38	251.26	3.72	0.21	5.69	28.38	30.10	106.06
18	KEONJHAR	40.57	28.63	70.57	1.23	7.64	623.65	2083.04	1251.78	60.09	133.06	77.69	58.39	6.84	8.78	128.31	1.16	0.45	38.94	141.06	86.92	61.62
19	KHURDA	179.84	133.33	74.14	19.18	134.77	702.72	4135.78	3918.01	94.73	186.99	81.17	43.41	35.70	57.60	161.36	54.80	133.60	243.82	277.48	272.37	98.16
20	KORAPUT	147.31	8.50	5.77	0.00	13.83	#DIV/0!	1911.04	1011.42	52.92	216.07	15.14	7.00	11.30	17.25	152.59	3.24	0.05	1.61	230.62	32.44	14.07
21	MALKANGIRI	22.40	1.34	5.99	0.57	1.81	318.61	537.93	392.22	72.91	20.82	0.32	1.55	8.44	1.24	14.64	0.57	0.06	10.31	29.83	1.62	5.43
22	MAYURBHANJ	50.96	30.12	59.10	16.68	4.22	25.28	2350.05	1575.52	67.04	33.88	34.89	102.96	8.30	3.34	40.25	14.66	8.25	56.26	56.84	46.48	81.76
23	NABARANGPUR	19.67	8.80	44.72	2.09	4.34	207.88	1167.41	766.23	65.63	11.01	2.21	20.11	8.25	3.84	46.59	1.15	0.03	2.46	20.41	6.09	29.82
24	NAYAGARH	13.94	73.69	528.61	1.76	18.52	1050.58	1976.19	1633.24	82.65	12.93	6.02	46.53	10.84	14.71	135.73	2.48	2.06	83.10	26.24	22.78	86.82
25	NUAPADA	7.08	48.22	681.47	1.63	2.31	141.38	715.47	691.06	96.59	14.79	1.71	11.58	4.25	3.37	79.18	1.34	0.48	35.53	20.39	5.56	27.26
26	PURI	124.69	204.83	164.27	4.23	14.16	334.80	2533.65	2793.51	110.26	65.65	31.05	47.29	11.77	9.35	79.43	60.02	2.01	3.35	137.44	42.41	30.86
27	RAYAGADA	28.97	77.03	265.92	8.69	3.26	37.53	1034.72	1098.15	106.13	32.08	20.08	62.61	16.16	2.14	13.23	3.39	0.29	8.43	51.63	22.51	43.60
28	SAMBALPUR	52.40	54.46	103.95	1.66	28.39	1712.46	2414.89	1398.24	57.90	46.47	43.47	93.55	28.38	5.51	19.43	16.30	7.35	45.08	91.15	56.33	61.80
29	SONEPUR	14.19	10.65	75.06	2.39	2.01	84.17	1213.23	837.59	69.04	38.98	12.68	32.53	3.29	2.08	63.19	2.55	1.85	72.80	44.82	16.62	37.07
30	SUNDARGARH	26.08	18.63	71.45	2.23	7.51	336.33	3579.68	1895.40	52.95	111.26	38.48	34.58	20.49	9.83	47.99	13.90	3.75	27.00	145.65	52.06	35.74
	TOTAL	2305.87	1290.34	55.96	260.65	370.00	141.95	66339.75	48112.52	72.52	1811.69	1198.47	66.15	361.94	531.26	146.78	328.01	210.90	64.30	2501.64	1940.63	77.57

ACP FOR THE QUARTER ENDED SEPTEMBER'24

Annexure - 1

Sl	DISTRICTS	Ancillary Activities										Micro, Small & Medium Enterprises										
		Food & Agro Processing			Others			Total Ancillary Activities			Total Agri			Micro - Manufacturing			Micro - Services			Small - Manufacturing		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	69.80	41.49	59.45	26.10	34.95	133.88	95.91	76.44	79.71	2233.39	1511.46	67.68	700.00	544.15	77.74	875.00	815.04	93.15	490.00	381.93	77.95
2	BALASORE	44.80	139.39	311.14	28.39	83.29	293.36	73.19	222.68	304.24	3632.02	2452.95	67.54	927.71	734.34	79.16	1159.64	1090.71	94.06	649.40	660.44	101.70
3	BARGARH	65.83	239.20	363.35	2.12	98.25	4630.89	67.95	337.44	496.59	5273.20	2859.06	54.22	327.81	413.89	126.26	276.05	584.54	211.75	241.54	309.20	128.01
4	BHADRAK	12.67	47.72	376.80	25.08	49.81	198.60	37.74	97.53	258.40	2731.64	1855.23	67.92	375.04	288.19	76.84	468.81	540.10	115.21	262.53	129.54	49.34
5	BOLANGIR	197.95	212.37	107.28	187.46	151.15	80.63	385.41	363.53	94.32	3506.28	3766.96	107.43	470.51	394.15	83.77	588.14	598.38	101.74	329.36	213.38	64.79
6	BOUDH	20.26	14.51	71.62	36.55	21.96	60.06	56.81	36.46	64.19	1136.32	701.07	61.70	77.85	62.21	79.92	97.31	104.29	107.17	54.49	37.37	68.57
7	CUTTACK	822.07	243.49	29.62	53.65	152.13	283.55	875.72	395.62	45.18	4159.72	3090.58	74.30	1619.77	1102.44	68.06	1364.01	1680.88	123.23	1193.51	1154.14	96.70
8	DEOGARH	5.86	5.10	87.03	1.38	21.99	1595.75	7.24	27.09	374.10	683.45	389.57	57.00	37.08	33.46	90.25	46.35	73.65	158.90	25.96	9.04	34.84
9	DHENKANAL	79.04	27.09	34.28	8.66	26.99	311.64	87.70	54.08	61.67	1985.17	1194.56	60.17	250.08	160.04	64.00	312.60	275.29	88.06	175.06	105.64	60.34
10	GAJAPATI	57.24	14.74	25.75	13.60	16.18	118.93	70.84	30.91	43.64	726.85	467.65	64.34	86.74	86.94	100.24	73.04	138.48	189.59	63.91	21.95	34.35
11	GANJAM	308.91	379.52	122.86	20.97	193.73	923.80	329.88	573.25	173.78	5706.28	4929.00	86.38	1305.02	1249.52	95.75	1631.27	1616.39	99.09	913.51	583.30	63.85
12	JAGATSINGHPUR	67.88	6.99	10.29	51.68	13.74	26.58	119.56	20.72	17.33	1741.46	1431.56	82.20	401.69	257.92	64.21	502.11	472.92	94.19	281.18	110.80	39.41
13	JAJPUR	143.28	56.70	39.57	49.39	18.53	37.52	192.68	75.23	39.04	3936.58	2705.44	68.73	719.60	403.40	56.06	899.80	647.95	72.03	503.72	420.77	83.53
14	JHARSUGUDA	34.07	47.08	138.16	55.69	92.24	165.63	89.77	139.32	155.21	1130.40	1091.50	96.56	408.70	365.97	89.54	510.88	573.52	112.26	286.09	303.74	106.17
15	KALAHANDI	106.22	71.54	67.35	14.40	62.49	433.85	120.62	134.03	111.12	2413.25	1600.05	66.30	291.99	401.93	137.65	364.99	498.71	136.64	204.39	228.74	111.91
16	KANDHAMAL	7.19	4.05	56.36	2.20	15.07	686.16	9.39	19.12	203.67	916.73	575.42	62.77	199.90	109.02	54.54	249.88	162.70	65.11	139.93	53.44	38.19
17	KENDRAPARA	28.07	23.17	82.55	47.06	40.70	86.49	75.13	63.87	85.02	2697.55	2171.89	80.51	253.03	234.94	92.85	316.29	344.40	108.89	177.12	53.44	30.17
18	KEONJHAR	49.75	25.83	51.91	1.35	162.60	12080.35	51.10	188.43	368.77	2275.20	1527.13	67.12	502.00	350.04	69.73	627.50	825.35	131.53	351.40	269.14	76.59
19	KHURDA	756.19	824.77	109.07	964.40	1014.29	105.17	1720.59	1839.06	106.89	6133.85	6029.44	98.30	6369.00	2547.75	40.00	7961.25	4571.03	57.42	4458.30	3094.21	69.40
20	KORAPUT	134.02	107.48	80.19	12.66	61.85	488.40	146.69	169.33	115.44	2288.35	1213.19	53.02	602.42	404.89	67.21	753.03	554.00	73.57	421.70	193.50	45.89
21	MALKANGIRI	16.20	2.85	17.62	3.37	32.45	962.06	19.58	35.31	180.36	587.34	429.15	73.07	51.00	55.19	108.22	63.75	83.38	130.79	35.70	15.00	42.02
22	MAYURBHANJ	116.18	22.24	19.14	85.86	225.43	262.55	202.04	247.67	122.58	2608.93	1869.66	71.66	390.74	261.11	66.82	488.43	705.78	144.50	273.52	184.33	67.39
23	NABARANGPUR	1.09	28.54	2621.77	1.82	58.49	3211.19	2.91	87.03	2990.69	1190.73	859.34	72.17	105.15	150.52	143.14	131.44	199.04	151.43	73.61	58.75	79.82
24	NAYAGARH	24.66	27.59	111.90	98.94	17.51	17.69	123.59	45.10	36.49	2126.03	1701.12	80.01	215.16	193.96	90.15	268.95	316.18	117.56	150.61	59.01	39.18
25	NUAPADA	8.81	31.96	362.65	3.82	46.50	1218.37	12.63	78.47	621.25	748.49	775.09	103.55	97.52	66.18	67.86	121.90	163.09	133.79	68.26	20.52	30.06
26	PURI	114.74	30.86	26.90	79.25	31.53	39.79	193.99	62.39	32.16	2865.08	2898.31	101.16	518.53	355.15	68.49	648.16	659.40	101.73	362.97	145.22	40.01
27	RAYAGADA	47.12	31.36	66.55	9.38	29.57	315.24	56.50	60.93	107.83	1142.85	1181.59	103.39	228.54	214.39	93.81	285.68	295.75	103.53	159.98	103.15	64.47
28	SAMBALPUR	38.52	102.78	266.82	28.78	130.48	453.31	67.31	233.26	346.57	2573.34	1687.83	65.59	660.80	423.51	64.09	826.00	686.40	83.10	462.56	430.95	93.17
29	SONEPUR	44.11	23.55	53.38	44.79	51.07	114.03	88.90	74.62	83.93	1346.95	928.83	68.96	147.98	97.49	65.88	124.61	175.61	140.93	109.04	38.71	35.51
30	SUNDARGARH	116.52	117.08	100.48	42.33	107.98	255.07	158.85	225.06	141.68	3884.18	2172.52	55.93	1960.53	1086.24	55.41	2450.66	1490.18	60.81	1372.37	1303.26	94.96
TOTAL		3539.06	2951.05	83.39	2001.15	3062.94	153.06	5540.21	6013.99	108.55	74381.60	56067.14	75.38	20301.87	13048.93	64.27	24487.21	20943.12	85.53	14291.71	10692.59	74.82

Sl	DISTRICTS	Micro, Small & Medium Enterprises																	
		Small - Services			Medium - Manufacturing			Medium - Services			Khadi & Village Industries			Others under MSME			Total MSME		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	560.00	539.81	96.39	315.00	219.91	69.81	385.00	233.85	60.74	70.00	3.88	5.54	105.00	51.19	48.75	3500.00	2789.76	79.71
2	BALASORE	742.17	572.00	77.07	417.47	268.58	64.34	510.24	377.03	73.89	92.77	3.90	4.20	139.16	80.51	57.86	4638.55	3787.50	81.65
3	BARGARH	293.30	330.89	112.82	124.22	71.33	57.42	186.33	64.53	34.63	86.26	3.07	3.56	189.78	21.55	11.35	1725.30	1799.00	104.27
4	BHADRAK	300.04	189.43	63.14	168.77	15.78	9.35	206.27	7.85	3.81	37.50	4.30	11.47	56.26	34.99	62.19	1875.22	1210.19	64.54
5	BOLANGIR	376.41	337.76	89.73	211.73	115.39	54.50	258.78	116.50	45.02	47.05	4.20	8.93	70.58	30.24	42.85	2352.58	1810.01	76.94
6	BOUDH	62.28	55.28	88.76	35.03	3.68	10.50	42.82	7.19	16.80	7.78	0.45	5.78	11.68	5.75	49.28	389.24	276.22	70.96
7	CUTTACK	1449.26	1181.96	81.56	613.80	725.11	118.13	920.71	740.18	80.39	426.25	9.28	2.18	937.76	121.65	12.97	8525.07	6715.64	78.78
8	DEOGARH	29.66	31.44	106.00	16.69	0.00	0.00	20.39	0.19	0.95	3.71	1.56	42.06	5.56	4.46	80.10	185.40	153.81	82.96
9	DHENKANAL	200.06	133.02	66.49	112.54	24.98	22.20	137.54	28.19	20.50	25.01	2.50	9.98	37.51	34.81	92.80	1250.40	764.46	61.14
10	GAJAPATI	77.61	32.55	41.94	32.87	0.65	1.98	49.30	10.16	20.62	22.82	0.69	3.04	50.21	4.78	9.52	456.50	296.21	64.89
11	GANJAM	1044.01	659.16	63.14	587.26	246.11	41.91	717.76	279.68	38.97	130.50	6.89	5.28	195.75	61.31	31.32	6525.08	4702.35	72.07
12	JAGATSINGHPUR	321.35	187.72	58.42	180.76	5.29	2.92	220.93	14.19	6.42	40.17	1.77	4.40	60.25	30.67	50.91	2008.44	1081.27	53.84
13	JAJPUR	575.68	496.77	86.29	323.82	26.20	8.09	395.78	66.95	16.91	71.96	3.85	5.35	107.94	35.09	32.51	3598.00	2100.98	58.39
14	JHARSUGUDA	326.96	378.13	115.65	183.91	288.24	156.72	224.78	301.89	134.30	40.87	2.38	5.82	61.30	11.98	19.54	2043.50	2225.84	108.92
15	KALAHANDI	233.59	290.49	124.36	131.40	24.41	18.58	160.59	19.23	11.97	29.20	0.34	1.17	43.80	21.78	49.73	1459.95	1485.63	101.76
16	KANDHAMAL	159.92	55.88	34.94	89.96	0.00	0.00	109.95	3.44	3.13	19.99	0.37	1.83	29.99	1.12	3.74	999.50	385.96	38.62
17	KENDRAPARA	202.42	104.33	51.54	113.86	0.52	0.46	139.17	7.01	5.04	25.30	3.17	12.54	37.95	30.10	79.30	1265.14	777.91	61.49
18	KEONJHAR	401.60	508.33	126.58	225.90	92.06	40.75	276.10	129.79	47.01	50.20	5.99	11.94	75.30	27.30	36.26	2509.99	2208.00	87.97
19	KHURDA	5095.20	4743.81	93.10	2866.05	3002.04	104.74	3502.95	3444.25	98.32	636.90	12.78	2.01	955.35	647.09	67.73	31845.00	22062.94	69.28
20	KORAPUT	481.94	242.16	50.25	271.09	72.99	26.93	331.33	84.76	25.58	60.24	2.52	4.18	90.36	17.89	19.79	3012.11	1572.72	52.21
21	MALKANGIRI	40.80	55.22	135.33	22.95	0.00	0.00	28.05	8.43	30.07	5.10	2.00	39.24	7.65	1.24	16.19	255.00	220.46	86.46
22	MAYURBHANJ	312.59	282.02	90.22	175.83	15.24	8.67	214.91	25.44	11.84	39.07	12.29	31.45	58.61	30.55	52.13	1953.70	1516.76	77.64
23	NABARANGPUR	84.12	81.43	96.80	47.32	0.54	1.15	57.83	3.89	6.73	10.52	0.18	1.75	15.77	1.45	9.20	525.76	495.81	94.30
24	NAYAGARH	172.13	67.84	39.41	96.82	4.52	4.67	118.34	3.85	3.25	21.52	2.97	13.80	32.27	33.80	104.71	1075.80	682.12	63.41
25	NUAPADA	78.01	46.33	59.38	43.88	0.00	0.00	53.63	0.00	0.00	9.75	0.26	2.65	14.63	3.46	23.67	487.59	299.83	61.49
26	PURI	414.82	165.92	40.00	233.34	31.14	13.35	285.19	70.93	24.87	51.85	4.51	8.69	77.78	86.56	111.29	2592.64	1518.83	58.58
27	RAYAGADA	182.84	139.08	76.07	102.84	0.25	0.24	125.70	2.10	1.67	22.85	1.67	7.29	34.28	14.27	41.63	1142.72	770.66	67.44
28	SAMBALPUR	528.64	569.31	107.69	297.36	117.75	39.60	363.44	157.36	43.30	66.08	2.22	3.36	99.12	61.53	62.08	3304.00	2449.03	74.12
29	SONEPUR	132.40	50.99	38.51	56.08	6.26	11.17	84.11	4.57	5.44	38.94	3.46	8.88	85.67	24.69	28.82	778.84	401.79	51.59
30	SUNDARGARH	1568.42	1274.60	81.27	882.24	1773.20	200.99	1078.29	1484.51	137.67	196.05	3.50	1.79	294.08	30.43	10.35	9802.64	8445.91	86.16
TOTAL		16448.24	13803.64	83.92	8980.79	7152.18	79.64	11206.23	7697.96	68.69	2386.24	106.94	4.48	3981.36	1562.25	39.24	102083.66	75007.61	73.48

ACP FOR THE QUARTER ENDED SEPTEMBER'24

Annexure - 1

Sl	DISTRICTS	Export Credit			Education			Housing			Renewable Energy			Others			Social Infra			TOTAL		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	10.60	0.00	0.00	29.12	11.86	40.73	151.19	54.20	35.85	3.40	0.30	8.95	388.88	253.39	65.16	50.01	0.92	1.83	6366.59	4621.89	72.60
2	BALASORE	1285.00	62.00	4.82	56.23	14.67	26.08	223.77	106.33	47.52	6.05	0.03	0.47	638.01	461.45	72.33	132.17	0.10	0.08	10611.80	6885.03	64.88
3	BARGARH	2.00	0.00	0.00	19.59	8.52	43.47	180.21	65.61	36.41	4.09	0.06	1.53	138.40	73.44	53.06	29.34	0.10	0.32	7372.13	4805.78	65.19
4	BHADRAK	25.00	0.00	0.00	39.14	9.02	23.04	193.85	68.20	35.18	4.22	0.21	4.89	567.60	273.44	48.17	73.70	1.00	1.36	5510.37	3417.28	62.02
5	BOLANGIR	5.00	0.00	0.00	23.26	7.24	31.14	198.24	56.70	28.60	4.81	0.00	0.00	277.44	105.28	37.98	77.17	7.29	9.44	6444.78	5753.47	89.27
6	BOUDH	5.10	0.00	0.00	6.18	1.52	24.66	115.69	17.87	15.45	3.10	0.00	0.00	61.64	24.49	39.73	7.12	0.00	0.01	1724.39	1021.17	59.22
7	CUTTACK	23.24	0.00	0.00	80.50	41.80	51.93	1034.62	235.08	22.72	13.88	7.96	57.36	1801.74	976.26	54.18	115.62	1.88	1.63	15754.39	11069.21	70.26
8	DEOGARH	2.00	0.00	0.00	5.81	0.71	12.29	59.05	5.97	10.11	0.59	0.00	0.00	72.99	7.81	10.70	6.32	0.02	0.26	1015.62	557.88	54.93
9	DHENKANAL	25.00	0.00	0.00	28.63	8.14	28.43	147.59	39.28	26.62	4.70	0.02	0.39	325.62	191.20	58.72	78.27	0.00	0.00	3845.38	2197.67	57.15
10	GAJAPATI	2.00	0.00	0.00	16.33	5.00	30.63	98.61	13.52	13.71	5.04	0.33	6.63	313.35	19.56	6.24	94.35	0.00	0.00	1713.04	802.27	46.83
11	GANJAM	42.00	0.00	0.00	95.27	40.32	42.32	588.96	295.32	50.14	1.20	2.61	218.18	645.00	289.30	44.85	24.68	0.41	1.67	13628.47	10259.31	75.28
12	JAGATSINGHPUR	2.00	0.00	0.00	83.90	7.95	9.47	95.66	52.22	54.59	3.48	0.05	1.48	204.46	176.63	86.39	88.16	0.11	0.13	4227.56	2749.80	65.04
13	JAJPUR	2.00	0.00	0.00	40.25	13.07	32.46	166.61	128.70	77.24	3.73	0.19	5.20	389.48	282.51	72.53	64.90	0.11	0.18	8201.57	5231.00	63.78
14	JHARSUGUDA	5.00	0.00	0.00	10.56	7.33	69.42	166.77	49.43	29.64	7.09	0.09	1.24	96.67	29.97	31.00	82.01	0.03	0.04	3542.00	3404.19	96.11
15	KALAHANDI	15.00	0.00	0.00	19.23	5.78	30.07	186.83	47.52	25.44	2.67	0.03	0.95	153.32	83.65	54.56	46.17	5.82	12.60	4296.42	3228.49	75.14
16	KANDHAMAL	3.15	0.00	0.00	8.82	2.35	26.66	51.01	27.88	54.65	1.30	1.71	131.90	94.03	36.86	39.20	40.94	0.80	1.96	2115.48	1030.97	48.73
17	KENDRAPARA	20.60	0.00	0.00	17.18	7.19	41.87	74.69	37.67	50.44	2.66	0.01	0.50	247.00	156.80	63.48	81.99	0.00	0.00	4406.81	3151.48	71.51
18	KEONJHAR	2.00	0.00	0.00	15.22	7.82	51.35	140.98	58.94	41.81	2.64	0.18	6.69	767.93	395.48	51.50	59.97	1.55	2.59	5773.93	4199.10	72.73
19	KHURDA	6315.58	366.21	5.80	430.30	152.46	35.43	1510.79	367.60	24.33	34.56	59.33	171.68	3752.48	1068.70	28.48	887.04	67.97	7.66	50909.60	30174.66	59.27
20	KORAPUT	1.12	0.00	0.00	39.85	8.78	22.03	169.98	62.73	36.90	31.21	0.25	0.80	226.25	93.14	41.16	131.15	0.31	0.24	5900.02	2951.11	50.02
21	MALKANGIRI	5.20	0.00	0.00	2.15	0.81	37.60	48.02	6.13	12.76	0.07	0.47	657.68	87.36	19.79	22.66	59.07	0.00	0.00	1044.21	676.81	64.82
22	MAYURBHANJ	22.44	0.00	0.00	51.88	8.05	15.52	199.65	60.80	30.45	3.59	0.64	17.82	925.57	517.98	55.96	22.47	1.38	6.16	5788.23	3975.28	68.68
23	NABARANGPUR	2.46	0.00	0.00	22.36	2.38	10.66	55.45	23.87	43.05	3.79	0.31	8.26	115.99	50.90	43.88	53.84	3.35	6.23	1970.39	1435.97	72.88
24	NAYAGARH	25.00	0.00	0.00	11.63	6.82	58.63	219.56	62.69	28.55	1.21	2.87	237.13	282.67	233.17	82.49	48.12	0.99	2.06	3790.01	2689.77	70.97
25	NUAPADA	4.25	0.00	0.00	7.65	2.21	28.90	80.20	14.82	18.48	3.23	0.10	3.09	75.85	28.85	38.03	47.50	2.54	5.34	1454.75	1123.44	77.23
26	PURI	6.12	7.00	114.38	22.81	25.17	110.32	157.63	88.29	56.01	1.39	5.75	413.90	556.95	517.31	92.88	67.84	0.06	0.09	6270.47	5060.73	80.71
27	RAYAGADA	2.00	0.00	0.00	19.59	6.31	32.24	179.41	46.19	25.75	6.71	0.14	2.01	89.33	55.87	62.54	57.27	1.63	2.85	2639.88	2062.39	78.12
28	SAMBALPUR	27.30	1.50	5.49	77.55	23.99	30.93	219.40	71.73	32.69	3.25	0.02	0.50	187.37	125.33	66.89	192.46	1.26	0.65	6594.68	4360.68	66.22
29	SONEPUR	5.10	0.00	0.00	10.34	2.71	26.26	74.70	32.22	43.14	1.90	0.14	7.41	56.83	32.05	56.40	40.25	0.10	0.25	2314.90	1397.85	60.38
30	SUNDARGARH	580.00	4047.99	736.00	65.52	41.48	63.31	432.73	62.28	14.39	21.48	0.18	0.83	481.62	107.59	22.34	90.33	0.04	0.04	15328.49	14877.99	97.06
TOTAL		8443.26	4484.70	53.12	1356.87	481.48	35.48	7221.85	2259.80	31.29	187.05	83.99	44.90	14021.84	6688.17	47.70	2850.23	99.78	3.50	210546.35	145172.66	68.95

PROGRESS UNDER EDUCATION LOAN AS OF 31.12.2024

Sl No		Disbursement under Priority Sector from 01.04.2024 to 31.12.2024		Out of sanctioned, disbursed to Girl student		Balance O/S under Priority Sector as on 31.12.2024		Balance O/S in Girl Student accounts as on 31.12.2024		Total Disbursement (Priority + Non Priority) from 01.04.2024 to 31.12.2024		Balance O/S (Priority + Non Priority) as on 31.12.2024	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	695	35.81	126	11.99	1714	59.47	244	8.34	755	43.12	1863	96.81
2	Bank of India	911	21.30	117	9.11	3098	99.57	1103	38.44	911	21.30	3098	99.57
3	Bank of Maharastra	153	2.91	23	1.12	253	9.18	98	6.48	177	5.91	285	16.26
4	Canara Bank	1853	29.56	283	7.31	5230	182.35	1868	71.33	1889	32.88	5317	200.67
5	Central Bank of India	335	10.43	20	2.97	1397	72.01	488	25.05	700	47.85	1914	162.08
6	Indian Bank	275	8.15	50	7.69	1282	40.35	477	22.20	326	13.24	1398	58.72
7	Indian Overseas Bank	187	4.11	40	3.53	696	20.00	222	9.14	197	9.07	760	30.14
8	Punjab & Sind Bank	16	0.25	9	0.56	127	3.39	33	0.83	18	0.55	134	4.31
9	Punjab National Bank	1374	40.90	144	11.96	4175	162.62	1402	65.55	1440	49.03	4302	190.47
10	State Bank of India	5179	237.87	914	33.33	15644	726.96	5537	320.14	5664	297.73	16551	964.82
11	UCO Bank	303	35.18	30	2.02	3478	153.78	343	10.28	303	35.18	5485	351.31
12	Union Bank of India	2552	40.77	295	23.34	5522	224.94	1715	80.25	2765	66.94	5876	308.16
Public Sector Banks		13833	467.23	2051	114.92	42616.00	1754.61	13530	658.03	15145	622.79	46983	2483.33
13	Axis Bank Ltd	132	4.59	144	14.02	356	12.45	144	9.92	161	9.74	424	28.25
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Bank Ltd	7	0.03	3	0.01	3	0.07	2	0.08	21	0.61	16	0.58
17	Federal Bank	3	0.10	1	0.41	9	0.42	5	0.38	6	0.69	16	1.42
18	HDFC Bank	80	1.03	23	0.52	334	7.74	103	2.30	83	1.30	342	8.03
19	ICICI Bank	62	5.02	34	8.46	347	18.49	157	8.42	138	28.72	547	73.89
20	IDBI Bank	144	2.58	0	0.00	424	14.69	158	5.58	159	4.27	447	21.14
21	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.07
22	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Karnatak Bank Ltd.	4	0.12	2	0.03	14	0.49	2	0.08	5	0.17	15	0.50
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	DBS Bank(e-LVB)	0	0.00	0	0.00	0	0.00	0	0.00	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
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	2	0.12	2	0.09	0	0.00	2	0.12
31	Tamilnadu Mercantile Bank	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	0	0.00	0	0.00
Private Sector Banks		432	13.48	207	23.45	1489	54.48	573	26.85	573	45.50	1810	134.01
32	Odisha Gramya Bank	28	0.44	9	0.18	511	16.98	114	3.92	28	0.44	511	16.98
33	Utkal Grameen Bank	5	0.20	2	0.14	67	1.71	13	0.34	5	0.20	69	2.23
RRBs		33	0.64	11	0.32	578	18.69	127	4.26	33	0.64	580	19.21
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Suryoday Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance Bank		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	Orissa State Co-Op. Bank	7	0.12	0	0.00	41	1.15	2	0.04	7	0.12	41	1.15
Total of Co-op Bank		7	0.12	0	0.00	41	1.15	2	0.04	7	0.12	41	1.15
TOTAL		14305	481.48	2269	138.70	44724	1828.94	14232	689.17	15758	669.06	49414	2637.69

Annexure - 3

PERFORMANCE UNDER HOUSING LOAN AS ON 31.12.2024

(Amount in Crores)

Sl No.	Name of Bank	Disbursement made during the current year (01.04.2024 to 31.12.2024)		Balance outstanding as on 31.12.2024	
		No of A/c	Amt.	No of A/c	Amt
1	Bank of Baroda	1405	416.46	7996	1208.50
2	Bank of India	1013	225.27	8475	1286.73
3	Bank of Maharashtra	454	81.67	1510	382.42
4	Canara Bank	1745	262.29	7983	1312.30
5	Central Bank of India	519	73.14	3102	470.30
6	Indian Bank	1997	368.66	6740	1168.26
7	Indian Overseas Bank	735	156.55	3501	616.61
8	Punjab & Sind Bank	44	10.81	679	103.81
9	Punjab National Bank	3265	514.65	14011	2077.26
10	State Bank of India	11614	2346.99	95685	11796.34
11	UCO Bank	3017	585.73	15249	799.56
12	Union Bank	6762	544.75	24979	2414.23
Total Public Sector Banks		32570	5586.97	189910	23636.33
13	Axis Bank Ltd	183	15.75	1904	478.50
14	Bandhan Bank	992	87.07	2136	301.49
15	City Union Bank	0	0.00	0	0.00
16	DCB Bank Ltd	36786	189.09	38734	271.91
17	Federal Bank	30	6.61	332	65.19
18	HDFC Bank	5897	344.07	16661	2230.52
19	ICICI Bank	824	509.44	10689	3287.68
20	IDBI BANK	699	165.04	4708	881.69
21	IDFC First Bank	629	62.63	3107	200.65
22	Indus Ind Bank	0	0.00	0	0.00
23	Karnatak Bank Ltd.	44	7.55	259	47.51
24	Karur Vysya Bank	0	0.00	9	1.21
25	Kotak Mahindra Bank Ltd	0	0.00	2	0.37
26	DBS Bank(e-LVB)	0	0.00	3	0.39
27	RBL Bank	0	0.00	0	0.00
28	Standard Chartered Bank	0	0.00	0	0.00
29	The South Indian Bank Ltd.	2	0.14	10	1.98
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00
31	Yes Bank	5	1.28	56	9.71
Total Private Sector Banks		46091	1388.67	78610	7778.79
32	Odisha Gramya Bank	329	75.41	3246	286.49
33	Utkal Grameen Bank	1837	159.20	6193	635.92
Total of RRBs		2166	234.61	9439	922.41
34	ESAF Small Finance Bank	52	3.49	32	5.57
35	Jana Small Finance Bank	1485	19.60	3107	74.31
36	Suryoday Small Finance Bank	9	1.94	79	12.00
37	Ujjivan Small Finance Bank	410	22.59	1826	104.64
38	Utkarsh Small Finance Bank	598	7.63	74	20.08
Total Small Finance Bank		2554	55.24	5118	216.60
39	Orissa State Co-Op. Bank	374	9.34	3786	75.54
Total of Co-operative		374	9.34	3786	75.54
Grand Total		83755	7274.82	286863	32629.67

Pradhan Mantri Awas Yojana (Urban) - CLSS - Implementation by NHB as on 31-12-2024 for Odisha

S. No.	Institution Name	PLI Category	EWS/LIG			MIG			Total		
			No of Loan Accounts (units in thoudands)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts (units in thoudands)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts (units in thoudands)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)
1	Housing and Urban development Corporation Ltd.	CNA	0.00	0.20	0.05	0.00	0.00	0.00	0	0.2	0.0
2	State Bank of India	CNA	0.39	29.84	7.53	0.42	82.64	8.60	1	112.5	16.1
A	Sub Total	CNA	0.40	30.05	7.58	0.42	82.64	8.60	0.81	112.69	16.17
3	Aadhar Housing Finance Ltd.	PLI HFC	0.09	6.89	1.92	0.01	0.81	0.13	0	7.7	2.1
4	Aavas Financiers Limited	PLI HFC	0.01	1.03	0.25	0.00	0.00	0.00	0	1.0	0.3
5	Aditya Birla Housing Finance Ltd.	PLI HFC	0.06	6.39	1.40	0.01	0.69	0.12	0	7.1	1.5
6	Bajaj Housing Finance Ltd	PLI HFC	0.01	0.57	0.08	0.00	0.81	0.07	0	1.4	0.2
7	Can Fin Homes Ltd.	PLI HFC	0.08	8.38	1.94	0.01	1.27	0.17	0	9.6	2.1
8	Dewan Housing Finance Corporation Ltd.	PLI HFC	0.03	3.05	0.66	0.02	3.80	0.38	0	6.9	1.0
9	GIC Housing Finance Ltd.	PLI HFC	0.01	1.10	0.28	0.00	0.43	0.03	0	1.5	0.3
10	Housing Development Finance Corporation Ltd.	PLI HFC	0.58	66.87	12.91	0.70	135.44	14.23	1	202.3	27.1
11	ICICI Home Finance Company Ltd.	PLI HFC	0.00	0.10	0.02	0.00	0.00	0.00	0	0.1	0.0
12	India Bulls Housing Finance Ltd.	PLI HFC	0.01	1.21	0.15	0.01	2.37	0.22	0	3.6	0.4
13	LiC Housing Finance Ltd.	PLI HFC	0.92	83.67	21.48	0.98	146.08	18.71	2	229.7	40.2
14	Magma Housing Finance	PLI HFC	0.01	0.61	0.18	0.01	0.48	0.07	0	1.1	0.2
15	Motilal Oswal Home Finance Limited	PLI HFC	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-
16	PNB Housing Finance Ltd.	PLI HFC	0.01	1.93	0.28	0.01	2.91	0.26	0	4.8	0.5
17	SwarnaPragati Housing Microfinance Private Limite	PLI HFC	0.18	3.10	0.39	0.00	0.00	0.00	0	3.1	0.4
18	Tata Capital Housing Finance Ltd.	PLI HFC	0.02	2.94	0.46	0.01	1.52	0.14	0	4.5	0.6
19	Shriram Housing Finance Ltd.	PLI HFC	0.00	0.00	0.00	0.00	0.17	0.02	0	0.2	0.0
B	Sub Total	PLI HFC	2.02	187.85	42.40	1.77	296.78	34.54	3.80	484.62	76.94
20	ODISHA GRAMYA BANK	PLI RRB	0.02	2.54	0.42	0.00	0.00	0.00	0	2.5	0.4
C	Sub Total	PLI RRB	0.02	2.54	0.42	0.00	0.00	0.00	0.02	2.54	0.42
21	Axis Bank Ltd.	Private Sector Bank	0.03	5.44	0.84	0.06	13.73	1.32	0	19.2	2.2
22	Bandhan Bank Ltd	Private Sector Bank	0.03	3.26	0.78	0.00	0.00	0.00	0	3.3	0.8
23	CSB BANK LTD	Private Sector Bank	0.00	0.03	0.01	0.00	0.00	0.00	0	0.0	0.0
24	DCB Bank Ltd.	Private Sector Bank	0.01	0.69	0.13	0.00	1.10	0.06	0	1.8	0.2
25	ICICI Bank Ltd.	Private Sector Bank	0.32	40.05	7.26	0.52	105.37	10.04	1	145.4	17.3
26	IDFC Bank Ltd	Private Sector Bank	0.17	12.78	2.70	0.00	0.00	0.00	0	12.8	2.7
27	Karnataka Bank Ltd.	Private Sector Bank	0.01	0.46	0.11	0.01	1.31	0.12	0	1.8	0.2
28	KarurVysya Bank Ltd.	Private Sector Bank	0.01	0.42	0.09	0.00	0.07	0.02	0	0.5	0.1
29	Kotak Mahindra Bank Ltd	Private Sector Bank	0.00	0.25	0.02	0.00	0.12	0.02	0	0.4	0.0
30	The Federal Bank Ltd	Private Sector Bank	0.01	0.69	0.20	0.01	2.50	0.22	0	3.2	0.4
D	Sub Total	Private Sector Bank	0.59	64.07	12.12	0.60	124.20	11.80	1.19	188.27	23.92
31	Allahabad Bank	Public Sector Bank	0.05	3.89	1.01	0.04	8.48	0.82	0	12.4	1.8
32	Andhra Bank	Public Sector Bank	0.11	10.91	2.31	0.07	11.46	1.38	0	22.4	3.7
33	Bank of Baroda	Public Sector Bank	0.00	0.05	0.02	0.01	2.24	0.23	0	2.3	0.3
34	Bank of India	Public Sector Bank	0.37	45.46	8.14	0.08	16.89	1.66	0	62.3	9.8
35	Bank of Maharashtra	Public Sector Bank	0.05	6.85	1.22	0.01	1.08	0.11	0	7.9	1.3
36	Canara Bank	Public Sector Bank	0.30	25.27	6.99	0.11	16.00	2.01	0	41.3	9.0
37	Corporation Bank	Public Sector Bank	0.05	4.37	1.12	0.04	5.28	0.71	0	9.7	1.8
38	IDBI Bank Ltd.	Public Sector Bank	0.08	8.97	1.80	0.06	11.24	1.22	0	20.2	3.0
39	Indian Bank	Public Sector Bank	0.36	27.37	6.97	0.09	13.25	1.63	0	40.6	8.6
40	Indian Overseas Bank	Public Sector Bank	0.03	3.75	0.69	0.02	2.20	0.29	0	6.0	1.0
41	Oriental Bank of Commerce	Public Sector Bank	0.13	9.72	2.46	0.12	22.66	2.45	0	32.4	4.9
42	Punjab & Sind Bank	Public Sector Bank	0.01	1.56	0.27	0.00	0.00	0.00	0	1.6	0.3
43	Punjab National Bank	Public Sector Bank	0.07	8.60	1.63	0.01	2.52	0.31	0	11.1	1.9
44	Syndicate Bank	Public Sector Bank	0.04	3.59	0.96	0.00	0.76	0.08	0	4.3	1.0
45	UCO Bank	Public Sector Bank	0.07	7.43	1.66	0.02	3.39	0.40	0	10.8	2.1
46	Union Bank of India	Public Sector Bank	0.19	22.97	4.15	0.02	4.89	0.47	0	27.9	4.6
47	United Bank of India	Public Sector Bank	0.10	9.89	2.17	0.11	20.63	2.32	0	30.5	4.5
E	Sub Total	Public Sector Bank	2.01	200.63	43.57	0.82	142.97	16.07	2.83	343.60	59.64
48	Suryoday Small Finance Bank Ltd	Small Finance Bank	0.01	1.55	0.29	0.00	0.00	0.00	0	1.5	0.3
49	Ujjivan Small Finance Bank	Small Finance Bank	0.01	1.11	0.20	0.00	0.00	0.00	0	1.1	0.2
	Sub- Total	Small Finance Bank	0.02	2.66	0.49	0.00	0.00	0.00	0.02	2.66	0.49
	GRAND TOTAL		5.06	487.79	106.58	3.61	646.59	71.01	8.66400	1134.38245	177.58715

BANKING KEY INDICATOR AS ON 31.12.2024													Amount in Crores
Sl No	Name of Bank	No. of Branches	Total Deposit	Advance Utilized in The State	Advance Sanctioned & Utilized in the State	Total P.S. Advance	Total Finance to Agril	Advance to MSME	Advance to MSME Services Sector	Total Adv. to Weaker Section	Total Adv. to DRI	Advance to Women	Total Adv. to SC/ST
1	Bank of Baroda	196	13091.34	12161.54	9083.33	5582.54	2021.55	3075.20	1353.73	1499.65	2.44	2143.41	230.53
2	Bank of India	263	21161.45	16143.45	15222.97	9488.92	3264.78	3917.33	3177.11	4567.26	2.46	3536.96	1367.17
3	Bank of Maharashtra	56	2125.73	2500.78	2500.78	1751.19	776.17	887.01	887.01	1334.03	0.00	16.47	8.86
4	Canara Bank	291	25319.58	16236.01	14286.31	6768.13	2918.44	3314.09	2166.07	4297.36	5.10	5852.59	443.60
5	Central Bank of India	104	4269.98	2680.95	2680.95	1827.55	588.65	1006.23	822.58	743.91	13.35	1152.18	144.62
6	Indian Bank	199	17752.83	12430.83	9743.51	5012.65	1791.52	2468.06	1502.61	1180.20	0.74	1977.87	230.03
7	Indian Overseas Bank	137	8651.63	5234.72	5234.72	3936.81	1691.59	2028.03	1316.38	32858.36	0.97	938.71	78.31
8	Punjab & Sind Bank	22	1991.54	473.08	473.08	260.44	34.33	193.62	193.50	970.41	0.00	0.00	12.05
9	Punjab National Bank	345	28687.73	26520.26	26520.26	7692.53	2930.16	4182.68	3406.40	1951.13	0.01	4373.88	566.99
10	State Bank of India	910	195107.62	122823.34	79259.98	54812.06	15766.39	36004.02	20855.32	30733.72	11.85	19630.22	5271.78
11	UCO Bank	264	23228.23	14372.59	8343.71	8210.81	2665.70	4712.42	2346.13	7259.49	8.32	3010.82	563.22
12	Union Bank of India	360	42661.10	28202.95	16152.18	9546.23	3319.12	4635.00	2432.44	3922.93	0.41	8962.68	601.98
Total Public Sector Banks		3147	384048.76	259780.49	189501.78	114889.86	37768.39	66423.68	40459.29	91318.45	45.66	51595.77	9519.15
13	Axis Bank Ltd	227	29955.89	22693.62	22693.62	8010.88	3051.27	4586.12	3409.55	2922.19	0.65	1678.86	610.70
14	Bandhan Bank	252	4252.96	2977.62	2977.62	1620.09	447.02	518.26	328.85	1261.57	0.00	2961.89	61.19
15	City Union Bank	1	29.57	50.37	50.37	0.00	0.00	50.37	0.00	0.00	0.00	0.00	0.00
16	DCB Bank Ltd	53	2164.23	1924.79	1924.79	1531.57	983.67	318.41	214.94	699.17	0.00	0.00	2.78
17	Federal Bank	29	1377.53	1819.01	1819.01	1190.49	585.76	526.51	261.56	469.85	0.00	1257.75	18.11
18	HDFC Bank	250	34893.34	23615.78	23615.78	8279.62	1526.51	6255.98	4814.20	1101.46	0.00	5106.89	19.87
19	ICICI Bank	196	29074.81	22554.66	22554.66	9241.23	2312.08	6587.40	0.00	1744.08	0.00	10890.59	276.29
20	IDBI Bank	77	7047.32	5344.27	3915.72	2342.88	497.51	1687.24	718.66	360.82	0.03	1120.92	86.87
21	IDFC First Bank	41	3880.99	3683.33	3683.33	1362.14	678.22	594.82	516.64	471.74	0.00	731.11	181.00
22	Indus Ind Bank	71	6198.23	7123.73	7123.73	5145.20	3266.97	1842.37	1795.65	5670.23	1058.62	7451.87	1591.74
23	Karnatak Bank Ltd.	9	574.22	811.30	811.30	238.52	44.48	183.63	49.35	11.92	0.00	138.47	0.38
24	Karur Vysya Bank	5	313.00	104.00	104.00	2.43	1.22	0.00	0.00	0.00	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd	25	2159.28	2713.95	2713.95	1773.21	555.04	1145.77	953.05	190.95	0.00	0.00	49.72
26	Laxmi Vilas Bank	5	121.08	142.22	142.22	138.88	117.31	9.75	9.20	0.00	0.00	0.00	0.01
27	RBL Bank	6	1392.62	1054.55	738.45	952.42	948.34	1.26	1.26	670.77	0.00	240.29	242.92
28	Standard Chartered Bank	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3141.59
29	The South Indian Bank Ltd.	3	199.67	146.35	146.35	81.11	80.80	0.00	0.00	0.00	0.00	0.00	0.00
30	Tamilnadu Mercantile Bank	1	108.30	20.28	20.28	0.00	0.00	0.00	0.00	0.29	0.00	25.77	0.00
31	Yes Bank	12	2536.04	1656.82	1656.82	926.15	384.86	524.59	425.50	0.00	0.00	0.01	0.46
Total Private Sector Banks		1264	126279.09	98436.65	96692.00	42836.83	15481.06	24832.49	13498.41	15575.04	1059.31	31604.41	6283.64
32	Odisha Gramya Bank	549	17159.63	9415.19	9415.19	9130.15	4597.38	2365.28	1163.98	7168.98	2804.93	3836.24	837.40
33	Utkal Gramya Bank	433	9184.75	5346.67	5346.67	4021.33	2671.37	387.37	172.09	4622.74	0.00	2836.06	1241.21
Total of RRBs		982	26344.38	14761.86	14761.86	13151.48	7268.75	2752.65	1336.07	11791.72	2804.93	6672.30	2078.60
RIDF(NABARD)				14898.64	14898.64	14898.64	14898.64				0.00	0.00	0.00
36	ESAF Small Finance Bank	13	69.26	320.23	320.23	301.37	213.42	25.90	0.00	156.18	0.00	44.32	40.23
35	Jana Small Finance Bank	80	1594.43	1164.02	1164.02	990.55	581.87	256.59	200.99	886.05	0.00	195.41	177.82
37	Suryoday Small Finance Bank	77	358.17	954.53	954.53	714.81	619.48	12.80	11.68	134.19	0.00	354.76	102.97
38	Ujjivan Small Finance Bank	25	402.45	614.72	614.72	526.64	243.27	88.01	0.69	5.47	0.00	2.66	1.49
39	Utkarsh Small Finance Bank	92	192.35	906.18	906.18	821.54	287.81	57.44	57.44	484.55	0.00	210.32	149.43
Total Small Finance Bank		313	2616.69	4416.03	4416.03	3354.91	1945.85	440.74	270.80	1666.43	0.00	807.47	471.94
34	Orissa State Co-Op. Bank	348	32435.63	39030.17	39030.17	22248.72	21606.35	252.54	0.00	18835.90	0.00	4472.09	5179.49
Total of Co-operative bank		348	32435.63	39030.17	39030.17	22248.72	21606.35	252.54	0.00	18835.90	0.00	4472.09	5179.49
GRAND TOTAL		6054	571724.54	431323.84	359300.47	211380.44	98969.05	94702.10	55564.57	139187.54	3909.90	95152.04	23532.82

BANKING KEY INDICATOR AS ON 31.12.2024										Amt.in Crores
Sl No	Name of Bank	No. of Branches	GROSS NPA	% of NPA to Total Advance	CD Ratio	% of P.S Adv to Total Adv	% of Agril Finance to Total Advance	% of Adv. To Weaker Section to Total Advance	% of DRI Advance to Total Advance	% of Advance to Women to Total Advance
1	Bank of Baroda	196	712.58	7.84	92.90	61.46	22.26	16.51	0.03	23.60
2	Bank of India	263	1089.72	7.16	76.29	62.33	21.45	30.00	0.02	23.23
3	Bank of Maharashtra	56	38.29	1.53	117.64	70.03	31.04	53.34	0.00	0.66
4	Canara Bank	291	1581.75	11.07	64.12	47.37	20.43	30.08	0.04	40.97
5	Central Bank of India	104	292.75	10.92	62.79	68.17	21.96	27.75	0.50	42.98
6	Indian Bank	199	295.41	3.03	70.02	51.45	18.39	12.11	0.01	20.30
7	Indian Overseas Bank	137	333.22	6.37	60.51	75.21	32.31	627.70	0.02	17.93
8	Punjab & Sind Bank	22	63.40	13.40	23.75	55.05	7.26	205.13	0.00	0.00
9	Punjab National Bank	345	2019.85	7.62	92.44	29.01	11.05	7.36	0.00	16.49
10	State Bank of India	910	1747.26	2.20	62.95	69.15	19.89	38.78	0.01	24.77
11	UCO Bank	264	594.59	7.13	61.88	98.41	31.95	87.01	0.10	36.08
12	Union Bank of India	360	922.50	5.71	66.11	59.10	20.55	24.29	0.00	55.49
Total Public Sector Banks		3147	9691.32	5.11	67.64	60.63	19.93	48.19	0.02	27.23
13	Axis Bank Ltd	227	378.16	1.67	75.76	35.30	13.45	12.88	0.00	7.40
14	Bandhan Bank	252	193.88	6.51	70.01	54.41	15.01	42.37	0.00	99.47
15	City Union Bank	1	0.05	0.00	170.34	0.00	0.00	0.00	0.00	0.00
16	DCB Bank Ltd	53	67.37	3.50	88.94	79.57	51.11	36.32	0.00	0.00
17	Federal Bank	29	36.15	1.99	132.05	65.45	32.20	25.83	0.00	69.14
18	HDFC Bank	250	578.75	2.45	67.68	35.06	6.46	4.66	0.00	21.62
19	ICICI Bank	196	362.10	1.61	77.57	40.97	10.25	7.73	0.00	48.29
20	IDBI Bank	77	244.54	6.25	75.83	59.83	12.71	9.21	0.00	28.63
21	IDFC First Bank	41	90.11	2.45	94.91	36.98	18.41	12.81	0.00	19.85
22	Indus Ind Bank	71	731.62	10.27	114.93	72.23	45.86	79.60	14.86	104.61
23	Karnatak Bank Ltd.	9	141.92	17.49	141.29	29.40	5.48	1.47	0.00	17.07
24	Karur Vysya Bank	5	0.00	0.00	33.23	2.34	1.17	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd	25	46.58	1.72	125.69	65.34	20.45	7.04	0.00	0.00
26	Laxmi Vilas Bank	5	0.21	0.15	117.46	97.65	82.49	0.00	0.00	0.00
27	RBL Bank	6	141.85	14.68	75.72	128.98	128.42	90.83	0.00	32.54
28	Standard Chartered Bank	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!
29	The South Indian Bank Ltd.	3	4.83	3.30	73.30	55.42	55.21	0.00	0.00	0.00
30	Tamilnadu Mercantile Bank	1	0.02	0.00	18.73	0.00	0.00	1.42	0.00	127.09
31	Yes Bank	12	19.62	1.18	65.33	55.90	23.23	0.00	0.00	0.00
Total Private Sector Banks		1264	3037.75	3.14	77.95	44.30	16.01	16.11	1.10	32.69
32	Odisha Gramya Bank	549	1142.72	12.14	54.87	96.97	48.83	76.14	29.79	40.75
33	Utkal Gramya Bank	433	333.38	6.24	58.21	75.21	49.96	86.46	0.00	53.04
Total of RRBs		982	1476.10	10.00	56.03	89.09	49.24	79.88	19.00	45.20
RIDF(NABARD)		0								
36	ESAF Small Finance Bank	13	43.68	13.64	462.36	94.11	66.65	48.77	0.00	13.84
35	Jana Small Finance Bank	80	67.20	5.78	73.01	85.10	49.99	76.12	0.00	16.79
37	Suryoday Small Finance Bank	77	80.49	8.43	266.50	74.89	64.90	14.06	0.00	37.17
38	Ujjivan Small Finance Bank	25	9.84	1.60	152.74	85.67	39.57	0.89	0.00	0.43
39	Utkarsh Small Finance Bank	92	38.59	4.26	471.11	90.66	31.76	53.47	0.00	23.21
Total Small Finance Bank		313	239.80	6.06	168.76	75.97	44.06	37.74	0.00	18.29
34	Orissa State Co-Op. Bank	348	1561.19	4.00	120.33	57.00	55.36	48.26	0.00	11.46
Total of Co-operative bank		348	1561.19	4.00	120.33	57.00	55.36	48.26	0.00	11.46
GRAND TOTAL		6054	16006.16	4.65	75.44	58.83	27.54	38.74	1.09	26.48

Bank Wise Branch/BC,ATM Network as on 31.12.2024																			
SI	BANK	BRANCHES				BANKING CORRESPONDENT										ATMS			
		RURAL	SEMI URBAN	URBAN	TOTAL BRANCHES	RURAL	SEMI URBAN	URBAN	TOTAL BC	OUT OF TOTAL BCs Male Bcs	OUT OF TOTAL BCs Female Bcs	OUT OF TOTAL BCs Transgende r Bcs	OUT OF TOTAL BCs WSHG MEMBERS	OUT OF TOTAL BCs Fixed BC Points	OUT OF TOTAL BCs No. OF Active BCs	RURAL	SEMI URBAN	URBAN	TOTAL ATMS
1	Bank of Baroda	72	69	55	196	530	474	162	1166	971	195	0	195	1166	1151	48	72	74	194
2	Bank of India	146	57	60	263	979	420	144	1543	1297	246	0	62	1543	1543	137	71	99	307
3	Bank of Maharashtra	0	29	27	56	12	0	2	14	12	1	0	0	14	13	0	21	33	54
4	Canara Bank	136	80	75	291	334	182	31	547	461	86	0	43	547	213	105	84	82	271
5	Central Bank of India	38	38	28	104	99	75	4	178	153	25	0	0	178	178	29	49	26	104
6	Indian Bank	92	53	54	199	229	58	37	324	240	84	0	84	143	324	44	44	50	138
7	Indian Overseas Bank	69	41	27	137	512	113	7	632	573	59	0	0	40	632	69	39	30	138
8	Punjab & Sind Bank	11	1	10	22	0	1	1	2	2	1	1	0	0	0	7	1	10	18
9	Punjab National Bank	176	99	70	345	833	448	34	1315	949	366	0	59	1315	1178	191	111	111	413
10	State Bank of India	550	185	175	910	6203	245	182	6630	5158	1472	0	547	6630	6630	388	1709	1307	3404
11	UCO Bank	142	72	50	264	1102	373	53	1528	1223	315	0	144	1528	1297	141	70	66	277
12	Union Bank of India	147	120	93	360	868	535	55	1458	1139	319	0	63	1458	1435	96	111	99	306
Public Sector Banks		1579	844	724	3147	11701	2924	712	15337	12178	3169	1	1197	14562	14594	1255	2382	1987	5624
13	Axis Bank Ltd	77	85	65	227	2370	2827	922	6119	5926	193	0	193	34	6078	200	169	127	496
14	Bandhan Bank	102	107	43	252	0	0	0	0	0	0	0	0	0	0	0	10	8	18
15	City Union Bank	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	1
16	DCB Bank Ltd	17	28	8	53	0	0	0	0	0	0	0	0	0	0	16	27	8	51
17	Federal Bank	6	13	10	29	0	0	0	0	0	0	0	0	0	0	1	14	11	26
18	HDFC Bank	84	91	75	250	554	61	11	626	592	34	0	6	580	440	63	183	162	408
19	ICICI Bank	71	64	61	196	710	19	0	729	52	677	0	665	12	729	79	132	143	354
20	IDBI Bank	24	33	20	77	78	0	0	78	75	3	0	0	0	78	16	49	38	103
21	IDFC Bank	4	21	16	41	193	7	46	246	206	40	0	0	83	163	5	19	20	44
22	Indus Ind Bank	10	30	31	71	11134	0	3825	14959	11341	3618	0	0	12335	14959	8	19	34	61
23	Karnatak Bank Ltd.	0	2	7	9	0	0	0	0	0	0	0	0	0	0	0	2	6	8
24	Karur Vysya Bank	1	2	2	5	1	1	0	2	1	1	0	0	0	2	1	3	1	5
25	Kotak Mahindra Bank Ltd	1	6	18	25	2	5	17	24	24	0	0	0	0	24	1	6	20	27
26	Laxmi Vilas Bank	2	1	2	5	0	0	0	0	0	0	0	0	0	0	0	1	2	3
27	RBL Bank	1	1	4	6	419	110	554	1083	932	151	0	0	951	1083	1	1	2	4
28	Standard Chartered Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
29	The South Indian Bank Ltd.	1	0	2	3	0	0	0	0	0	0	0	0	0	0	1	0	2	3
30	Tamilnadu Mercantile Ban	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
31	Yes Bank	0	1	11	12	871	0	0	871	0	871	0	871	871	871	0	1	11	12
Private Sector Banks		402	485	377	1264	16332	3030	5375	24737	19149	5588	0	1735	14866	24427	393	636	597	1626
32	Odisha Gramya Bank	465	47	37	549	316	326	0	642	316	326	0	326	0	0	108	27	15	150
33	Utkal Grameen Bank	364	54	15	433	1205	16	0	1221	1079	142	0	142	1221	1221	0	0	0	0
Regional Rural Banks		829	101	52	982	1521	342	0	1863	1395	468	0	468	1221	1221	108	27	15	150
34	ESAF Small Finance Bank	1	8	4	13	3	31	36	70	0	70	0	0	70	70	1	8	3	12
35	Jana Small Finance Bank	63	6	11	80	0	1	0	1	1	0	0	0	1	1	0	0	1	1
36	Suryoday Small Finance B	34	29	14	77	27	0	0	27	15	12	0	0	27	27	0	0	0	0
37	Ujjivan Small Finance Ban	13	4	8	25	0	0	0	0	0	0	0	0	0	0	6	4	8	18
38	Utkarsh Small Finance Ban	43	38	11	92	0	0	0	0	0	0	0	0	0	0	1	0	7	8
39	Unity Small Finance Bank	26	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Small Finance Bank		180	85	48	313	30	32	36	98	16	82	0	0	98	98	8	12	19	39
40	Orissa State Co-Op. Bank	174	89	85	348	0	0	0	0	0	0	0	0	0	0	46	40	42	128
Coop Bank Total		174	89	85	348	0	0	0	0	0	0	0	0	0	0	46	40	42	128
TOTAL		3164	1604	1286	6054	29584	6328	6123	42035	32738	9307	1	3400	30747	40340	1810	3097	2660	7567

District Wise Branch/BC,ATM Network as on 31.12.2024

Sl	DISTRICT	BRANCHES				BANKING CORRESPONDENT										ATMS			
		RURAL	SEMI URBAN	URBAN	TOTAL BRANCHES	RURAL	SEMI URBAN	URBAN	TOTAL BC	OUT OF TOTAL BCs Male Bcs	OUT OF TOTAL BCs Female Bcs	OUT OF TOTAL BCs Transgender Bcs	OUT OF TOTAL BCs WSHG MEMBERS	OUT OF TOTAL BCs Fixed BC Points	OUT OF TOTAL BCs No. OF Active BCs	RURAL	SEMI URBAN	URBAN	TOTAL ATMS
1	ANGUL	111	84	5	200	842	148	94	1084	768	295	0	152	752	958	79	189	4	272
2	BALASORE	174	64	54	292	1867	411	299	2577	1907	670	1	309	1946	2438	112	83	178	373
3	BARGARH	124	72	5	201	1039	210	36	1285	1078	207	0	93	933	1251	53	142	5	200
4	BHADRAK	111	26	30	167	1173	156	210	1539	1164	375	0	157	1248	1485	56	26	156	238
5	BOLANGIR	101	93	5	199	1355	603	167	2125	1812	313	0	126	1488	2078	23	175	2	200
6	BOUDH	31	22	1	54	278	71	7	356	293	63	0	45	291	342	4	45	0	49
7	CUTTACK	235	40	216	491	1889	207	583	2679	2020	659	0	109	2013	2541	153	65	410	628
8	DEOGARH	24	19	1	44	188	61	3	252	179	73	0	39	187	239	11	35	1	47
9	DHENKANAL	93	59	1	153	552	159	9	720	588	161	0	90	469	632	55	118	2	175
10	GAJAPATI	44	24	2	70	354	112	9	475	331	144	0	108	355	462	30	51	5	86
11	GANJAM	217	150	109	476	2274	559	528	3361	2845	716	0	201	2575	3318	102	227	272	601
12	JAGATSINGHPUR	121	56	2	179	1378	158	249	1785	1358	427	0	130	1444	1695	82	142	3	227
13	JAJPUR	173	63	2	238	1906	241	272	2419	1809	610	0	146	1904	2325	136	182	1	319
14	JHARSUGUDA	37	66	3	106	244	87	36	367	291	78	0	31	229	350	11	134	0	145
15	KALAHANDI	106	66	3	175	1421	204	124	1749	1513	236	0	80	1336	1711	80	87	2	169
16	KANDHAMAL	42	39	0	81	402	225	26	653	515	138	0	80	464	645	9	78	0	87
17	KENDRAPARA	104	46	1	151	714	271	103	1088	754	334	0	146	755	1022	57	137	1	195
18	KEONJHAR	129	106	0	235	1348	231	280	1859	1533	326	0	128	1464	1770	73	204	2	279
19	KHURDA	183	71	507	761	1357	215	1347	2919	2074	846	0	90	2085	2860	113	174	973	1260
20	KORAPUT	82	63	6	151	805	183	112	1100	889	211	0	77	770	1096	26	136	4	166
21	MALKANGIRI	41	21	2	64	408	115	7	530	432	98	0	54	359	495	12	39	0	51
22	MAYURBHANJ	200	50	50	300	1746	306	538	2590	1967	623	0	309	1822	2451	115	93	104	312
23	NABARANGPUR	52	38	2	92	534	195	5	734	619	114	0	83	444	708	8	60	1	69
24	NAYAGARH	99	44	0	143	966	380	163	1509	1239	270	0	124	984	1445	70	86	0	156
25	NUAPADA	46	32	0	78	501	84	16	601	490	111	0	78	363	589	29	42	1	72
26	PURI	161	29	64	254	1607	190	487	2284	1747	537	0	148	1717	2172	114	43	151	308
27	RAYAGADA	68	42	2	112	495	97	25	617	530	87	0	35	375	601	37	91	1	129
28	SAMBALPUR	79	34	99	212	489	96	180	765	601	164	0	75	497	732	32	37	181	250
29	SONEPUR	53	30	4	87	564	135	57	756	676	80	0	38	578	740	18	73	1	92
30	SUNDARGARH	123	55	110	288	888	218	151	1257	916	341	0	119	900	1189	110	103	199	412
TOTAL		3164	1604	1286	6054	29584	6328	6123	42035	32738	9307	1	3400	30747	40340	1810	3097	2660	7567

District Wise Branch/BC,ATM Network as on 31.12.2024

Sl. No.	DISTRICT	POPULATION	TOTAL BRANCHES	TOTAL BC	TOTAL ATMS	TOTAL BANKING NETWORK	BRANCHES PER 1 LAKH POPULATION	BCs PER 1 LAKH POPULATION	ATMs PER 1 LAKH POPULATION	BANKING NETWORK PER 1 LAKH POPULATION
1	ANGUL	1,273,821	200	1084	272	1556	15.70	85.10	21.35	122.15
2	BALASORE	2,320,529	292	2577	373	3242	12.58	111.05	16.07	139.71
3	BARGARH	1,481,255	201	1285	200	1686	13.57	86.75	13.50	113.82
4	BHADRAK	1,506,337	167	1539	238	1944	11.09	102.17	15.80	129.05
5	BOLANGIR	1,648,997	199	2125	200	2524	12.07	128.87	12.13	153.06
6	BOUDH	441,162	54	356	49	459	12.24	80.70	11.11	104.04
7	CUTTACK	2,624,470	491	2679	628	3798	18.71	102.08	23.93	144.71
8	DEOGARH	312,520	44	252	47	343	14.08	80.63	15.04	109.75
9	DHENKANAL	1,192,811	153	720	175	1048	12.83	60.36	14.67	87.86
10	GAJAPATI	577,817	70	475	86	631	12.11	82.21	14.88	109.20
11	GANJAM	3,529,031	476	3361	601	4438	13.49	95.24	17.03	125.76
12	JAGATSINGHPUR	1,136,971	179	1785	227	2191	15.74	157.00	19.97	192.71
13	JAJPUR	1,827,192	238	2419	319	2976	13.03	132.39	17.46	162.87
14	JHARSUGUDA	579,505	106	367	145	618	18.29	63.33	25.02	106.64
15	KALAHANDI	1,576,869	175	1749	169	2093	11.10	110.92	10.72	132.73
16	KANDHAMAL	733,110	81	653	87	821	11.05	89.07	11.87	111.99
17	KENDRAPARA	1,440,361	151	1088	195	1434	10.48	75.54	13.54	99.56
18	KEONJHAR	1,801,733	235	1859	279	2373	13.04	103.18	15.49	131.71
19	KHURDA	2,251,673	761	2919	1260	4940	33.80	129.64	55.96	219.39
20	KORAPUT	1,379,647	151	1100	166	1417	10.94	79.73	12.03	102.71
21	MALKANGIRI	613,192	64	530	51	645	10.44	86.43	8.32	105.19
22	MAYURBHANJ	2,519,738	300	2590	312	3202	11.91	102.79	12.38	127.08
23	NABARANGPUR	1,220,946	92	734	69	895	7.54	60.12	5.65	73.30
24	NAYAGARH	962,789	143	1509	156	1808	14.85	156.73	16.20	187.79
25	NUAPADA	610,382	78	601	72	751	12.78	98.46	11.80	123.04
26	PURI	1,698,730	254	2284	308	2846	14.95	134.45	18.13	167.54
27	RAYAGADA	967,911	112	617	129	858	11.57	63.75	13.33	88.64
28	SAMBALPUR	1,041,099	212	765	250	1227	20.36	73.48	24.01	117.86
29	SONEPUR	610,183	87	756	92	935	14.26	123.90	15.08	153.23
30	SUNDARGARH	2,093,437	288	1257	412	1957	13.76	60.04	19.68	93.48
TOTAL		41,974,218	6,054	42,035	7,567	55,656	14.42	100.14	18.03	132.60

Annexure - 6					
BANK WISE BC STATUS AS ON 31.12.2024					
BANK NAME	BANK Type	CURRENT TOTAL BC OUTLET	CURRENT OF WHICH, FIXED POINT BC OUTLETS	NO. OF ACTIVE BCs OUT OF TOTAL BCs	% OF IN ACTIVE BCs
Bank of Baroda	Public Sector Bank	1166	1166	1151	98.71
Bank of India	Public Sector Bank	1543	1543	1543	100.00
Bank of Maharastra	Public Sector Bank	14	14	13	92.86
Canara Bank	Public Sector Bank	547	547	213	38.94
Central Bank of India	Public Sector Bank	178	178	178	100.00
Indian Bank	Public Sector Bank	324	143	324	100.00
Indian Overseas Bank	Public Sector Bank	632	40	632	100.00
Punjab & Sind Bank	Public Sector Bank	2	0	0	0.00
Punjab National Bank	Public Sector Bank	1315	1315	1178	89.58
State Bank of India	Public Sector Bank	6630	6630	6630	100.00
UCO Bank	Public Sector Bank	1528	1528	1297	84.88
Union Bank of India	Public Sector Bank	1458	1458	1435	98.42
Total public sector banks		15337	14562	14594	95.16
Axis Bank Ltd	Private Sector Bank	6119	34	6078	99.33
Bandhan Bank	Private Sector Bank	0	0	0	#DIV/0!
City Union Bank	Private Sector Bank	0	0	0	#DIV/0!
DCB Bank Ltd	Private Sector Bank	0	0	0	#DIV/0!
Federal Bank	Private Sector Bank	0	0	0	#DIV/0!
HDFC Bank	Private Sector Bank	626	580	440	70.29
ICICI Bank	Private Sector Bank	729	12	729	100.00
IDBI Bank	Private Sector Bank	78	0	78	100.00
IDFC Bank	Private Sector Bank	246	83	163	66.26
Indus Ind Bank	Private Sector Bank	14959	12335	14959	100.00
Karnatak Bank Ltd.	Private Sector Bank	0	0	0	#DIV/0!
Karur Vysya Bank	Private Sector Bank	2	0	2	100.00
Kotak Mahindra Bank Ltd	Private Sector Bank	24	0	24	100.00
Laxmi Vilas Bank	Private Sector Bank	0	0	0	#DIV/0!
RBL Bank	Private Sector Bank	1083	951	1083	100.00
Standard Chartered Bank	Private Sector Bank	0	0	0	#DIV/0!
The South Indian Bank Ltd.	Private Sector Bank	0	0	0	#DIV/0!
Tamilnadu Mercantile Bank Ltd	Private Sector Bank	0	0	0	#DIV/0!
Yes Bank	Private Sector Bank	871	871	871	100.00
Total private sector banks		24737	14866	24427	98.75
Odisha Gramya Bank	RRB Bank	642	0	0	0.00
Utkal Grameen Bank	RRB Bank	1221	1221	1221	100.00
Total RRB banks		1863	1221	1221	65.54
ESAF Small Finance Bank	Small Finance Bank	70	70	70	100.00
Jana Small Finance Bank	Small Finance Bank	1	1	1	100.00
Suryoday Small Finance Bank	Small Finance Bank	27	27	27	100.00
Ujjivan Small Finance Bank	Small Finance Bank	0	0	0	#DIV/0!
Utkarsh Small Finance Bank	Small Finance Bank	0	0	0	#DIV/0!
Unity Small Finance Bank	Small Finance Bank	0	0	0	#DIV/0!
Total Small Finance banks		98	98	98	100.00
Orissa State Co-op Bank	Co-operative Bank	0	0	0	0.00
Total Co-operative banks		0	0	0	0.00
Total		42035	30747	40340	95.97

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES & FLCs OF BANKS

State	Odisha
Quarter ended	December
Year	2024

District	No of rural branches in district (31.12.2024)	Target for No. of Camps by Rural Branches as per RBI Guidelines	Camps Conducted by Rural Branches during the Quarter	% of Achievement	Camps Conducted by FLCs
ANGUL	111	333	338	101.50	10
BALANGIR	101	303	352	116.17	47
BALASORE	174	522	499	95.59	35
BARGARH	124	372	364	97.85	77
BHADRAK	111	333	306	91.89	40
BOUDH	31	93	111	119.35	30
CUTTACK	235	705	690	97.87	18
DEOGARH	24	72	86	119.44	29
DHENKANAL	93	279	299	107.17	102
GAJAPATI	44	132	133	100.76	74
GANJAM	217	651	612	94.01	49
JAGATSINGHPUR	121	363	376	103.58	51
JAIPUR	173	519	457	88.05	37
JHARSUGUDA	37	111	147	132.43	39
KALAHANDI	106	318	275	86.48	70
KANDHAMAL	42	126	118	93.65	47
KENDRAPARA	104	312	297	95.19	52
KEONJHAR	129	387	336	86.82	4
KHURDA	183	549	493	89.80	37
KORAPUT	82	246	240	97.56	42
MALKANGIRI	41	123	126	102.44	43
MAYURBHANJ	200	600	592	98.67	32
NABARANGPUR	52	156	143	91.67	18
NAYAGARH	99	297	281	94.61	49
NUAPADA	46	138	160	115.94	47
PURI	161	483	456	94.41	80
RAYAGADA	68	204	149	73.04	42
SAMBALPUR	79	237	213	89.87	37
SONEPUR	53	159	163	102.52	44
SUNDARGARH	123	369	293	79.40	62
Total	3164	9492	9105	95.92	1344

Performance of CFLs from 01.10.2024 to 31.12.2024

Sl.No	Name of the CFL	Bank Name	Name of NGO	District	No. of FLAP Conducted	No. of Members Attended
1	Anugul	UCO Bank	DHAN Foundation	Anugul	186	4,967
2	Badamba	UCO Bank	DHAN foundation	Cuttack	186	4,967
3	Bahalada	Bank of India	DHAN Foundation	Mayurbhanj	148	3,418
4	Baisankara	State Bank of India	DHAN Foundation	Sundargarh	178	4,595
5	Balliguda	Bank of India	DHAN foundation	Kandhamal	174	4,394
6	Baranga	UCO Bank	DHAN foundation	Cuttack	204	5,206
7	Bargarh	State Bank of India	DHAN Foundation	Bargarh	167	4,955
8	Baripada	Bank of India	DHAN Foundation	Mayurbhanj	159	3,765
9	Basudevpur (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	180	4,563
10	Betanati	Bank of India	DHAN Foundation	Mayurbhanj	156	3,737
11	Bhadrak	UCO Bank	DHAN foundation	Bhadrak	166	4,040
12	Bhatli	State Bank of India	DHAN Foundation	Bargarh	179	5,060
13	Bhawanipatna	Bank of India	DHAN foundation	Kalahandi	187	4,988
14	Bijatola	Bank of India	DHAN Foundation	Mayurbhanj	98	2,353
15	Bishra	State Bank of India	DHAN Foundation	Sundargarh	137	3,428
16	Boipariguda	Bank of India	DHAN foundation	Koraput	186	5,351
17	Bolangir	Bank of India	DHAN foundation	Bolangir	191	5,119
18	Boudh	State Bank of India	DHAN Foundation	Boudh	186	5,477
19	Brahmagiri	UCO Bank	DHAN foundation	Puri	174	4,420
20	Daspalla	State Bank of India	DHAN foundation	Nayagarh	194	4,796
21	Dhankauda	State Bank of India	DHAN Foundation	Sambalpur	169	3,870
22	Dharmasala	State Bank of India	DHAN Foundation	Jaipur	164	3,893
23	Dhenkhal	UCO Bank	DHAN foundation	Dhenkhal	190	4,636
24	Gudvella	Bank of India	DHAN foundation	Bolangir	203	4,075
25	Gunupur	State Bank of India	DHAN foundation	Rayagada	189	5,483
26	Hindol (Rasol)	UCO Bank	DHAN foundation	Dhenkhal	188	4,846
27	Jeypore	Bank of India	DHAN foundation	Koraput	205	5,472
28	Jharsuguda	State Bank of India	DHAN Foundation	Jharsuguda	138	3,375
29	Jhumpura	Bank of India	DHAN foundation	Keonjhar	95	2,420
30	Kalampur	Bank of India	DHAN foundation	Kalahandi	197	4,973
31	Kalimela	State Bank of India	DHAN foundation	Malkangiri	186	5,062
32	Kamakhyasanagar (Already Estb.)	UCO Bank	DHAN foundation	Dhenkhal	197	4,551
33	Kantapada	UCO Bank	DHAN foundation	Cuttack	160	3,894
34	Kaptipada	Bank of India	DHAN foundation	Mayurbhanj	241	7,032
35	Karanjia	Bank of India	DHAN foundation	Mayurbhanj	224	6,033
36	Kendrapara	Bank of India	DHAN foundation	Kendrapara	214	5,642
37	Kesinga	Bank of India	DHAN foundation	Kalahandi	210	5,018
38	Kharlar	State Bank of India	DHAN foundation	Nuapada	189	6,103
39	Kishorenagar	UCO Bank	DHAN Foundation	Anugul	181	4,714
40	Koksara	Bank of India	DHAN foundation	Kalahandi	201	5,333
41	Koraput	Bank of India	DHAN foundation	Koraput	194	5,181
42	Kosagumuda	State Bank of India	DHAN foundation	Nabarangpur	209	5,687
43	Kuarmunda	State Bank of India	DHAN Foundation	Sundargarh	173	4,439
44	Kuchinda	State Bank of India	DHAN Foundation	Sambalpur	170	4,117
45	Lahunipada	State Bank of India	DHAN foundation	Sundargarh	168	4,415
46	Laikera	State Bank of India	DHAN Foundation	Jharsuguda	177	4,187
47	Laxmipur	Bank of India	DHAN foundation	Koraput	159	4,090
48	Loisingha	Bank of India	DHAN foundation	Bolangir	95	2,095
49	Malkangiri	State Bank of India	DHAN foundation	Malkangiri	184	4,735
50	Marsaigai	Bank of India	DHAN foundation	Kendrapara	188	5,301
51	Mohana	Union Bank of India	DHAN foundation	Gajapati	198	5,787
52	Muniguda	State Bank of India	DHAN foundation	Rayagada	187	5,067
53	Nabarangpur / Nawrangpur	State Bank of India	DHAN foundation	Nabarangpur	191	4,703
54	Nuapada	State Bank of India	DHAN foundation	Nuapada	183	5,273
55	Parjang	UCO Bank	DHAN foundation	Dhenkhal	223	5,148
56	Parlakhemundi (Gosani)	Union Bank of India	DHAN foundation	Gajapati	165	4,800
57	Phulbani	Bank of India	DHAN foundation	Kandhamal	188	5,177
58	Raikia	Bank of India	DHAN foundation	Kandhamal	186	4,945
59	Rairakhol	State Bank of India	DHAN Foundation	Sambalpur	152	3,775
60	Rajborasombar (Padampur)	Bank of India	DHAN foundation	Bargarh	182	4,747
61	Rajkanika	Bank of India	DHAN foundation	Kendrapara	186	4,716
62	Ramanaguda	State Bank of India	DHAN foundation	Rayagada	173	4,733
63	Rayagada	State Bank of India	DHAN foundation	Rayagada	194	5,186
64	Salapur	UCO Bank	DHAN foundation	Cuttack	181	4,714
65	Saraskana	Bank of India	DHAN Foundation	Mayurbhanj	168	4,306
66	Semliguda	Bank of India	DHAN foundation	Koraput	193	5,420
67	Sohella	State Bank of India	DHAN Foundation	Bargarh	187	5,603
68	Sonepur	State Bank of India	DHAN Foundation	Sonepur	186	4,923
69	Sukruli	Bank of India	DHAN Foundation	Mayurbhanj	188	4,286
70	Sundargarh	State Bank of India	DHAN Foundation	Sundargarh	156	3,901
71	Tihidi (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	150	4,247
72	Tikabali	Bank of India	DHAN foundation	Kandhamal	172	4,567
73	Titilebani	Bank of India	DHAN foundation	Debagarh	196	4,938
74	Titlagarh	State Bank of India	DHAN Foundation	Bolangir	171	4,835
75	Tureikela	Bank of India	DHAN foundation	Bolangir	135	4,280
76	Udala	Bank of India	DHAN Foundation	Mayurbhanj	182	4,738
77	Ulunda	State Bank of India	DHAN Foundation	Sonepur	177	4,584
78	Umarkote	State Bank of India	DHAN foundation	Nabarangpur	187	5,041
79	Anandapur	Bank of India	MOTHER	Keonjhar	207	5,742
80	Balasore	UCO Bank	MOTHER	Balasore	262	7,274
81	Balianta	State Bank of India	MOTHER	Khordha	184	6,514
82	Begunia	State Bank of India	MOTHER	Khordha	188	6,009
83	Chilika	State Bank of India	MOTHER	Khordha	204	6,052
84	Danagadi	State Bank of India	MOTHER	Jaipur	217	7,422
85	Ersama	UCO Bank	MOTHER	Jagatsinghpur	189	5,092
86	Ghatagaon	Bank of India	MOTHER	Keonjhar	193	6,523
87	Gop	UCO Bank	MOTHER	Puri	212	5,825
88	Jagatsinghpur	UCO Bank	MOTHER	Jagatsinghpur	193	4,646
89	Jaipur	State Bank of India	MOTHER	Jaipur	201	5,858
90	Jaleswar	UCO Bank	MOTHER	Balasore	201	5,140
91	Jatani	State Bank of India	MOTHER	Khordha	202	6,383
92	Khandapada	State Bank of India	MOTHER	Nayagarh	222	6,908
93	Nuagoan	UCO Bank	MOTHER	Jagatsinghpur	199	4,854
94	Odagaon	State Bank of India	MOTHER	Nayagarh	217	6,814
95	Oupada	UCO Bank	MOTHER	Balasore	203	5,912
96	Satyabadi	UCO Bank	MOTHER	Puri	188	5,857
97	Telkoi	Bank of India	MOTHER	Keonjhar	170	4,722
98	Bhajanagar	Union Bank of India	VIDS	Ganjam	47	2,355
99	Chikiti	Union Bank of India	VIDS	Ganjam	59	1,949
100	Dharakote	Union Bank of India	VIDS	Ganjam	55	2,559
101	Kabisuryanagar	Union Bank of India	VIDS	Ganjam	49	1,934
102	Khalikote	Union Bank of India	VIDS	Ganjam	55	1,543
103	Kukudakhundi	Union Bank of India	VIDS	Ganjam	36	1,813
104	Sankhemundi	Union Bank of India	VIDS	Ganjam	55	3,358
TOTAL					18,137	493,769

Annexure- 9												
BharatNet Phase - I												
State – Odisha												
Report upto the Month of December-2024 (31-12-2024)												
Underground OFC												
Sl No	Name of the District	No Of Blocks	No Of GPs	No. of GPs & BHQs	No of GPs/BHQs where OFC has been laid	No of GPs/BHQs with OFC E-E Tested	No of GPs / BHQ Service Ready	No. of GP Lit	No. of BHQ Lit	No of GPs inclu. BHQ Lit / Service Opened	No. of Acitve Connecti vity (BHQs/ GPs)	% of Acitve Connectivit y
1	Balasore	12	288	300	300	300	300	288	12	300	203	67.67
2	Bhadrak	7	188	195	195	195	195	188	7	195	161	82.56
3	Boudh	3	62	65	65	65	65	62	3	65	33	50.77
4	Cuttack	14	342	356	356	356	356	342	14	356	188	52.81
5	Deogarh	3	60	63	63	63	63	60	3	63	19	30.16
6	Dhenkanal	8	197	205	205	205	205	197	8	205	88	42.93
7	Gajapati	7	125	132	132	132	132	125	7	132	21	15.91
8	Ganjam	22	474	496	496	496	496	474	22	496	234	47.18
9	Jagatsinghpur	8	194	202	202	202	202	194	8	202	180	89.11
10	Jajpur	10	282	292	292	292	292	282	10	292	135	46.23
11	Kalahandi	6	146	152	151	151	151	145	6	151	84	55.63
12	Kandhamal	12	141	153	153	153	153	141	12	153	122	79.74
13	Kendrapada	9	227	236	236	236	236	227	9	236	226	95.76
14	Keonjhar	9	193	202	202	202	202	193	9	202	55	27.23
15	Khurda	10	168	178	178	178	178	168	10	178	79	44.38
16	Mayurbhanja	22	319	341	341	341	341	319	22	341	141	41.35
17	Nayagarh	8	175	183	183	183	183	175	8	183	83	45.36
18	Puri	11	229	240	240	240	240	229	11	240	146	60.83
Total		181	3810	3991	3990	3990	3990	3809	181	3990	2198	55.09

BharatNet Phase - II**State – Odisha****(Report As on 31.12.2024)****Aerial OFC**

Sl No	Name of the District	No Of Blocks	No Of GPs	No Of BHQs	Total GPs/BH Qs	No. of Service Ready (BHQs)	No. of Service Ready (GPs)	No. of Service Ready (BHQs/ GPs)	No. of Acitve Connectivity (BHQs/ GPs)	% of Acitve Connec tivity
1	ANGUL	8	219	8	227	8	219	227	165	72.69
2	BALASORE	10	71	0	71	0	71	71	60	84.51
3	BARGARH	12	253	12	265	12	253	265	188	70.94
4	BHADRAK	7	30	0	30	0	30	30	19	63.33
5	BOLANGIR	14	314	14	328	14	314	328	193	58.84
6	BOUDH	2	6	0	6	0	6	6	0	0.00
7	CUTTACK	11	31	0	31	0	31	31	25	80.65
8	DEOGARH	3	10	0	10	0	10	10	8	80.00
9	DHENKANAL	7	15	0	15	0	15	15	9	60.00
10	GAJAPATI	5	21	0	21	0	21	21	13	61.90
11	GANJAM	13	28	0	28	0	28	28	23	82.14
12	JAGATSINGHPUR	3	4	0	4	0	4	4	2	50.00
13	JAJPUR	7	31	0	31	0	31	31	31	100.00
14	JHARSUGUDA	5	78	5	83	5	78	83	49	59.04
15	KALAHANDI	12	166	7	173	7	166	173	121	69.94
16	KANDHAMAL	7	12	0	12	0	12	12	6	50.00
17	KENDRAPADA	5	18	0	18	0	18	18	13	72.22
18	KENDUJHAR	8	97	4	101	4	97	101	58	57.43
19	KHURDA	8	22	0	22	0	22	22	18	81.82
20	KORAPUT	14	239	14	253	14	239	253	149	58.89
21	MALKANAGIRI	7	103	7	110	7	103	110	101	91.82
22	MAYURBHANJ	18	81	4	85	4	81	85	30	35.29
23	NAWARANGPUR	10	189	10	199	10	189	199	116	58.29
24	NAYAGARH	7	18	0	18	0	18	18	14	77.78
25	NUAPADA	5	131	5	136	5	131	136	84	61.76
26	PURI	11	38	0	38	0	38	38	33	86.84
27	RAYAGADA	11	181	11	192	11	181	192	130	67.71
28	SAMBALPUR	9	138	9	147	9	138	147	96	65.31
29	SONEPUR	6	109	6	115	6	109	115	88	76.52
30	SUNDARGARH	17	279	17	296	17	279	296	191	64.53
Total		262	2932	133	3065	133	2932	3065	2033	66.33

Annexure- 10		
Details of Sanction under FIF up to 31.12.2024 (FY 2024-25)		
Sanction budget allocated:		258,385,000.00
Sr. No.	Bank/Agency	Amount
1	State Bank of India	9,472,500.00
2	Union Bank of India	8,860,000.00
3	Odisha State Co-operative Bank	5,559,600.00
4	Bank of India	3,600,000.00
5	Odisha Gramya Bank	3,420,000.00
6	Utkal Grameen Bank	3,219,400.00
7	Punjab National Bank	2,700,000.00
8	Airtel Payments Bank	592,375.00
9	ESAF Small Finance Bank	162,000.00
10	UCO Bank	45,000.00
Banks Total		37,630,875.00
Others		1,476,294.00
Total Sanction		39,107,169.00
Releases under FIF during the financial year 2024-25 (up to 31.12.2024)		
Disbursement budget allocated:		₹ 193,417,000.00
Sr. No.	Bank/Agency	Amount
1	BANK OF INDIA	23,576,702.00
2	STATE BANK OF INDIA	22,880,888.00
3	UCO BANK	19,632,159.00
4	UNION BANK OF INDIA	5,552,096.00
5	FINO PAYMENTS BANK	5,017,500.00
6	ODISHA STATE COOPERATIVE BANK	4,389,923.00
7	PUNJAB NATIONAL BANK	2,765,535.00
8	INDIA POST PAYMENTS BANK	1,482,746.00
9	UTKAL GRAMEEN BANK	1,171,223.00
10	AIRTEL PAYMENTS BANK	606,232.00
11	ODISHA GRAMYA BANK	179,972.00
Banks Total		87,254,976.00
10	OTHERS	1,559,407.00
Other Agencies Total		1,559,407.00
Total		88,814,383.00

BANK WISE PMJDY STATUS AS ON 31.12.2024																
Banks	Type of Bank	Target	No. of Accounts Increased in FY 2024-25 up to 31.12.2024	% Achievement	Total A/C	Male A/C	Female A/C	Rural A/C	Urban A/C	Total Deposit	Zero Balance Account	%	RupayCard Issued	%	Aadhaar Seeded	%
Bank of Baroda	PSB	42,483	94,334	222.05	1,707,439	815,733	891,706	1,506,719	200,720	7,134,357,166.07	84,772	4.96	1,652,572	96.79	1,604,985	94.00
UCO Bank	PSB	64,288	110,092	171.25	1,444,406	618,383	826,023	1,073,956	370,450	9,091,734,158.27	104,927	7.26	631,632	43.73	1,209,053	83.71
Indian Overseas Bank	PSB	30,142	49,645	164.70	594,166	261,745	332,421	204,808	389,358	2,713,595,642.00	12,545	2.11	558,946	94.07	526,417	88.60
Bank of India	PSB	64,261	86,958	135.32	1,134,512	503,553	630,959	1,040,094	94,418	6,183,248,025.71	84,858	7.48	1,065,332	93.90	1,045,493	92.15
Punjab National Bank	PSB	80,052	104,933	131.08	1,346,230	601,464	744,766	1,248,625	97,605	5,114,351,532.89	202,624	15.05	774,248	57.51	1,126,918	83.71
State Bank of India	PSB	233,309	305,757	131.05	9,173,652	3,978,643	5,195,009	6,556,666	2,616,986	42,153,032,939.60	153,082	1.67	7,857,016	85.65	7,673,862	83.65
Union Bank of India	PSB	87,343	110,856	126.92	1,069,479	552,290	517,189	948,122	121,357	3,255,812,126.53	204,458	19.12	435,718	40.74	927,959	86.77
Canara Bank	PSB	68,016	60,925	89.57	763,653	327,809	435,844	640,689	122,964	4,396,001,545.79	66,715	8.74	522,966	68.48	669,682	87.69
Indian Bank	PSB	50,139	35,229	70.26	534,389	221,961	312,428	461,866	72,523	2,327,518,067.80	62,778	11.75	368,799	69.01	320,272	59.93
Bank of Maharashtra	PSB	9,285	5,703	61.42	80,707	42,943	37,764	41,218	39,489	276,334,857.00	10,855	13.45	63,621	78.83	77,619	96.17
Punjab & Sind Bank	PSB	3,957	968	24.46	9,265	4,661	4,604	4,859	4,406	21,824,225.00	469	5.06	5,954	64.26	6,850	73.93
Central Bank of India	PSB	23,891	5,618	23.52	186,433	79,895	106,538	164,637	21,796	828,005,949.71	12,871	6.90	100,180	53.74	165,840	88.95
PSBs TOTAL		757,166	971,018	128.24	18,044,331	8,009,080	10,035,251	13,892,259	4,152,072	83,495,816,236	1,000,954	5.55	14,036,984	77.79	15,354,950	85.10
HDFC Bank	PVT	47,812	47,797	99.97	194,463	53,918	140,545	53,978	140,485	478,484,054.56	72,692	37.38	194,461	100.00	102,699	52.81
South Indian Bank	PVT	548	106	19.34	633	379	254	141	492	921,819.92	272	42.97	496	78.36	578	91.31
Federal Bank	PVT	6,149	1,085	17.65	14,348	7,704	6,644	13,452	896	74,619,873.92	2,737	19.08	2,839	19.79	11,229	78.26
IDBI Bank	PVT	19,087	1,650	8.64	66,239	44,345	21,894	14,772	51,467	163,571,403.13	23,182	35.00	33,050	49.90	42,168	63.66
ICICI Bank	PVT	44,710	946	2.12	129,456	58,918	70,538	110,267	19,189	295,975,980.08	85,521	66.06	129,456	100.00	94,858	73.27
Kotak Mahindra Bank	PVT	3,814	71	1.86	5,376	4,030	1,346	1,758	3,618	4,962,164.88	3,287	61.14	1,956	36.38	4,341	80.75
Yes Bank	PVT	1,751	13	0.74	67	54	13	-	67	135,659.36	13	19.40	67	100.00	53	79.10
Axis Bank	PVT	47,215	322	0.68	103,569	51,751	51,818	25,263	78,306	339,108,536.00	13,202	12.75	50,069	48.34	57,743	55.75
Bandhan bank	PVT	59,508	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DCB Bank	PVT	14,517	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IDFC First Bank	PVT	7,014	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka Bank	PVT	1,642	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DBS Bank	PVT	824	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RBL Bank	PVT	790	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCB	PVT	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamilnadu Mercantile Bank	PVT	199	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IndusInd Bank	PVT	12,166	-92	-0.76	9,317	6,404	2,913	703	8,614	14,767,932.17	296	3.18	1,210	12.99	8,189	87.89
City Union Bank	PVT	108	-5	-4.63	100	43	57	-	100	246,402.57	6	6.00	81	81.00	79	79.00
Karur Vysya Bank	PVT	1,095	-159	-14.52	1,270	547	723	794	476	2,618,497.34	107	8.43	1,253	98.66	712	56.06
PVT BANKs TOTAL		269,057	51,734	19.23	524,838	228,093	296,745	221,128	303,710	1,375,412,324	201,315	38.36	414,938	79.06	322,649	61.48
Odisha Gramya Bank	RRB	134,833	151,910	112.67	1,877,100	581,346	1,295,754	1,709,337	167,763	10,144,401,398.11	135,047	7.19	741,636	39.51	1,498,264	79.82
Utkal Grameen Bank	RRB	130,213	133,707	102.68	2,180,171	955,300	1,224,871	1,930,635	249,536	6,144,925,235.07	256,611	11.77	821,844	37.70	1,803,874	82.74
RRBs TOTAL		265,046	285,617	107.76	4,057,271	1,536,646	2,520,625	3,639,972	417,299	16,289,326,633.18	391,658	9.65	1,563,480	38.54	3,302,138	81.39
ESAF SFB	SFB	963	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JANA SFB	SFB	18,392	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SURYODAY SFB	SFB	24,470	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UJJIVAN SFB	SFB	4,323	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UTKARSH SFB	SFB	22,949	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SFB TOTAL		71,097	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OSCB	OSCB	92,634	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ODISHA TOTAL		1,455,000	1,308,369	89.92	22,626,440	9,773,819	12,852,621	17,753,359	4,873,081	101,160,555,193.48	1,593,927	7.04	16,015,402	70.78	18,979,737	83.88

BANK WISE PMJJBY AS ON 31.12.2024

Bank	Type of Bank	Scheme	Target	No of fresh enrol Since 1st April of Current Policy year	% of Achievement	Eligible Individual Savings account holders (Based on Age Criteria)	No of Eligible PMJDY A/C holders (Based on Age Criteria) of the Bank in the District	No of cases where Premium Auto-Debited for enrolment till date. CUMULATIVE NO. OF ACCOUNTS	No of cases where Premium Auto-Debited for enrolment Rural Male till date	No of cases where Premium Auto-Debited for enrolment Rural Female till date	No of cases where Premium Auto-Debited for enrolment Rural Transgender till date	No of cases where Premium Auto-Debited for enrolment Urban Male till date	No of cases where Premium Auto-Debited for enrolment Urban Female till date	No of cases where Premium Auto-Debited for enrolment Urban Transgender till date	Premium Auto-Debited Amount (Rs.) till date	No of enrollments Transmitted to Insurer till date	Premium Amount Paid to Insurer (Rs.) till date	No Of Aadhaar Seeded Accounts where premium deducted till date	No Of Mobile Seeded Accounts where premium deducted till date	No of PMJDY Accounts where premium deducted till date	No of renewals for the Policy Year 2020-21 (01.06.2020 to 31.05.2021)
State Bank of India	PSB	JY	294,153	778,707	264.73	15,630,406	5,988,278	4,370,008	1,676,427	2,404,296	8,892	141,743	137,334	316	859,649,127	4,370,008	766,085,637	2,603,958	2,737,961	1,596,170	2,216,319
Indian Overseas Bank	PSB	JY	38,147	37,746	98.95	418,531	179,713	277,768	75,983	83,550	-	52,842	65,393	-	121,106,848	277,768	109,718,360	236,104	249,995	83,800	35,216
Indian Bank	PSB	JY	63,454	50,167	79.06	1,178,671	260,109	224,513	57,377	103,410	-	29,107	34,599	7	68,754,156	224,513	64,989,666	137,649	153,105	57,615	192,751
UCO Bank	PSB	JY	81,315	57,874	71.17	1,964,050	682,975	386,192	155,717	195,366	16	16,493	18,313	287	122,883,314	386,192	117,017,948	144,664	163,031	157,200	-
Bank of Baroda	PSB	JY	53,753	36,559	68.01	1,368,786	745,537	280,660	109,466	134,386	4	17,741	19,062	1	81,587,000	280,660	73,019,130	237,923	233,084	177,296	92,716
Central Bank of India	PSB	JY	30,233	13,151	43.50	731,531	150,309	105,977	40,222	50,837	8	8,142	6,766	2	29,563,978	105,977	26,091,815	98,446	82,252	18,378	45,672
Punjab & Sind Bank	PSB	JY	5,010	2,038	40.68	53,720	6,685	7,873	1,362	-	-	1,919	1,215	1	2,742,641	7,873	2,742,641	4,769	7,098	553	2,599
Canara Bank	PSB	JY	86,062	20,483	23.80	1,317,165	264,737	324,543	116,688	135,999	175	32,965	38,696	20	113,706,676	324,543	102,696,724	62,240	62,421	120,793	-
Union Bank of India	PSB	JY	110,536	26,119	23.63	2,028,441	458,966	256,998	76,405	103,582	14	42,296	34,691	10	71,567,102	248,982	67,738,288	201,003	190,860	45,704	101,205
Bank of India	PSB	JY	81,326	16,830	20.69	2,187,594	573,137	468,697	172,673	254,315	3	19,929	21,775	2	123,474,462	468,697	123,474,462	456,398	259,508	228,749	263,467
Punjab National Bank	PSB	JY	101,300	17,113	16.89	1,777,117	764,267	234,754	80,577	117,649	304	21,198	14,939	87	68,840,260	234,754	62,415,038	190,046	180,798	74,422	105,451
Bank of Maharashtra	PSB	JY	11,749	1,040	8.85	116,651	59,503	10,400	2,837	1,479	-	3,040	3,044	-	3,514,159	10,400	3,156,606	2,089	10,075	4,391	5,057
PSBs Total	JY		957,038	1,057,827	110.53	28,762,663	10,104,216	6,948,383	2,567,748	3,586,231	10,429	387,415	395,827	233	1,667,389,723	6,940,367	1,519,146,315	4,372,289	4,330,188	2,565,071	3,060,453
Federal Bank	PVT	JY	7,779	1,696	21.80	150,419	14,188	6,237	2,976	1,331	2	1,373	555	-	1,804,198	6,237	1,804,773	4,205	6,605	1,556	1,525
IDBI Bank	PVT	JY	24,149	5,072	21.00	256,115	4,801	34,304	4,090	4,028	-	18,068	8,118	-	9,804,632	34,304	8,713,510	24,333	33,816	1,473	12,225
Kotak Mahindra Bank	PVT	JY	4,831	500	10.35	103,159	1,731	1,752	-	-	-	1,359	383	-	460,056	1,752	405,369	1,300	2,364	42	-
HDFC Bank	PVT	JY	60,517	3,688	6.09	396,836	38,431	22,113	3,889	989	-	13,343	3,892	-	6,513,842	22,113	5,773,615	6,497	21,474	1,735	9,326
IDFC Bank	PVT	JY	8,879	541	6.09	104,049	263	1,080	120	20	-	751	189	-	234,924	1,080	211,749	2,047	1,078	3	317
Axis Bank	PVT	JY	59,757	1,630	2.73	769,180	57,641	15,363	5,734	1,597	-	6,249	1,803	-	4,753,562	15,363	4,753,562	283	8,989	1,171	5,062
RBL Bank	PVT	JY	1,003	12	1.20	333,319	-	13	12	-	-	-	1	-	5,666	-	5,666	13	13	-	1
Karur Vysya Bank	PVT	JY	1,386	10	0.72	24,900	730	718	-	-	-	482	236	-	236,940	718	236,940	636	628	30	347
South Indian Bank	PVT	JY	694	4	0.58	64,866	471	457	32	21	-	263	141	-	199,252	457	199,252	69	101	25	101
ICICI Bank	PVT	JY	56,582	200	0.35	1,680,817	87,006	9,650	1,229	371	-	6,375	1,675	-	4,123,559	9,650	3,481,782	9,625	17,021	202	6,016
IndusInd Bank	PVT	JY	15,404	34	0.22	641,246	6,707	335	27	3	-	202	103	-	87,282	335	78,427	264	335	33	174
Yes Bank	PVT	JY	2,218	1	0.05	36,769	83	105	-	-	-	66	39	-	34,756	105	30,451	105	105	2	49
City Union Bank	PVT	JY	138	-	-	967	30	-	-	-	-	63	29	-	30,162	92	30,162	15	88	8	31
Bandhan Bank	PVT	JY	75,275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DBS Bank	PVT	JY	1,046	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DCB Bank	PVT	JY	18,366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka Bank	PVT	JY	2,079	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCB	PVT	JY	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamilnad Mercantile B	PVT	JY	252	-	-	3,960	84	222	-	-	-	136	86	-	66,260	222	58,056	193	197	7	95
Pvt. Banks Total	JY		457,689	13,388	2.93	4,566,502	212,166	92,461	18,109	8,360	2	48,731	17,259	-	28,355,093	92,461	25,783,316	48,585	92,814	6,287	35,269
Odisha Gramya Bank	RRB	JY	170,518	748,814	439.14	3,112,061	1,194,520	942,372	189,694	648,273	1	24,760	79,638	6	410,874,192	942,372	410,874,192	413,982	420,729	485,632	350,768
Utkal Grameen Bank	RRB	JY	164,789	126,861	76.98	2,231,472	1,291,633	533,750	124,250	333,064	-	22,148	54,288	-	176,316,446	533,750	155,245,972	458,712	366,422	265,675	250,133
RRBs Total	JY		335,307	875,675	261.16	5,343,533	2,486,153	1,476,122	313,944	981,337	1	46,908	133,926	6	587,190,638	1,476,122	566,120,164	872,694	787,151	751,307	600,901
ESAF SFB	SFB	JY	1,221	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JANA SFB	SFB	JY	23,277	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SURYODAY SFB	SFB	JY	30,958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UJJIVAN SFB	SFB	JY	5,469	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UTKARSH SFB	SFB	JY	29,041	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SFBs Total	JY		89,966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OSCB	PVT	JY	117,196	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	JY		1,840,000	1,946,890	105.81	38,672,698	12,802,535	8,516,966	2,899,801	4,575,928	10,432	483,054	547,012	739	2,282,935,454	8,508,950	2,111,049,795	5,296,568	5,210,153	3,322,665	3,696,623

BANK WISE PMSBY AS ON 31.12.2024																					
Bank	Type of Bank	Scheme	Target	No of fresh enrol Since 1st April of Current Policy year	% of Achievement	No of eligible Individual Savings account holders (Based on Age Criteria) of the Bank in the District	No of Eligible PMJDY A/C holders (Based on Age Criteria) of the Bank in the District	No of cases where Premium Auto-Debited for enrolment till date_CUMULATIVE NO. OF ACCOUNTS	No of cases where Premium Auto-Debited for enrolment Rural Male till date	No of cases where Premium Auto-Debited for enrolment Rural Female till date	No of cases where Premium Auto-Debited for enrolment Rural Transgender till date	No of cases where Premium Auto-Debited for enrolment Urban Male till date	No of cases where Premium Auto-Debited for enrolment Urban Female till date	No of cases where Premium Auto-Debited for enrolment Urban Transgender till date	Premium Auto-Debited Amount (Rs.) till date	No of enrollments Transmitted to Insurer till date	Premium Amount Paid to Insurer (Rs.) till date	No Of Aadhaar Seeded Accounts where premium deducted till date	No Of Mobile Seeded Accounts where premium deducted till date	No of PMJDY Accounts where premium deducted till date	No of renewals for the Policy Year 2020-21 (01.06.2020 to 31.05.2021)
State Bank of India	PSB	SBY	552,219	1,518,364	274.96	20,784,664	7,707,322	10,477,251	4,408,054	5,118,241	11,469	509,140	428,770	1,577	124,948,354	10,477,251	123,588,834	5,949,727	6,352,867	4,016,966	7,789,211
Indian Overseas Bank	PSB	SBY	71,498	98,412	137.64	449,646	159,744	448,733	113,388	118,889	11	100,202	116,243	-	8,974,660	448,733	8,077,194	381,424	403,889	105,017	140,825
Bank of Baroda	PSB	SBY	100,767	88,425	87.75	1,758,952	965,798	767,655	313,697	333,825	5	60,758	59,368	2	11,374,140	767,655	11,374,140	681,783	651,414	503,691	469,777
Punjab & Sind Bank	PSB	SBY	9,385	7,110	75.76	63,550	8,025	29,942	10,341	5,867	-	8,411	5,322	1	599,397	29,942	599,397	19,179	25,644	3,067	14,557
Indian Bank	PSB	SBY	118,936	80,057	67.31	1,556,543	252,060	539,909	167,697	216,231	19	74,636	81,309	17	9,020,528	539,909	9,020,528	285,229	294,139	194,137	362,238
Central Bank of India	PSB	SBY	56,673	35,704	63.00	976,005	192,889	278,577	105,313	123,347	30	27,408	22,472	7	4,349,756	278,577	4,349,756	258,904	213,339	55,561	170,331
Union Bank of India	PSB	SBY	207,200	104,094	50.24	2,679,501	599,359	1,247,379	461,731	466,439	76	176,472	142,609	52	20,246,723	1,246,579	20,259,487	1,013,865	939,234	228,814	784,375
UCO Bank	PSB	SBY	152,455	66,168	43.40	2,587,576	786,193	723,600	301,950	354,865	21	34,598	32,165	1	11,357,704	723,600	11,357,704	256,495	284,446	302,821	-
Punjab National Bank	PSB	SBY	189,888	67,444	35.52	1,943,315	804,584	888,223	349,439	374,074	1,179	104,839	58,356	336	12,680,528	888,223	12,680,528	721,907	718,421	334,568	547,476
Canara Bank	PSB	SBY	161,334	44,711	27.71	1,673,724	338,196	799,962	296,290	317,979	1,325	88,995	95,290	83	12,948,915	799,962	12,168,798	213,104	206,777	251,049	-
Bank of India	PSB	SBY	152,428	25,865	16.97	2,875,078	705,190	1,352,832	556,007	637,748	4	80,503	78,567	3	19,267,738	1,352,832	19,267,738	1,309,033	692,044	452,088	1,120,431
Bank of Maharashtra	PSB	SBY	22,018	2,072	9.41	142,120	72,751	22,583	6,458	3,605	-	6,914	5,606	-	376,562	22,583	376,562	4,055	21,851	9,948	15,050
PSBs Total		SBY	1,794,801	2,138,426	119.15	37,490,674	12,592,111	17,576,646	7,090,365	8,071,110	14,139	1,272,876	1,126,077	2,079	236,145,005	17,575,846	233,120,666	11,064,705	10,804,035	6,457,727	11,414,271
ICICI Bank Ltd	PVT	SBY	106,051	54,709	51.59	2,868,867	125,090	262,124	133,566	89,349	-	31,136	8,073	-	3,587,307	262,663	3,173,216	178,586	158,079	5,678	18,948
HDFC Bank Ltd	PVT	SBY	113,410	36,999	32.62	469,364	52,146	84,937	17,555	4,597	-	46,794	15,991	-	1,467,698	84,937	1,467,698	13,452	82,917	8,030	33,029
IDBI Bank Ltd.	PVT	SBY	45,267	12,568	27.76	320,883	5,662	77,989	11,010	9,193	-	40,343	17,443	-	935,868	77,989	935,868	56,974	76,464	4,102	39,179
Kotak Mahindra Bank Ltd	PVT	SBY	9,042	922	10.20	116,812	1,731	2,684	-	-	-	2,116	568	-	32,972	2,681	32,972	2,149	2,273	71	-
Federal Bank Ltd	PVT	SBY	14,585	1,374	9.42	180,655	14,187	11,358	6,992	2,353	2	1,517	494	-	143,461	11,358	120,970	6,621	8,718	4,465	3,907
IDFC Bank Ltd.	PVT	SBY	16,636	974	5.85	118,790	300	2,953	324	22	-	2,422	185	-	57,996	2,953	57,996	2,922	2,948	-	1,983
Axis Bank Ltd	PVT	SBY	111,998	1,686	1.51	942,578	77,058	44,107	15,829	3,861	1	19,411	5,003	2	549,768	44,107	549,768	42,199	12,522	3,484	18,539
IndusInd Bank Ltd	PVT	SBY	28,867	188	0.65	779,624	9,091	3,414	459	164	-	1,889	902	-	44,924	3,414	44,907	1,367	3,414	2,542	985
Karur Vysya Bank	PVT	SBY	2,598	12	0.46	31,401	1,136	1,067	-	-	-	713	354	-	21,340	1,067	21,340	937	925	70	615
RBL Bank Ltd	PVT	SBY	1,877	7	0.37	430,561	-	8	7	-	-	1	-	-	160	8	160	8	8	-	2
South Indian Bank Ltd	PVT	SBY	1,300	4	0.31	75,466	510	1,398	96	59	-	848	395	-	27,960	1,398	27,960	162	217	224	216
Yes Bank Ltd	PVT	SBY	4,153	1	0.02	41,859	98	147	-	-	-	93	54	-	1,772	147	1,478	7	147	4	82
City Union Bank Ltd	PVT	SBY	258	-	-	1,200	51	172	-	-	-	119	53	-	2,004	165	2,004	27	160	28	82
Bandhan Bank	PVT	SBY	141,139	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DBS Bank	PVT	SBY	1,955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DCB Bank	PVT	SBY	34,433	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka Bank	PVT	SBY	3,895	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCB	PVT	SBY	258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamilnadu Mercantile Bank Ltd	PVT	SBY	472	-	-	4,755	120	719	-	-	-	486	233	-	9,244	719	9,244	133	644	26	437
Pvt. Banks Total		SBY	638,194	109,444	17.15	6,382,815	287,180	493,077	185,838	109,598	3	147,888	49,748	2	6,862,474	493,606	6,445,581	305,544	349,436	28,724	118,004
Odisha Gramya Bank	RRB	SBY	319,752	821,563	256.94	4,221,035	1,580,016	1,403,769	377,553	870,344	7	50,566	105,286	13	28,075,380	1,403,769	28,075,380	856,822	851,135	732,507	964,056
Utkal Gramineen bank	RRB	SBY	308,897	247,238	80.04	3,923,863	1,694,903	1,239,579	387,416	663,505	-	70,421	118,237	-	16,209,844	1,239,579	16,209,844	1,004,074	738,359	578,550	878,904
RRBs Total		SBY	628,649	1,068,801	170.02	8,144,898	3,274,919	2,643,348	764,969	1,533,849	7	120,987	223,523	13	44,285,224	2,643,348	44,285,224	1,860,896	1,589,494	1,311,057	1,842,960
ESAF SFB	SFB	SBY	2,289	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JANA SFB	SFB	SBY	43,633	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SURYODAY SFB	SFB	SBY	58,029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UJJIVAN SFB	SFB	SBY	10,252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UTKARSH SFB	SFB	SBY	54,440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SFBs Total		SBY	168,643	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OSCB	SFB	SBY	219,713	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total		SBY	3,450,000	3,316,671	96.14	52,018,387	16,154,210	20,713,071	8,041,172	9,714,557	14,149	1,541,751	1,399,348	2,094	287,312,703	20,712,800	283,851,471	13,231,145	12,742,965	7,797,508	13,375,235

BANK WISE APY ENROLMENT AS ON 31.12.2024

Sl No.	Name of APY- SPs	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2024-25	AAPB Achieved in FY 2024-25	Annual Target Achieve ment in FY 2024-25	Cumulative APY accounts opened since inception
1	STATE BANK OF INDIA	PSB	895	90	80,550	112,991	126	140.27	833,412
2	CENTRAL BANK OF INDIA	PSB	104	90	9,360	9,131	87	97.55	58,012
3	INDIAN BANK	PSB	201	90	18,090	14,783	73	81.72	138,359
4	UNION BANK OF INDIA	PSB	351	90	31,590	22,202	63	70.28	269,087
5	BANK OF INDIA	PSB	262	90	23,580	15,956	60	67.67	182,862
6	BANK OF BARODA	PSB	174	90	15,660	9,898	56	63.21	116,822
7	PUNJAB AND SIND BANK	PSB	21	90	1,890	935	44	49.47	7,154
8	INDIAN OVERSEAS BANK	PSB	129	90	11,610	3,704	28	31.90	66,165
9	CANARA BANK	PSB	277	90	24,930	7,943	28	31.86	142,620
10	PUNJAB NATIONAL BANK	PSB	344	90	30,960	9,725	28	31.41	103,163
11	BANK OF MAHARASHTRA	PSB	51	90	4,590	1,167	22	25.42	7,650
12	UCO BANK	PSB	263	90	23,670	5,936	22	25.08	99,426
PSBs Total			3,072		276,480	214,371		77.54	2,024,732
13	THE SOUTH INDIAN BANK	PVT	3	35	105	166	55	158.10	654
14	THE FEDERAL BANK	PVT	26	35	910	1,265	48	139.01	1,988
15	IDBI BANK	PVT	76	70	5,320	5,248	69	98.65	27,007
16	KARNATAKA BANK	PVT	8	35	280	243	30	86.79	3,221
17	IDFC FIRST BANK	PVT	27	35	945	790	29	83.60	1,426
18	BANDHAN BANK	PVT	38	35	1,330	598	15	44.96	951
19	KOTAK MAHINDRA BANK	PVT	20	35	700	248	12	35.43	1,268
20	HDFC BANK	PVT	209	70	14,630	4,415	21	30.18	24,302
21	TAMILNAD MERCANTILE BANK	PVT	1	35	35	9	9	25.71	584
22	THE CATHOLIC SYRIAN BANK	PVT	1	35	35	4	4	11.43	39
23	INDUSIND BANK	PVT	23	35	805	86	3	10.68	167
24	CITY UNION BANK	PVT	1	35	35	2	2	5.71	89
25	YES BANK	PVT	4	35	140	4	1	2.86	15
26	AXIS BANK	PVT	189	70	13,230	374	1	2.83	60,220
27	THE KARUR VYSYA BANK	PVT	5	35	175	4	-	2.29	192
28	DCB BANK	PVT	51	35	1,785	31	-	1.74	2,118
29	ICICI BANK	PVT	116	70	8,120	52	-	0.64	3,612
30	STANDARD CHARTERED BANK	PVT	1	35	35	-	-	0.00	-
31	THE LAKSHMI VILAS BANK	PVT	5	35	175	-	-	0.00	48
32	RBL BANK	PVT	1	35	35	-	-	0.00	14
PVT Banks Total			805		48,825	13,539		27.73	127,915
33	ODISHA GRAMYA BANK	RRB	549	90	49,410	58,229	106	117.85	358,749
34	Utkal Grameen Bank	RRB	433	90	38,970	44,218	102	113.47	152,798
RRBs Total			982		88,380	102,447		115.92	152,798
35	ESAF SFB	SFB	13	65	845	493	37	58.34	1,455
36	AU SFB	SFB	1	65	65	22	22	33.85	166
37	SURYODAY SFB	SFB	43	65	2,795	407	9	14.56	831
38	UJJIVAN SFB	SFB	25	65	1,625	132	5	8.12	792
39	UTKARSH SFB	SFB	73	65	4,745	6	-	0.13	2,774
SFBs Total			155		10,075	1,060		10.52	6,018
Total			5,014		423,760	331,417		78.21	2,670,212

Annexure- 15

Progress under Applications received & disposed through SAFAL Portal

TERM LOAN PERFORMANCE UNDER SAFAL 31.12.2024

Sl. No.	Bank Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
1	State Bank of India	1,411	16	1,021	325	98
2	Union Bank of India	130	13	59	28	60
3	Punjab National Bank	168	10	42	25	182
4	Central Bank of India	34	5	16	3	20
5	Bank of India	248	5	76	22	290
6	UCO Bank	164	2	65	46	102
7	Canara Bank	90	2	61	16	22
8	Odisha Gramya Bank	189	2	17	16	308
9	Indian Bank	79	1	9	61	16
10	Bank of Maharashtra	5	1	1	3	0
11	Punjab & Sind Bank	3	1	0	1	2
12	Axis Bank	6	0	0	0	12
13	OSCB & DCCBs	66	0	33	8	50
14	Bank of Baroda	13	0	6	3	8
15	IDBI Bank	14	0	4	0	20
16	ICICI Bank	6	0	4	2	0
17	Utkal Gramin Bank	249	0	77	45	254
18	HDFC Bank	1	0	0	1	0
19	Bandhan Bank	12	0	0	4	16
20	Indian Overseas Bank	1	0	0	0	2
21	Federal Bank	1	0	1	0	0
Total		2,890	58	1,492	609	1,462

Annexure- 15**Progress under Applications received & disposed through SAFAL Portal****DCCBs PERFORMANCE UNDER CROP LOAN THROUGH SAFAL PORTAL 31.12.2024**

Sl. No.	CCB Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
1	Sambalpur DCCB	29,763	15,380	410	687	1,091
2	Berhampur CCB	12,280	6,894	663	116	3,142
3	Banki CCB	6,182	4,949	109	52	523
4	Balasore Bhadrak CCB	4,849	3,971	168	66	344
5	Boudh CCB	5,110	3,037	67	55	611
6	Nayagarh CCB	2,748	1,805	62	123	259
7	Sundargarh CCB	1,842	1,251	9	37	114
8	Mayurbhanj CCB	1,666	1,231	41	31	120
9	Bhawanipatna CCB	2,152	1,141	21	53	328
10	Cuttack CCB	1,451	955	41	27	296
11	Bolangir DCCB	1,025	502	78	47	67
12	United Puri Nimapara CCB	1,014	481	2	23	269
13	Aska CCB	784	454	9	19	81
14	Angul DCCB	1,676	430	121	56	704
15	Koraput CCB	1,185	428	41	15	94
16	Khorda CCB	770	390	30	65	120
17	Keonjhar CCB	765	308	13	10	67
Total		75,262	43,607	1,885	1,482	8,230

Financing under Agriculture as on 31.12.2024

Amount in Rs. 'Crore'

Sl	Name Of Bank	Crop Loan						Term Loan										Total Agriculture					
		Target (2024-25)	Disbursement (01.04.2024 to 31.12.2024)		Balance Outstanding as on 31.12.2024		Target (2024-25)	Disbursement (01.04.2024 to 31.12.2024)		Balance Outstanding as on 31.12.2024		Target (2024-25)	Disbursement (01.04.2024 to 31.12.2024)		Balance Outstanding as on 31.12.2024		Target (2024-25)	Disbursement (01.04.2024 to 31.12.2024)		Balance Outstanding as on 31.12.2024			
			No	Amt	No	Amt		No	Amt	No	Amt		No	Amt	No	Amt							
1	Bank of Baroda	801.29	62528	609.11	61464	639.67	153.84	11799	105.31	17690	291.83	520.20	30880	412.39	32443	1090	1321.49	93408	1021.51	111597	2021.55		
2	Bank of India	1768.58	92988	1362.08	214910	1487.86	296.77	12009	221.75	15891	269.74	1049.34	27437	919.67	33160	1507	2817.92	120425	2281.76	263961	3264.78		
3	Bank of Maharashtra	70.32	104	2.81	151	6.86	26.89	0	0.00	0	0.00	142.09	12612	243.43	15357	769	212.41	12716	246.24	15508	776.17		
4	Canara Bank	1183.24	126527	1216.47	184476	2187.38	264.79	3609	155.52	17778	264.26	811.22	8152	545.61	12730	467	1994.46	134679	1762.07	214984	2918.44		
5	Central Bank of India	490.79	21390	446.43	29678	506.75	34.60	534	18.07	1722	42.12	70.87	587	28.06	1522	40	561.66	21977	474.49	32922	588.65		
6	Indian Bank	966.84	30160	502.34	54288	501.67	186.76	5127	197.36	8841	326.92	746.64	27072	986.65	28267	963	1713.48	57232	1489.00	91396	1791.52		
7	Indian Overseas Bank	550.13	22403	541.22	34734	344.93	124.91	8128	166.25	63475	683.19	344.25	10069	546.16	22212	663	894.38	32472	1087.38	120421	1691.59		
8	Punjab & Sind Bank	18.42	28	1.41	169	6.41	14.71	203	6.19	314	12.83	30.67	216	7.42	55	15	49.09	244	8.83	538	34.33		
9	Punjab National Bank	1580.27	56093	1147.19	139812	1629.37	552.23	5209	210.91	4033	143.06	1516.81	27733	1030.64	18817	1158	3097.08	83826	2177.84	162662	2930.16		
10	State Bank of India	9098.56	492076	7634.52	585120	7738.22	1943.02	831	1551.89	87930	2828.51	6988.65	88307	5475.96	147248	5200	16087.22	580383	13110.48	820298	15766.39		
11	UCO Bank	1368.88	63989	1290.11	151479	1381.74	649.57	21009	378.98	20286	647.49	1298.92	30377	696.14	63682	636	2667.80	94366	1986.24	235447	2665.70		
12	Union Bank of India	1823.90	46756	1002.20	190514	1770.10	407.31	15768	248.55	13100	441.03	1566.62	64777	1124.78	26205	1108	3390.52	111533	2126.99	229819	3319.12		
Total Public Sector Banks		19721.23	1015042	15755.90	1646795	18200.96	4655.41	84226	3260.78	251060	5950.97	15086.29	328219	12016.92	401698	13616.47	34807.52	1343261	27772.81	2299553	37768.39		
13	Axis Bank Ltd	1574.63	20003	1126.87	18396	1920.99	276.34	11490	154.74	53849	244.28	1359.82	30312	891.54	29630	886.00	2934.45	50315	2018.40	101875	3051.27		
14	Bandhan Bank	165.80	160	15.39	212	19.92	170.63	21821	140.53	53248	186.25	439.68	43037	278.75	28401	240.85	605.48	43197	294.15	81861	447.02		
15	City Union Bank	0.08	0	0.00	0	0.00	0.39	0	0.00	0	0.00	0.45	0	0.00	0	0.00	0.53	0	0.00	0	0.00		
16	DCB Bank Ltd	142.16	3624	220.46	11024	337.20	146.33	26298	173.19	79547	442.46	407.04	28098	248.84	7596	204.01	549.20	31722	469.30	98167	983.67		
17	Federal Bank	528.61	27275	477.30	59026	482.62	23.41	1122	8.64	29300	66.53	75.92	1289	22.14	781	36.61	604.52	28564	499.44	89107	585.76		
18	HDFC Bank	358.58	1979	58.52	2617	98.35	95.21	6893	98.54	26697	136.31	754.93	58002	1074.72	154388	1291.85	1113.51	59981	1133.23	183702	1526.51		
19	ICICI Bank	1066.28	34705	708.46	83383	1153.08	255.28	14763	266.18	20101	387.19	776.27	16219	707.29	4978	771.80	1842.56	50924	1415.75	108462	2312.08		
20	IDBI Bank	264.69	9681	95.76	23186	223.50	17.94	483	17.92	2210	55.40	45.72	2333	137.39	2661	218.61	310.41	12014	233.15	28057	497.51		
21	IDFC Bank	93.48	170	20.04	173	21.85	381.58	37185	196.60	134836	406.68	605.53	39872	270.40	33193	249.69	699.00	40042	290.43	168202	678.22		
22	Indus Ind Bank	372.82	6	0.14	2	0.08	1621.91	388759	1703.70	878099	1456.56	2918.19	595899	2462.73	526077	1810.33	3291.01	595905	2462.87	1404178	3266.97		
23	Karnatak Bank Ltd.	9.96	586	10.31	663	11.37	31.67	10	2.44	19	5.14	106.09	492	16.88	48	27.97	116.06	1048	27.19	730	44.48		
24	Karur Vysya Bank	1.11	0	0.00	0	0.00	0.52	0	0.00	0	0.00	0.81	0	0.00	9	1.22	1.92	0	0.00	9	1.22		
25	Kotak Mahindra Bank Ltd	52.55	0	0.00	1	1.36	40.41	5954	23.36	18737	40.43	558.71	13774	269.01	7310	513.25	611.26	13774	269.01	23048	555.04		
26	DBS Bank(e-LVB)	9.43	5705	26.79	52470	115.98	1.16	0	0.00	0	0.00	2.80	3	1.39	1	1.33	12.23	5708	28.18	52471	117.31		
27	RBL Bank	5.70	0	0.00	0	0.00	124.81	19206	81.84	109198	227.89	149.77	67352	467.62	288100	720.45	155.47	67352	467.62	397298	948.34		
28	Standard Chartered Bank	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
29	The South Indian Bank Ltd	14.01	1270	23.61	1223	27.79	20.35	20	12.37	29	11.22	23.03	1295	85.42	15	41.79	37.04	2565	109.04	1267	80.80		
30	Tamilnad Mercantile Bank	5.97	0	0.00	0	0.00	2.22	0	0.00	0	0.00	5.72	0	0.00	0	0.00	11.69	0	0.00	0	0.00		
31	Yes Bank	30.24	0	0.00	0	0.00	22.43	0	0.00	0	0.00	50.64	40409	176.70	116403	384.86	80.88	40409	176.70	116403	384.86		
Total Private Sector Banks		4696.10	105134	2783.65	252376	4414.11	3232.58	534004	2880.04	1402870	3666.34	8281.12	938386	7110.82	1199591	7400.61	12977.23	1043520	9894.47	2854837	15481.06		
32	Odisha Gramya Bank	1580.75	192736	1156.71	344143	2011.67	237.67	4967	135.08	107813	2455.32	385.26	5287	144.70	14541	130.39	1966.01	198023	1301.40	466497	4597.38		
33	Utkal Gramen Bank	1971.06	169401	1220.18	217284	1690.07	58.77	6	0.73	602	23.02	198.79	37673	742.69	60605	958.28	2169.85	207074	1962.88	278491	2671.37		
Total of RRBs		3551.81	362137	2376.89	561427	3701.74	296.45	4973	135.81	108415	2478.34	584.04	42960	887.39	75146	1088.67	4135.86	405097	3264.28	744988	7268.75		
34	ESAF Small Finance Bank	5.76	0	0.00	0	0.00	188.83	20757	137.42	79144	211.43	232.75	20917	138.17	836	1.99	238.51	20917	138.17	79980	213.42		
35	Jana Small Finance Bank	124.33	0	0.00	0	0.00	493.80	12197	63.29	38186	114.86	528.40	50136	283.53	126501	467.01	652.73	50136	283.53	164687	581.87		
36	Suryoday Small Finance Bank	87.97	0	0.00	0	0.00	296.71	44730	230.91	130053	443.65	464.80	60135	307.44	69351	175.83	552.77	60135	307.44	199404	619.48		
37	Ujjivan Small Finance Bank	39.13	12	0.06	70230	243.27	164.60	0	0.00	0	0.00	197.10	11139	68.32	0	0.00	236.23	11151	68.37	70230	243.27		
39	Utkarsh Small Finance Bank	94.87	0	0.00	0	0.00	293.74	39050	152.52	97201	260.58	413.94	43515	167.76	11755	27.23	508.82	43515	167.76	108956	287.81		
Total Small Finance Bank		352.06	12	0.06	70230	243.27	1437.68	116734	584.14	344584	1030.52	1836.99	185842	965.21	208443	672.06	2189.06	185854	965.27	623257	1945.85		
39	Orissa State Co-Op. Bank	19592.51	2608461	13984.97	3508544	21231.59	204.59	409	10.77	2483248	60.03	679.42	11628	185.35	19011	314.73	20271.93	2620089	14170.31	6010803	21606.35		
Grand Total		47913.73	4090786	34901.46	6039372	47791.66	9826.71	740346	6871.53	4590177	13186.21	26467.87	1507035	21165.68	1903889	23092.54	74381.60	5597821	56067.14	12533438	84070.40		

Annexure - 17						
FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 31.12.2024						
(Amount in Crores)						
Sl	Name of Bank	New No. of KCCs issued from 01.04.2024 to 31.12.2024			Balance O/S as on 31.12.2024	
		A/c	Amt.	Avg loan Size in Rs.	A/c	Amt
1	Bank of Baroda	62528	609.11	97413.96	61464	639.67
2	Bank of India	45070	243.44	54013.76	158274	717.58
3	Bank of Maharashtra	3	0.14	466666.67	45	0.64
4	Canara Bank	1373	9.34	68026.22	25546	177.25
5	Central Bank of India	503	3.43	68190.85	3000	21.43
6	Indian Bank	578	4.64	80276.82	15972	118.31
7	Indian Overseas Bank	619	10.31	166558.97	15036	117.88
8	Punjab & Sind Bank	0	0.00	0.00	104	1.50
9	Punjab National Bank	1427	13.89	97337.07	80292	488.31
10	State Bank of India	65278	1198.16	183547.29	345635	2668.68
11	UCO Bank	23478	319.78	136204.11	141874	978.25
12	Union Bank of India	15275	56.79	37178.40	36454	339.23
Public Sector Banks		216132	2469.03	114237.13	883696	6268.73
13	Axis Bank Ltd	13440	528.27	3,93,055.44	16537	1810.14
14	Bandhan Bank	9	0.05	60647.89	21	0.38
15	City Union Bank	0	0.00	0.00	0	0.00
16	DCB Bank Ltd	465	17.68	3,80,318.37	5738	357.14
17	Federal Bank	316	5.26	1,66,512.03	1201	29.42
18	HDFC Bank	13679	201.06	1,46,983.90	182643	1108.59
19	ICICI Bank	792	46.49	5,87,024.40	2503	202.33
20	IDBI Bank	329	0.76	23244.38	12535	84.29
21	IDFC First Bank	170	20.04	11,78,550.78	173	21.85
22	Indus Ind Bank	0	0.00	0.00	0	0.00
23	Karnatak Bank Ltd.	0	0.00	0.00	663	11.37
24	Karur Vysya Bank	0	0.00	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	0.00	0	0.00
26	DBS Bank (e-Laxmi Vilas)	0	0.00	0.00	0	0.00
27	RBL Bank	0	0.00	0.00	0	0.00
28	South Indian Bank Ltd.	0	0.00	0.00	0	0.00
29	Tamilnadu Mercantile Bank	0	0.00	0.00	0	0.00
30	Yes Bank	1597	3.14	19636.82	5063	5.66
Private Sector Banks		30797	822.75	267152.64	227077	3631.17
31	Odisha Gramya Bank	117953	605.73	51353.51	239575	1262.06
32	Utkal Grameen Bank	169401	1220.18	72029.09	217284	1690.08
RRBs		287354	1825.91	63542.18	456859	2952.14
33	ESAF Small Finance Bank	0	0.00	0.00	0	0.00
34	Jana Small Finance Bank	0	0.00	0.00	0	0.00
35	Suryoday Small Finance Bank	0	0.00	0.00	0	0.00
36	Ujjivan Small Finance Bank	18	0.25	138888.89	35	0.14
37	Utkarsh Small Finance Bank	0	0.00	0.00	0	0.00
Total Small Finance Bank		18	0.25	50000.00	35	0.14
38	Orissa State Co-Op. Bank	2499969	12460.48	49842.54	3469705	20915.01
Total of Co-op Bank		2499969	12460.48	49842.54	3469705	20915.01
TOTAL		3034270	17578.42	57932.95	5037372	33767.19

Annexure-18							
Status Report of Joint Liabilities Groups Under BALARAM Scheme for 2024-25							
Sl. No.	Name of the District	Revised Target for 2024-25	Total JLGs disbursed	Amount (in Lakhs)	BALARAM Target during 2024-25 (No of Group)	OSCB Achievement as on dtd.01.02.2025	
						Group	Amount (in Lakhs)
1	Angul	840			454	39	26.00
2	Balangir	675			319	11	15.87
3	Balasore	3180	135	136.41	1820	291	308.69
4	Bargarh	1380	82	84.81	677	12	12.05
5	Bhadrak	2510			1432	366	383.05
6	Boudh	430			218	55	63.64
7	Cuttack	6200			3498	847	799.09
8	Deogarh	890			426	292	280.60
9	Dhenkanal	1385			752	116	71.76
10	Gajapati	530			262	50	55.82
11	Ganjam	7075	212	283.86	3524	2335	2338.12
12	Jagatsinghpur	10600			5956	50	35.79
13	Jajpur	2100			1152	0	0.00
14	Jharsuguda	350			171	48	36.72
15	Kalahandi	1680	100	67.93	777	125	113.28
16	Kandhamal	470	11	12.97	229	42	33.02
17	Kendrapara	3370	29	31.30	1899	591	637.69
18	Keonjhar	3000			1717	53	51.60
19	Khurda	1300	96	95.25	699	248	248.64
20	Koraput	1045			463	4	4.00
21	Malkangiri	400			180	29	27.25
22	Mayurbhanj	4000			2246	1151	912.70
23	Nabarangpur	840			360	7	5.90
24	Nayagarh	1450	459	291.36	831	194	157.59
25	Nuapada	400			184	33	28.14
26	Puri	5300			3012	32	16.99
27	Rayagada	400			176	11	12.20
28	Sambalpur	1500			722	149	142.96
29	Subarnapur	400			187	11	11.31
30	Sundargarh	1300			657	575	574.82
Total		65000	1124	1003.89	35000	7767	7405.29



**Government of Odisha
Department of Agriculture & Farmers' Empowerment**

RESOLUTION

Bhubaneswar, dated the

No. DAFE-AB-MISC-0020-2020 - 2245 /A&FE 28-01-2025

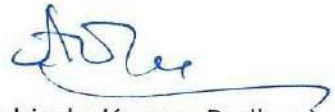
In pursuant of Notification No. 11207 dtd. 16.07.2020 of Department of Agriculture & FE, the Operational Guidelines on "BALARAM (Bhoomihina Agriculturist Loan And Resources Augmentation Model)" has been formulated and issued vide letter no. 13754 dtd. 04.09.2020 which is being amended from time to time.

Recently, Reserve Bank of India has raised the limit for collateral free agricultural loans including loans for allied activities from the existing level of 1.6 lakh to 2 lakh per borrower vide circular no. 10/05.05.010/2024-25 dtd. 06.12.2024.

Hence, after careful consideration, the Government have been pleased to modify the aforesaid guidelines of BALARAM by replacing the "**1.6 lakh**" appearing at point-13.5 of OG of BALARAM with "**2 lakh**".

ORDER: Ordered that the Resolution be published in the Extra-Ordinary issue of the Odisha Gazette and copies thereof be forwarded to all the Departments of Government.

By order of the Governor,


(Dr. Arabinda Kumar Padhee)
Principal Secretary to Govt.

Memo No. 2246

/A&FE

Dated: 28-01-2025

Copy forwarded to the P.S. to Deputy Chief Minister, Agriculture & Farmers' Empowerment, Energy /P.S to Minister of State (Ind. Charge), Co-Operation, Handlooms, Textiles & Handicrafts for kind information of Hon'ble Deputy Chief Minister, Agriculture & Farmers' Empowerment, Energy/ Hon'ble Minister, Co-Operation, Handlooms, Textiles & Handicrafts respectively.

ପ୍ରମୁଖ
28.1.2025
Deputy Director (Statistics).

Memo No. 2247

/A&FE

Dated: 28-01-2025

Copy forwarded to OSD to the Chief Secretary, Odisha/ P.S to DC-cum-ACS/ P.S. to APC-cum-Additional Chief Secretary / OSD to Principal Secretary, Department of Agriculture & FE / P.S to Principal Secretary, Revenue & DM Department/ P.S to Commissioner-cum-Secretary, Cooperation Department / P.S. to Principal Secretary, Finance Department for kind information of Chief Secretary, Odisha/ DC-cum-ACS/ APC-cum-ACS/ Principal Secretary, Department of Agriculture & FE/ Principal Secretary, Revenue & DM Department / Commissioner-cum-Secretary, Cooperation Department / Principal Secretary, Finance Department respectively.

ପ୍ରମୁଖ
28.1.2025
Deputy Director (Statistics).

Memo No. 2248

/A&FE

Dated: 28-01-2025

Copy forwarded to Director, Horticulture-cum-Ex-Officio Additional Secretary to Govt./ Director, DAFP-cum-Ex-Officio Additional Secretary to Govt. for information and necessary action.

ପ୍ରମୁଖ
28.1.2025
Deputy Director (Statistics).

Memo No. 2249

/A&FE

Dated: 28-01-2025

Copy forwarded to Registrar, Cooperative Societies, Odisha/ Managing Director, Odisha State Cooperative Bank/ Chief General Manager, NABARD, Bhubaneswar/ General Manager-Cum-Convenor, SLBC, Odisha/ Director, IMAGE, Bhubaneswar for information and necessary action.

ପ୍ରମୁଖ
28.1.2025
Deputy Director (Statistics).

Memo No. 2250

/A&FE

Dated: 28-01-2025

Copy along with its soft copy is forwarded to the Assistant Director (Technical), PS&P, Odisha Secretariat Branch Press, Unit-III, Kharvel Nagar, Bhubaneswar / Odisha Gazette Cell, Secretariat Branch Press, C/o- C&T (Commerce) Department (e-mail: secretariatpressbbsr@gmail.com) with a request to publish the Resolution in the extraordinary issue of the Odisha Gazette and supply 50 copies of the same to this Department for official use.

ପ୍ରମୁଖ
28.1.2025
Deputy Director (Statistics).

Memo No. 2251

/A&FE

Dated: 28-01-2025

Copy forwarded to all Departments of Government for information and necessary action.

ପ୍ରମୁଖ
28.1.2025
Deputy Director (Statistics).

Memo No. 2252

/A&FE

Dated: 28-01-2025

Copy forwarded to IMU Section with a request to upload the Resolution in the Departmental Website.

ପ୍ରମୁଖ
28.1.2025
Deputy Director (Statistics).



Annexure - 19								
FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF) during the FY 2024-25 UP TO 31.12.2024								
(Amount in Crores)								
Sl	Name of Bank	No. of Applications Sponsored	No. of Applications Sanctioned	Amount sanctioned	No. of Applications Disbursed	Amount Disbursed	No. of Applications Rejected	No. of Applications Pending
1	Bank of Baroda	144	37	44.34	30	33.79	24	29
2	Bank of India	379	91	136.36	91	87.99	54	30
3	Bank of Maharastra	2	0	1.50	0	1.35	0	0
4	Canara Bank	88	10	119.73	12	71.14	20	8
5	Central Bank of India	36	8	14.70	6	12.28	4	9
6	Indian Bank	92	26	68.94	25	48.15	10	13
7	Indian Overseas Bank	38	6	8.10	4	6.93	3	8
8	Punjab & Sind Bank	3	0	0.00	0	0.00	0	3
9	Punjab National Bank	610	216	280.85	157	165.29	57	33
10	State Bank of India	1340	575	375.52	585	276.58	289	70
11	UCO Bank	106	30	49.64	27	26.54	14	12
12	Union Bank of India	216	88	83.13	75	49.07	49	16
Public Sector Banks		3054	1087	1182.81	1012	779.11	524	231
13	Axis Bank Ltd	19	3	7.60	2	5.90	1	12
14	Bandhan Bank							
15	City Union Bank							
16	DCB Bank Ltd	1	0	0.00	0	0.00	1	0
17	Federal Bank	3	0	3.91	0	2.13	1	0
18	HDFC Bank	309	55	175.07	56	144.30	79	65
19	ICICI Bank	9	2	2.84	1	1.17	4	3
20	IDBI Bank	45	10	29.24	8	24.71	11	8
21	IDFC First Bank							
22	Indus Ind Bank	2	0	0.00	0	0.00	0	2
23	Karnatak Bank Ltd.	12	3	0.87	3	0.87	3	6
24	Karur Vysya Bank	2	0	1.27	0	1.27	1	0
25	Kotak Mahindra Bank Ltd	8	0	9.48	2	2.21	3	2
26	DBS (e-Laxmi Vilas)							
27	RBL Bank							
28	Standard Chartered Bank							
29	South Indian Bank Ltd.	1	0	0.00	0	0.00	1	0
30	Tamilnadu Mercantile Bank							
31	Yes Bank	2	0	0.00	0	0.00	2	0
Private Sector Banks		413	73	230.28	72	182.56	107	98
32	Odisha Gramya Bank	6	0	0.53	0	0.00	1	3
33	Utkal Grameen Bank	21	7	2.94	7	2.91	4	7
RRBs		27	7	3.47	7	2.91	5	10
34	ESAF Small Finance Bank	0	0	0.00	0	0.00	0	0
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0
36	Suryoday Small Finance B	0	0	0.00	0	0.00	0	0
37	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0
38	Utkarsh Small Finance Ban	0	0	0.00	0	0.00	0	0
Total Small Finance Bank		0	0	0.00	0	0.00	0	0
39	Orissa State Co-Op. Bank	1	0	0.00	0	0.00	0	1
Total of Co-op Bank		1	0	0.00	0	0.00	0	1
Total- Banks		3495	1167	1416.56	1091	964.58	636	340
40	NABKISAN Finance Ltd	50	1	1.56	10	1.36	12	0
41	Samunnati FIS PVT Ltd	1	0	0.00	0	0.00	0	1
42	Agriwise Finserv Ltd	1	0	0.00	0	0.00	0	1
GRAND TOTAL		3547	1168	1418.12	1101	965.94	648	342

Financing under various Allied Agriculture schemes as on 31.12.2024

Sl	Name of Bank	Dairy				Poultry				Fishery				AH-Sheep/Goatery/Piggery				Other Allied Sector			
		Disbursement (01.04.2024 to 31.12.2024)		Balance outstanding as on 31.12.2024		Disbursement (01.04.2024 to 31.12.2024)		Balance outstanding as on 31.12.2024		Disbursement (01.04.2024 to 31.12.2024)		Balance outstanding as on 31.12.2024		Disbursement (01.04.2024 to 31.12.2024)		Balance outstanding as on 31.12.2024		Disbursement (01.04.2024 to 31.12.2024)		Balance outstanding as on 31.12.2024	
		A/c	Amt.	A/c	Amt	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	3573	35.49	4856	53.58	3774	34.10	7141	132.52	1780	22.93	2354	49.14	2240	9.97	2928	52.18	432	2.82	411	4.41
2	Bank of India	5827	84.01	7908	94.56	1685	67.78	2374	82.96	3304	50.05	4062	68.95	1193	19.91	1547	23.27	0	0.00	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2134	49.10	9165	115.38	481	47.56	2121	57.03	726	44.74	4483	52.25	268	14.12	2009	39.60	0	0.00	0	0.00
5	Central Bank of India	340	8.13	991	14.23	37	4.29	182	11.45	156	5.54	337	15.06	1	0.11	212	1.38	0	0.00	0	0.00
6	Indian Bank	1724	49.25	3144	130.42	51	8.05	152	27.92	131	12.58	115	10.01	3221	127.47	5430	158.57	0	0.00	0	0.00
7	Indian Overseas Bank	5432	82.72	17049	324.09	1219	41.39	6759	147.24	1374	41.51	13357	80.95	103	0.63	13631	51.00	0	0.00	12679	79.91
8	Punjab & Sind Bank	0	0.00	277	8.88	0	0.00	37	3.95	0	0.00	0	0.00	0	0.00	0	0.00	203	6.19	0	0.00
9	Punjab National Bank	1496	114.87	899	29.24	1022	41.89	488	43.61	1128	27.89	379	11.54	1563	26.26	2267	58.67	0	0.00	0	0.00
10	State Bank of India	186	522.79	85108	699.06	192	556.14	603	830.47	183	253.22	1125	721.22	270	219.74	1094	577.75	0	0.00	0	0.00
11	UCO Bank	144	64.25	6547	281.44	157	56.43	4125	116.55	20642	237.22	7267	213.44	66	21.09	2347	36.06	0	0.00	0	0.00
12	Union Bank of India	2501	56.50	2494	130.56	7036	103.66	3570	144.85	4717	66.91	4495	85.50	1514	21.47	2541	80.12	0	0.00	0	0.00
	Public Sector Banks	23357	1067.11	138438	1881.44	15654	961.30	27552	1598.55	34141	762.58	37974	1308.06	10439	460.78	34006	1078.60	635	9.01	13090	84.32
13	Axis Bank Ltd	2321	16.02	2369	17.08	5383	48.65	5411	76.27	3786	90.07	46065	149.43	0	0.00	4	1.50	0	0.00	0	0.00
14	Bandhan Bank	5095	28.63	15808	42.25	3559	31.26	12831	37.26	7429	39.40	10069	55.48	5490	39.13	13814	47.19	248	2.10	726	4.06
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	0	0.00	0	0.00
16	DCB Bank Ltd	16305	69.30	68926	157.98	0	0.00	14	0.01	1	0.02	1	0.02	0	0.00	0	0.00	9992	103.87	10606	284.46
17	Federal Bank	1004	5.28	25529	57.74	101	2.23	3699	7.56	17	1.13	72	1.23	0	0.00	0	0.00	0	0.00	0	0.00
18	HDFC Bank	3194	25.10	19486	63.05	664	16.46	2357	24.78	312	2.39	83	0.93	408	5.18	219	3.64	2315	49.41	4552	43.91
19	ICICI Bank	11751	191.09	15590	262.78	1405	18.14	2085	32.18	1607	56.95	2426	92.24	0	0.00	0	0.00	0	0.00	0	0.00
20	IDBI Bank	3	0.13	156	2.77	46	8.87	96	27.51	0	0.00	1410	12.20	0	0.00	0	0.00	434	8.91	548	12.93
21	IDFC Bank	29879	149.88	112272	325.69	733	3.49	2580	7.33	2572	12.79	8447	23.99	3506	16.57	10876	34.91	495	13.87	661	14.77
22	Indus Ind Bank	49647	370.07	109724	393.07	9077	95.00	9077	122.28	29362	275.94	65088	343.56	300673	962.69	694210	597.66	0	0.00	0	0.00
23	Karnatak 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	10	2.44	19	5.14
24	Karur Vysya 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	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5954	23.36	15737	40.43
26	DBS Bank (e-Laxmi Vilas)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	19206	81.84	109198	227.89
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	0	0.00	0	0.00
29	The South Indian Bank Ltd.	16	4.85	22	3.29	4	7.52	7	7.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnadu Mercantile Bank L	0	0.00	0	0.00	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	0	0.00	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	119215	860.35	369882	1325.69	20972	231.63	38157	343.11	45086	478.69	133661	679.06	310077	1023.57	719123	684.90	38654	285.80	142047	633.57
32	Odisha Gramya Bank	1623	39.98	24518	590.40	1628	47.28	28631	724.62	438	12.84	7388	176.53	1278	34.99	29401	515.11	0	0.00	17875	448.66
33	Utkal Gramineen Bank	3	0.21	252	3.22	3	0.52	39	13.52	0	0.00	111	1.99	0	0.00	200	4.29	0	0.00	0	0.00
	RRBs	1626	40.19	24770	593.62	1631	47.79	28670	738.14	438	12.84	7499	178.52	1278	34.99	29601	519.40	0	0.00	17875	448.66
34	ESAF Small Finance Bank	10199	47.57	45540	102.48	470	2.15	2297	4.98	3612	16.59	10349	25.49	0	0.00	0	0.00	6476	71.11	20958	78.49
35	Jana Small Finance Bank	975	5.66	6297	16.94	4212	21.98	16742	52.34	2709	14.61	7019	22.95	4301	21.03	8128	22.63	0	0.00	0	0.00
36	Suryoday Small Finance Ban	1523	7.89	5329	17.68	40569	209.72	116745	402.10	226	1.10	660	1.96	2392	12.07	7137	21.61	20	0.14	182	0.30
37	Ujjivan Small Finance 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	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	33196	129.64	82620	221.49	1954	7.63	4861	13.03	779	3.05	1943	5.21	3121	12.20	7777	20.85	0	0.00	0	0.00
	Total Small Finance Bank	45893	190.76	139786	358.59	47205	241.47	140645	472.44	7326	35.35	19971	55.62	9814	45.30	23042	65.09	6496	71.25	21140	78.79
39	Orissa State Co-Op. Bank	117	1.98	2480210	27.67	39	2.51	612	12.82	34	0.89	695	8.87	55	1.45	1465	5.97	164	3.94	266	4.70
	TOTAL	190208	2160.39	3153086	4187.01	85501	1484.71	235636	3165.06	87025	1290.34	199800	2230.13	331663	1566.08	807237	2353.96	45949	370.00	194418	1250.04

Annexure-21					
BANKWISE PROGRESS UNDER MKUY AS OF 31.12.2024					
S1	Name of Bank	No. of applications Sponsored	No. of applications Sanctioned	No. of applications Rejected	No. of applications Pending
1	Bank of Baroda	345	172	75	98
2	Bank of India	574	271	64	239
3	Bank of Maharashtra	21	8	0	13
4	Canara Bank	370	180	140	50
5	Central Bank of India	144	65	37	42
6	Indian Bank	270	97	30	143
7	Indian Overseas Bank	131	42	25	64
8	Punjab & Sind Bank	26	7	4	15
9	Punjab National Bank	1143	571	136	436
10	State Bank of India	2445	1227	669	549
11	UCO Bank	319	169	70	80
12	Union Bank of India	550	233	108	209
Public Sector Banks		6338	3042	1358	1938
13	Axis Bank Ltd	73	16	11	46
14	Bandhan Bank	4	0	0	4
15	City Union Bank	0	0	0	0
16	DCB Bank Ltd	10	2	0	8
17	Federal Bank	13	4	1	8
18	HDFC Bank	225	74	21	130
19	ICICI Bank	53	25	12	16
20	IDBI Bank	195	74	57	64
21	IDFC First Bank	4	2	0	2
22	Indus Ind Bank	0	0	0	0
23	Karnatak Bank Ltd.	23	8	0	15
24	Karur Vysya Bank	1	0	0	1
25	Kotak Mahindra Bank Ltd	10	7	0	3
26	DBS (e-Laxmi Vilas Bank)				
27	RBL Bank				
28	Standard Chartered Bank				
29	South Indian Bank Ltd.	1	0	1	0
30	Tamilnadu Mercantile Bank				
31	Yes Bank				
Private Sector Banks		612	212	103	297
32	Odisha Gramya Bank	223	108	78	37
33	Utkal Grameen Bank	113	52	44	17
RRBs		336	160	122	54
34	ESAF Small Finance Bank	0	0	0	0
35	Jana Small Finance Bank	0	0	0	0
36	Suryoday Small Finance Bank	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0
Total Small Finance Bank		0	0	0	0
39	Orissa State Co-Op. Bank	471	177	155	139
Total of Co-op Bank		471	177	155	139
TOTAL		7757	3591	1738	2428

Annexure-22**BANKWISE AH KCC CAMP 31.12.2024**

Sl No	Bank Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	State Bank of India	24,554	24,286	8,360	647	15,279
2	Cooperative Bank	17,682	16,709	3,448	97	13,164
3	Bank of India	2,867	2,867	1,262	46	1,559
4	UCO Bank	3,750	3,682	1,204	106	2,372
5	Punjab National Bank	2,956	2,938	718	157	2,063
6	Union Bank of India	2,994	2,994	717	444	1,833
7	Canara Bank	2,172	2,161	585	50	1,526
8	Indian Bank	1,906	1,873	580	16	1,277
9	Bank of Baroda	2,078	2,077	536	78	1,463
10	Indian Overseas Bank	6,213	6,155	458	752	4,945
11	Central Bank of India	961	961	144	91	726
12	Punjab & Sind Bank	116	116	18	5	93
13	IDBI Bank Ltd.	71	68	14	8	46
14	Bank of Maharashtra	2	2	0	0	2
Grand Total		68,322	66,889	18,044	2,497	46,348

Annexure-22						
DISTRICTWISE AH KCC CAMP 31.12.2024						
Sl No	District Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Anugul	3,147	3,147	716	-	2,431
2	Balangir	1,537	1,537	442	274	821
3	Baleshwar	4,404	4,342	1,185	369	2,788
4	Bargarh	1,485	1,485	704	121	660
5	Baudh	282	282	12	-	270
6	Bhadrak	1,816	1,719	284	22	1,413
7	Cuttack	3,920	3,872	1,573	142	2,157
8	Debagarh	78	78	45	-	33
9	Dhenkanal	2,762	2,758	1,143	219	1,396
10	Gajapati	636	636	201	17	418
11	Ganjam	2,367	2,367	438	356	1,573
12	Jagatsinghapur	1,220	1,220	195	79	946
13	Jajapur	1,390	1,390	275	9	1,106
14	Jharsuguda	267	267	75	6	186
15	Kalahandi	1,037	1,037	229	26	782
16	Kandhamal	696	696	131	3	562
17	Kendrapara	16,732	15,764	3,021	17	12,726
18	Kendujhar	832	832	518	-	314
19	Khordha	1,389	1,389	540	-	849
20	Koraput	1,282	1,279	460	101	718
21	Malkangiri	2,042	2,042	298	-	1,744
22	Mayurbhanj	1,557	1,557	650	31	876
23	Nabarangpur	1,408	1,408	445	110	853
24	Nayagarh	565	565	42	-	523
25	Nuapada	513	513	133	49	331
26	Puri	9,405	9,169	2,518	365	6,286
27	Rayagada	2,078	2,063	596	37	1,430
28	Sambalpur	1,218	1,218	556	20	642
29	Subarnapur	342	342	125	124	93
30	Sundargarh	1,915	1,915	494	-	1,421
TOTAL		68,322	66,889	18,044	2,497	46,348

Annexure-22						
BANKWISE FISHERIES KCC CAMP 31.12.2024						
S/No	Bank Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Cooperative Bank	6,838	6,836	1,474	51	5,311
2	State Bank of India	2,476	2,408	533	183	1,692
3	Bank of India	275	275	113	12	150
4	UCO Bank	374	364	91	6	267
5	Indian Bank	256	252	47	1	204
6	Union Bank of India	276	270	42	44	184
7	Punjab National Bank	246	245	39	34	172
8	Canara Bank	187	185	37	11	137
9	Central Bank of India	236	236	31	1	204
10	Bank of Baroda	165	165	24	19	122
11	Indian Overseas Bank	460	451	23	88	340
12	Bank of Maharashtra	0	0	0	0	0
13	IDBI Bank Ltd.	17	17	0	2	15
14	Punjab & Sind Bank	4	4	0	0	4
Grand Total		11,810	11,708	2,454	452	8,802

Annexure-22						
DISTRICTWISE FISHERIES KCC CAMP 31.12.2024						
Sl No	District Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Baleshwar	847	816	185	105	526
2	Dhenkanal	154	154	5	59	90
3	Ganjam	235	235	49	58	128
4	Kendrapara	6057	6048	1276	51	4721
5	Puri	409	359	51	48	260
6	Nuapada	169	169	50	43	76
7	Kalahandi	138	138	13	27	98
8	Balangir	147	147	91	16	40
9	Mayurbhanj	312	312	160	12	140
10	Nabarangpur	110	110	60	8	42
11	Malkangiri	466	466	51	6	409
12	Rayagada	54	54	3	6	45
13	Bhadrak	273	273	27	4	242
14	Jharsuguda	131	131	18	4	109
15	Jagatsinghapur	161	161	26	3	132
16	Cuttack	215	204	66	2	136
17	Anugul	57	57	6	0	51
18	Bargarh	172	171	70	0	101
19	Baudh	28	28	1	0	27
20	Debagarh	31	31	6	0	25
21	Gajapati	75	75	7	0	68
22	Jajapur	240	240	36	0	204
23	Kandhamal	7	7	3	0	4
24	Kendujhar	13	13	10	0	3
25	Khordha	230	230	49	0	181
26	Koraput	30	30	0	0	30
27	Nayagarh	673	673	27	0	646
28	Sambalpur	132	132	40	0	92
29	Subarnapur	11	11	2	0	9
30	Sundargarh	233	233	66	0	167
TOTAL		11,810	11,708	2,454	452	8,802

Annexure-23

District-wise FPO details				
SL. No.	District	Total No of FPOs	No of FPOs Credit Linked by NABKISAN	Amount of Loan Sanctioned (Rs. Lakhs)
1	Angul	6	1	5.00
2	Balasore	3	2	75.00
3	Bargarh	13	1	10.00
4	Bhadrak	10	0	0.00
5	Bolangir	23	5	50.00
6	Boudh	7	1	10.00
7	Cuttack	7	1	6.00
8	Deogarh	6	1	15.00
9	Dhenkanal	5	1	10.00
10	Gajapati	8	2	10.00
11	Ganjam	7	3	15.00
12	Jagatsinghpur	2	0	0.00
13	Jajpur	3	1	5.00
14	Jharsuguda	3	1	4.00
15	Kalahandi	23	8	65.00
16	Kandhamal	12	0	0.00
17	Kendrapara	9	1	5.00
18	Keonjhar	8	2	10.00
19	Khurda	5	6	50.00
20	Koraput	17	0	0.00
21	Malkangiri	3	1	10.00
22	Mayurbhanj	12	7	65.00
23	Nabarangpur	4	4	152.40
24	Nayagarh	9	3	17.00
25	Nuapada	9	2	15.00
26	Puri	9	0	0.00
27	Rayagada	5	0	0.00
28	Sambalpur	11	0	0.00
29	Subarnapur	4	1	10.00
30	Sundargarh	5	3	30.00
TOTAL		248	58	644.40



ଓଡ଼ିଶା ସରକାର
କୃଷି ଓ କୃଷକ ସଶକ୍ତିକରଣ ବିଭାଗ

ଅଧିସୂଚନା

୩୦ ଜାନୁଆରୀ, ୨୦୨୫, ଭୁବନେଶ୍ୱର

No. DHO-NHM-PLAN-0001-2025 ୨୫୬୭ /A&FE

ତା ୨୨.୦୧.୨୦୨୫ ରିଖରେ ଅନୁଷ୍ଠିତ ହୋଇଥିବା ରାଜ୍ୟ ମନ୍ତ୍ରୀମଣ୍ଡଳର ୧୪ ତମ ବୈଠକରେ "ଶୀତଳ ଭଣ୍ଡାର ପାଇଁ ଆର୍ଥିକ ସହାୟତା" ଯୋଜନା ନିମନ୍ତେ ପାଣି ବ୍ୟବସ୍ଥାର ପ୍ରସ୍ତାବକୁ ଅନୁମୋଦନ କରାଯାଇଛି ।

୧. ଉପକ୍ରମ

"ଶୀତଳ ଭଣ୍ଡାର ପାଇଁ ଆର୍ଥିକ ସହାୟତା" ଯୋଜନା ରାଜ୍ୟର ୫୮ ଟି ଉପଖଣ୍ଡରେ ଅତି କମରେ ଗୋଟିଏ ଲେଖାଏଁ ଶୀତଳ ଭଣ୍ଡାର ନିର୍ମାଣ ପାଇଁ ପଦକ୍ଷେପ ନିଆଯାଉଛି । ରାଜ୍ୟରେ ସଂରକ୍ଷଣ ସୁବିଧାକୁ ମଜବୁତ କରିବା ପାଇଁ ଏହି ଯୋଜନା ପ୍ରଣୟନ କରାଯାଇଛି, ଯାହା ବେସରକାରୀ ଉଦ୍ୟୋଗୀଙ୍କୁ ଆର୍ଥିକ ସହାୟତା ଦୃଷ୍ଟିରୁ ଶୀତଳ ଭଣ୍ଡାର ନ ଥିବା ସ୍ଥାନରେ ଶୀତଳ ଭଣ୍ଡାର ସ୍ଥାପନ କରିବାକୁ ଉତ୍ସାହିତ କରିବ । ଏହି ଯୋଜନା ଉନ୍ନତ ବଜାର ଦର ସୁଯୋଗ, କୃଷି ଓ ଉଦ୍ୟାନ କୃଷି ଏବଂ ଆନୁଷଙ୍ଗିକ କ୍ଷେତ୍ର ଦ୍ରବ୍ୟର ମୂଲ୍ୟ-ଯୋଗ ଏବଂ ପ୍ରକ୍ରିୟାକରଣ, ଅମଳ ପରବର୍ତ୍ତୀ ଫସଲ କ୍ଷୟକ୍ଷତି ଓ ଅମଳ ହୋଇଥିବା ଫସଲର ଅଭାବୀ ବିକ୍ରୟ ହ୍ରାସ ଏବଂ ଶୀତଳ ଭଣ୍ଡାର ମାଧ୍ୟମରେ ମଧ୍ୟମ ଅବଧି ସଂରକ୍ଷଣ ସୁବିଧା ଯୋଗାଇ କୃଷକମାନଙ୍କ ପାଇଁ ଆୟ ବୃଦ୍ଧି କରିବାରେ ସାହାଯ୍ୟ କରିବ ।

୨. ଯୋଜନାର ଯଥାର୍ଥତା

ଫଳ ଓ ପରିପରିବାର ଅମଳ ପରେ ପରିମାଣାତ୍ମକ ଏବଂ ଗୁଣାତ୍ମକ କ୍ଷତି କୃଷକଙ୍କ ଆୟକୁ ଯଥେଷ୍ଟ ପ୍ରଭାବିତ କରିଥାଏ । ଏହା ସ୍ୱଳ୍ପ ଯେ, ଅମଳ ପରବର୍ତ୍ତୀ କ୍ଷତି ପାଇଁ ଖରାପ ଭିତ୍ତିଭୂମି ଏବଂ ଉପଯୁକ୍ତ ଜ୍ଞାନ ର ଅଭାବ ପ୍ରମୁଖ ଭାବରେ ଦାୟୀ । ଏହି ପରିସ୍ଥିତିରେ, ଆୟ ବୃଦ୍ଧି କରିବା ଏବଂ ଫଳ ଏବଂ ପରିପରିବାର ମୁଣ୍ଡପିଛା ଉପଲବ୍ଧତା ବୃଦ୍ଧି ପାଇଁ ଅମଳ ପରବର୍ତ୍ତୀ ପରିଚାଳନା ହେଉଛି ବଳିଷ୍ଠ ପଦକ୍ଷେପ । ଉପଖଣ୍ଡ ସ୍ତରରେ ଏହିପରି ସୁବିଧା କୃଷକମାନଙ୍କୁ ଅମଳ ପରବର୍ତ୍ତୀ କ୍ଷତି ହ୍ରାସ କରି କୃଷିଜାତ ଦ୍ରବ୍ୟର ମୂଲ୍ୟ ବୃଦ୍ଧି କରିବାରେ ସକ୍ଷମ ହେବ ।

୩. ସହାୟତାର ଢାଞ୍ଚା

କ. ନୂତନ ଶୀତଳ ଭଣ୍ଡାର ଓ ବିଦ୍ୟମାନ ଶୀତଳ ଭଣ୍ଡାର (ରୁଗଣ/ ଅକାମୀ/ ଅଚଳ) ପାଇଁ ବିଭିନ୍ନ ଉପାଦାନଗୁଡ଼ିକରେ ଥିବା ଶୀତଳ ଭଣ୍ଡାର ପାଇଁ ସହାୟତାର ବିବରଣୀ ନିମ୍ନରେ ପ୍ରଦାନ କରାଯାଇଛି :-

ସହାୟତାର ଢାଞ୍ଚା	ନୂତନ ଶୀତଳ ଭଣ୍ଡାର	ବିଦ୍ୟମାନ ଶୀତଳ ଭଣ୍ଡାର
ପୁଞ୍ଜି ବିନିଯୋଗ ସବସିତି	କ. ସ୍ଥାୟୀ ପୁଞ୍ଜି ବ୍ୟୟର ୬୦% ସର୍ବାଧିକ ୨.୫୦କୋଟି ଟଙ୍କା ସବସିତି ଅନୁସୂଚିତ ଜନଜାତି/ ଅନୁସୂଚିତ ଜାତି/ ମହିଳା/ ତୃତୀୟ ଲିଙ୍ଗ ହିତାଧିକାରୀ ଏବଂ ଅନୁସୂଚିତ ଅଞ୍ଚଳର ହିତାଧିକାରୀ କୁ ପ୍ରଦାନ କରାଯିବ । ଖ. ସ୍ଥାୟୀ ପୁଞ୍ଜି ବ୍ୟୟର ୫୦% ସର୍ବାଧିକ ୨.୦୦	ପ୍ରଯୁଜ୍ୟ ନୁହେଁ

	କୋଟି ଟଙ୍କା ସବସିଡି ଅନ୍ୟାନ୍ୟ ହିତାଧିକାରୀଙ୍କୁ ପ୍ରଦାନ କରାଯିବ ।	
ସୁଧ ରେ ଆର୍ଥିକ ସହାୟତା (Interest Subvention)	୭% ପର୍ଯ୍ୟନ୍ତ ସୁଧ ରେ ଆର୍ଥିକ ସହାୟତା	ପ୍ରୟୋଜ୍ୟ ନୁହେଁ
କାର୍ଯ୍ୟକାରୀ ପୁଞ୍ଜି ସହାୟତା	ଶୀତଳ ଭଣ୍ଡାର ମୁନିଟ୍ ଗୁଡିକ ସୂକ୍ଷ୍ମ, କ୍ଷୁଦ୍ର ଓ ମଧ୍ୟମ ଉଦ୍ୟୋଗ (MSME) ବିଭାଗର CM-SRIM ଯୋଜନା ଅଧୀନରେ ବ୍ୟାଙ୍କଗୁଡିକରୁ ମିଳିଥିବା ନଗଦ ଜମା କାର୍ଯ୍ୟକାରୀ ପୁଞ୍ଜି ରଖି ଉପରେ ବ୍ୟାଙ୍କଗୁଡିକ ପ୍ରଦାନ କରିଥିବା ସୁଧର ନିମ୍ନମତେ ଫେରସ୍ତ ପାଇବାକୁ ହକଦାର ହେବେ ।	
	ସ୍ତର	ବ୍ୟାଙ୍କଗୁଡିକ ଦ୍ଵାରା କାର୍ଯ୍ୟକାରୀ ପୁଞ୍ଜି ରଖି ଅନୁମୋଦିତ ସୀମା (ତଥା ନଗଦ କ୍ରେଡିଟ୍ ସୀମା) ।
		ପ୍ରଦାନ କରାଯାଇଥିବା ସୁଧର ଫେରସ୍ତ (ଶତକଡା)
	ସ୍ତର -୧	୧୦ ଲକ୍ଷ ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ
	ସ୍ତର -୨	୧୦ ଲକ୍ଷ ଟଙ୍କା ରୁ ଉର୍ଦ୍ଧ୍ୱ ଓ ୫୦ ଲକ୍ଷ ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ
	ସ୍ତର -୩	୫୦ ଲକ୍ଷ ଟଙ୍କାରୁ ଉର୍ଦ୍ଧ୍ୱ ଓ ୧ କୋଟି ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ
	ସ୍ତର -୪	୧ କୋଟି ଟଙ୍କା ରୁ ଉର୍ଦ୍ଧ୍ୱ ଓ ୫ କୋଟି ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ
ବିଦ୍ୟୁତ୍ ଶୁଳ୍କ ଉପରେ ସବସିଡି	ନୂତନ ଶୀତଳ ଭଣ୍ଡାର ମୁନିଟ୍ କାର୍ଯ୍ୟକ୍ଷମ ହେବା ତାରିଖରୁ ସର୍ବାଧିକ ସାତ ବର୍ଷ ପର୍ଯ୍ୟନ୍ତ ସମୁଦାୟ ବିଦ୍ୟୁତ୍ ଶୁଳ୍କ ଉପରେ ୫୦% ସବସିଡି ପ୍ରଦାନ କରାଯିବ ।	
	ବିଦ୍ୟମାନ କାର୍ଯ୍ୟକ୍ଷମ ମୁନିଟ୍ ଏବଂ ମୁନିଟ୍ ଯାହା ଭବିଷ୍ୟତରେ ପୁନର୍ଜୀବିତ ହୋଇପାରେ, ସେହି ମୁନିଟ୍ ପାଇଁ ବିଦ୍ୟୁତ୍ ଶୁଳ୍କ ଉପରେ ୫୦% ସବସିଡି ସର୍ବାଧିକ ସାତ ବର୍ଷ ପାଇଁ ପ୍ରଦାନ କରାଯିବ ।	
	ବିଦ୍ୟୁତ୍ ବିତରଣ କମ୍ପାନୀ ଦ୍ଵାରା ମାସିକ ବିଲ୍ ପ୍ରସ୍ତୁତ କରିବା ସମୟରେ ପ୍ରାପ୍ୟ ବିଦ୍ୟୁତ୍ ଶୁଳ୍କ ସବସିଡି ବିଦ୍ୟୁତ୍ ବିଲ୍‌ରୁ କାଟିଦିଆଯାଇ ବିତରଣ କମ୍ପାନୀକୁ ସରକାରଙ୍କ ଦ୍ଵାରା ସିଧାସଳଖ ଫେରସ୍ତ କରାଯିବ ।	
ଅଣ-କାର୍ଯ୍ୟକ୍ଷମ ଶୀତଳ ଭଣ୍ଡାରର ପୁନରୁଦ୍ଧାର	ପ୍ରୟୋଜ୍ୟ ନୁହେଁ	ଉପରୋକ୍ତ ଆର୍ଥିକ ଏବଂ ଅନ୍ୟାନ୍ୟ ସହାୟତା ସହିତ (ସ୍ଥାୟୀ ପୁଞ୍ଜି ବିନିଯୋଗ ସବସିଡି ବ୍ୟତୀତ), ସର୍ବାଧିକ ୧.୫ କୋଟି ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ସ୍ଵତନ୍ତ୍ର ଆର୍ଥିକ ସହାୟତା ପୁନରୁଦ୍ଧାର ପାଇଁ ଲଢ଼ୁକ ଅଣ-କାର୍ଯ୍ୟକ୍ଷମ ମୁନିଟ୍ କ୍ଷେତ୍ରରେ ବିବେଚନା କରାଯିବ । ଶୀତଳ ଭଣ୍ଡାର ଉଦ୍ୟୋଗୀ ମାନଙ୍କର ବକେୟା ବିଦ୍ୟୁତ୍ ଦେୟ, ବକେୟା ଟ୍ୟାକ୍ସ, ବକେୟା ବ୍ୟାଙ୍କ ଦେୟ ଏବଂ ବକେୟା ଅନ୍ୟାନ୍ୟ ବିଧି ତଥା ଅଣ-ବିଧି ଦେୟ ଯାହାକି



		ସରକାରୀ କିମ୍ବା ଜନ କଲ୍ୟାଣ ସେବା ପ୍ରଦାନକାରୀଙ୍କୁ ପ୍ରଦାନ କରାଯିବାର ଥିବ, ସେଥିପାଇଁ ସ୍ୱତନ୍ତ୍ର ଆର୍ଥିକ ସହାୟତା ପ୍ରଦାନ କରାଯାଇପାରିବ ।
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- ଖ. ଶୀତଳ ଭଣ୍ଡାର ଯୁନିଟ୍ ଗୁଡ଼ିକ ସମ୍ଭାବ୍ୟ କୃଷି ଉତ୍ପାଦନ ପୁଞ୍ଜି (Agriculture Production Cluster) ସହିତ ସଂଲଗ୍ନ କରାଯିବ । ଶୀତଳ ଭଣ୍ଡାର ସ୍ଥାପିତ ଅଞ୍ଚଳରେ କୃଷି ଉତ୍ପାଦନ ପୁଞ୍ଜି ସ୍ଥାପନ କରାଯିବ । କୃଷକ ଏବଂ ହିତାଧିକାରୀ ମାନଙ୍କ ତାଲିମ ଏବଂ ଦକ୍ଷତା ବିକାଶ କାର୍ଯ୍ୟକ୍ରମ ଗ୍ରହଣ କରାଯିବ । ଏ ଦିଗରେ ଶୀତଳ ଭଣ୍ଡାରର ଉଦ୍ୟୋଗୀ ମାନେ ସୁବିଧା ପ୍ରଦାନକାରୀ ସଂସ୍ଥା (Facilitating Agency) ର ଭୂମିକା ଗ୍ରହଣ କରିପାରନ୍ତି । ଏକ ହବ୍ ଏବଂ ସ୍କୋକ ମଡେଲ୍ ଜରିଆରେ ସଂପୃକ୍ତ ଯୋଜନାଗୁଡ଼ିକର ସମ୍ମିଶ୍ରଣ ପାଇଁ ଅଂଶୀଦାର ବେସରକାରୀ ସଂସ୍ଥା (NGO) ମାନଙ୍କୁ ଉଦ୍ୟାନ କୃଷି ନିର୍ଦ୍ଦେଶାଳୟ ମାଧ୍ୟମରେ ଆର୍ଥିକ ସହାୟତା ପ୍ରଦାନ କରାଯିବ ।
- ଗ. ସଂରକ୍ଷଣ ଏବଂ ପରିବହନ ସବସିଡି ଉଦ୍ୟାନ କୃଷି ନିର୍ଦ୍ଦେଶାଳୟର ଅମଳ ପରବର୍ତ୍ତୀ ପରିଚାଳନା (Post-Harvest Management) ଯୋଜନା ମାଧ୍ୟମରେ ପ୍ରଦାନ କରାଯିବ ।
- ଘ. ଏକ ନିର୍ଦ୍ଦିଷ୍ଟ କ୍ଷେତ୍ରରେ ନୂତନ ଶୀତଳ ଭଣ୍ଡାର ଯୁନିଟ୍ ପ୍ରତିଷ୍ଠା ପାଇଁ ଏକାଧିକ ଆବେଦନ କ୍ଷେତ୍ରରେ, ସରକାରଙ୍କ ଠାରୁ ସର୍ବନିମ୍ନ ଆର୍ଥିକ ସହାୟତା ଆବଶ୍ୟକ କରୁଥିବା (CIS, ଇତ୍ୟାଦି) ଆବେଦନକାରୀଙ୍କୁ ଚୟନ କରାଯିବ ।
- ଙ. ଏହି ଯୋଜନା ଆପିକଲ (APICOL) ମାଧ୍ୟମରେ କାର୍ଯ୍ୟକାରୀ କରାଯିବ ।
- ଚ. କୃଷି ଓ କୃଷକ ସଶକ୍ତିକରଣ ବିଭାଗ କେନ୍ଦ୍ର ସରକାର ଅଧୀନରେ ଉପଲବ୍ଧ ବିଭିନ୍ନ ଯୋଜନାରୁ ପାଣି ବ୍ୟବହାର ପାଇଁ ଯଥା ସମ୍ଭବ ଚେଷ୍ଟା କରିବେ ।
- ଛ. ଏହି ଯୋଜନା ଅଧୀନରେ ଜମି ଓ କୋଠା ଖର୍ଚ୍ଚ ପୁଞ୍ଜି ବିନିଯୋଗ ସବସିଡି (CIS) ସହାୟତା ରେ ଅନ୍ତର୍ଭୁକ୍ତ କରି ଯୋଗାଇ ଦିଆଯିବ ।
- ଜ. ରାଜ୍ୟ ଯୋଜନା ଅନ୍ତର୍ଗତ "ଶୀତଳ ଭଣ୍ଡାରକୁ ବିଦ୍ୟୁତ୍ ଶୁଳ୍କ" ଏହି ଯୋଜନା ସହିତ ମିଳିତ ହେବ ଏବଂ ଏକାଭିମୁଖୀ ରୂପେ ଯୋଜନା ପ୍ରଣୟନ ସୁଗମ ହେବ ।
- ଝ. ଏହି ଯୋଜନା ଅନ୍ତର୍ଗତ ସବସିଡି ଦେୟ ମୁଖ୍ୟ ମଙ୍ଗ୍ରା କୃଷି ଉଦ୍ୟୋଗ ଯୋଜନା ପରି mirror account ମାଧ୍ୟମରେ ପ୍ରଦାନ କରାଯିବ ।

୪. ଆର୍ଥିକ ଅନୁମୋଦନ

ଏହି ଯୋଜନାଟିର ସୁପରିଚାଳନା ନିମନ୍ତେ ୫ବର୍ଷ ଅବଧି (୨୦୨୫-୨୬ ରୁ ୨୦୨୯-୩୦) ପାଇଁ ୨୫୨.୦୦କୋଟି ଟଙ୍କାର ବଜେଟ୍ ଅନୁମୋଦନ କରାଯାଇଛି ।

ଆବେଗ: ଓଡ଼ିଶାର ଅସାଧାରଣ ରାଜପତ୍ରରେ ଏହି ଅଧିସୂଚନା ପ୍ରକାଶିତ କରିବା ଏବଂ ଏହାର ନକଲଗୁଡ଼ିକ ସମସ୍ତ ବିଭାଗ କୁ ପଠାଯିବା ନିମନ୍ତେ ନିର୍ଦ୍ଦେଶ ଦିଆଯାଇଛି ।

ରାଜ୍ୟପାଳଙ୍କ ନିର୍ଦ୍ଦେଶକ୍ରମେ



(ଡଃ. ଅରବିନ୍ଦ କୁମାର ପାତ୍ର)

ପ୍ରମୁଖ ଶାସନ ସଚିବ



Government of Odisha
Department of Agriculture & Farmers' Empowerment

NOTIFICATION

Bhubaneswar, dated the *30th Jan, 2025*

No. DHO-NHM-PLAN-0001-2025 *2567* /A&FE

The State Cabinet in their 14th meeting held on 22.01.2025 have approved the proposal for provision of funds for **"Financial Assistance to Cold Storages"** scheme.

1. Introduction

The scheme **"Financial Assistance to Cold Storages"** is introduced with an objective to strengthen cold storage facilities and infrastructure, to establish at least one cold storage in each of the 58 sub-divisions of the state to encourage private entrepreneurs to set up cold-storages in hitherto uncovered and economically feasible locations, to enhance income of farmers by providing better market opportunities, value-addition and processing of agriculture, horticulture and allied sector commodities, to address post-harvest losses, and to prevent distress sale of harvested crops.

2. Justification

Quantitative and qualitative loss after harvest of fruits, and vegetables substantially affects income of growers. It is evident that poor infrastructure and knowledge gap are major determinants for post-harvest losses. Under such situation, post-harvest management is an effective intervention to minimise the loss and to increase per capita availability of fruits and vegetables. Such facilities at the sub-division level would benefit the farmers by reducing their post-harvest losses and increase the value of agricultural produce.

3. Patterns of Assistance

- i. The patterns of assistance for the new cold storages and the existing cold storages (sick/ stressed/defunct) on different components shall be considered as detailed below:

Patterns of Assistance	New Cold Storages	Existing Cold Storages
Capital Investment Subsidy	i. 60% of fixed capital expenditure limited to Rs.6.50 Crore, whichever is lower for ST/ SC/ Women/ Transgender beneficiaries and beneficiaries from the Scheduled Areas. ii. 50% of fixed capital expenditure limited to Rs.6.00 Crore, whichever is lower for other beneficiaries.	Not Applicable

Interest Subvention	Interest subvention up to 6%	Not Applicable
Working Capital Support	Cold storage units will be entitled to reimbursement of interest paid by them to banks on Cash Credit Working Capital loans availed from banks similar to the provisions under CM-SRIM scheme of MSME Department.	
	Slabs	Limit of Working Capital Loan Sanctioned (i.e. Cash Credit limit) by banks
		Reimbursement of interest paid (in Percentage)
	Slab -1	Up to Rs. 10 Lakh
	Slab -2	Above Rs.10 Lakh and up to Rs. 50 Lakh
	Slab-3	Above Rs. 50 Lakh and up to Rs. 1 Crore
Electricity Tariff Subsidy	Tariff subsidy @50% on total electricity bill shall be given for a maximum period of seven years from the date of commencement of new cold storage units.	
	In case of existing operational units, and units that may be revived in future, the electricity tariff subsidy will be paid for a maximum period of 7 years.	
Revival of non-functional Cold Storages	Electricity tariff subsidy will be factored in at the time of preparing the monthly bill by the electricity distribution company, who shall directly be reimbursed by the Government.	
	Not Applicable	In addition to the financial and other assistances mentioned above (excepting Capital Investment subsidy), special financial assistance up to maximum Rs.1.5 Crore may be considered, on a case to case basis, in case of non-functional units willing for revival. The special financial assistance can be given only towards arrear electricity dues, arrear taxes, arrear bank dues and such other statutory and non-statutory dues to be paid to the Government or public utility service providers.

- ii. Cold storage units will be tagged to potential APC clusters. Agriculture Production Clusters (APC) will be set up in the catchment of the Cold Storage Units. Training and capacity building of farmers and stakeholders will be taken up. Cold storage units may take up the role of facilitating agency, and Directorate of Horticulture will



- provide financial assistance as being given to NGO partners, for convergence of related schemes through a hub (cold storage) and spoke model.
- iii. Storage and transport subsidies will be paid through PHM scheme of Directorate of Horticulture.
 - iv. In case of multiple applications for establishment of new Cold Storage units in a particular Block, applicant seeking least financial assistance from Govt. (CIS, etc.) will be selected.
 - v. The scheme shall be implemented through APICOL.
 - vi. Department of Agriculture & FE will leverage funds from available schemes under Government of India, wherever possible.
 - vii. Capital Investment Subsidy (CIS) assistance available under this Scheme shall be provided by including cost of land and building in capital expenditure.
 - viii. The continuing State Sector Scheme "Electricity Tariff to Cold Stores" will be merged with this scheme to ensure convergence and smooth implementation.
 - ix. Subsidy payments under the scheme will be made through mirror bank accounts as per existing mechanism adopted for MKUY scheme.

4. Financial Implications

The scheme has been approved with a budget outlay of Rs. 252.00 crores over a period of 5 years from 2025-26 to 2029-30.

ORDER: Ordered that the Notification be published in the Extra-Ordinary issue of the Odisha Gazette and copies thereof be forwarded to all the Departments of Government.

By order of the Governor



(Dr. Arabinda Kumar Padhee)
Principal Secretary to Govt.

Memo No. 2568 /A&FE Dated: 30th Jan, 2025

Copy forwarded to the P.S. to Deputy Chief Minister, Agriculture & Farmers' Empowerment, Energy / P.S. to Minister of State (Ind. Charge), Fisheries & Animal Resources Development, MSME / P.S. to Minister, Food Supply & Consumer Welfare, Science and Technology/ P.S. to Minister of State (Ind. Charge), Skill Development & Technical Education, Industries for kind information of Hon'ble Deputy Chief Minister, Agriculture & Farmers' Empowerment, Energy / Hon'ble Minister of State (Ind. Charge), Fisheries & Animal Resources Development, MSME / Hon'ble Minister, Food Supply & Consumer Welfare, Science and Technology / Hon'ble Minister of State (Ind. Charge), Skill Development & Technical Education, Industries respectively.

Memo No. 2569 /A&FE Dated: 30th Jan, 2025

Additional Secretary to Govt.

Copy forwarded to P.S. to the Chief Secretary, Odisha/ P.S. to DC-cum-ACS/ P.S. to Additional Chief Secretary, Industries Department/ OSD to Principal Secretary, Department of Agriculture & FE / P.S. to Principal Secretary, MSME Department/ P.S. to Principal Secretary, Food Supply & CW Department/ P.S. to Principal Secretary, Fisheries & ARD Department/ P.S. to Principal Secretary, Finance Department for kind information of Chief Secretary, Odisha/ DC-cum-ACS/ Additional Chief Secretary, Industries Department / Principal Secretary, Department of Agriculture & FE/ Principal Secretary, MSME Department/ pPrincipal Secretary, Food Supply & CW Department/ Principal Secretary, Fisheries & ARD Department/ Principal Secretary, Finance Department respectively.

Memo No. 2570 /A&FE Dated: 30th Jan, 2025

Additional Secretary to Govt.

Copy forwarded to Director, DAFP-cum-Ex-Officio Additional Secretary to Govt./ Director, Horticulture-cum-Ex-Officio Additional Secretary to Govt./ Director, SC&WD-cum-Ex-Officio Additional Secretary to Govt./ Director, Agriculture Marketing/ Director of Fisheries, Odisha/ Director of Animal Husbandry & Veterinary Services, Odisha/ Director, Industries, Odisha/ Managing Director, APICOL for information and necessary action.

Memo No. 2571 /A&FE Dated: 30th Jan, 2025

Additional Secretary to Govt.

Copy along with its soft copy is forwarded to the Assistant Director (Technical), PS&P, Odisha Secretariat Branch Press, Unit-III, Kharvel Nagar, Bhubaneswar / Odisha Gazette Cell, Secretariat Branch Press, C/o- C&T (Commerce) Department (e-mail: secretariatpressbbsr@gmail.com) with a request to publish the Resolution in the extraordinary issue of the Odisha Gazette and supply 50 copies of the same to this Department for official use.

Memo No. 2572 /A&FE Dated: 30th Jan, 2025

Additional Secretary to Govt.

Copy forwarded to all Departments of Government for information and necessary action.

Memo No. 2573 /A&FE Dated: 30th Jan, 2025

Additional Secretary to Govt.

Copy forwarded to In-Charge, State Level Bankers' Committee (SLBC), UCO Bank Building, 3rd Floor C-2, Ashok Nagar, Bhubaneswar – 751009 for information and necessary action.

Additional Secretary to Govt.

Annexure - 25

PRIORITY SECTOR-Credit Flow to Micro Small Medium Enterprises(MSME)Sectors from 01.04.2024 to 31.12.2024												Amt.in Crores	
Sl. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi Village		Others under MSME		Total MSME Sector	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	13414	1274.16	435	648.39	96	310.24	282	15.97	279	15.96	14506	2264.70
2	Bank of India	21929	1850.40	458	876.14	453	218.38	513	30.87	0	0.00	23353	2975.79
3	Bank of Maharastra	32035	346.56	34	36.40	3	40.00	0	0.00	0	0.00	32072	422.96
4	Canara Bank	11916	1149.42	398	683.34	36	643.86	339	20.68	54	5.30	12743	2502.60
5	Central Bank of India	9970	892.74	293	326.69	32	100.00	267	9.74	0	0.00	10562	1329.17
6	Indian Bank	8870	1832.50	1257	758.13	27	181.52	0	0.02	0	0.00	10154	2772.17
7	Indian Overseas Bank	18204	540.36	141	88.57	15	367.30	0	0.00	5363	208.35	23723	1204.59
8	Punjab & Sind Bank	0	0.00	12	9.14	1	1.31	0	0.00	0	0.00	13	10.45
9	Punjab National Bank	30872	1650.47	3071	1271.06	249	370.41	6	0.21	0	0.00	34198	3292.15
10	State Bank of India	57810	13472.35	4682	9382.10	466	6323.03	1	0.08	0	0.00	62959	29177.56
11	UCO Bank	44971	1750.53	7316	1132.88	283	881.69	193	11.29	924	285.45	53687	4061.84
12	Union Bank of India	20599	2064.63	835	1416.44	85	944.02	106	10.90	50872	344.51	72497	4780.50
Total Public Sector Banks		270590	26824.12	18932	16629.29	1746	10381.76	1707	99.75	57492	859.57	350467	54794.50
13	Axis Bank Ltd	2485	1008.15	1257	1453.38	290	1232.41	0	0.00	0	0.00	4032	3693.95
14	Bandhan Bank	35632	318.16	172	76.69	5	2.31	0	0.00	1	14.49	35810	411.64
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Bank Ltd	285	40.20	51	45.76	1	0.02	0	0.00	0	0.00	337	85.97
17	Federal Bank	502	97.09	81	165.08	33	398.19	20	0.53	0	0.00	636	660.89
18	HDFC Bank	3787	1376.24	2265	2162.28	641	902.41	0	0.00	0	0.00	6693	4440.93
19	ICICI Bank	4456	1812.98	2041	2339.43	534	1517.66	0	0.00	0	0.00	7031	5670.07
20	IDBI Bank	2864	330.98	186	260.13	5	33.50	6	1.49	4530	333.27	7591	959.37
21	IDFC First Bank	2310	224.85	246	45.80	40	12.20	0	0.00	0	0.00	2596	282.84
22	Indus Ind Bank	32369	715.15	449	915.07	58	45.61	0	0.00	0	0.00	32876	1675.83
23	Karnatak Bank Ltd.	48	10.81	17	30.08	1	0.34	0	0.00	0	0.00	66	41.23
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	966	212.93	306	242.54	91	152.79	0	0.00	0	0.00	1363	608.26
26	DBS Bank(e-LVB)	10	2.40	18	9.53	0	0.00	0	0.00	0	0.00	28	11.93
27	RBL Bank	5	1.35	3	2.40	0	0.00	0	0.00	0	0.00	8	3.75
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	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		85719	6151.29	7092	7748.15	1699	4297.44	26	2.02	4531	347.76	99067	18546.67
32	Odisha Gramya Bank	12222	258.11	40	96.14	5	162.81	46	2.92	45349	348.77	57662	868.75
33	Utkal Gramya Bank	4381	621.97	4	20.03	3	8.13	0	0.00	0	0.00	4388	650.13
Total of RRBs		16603	880.08	44	116.17	8	170.94	46	2.92	45349	348.77	62050	1518.88
35	ESAF Small Finance Bank	3110	14.96	0	0.00	0	0.00	0	0.00	0	0.00	3110	14.96
36	Jana Small Finance Bank	2980	62.51	3	2.45	0	0.00	0	0.00	0	0.00	2983	64.95
37	Suryoday Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Ujjivan Small Finance Bank	4654	29.58	0	0.00	0	0.00	0	0.00	0	0.00	4654	29.58
39	Utkarsh Small Finance Bank	309	28.36	0	0.00	0	0.00	0	0.00	0	0.00	309	28.36
Total Small Finance Bank		11053	135.41	3	2.45	0	0.00	0	0.00	0	0.00	11056	137.86
34	Orissa State Co-Op. Bank	167	1.14	27	0.18	0	0.00	277	2.25	432	6.14	903	9.71
Total of Co-op Bank		167	1.14	27	0.18	0	0.00	277	2.25	432	6.14	903	9.71
Grand Total		384132	33992.05	26098	24496.23	3453	14850.14	2056	106.94	107804	1562.25	523543	75007.61

Annexure - 25

PRIORITY SECTOR-Credit Flow to Micro,Small & Medium Enterprises(MSME)Sectors-Balance Outstanding as on 31.12.2024												Amount in Crores	
Sl. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi Village		Others under MSME		Total MSME Sector	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	32705	2060.67	824	701.48	302	261.49	617	25.78	617	25.78	35065	3075.20
2	Bank of India	77440	2497.86	989	1031.36	671	259.77	4888	128.34	0	0.00	83988	3917.33
3	Bank of Maharashtra	2378	783.91	81	63.11	3	39.99	1	0.00	0	0.00	2463	887.01
4	Canara Bank	42194	1954.78	1606	676.42	112	573.37	2896	100.82	921	8.68	47729	3314.07
5	Central Bank of India	19441	701.37	332	190.86	34	100.80	1032	13.19	0	0.00	20839	1006.23
6	Indian Bank	27369	1482.81	2046	659.49	66	325.60	10	0.16	0	0.00	29491	2468.06
7	Indian Overseas Bank	60683	1055.21	749	806.52	54	166.31	0	0.00	0	0.00	61486	2028.04
8	Punjab & Sind Bank	2414	138.19	63	55.31	0	0.00	6	0.12	0	0.00	2483	193.62
9	Punjab National Bank	50555	2207.65	4805	1406.34	364	568.20	24	0.48	0	0.00	55748	4182.68
10	State Bank of India	104166	14004.35	4491	12386.41	416	9613.15	5	0.10	0	0.00	109078	36004.02
11	UCO Bank	117805	1942.41	23104	1849.71	1689	891.62	217	7.24	67	21.44	142882	4712.42
12	Union Bank of India	148272	2878.32	8856	1140.92	1770	600.54	148	5.02	4225	10.20	163271	4635.00
Total Public Sector Banks		685422	31707.53	47946	20967.93	5481	13400.84	9844	281.26	5830	66.10	754523	66423.67
13	Axis Bank Ltd	10148	1879.37	3247	1619.14	1006	1087.61	0	0.00	0	0.00	14401	4586.12
14	Bandhan Bank	110050	325.83	23665	110.13	145	58.52	0	0.00	5	23.78	133865	518.26
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	13	50.33	13	50.33
16	DCB Bank Ltd	2140	223.82	163	91.19	5	3.40	0	0.00	0	0.00	2308	318.41
17	Federal Bank	606	128.86	138	154.43	50	241.71	56	1.51	0	0.00	850	526.51
18	HDFC Bank	13496	2510.14	6002	2600.50	1986	1145.34	0	0.00	0	0.00	21484	6255.98
19	ICICI Bank	11573	2802.00	4765	2551.92	1126	1233.48	0	0.00	0	0.00	17464	6587.40
20	IDBI Bank	4794	488.18	207	281.84	9	51.00	15	3.44	10718	862.78	15743	1687.24
21	IDFC First Bank	5190	459.44	477	99.20	138	36.18	0	0.00	0	0.00	5805	594.82
22	IndusInd Bank	73839	1462.26	967	241.86	268	138.25	0	0.00	0	0.00	75074	1842.37
23	Karnatak Bank Ltd.	294	53.21	104	74.36	11	56.06	0	0.00	0	0.00	409	183.63
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	3568	551.30	1010	383.41	224	211.06	0	0.00	0	0.00	4802	1145.77
26	Laxmi Vilas Bank	10	1.99	7	7.76	0	0.00	0	0.00	0	0.00	17	9.75
27	RBL Bank	1	0.47	1	0.79	0	0.00	0	0.00	0	0.00	2	1.26
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	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Yes Bank	1436	265.63	519	140.24	153	118.71	0	0.00	0	0.00	2108	524.58
Total Private Sector Banks		237145	11152.51	41272	8356.78	5121	4381.32	71	4.95	10736	936.89	294345	24832.44
32	Odisha Gramya Bank	94488	963.50	52	108.18	54	273.75	8678	44.06	73843	975.79	177115	2365.28
33	Utkal Gramya Bank	7894	274.94	8	26.94	3	85.49	0	0.00	0	0.00	7905	387.37
Total of RRBs		102382	1238.44	60	135.12	57	359.24	8678	44.06	73843	975.79	185020	2752.65
34	ESAF Small Finance Bank	9869	25.90	0	0.00	0	0.00	0	0.00	0	0.00	9869	25.90
35	Jana Small Finance Bank	4835	244.98	25	11.48	1	0.14	0	0.00	0	0.00	4861	256.60
36	Suryoday Small Finance Bank	352	12.15	21	0.49	2	0.15	0	0.00	0	0.00	375	12.80
37	Ujjivan Small Finance Bank	19261	88.01	0	0.00	0	0.00	0	0.00	0	0.00	19261	88.01
38	Utkarsh Small Finance Bank	1286	57.44	0	0.00	0	0.00	0	0.00	0	0.00	1286	57.44
Total Small Finance Bank		35603	428.49	46	11.97	3	0.29	0	0.00	0	0.00	35652	440.75
39	Orissa State Co-Op. Bank	5606	124.80	0	0.00	1	42.62	1223	14.38	10343	70.74	17173	252.54
Total of Co-op Bank		5606	124.80	0	0.00	1	42.62	1223	14.38	10343	70.74	17173	252.54
Grand Total		1066158	44651.77	89324	29471.80	10663	18184.31	19816	344.66	100752	2049.52	1286713	94702.05

PRIORITY SECTOR-CREDIT FLOW TO MSME(MANUFACTURING)SECTOR UPTO 31.12.2024																Amount in Crores	
Sl. No.	Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME			
		(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)			
		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	8085	624.34	9858	1350.47	280	276.09	238	201.76	82	175.13	245	117.67	8447	1075.57	10341	1669.90
2	Bank of India	7821	504.80	4636	284.99	143	213.01	231	236.96	0	0.00	27	89.93	7964	717.81	4894	611.88
3	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2354	229.88	3894	332.39	72	235.71	185	205.37	11	376.19	62	500.74	2437	841.78	4141	1038.50
5	Central Bank of India	1251	134.28	2367	120.51	52	90.02	62	49.95	0	0.00	0	0.00	1303	224.30	2429	170.46
6	Indian Bank	1730	494.77	4801	452.08	141	215.99	296	306.46	13	131.99	35	206.75	1884	842.74	5132	965.29
7	Indian Overseas Bank	6809	215.60	21769	452.84	109	25.24	342	193.38	9	17.04	11	65.44	6927	257.88	22122	711.66
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	4961	35.63	9373	461.32	367	99.77	662	222.61	27	73.86	39	91.86	5355	209.26	10074	775.79
10	State Bank of India	7970	6140.62	8796	6268.74	894	4321.70	897	5129.48	90	2808.99	95	3750.37	8954	13271.31	9788	15148.59
11	UCO Bank	36398	849.46	72986	941.12	2891	652.73	14267	987.22	197	366.94	1237	409.27	39486	1869.13	88490	2337.61
12	Union Bank of India	8998	1026.40	59697	1297.99	300	644.17	4714	616.88	59	411.56	1345	272.47	9357	2082.13	65756	2187.34
Total Public Sector Banks		86377	10255.77	198177	11962.45	5249	6774.44	21894	8150.07	488	4361.69	3096	5504.50	92114	21391.91	223167	25617.01
13	Axis Bank Ltd	423	202.95	1363	289.51	306	450.80	736	449.21	113	543.33	323	437.85	842	1197.07	2422	1176.57
14	Bandhan Bank	6512	47.81	18206	57.48	44	35.47	9720	49.63	5	2.31	145	58.52	6561	85.58	28071	165.63
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 Bank Ltd	117	24.37	37	50.60	32	39.75	16	52.87	0	0.00	0	0.00	149	64.12	53	103.47
17	Federal Bank	58	19.06	76	21.72	9	92.33	15	64.85	12	331.68	21	176.87	79	443.07	112	263.44
18	HDFC Bank	528	259.34	2051	475.67	347	455.57	1332	588.68	92	284.16	370	377.43	967	999.08	3753	1441.78
19	ICICI Bank	4456	1812.98	11573	2802.00	2041	2339.43	4765	2551.92	534	1517.66	1126	1233.48	7031	5670.07	17464	6587.40
20	IDBI Bank	288	25.89	505	51.49	15	13.14	17	20.87	2	19.05	4	30.00	305	58.08	526	102.36
21	IDFC First Bank	123	21.74	442	52.38	22	5.09	63	12.99	7	2.33	47	12.81	152	29.16	552	78.18
22	Indus Ind Bank	1394	31.06	4040	25.22	124	409.35	22	15.64	12	31.19	3	5.87	1530	471.59	4065	46.73
23	Karnatak Bank Ltd.	36	8.96	189	37.50	12	20.84	60	40.72	1	0.34	11	56.06	49	30.15	260	134.28
24	Karur Vysya 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
25	Kotak Mahindra Bank Ltd	93	36.35	330	67.07	53	46.89	165	90.92	32	50.31	52	34.73	178	133.56	547	192.72
26	Laxmi Vilas Bank	2	1.49	4	0.55	0	0.00	0	0.00	0	0.00	0	0.00	2	1.49	4	0.55
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	Tamilnadu Mercantile 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
31	Yes Bank	0	0.00	137	21.79	0	0.00	74	25.00	0	0.00	28	52.29	0	0.00	239	99.08
Total Private Sector Banks		14030	2492.01	38953	3952.99	3005	3908.66	16985	3963.30	810	2782.36	2130	2475.90	17845	9183.03	58068	10392.19
32	Odisha Gramya Bank	181	3.46	454	13.09	1	0.87	5	6.68	0	0.00	48	161.68	182	4.33	507	181.45
33	Utkal Grameen Bank	1894	269.90	3418	119.06	2	8.03	4	10.73	3	8.13	3	85.49	1899	286.06	3425	215.28
Total of RRBs		2075	273.36	3872	132.15	3	8.90	9	17.41	3	8.13	51	247.17	2081	290.39	3932	396.73
34	ESAF Small Finance Bank	3110	14.96	9869	25.90	0	0.00	0	0.00	0	0.00	0	0.00	3110	14.96	9869	25.90
35	Jana Small Finance Bank	102	8.31	500	53.87	1	0.50	5	1.74	0	0.00	0	0.00	103	8.81	505	55.61
36	Suryoday Small Finance Bank	0	0.00	7	1.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	1.12
37	Ujjivan Small Finance Bank	520	3.50	19255	87.32	0	0.00	0	0.00	0	0.00	0	0.00	520	3.50	19255	87.32
38	Utkarsh Small Finance 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
Total Small Finance Bank		3732	26.77	29631	168.21	1	0.50	5	1.74	0	0.00	0	0.00	3733	27.27	29636	169.95
39	Orissa State Co-Op. Bank	135	1.02	5606	124.80	7	0.09	0	0.00	0	0.00	1	42.62	142	1.11	5607	167.42
Total of Co-op Bank		135	1.02	5606	124.80	7	0.09	0	0.00	0	0.00	1	42.62	142	1.11	5607	167.42
Grand Total		106349	13048.93	276239	16340.60	8265	10692.59	38893	12132.52	1301	7152.18	5278	8270.19	115915	30893.70	320410	36743.31

PRIORITY SECTOR-CREDIT FLOW TO MSME(SERVICES)SECTOR UPTO 31.12.2024																Amount in Crores	
Sl. No.	Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME			
		(SERVICES)				(SERVICES)				(SERVICES)				(SERVICES) SECTOR			
		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	5329	649.82	22847	710.20	155	372.29	586	499.71	14	135.10	57	143.82	5498	1157.21	23490	1353.73
2	Bank of India	14108	1345.59	72804	2212.87	315	663.13	758	794.40	453	218.38	644	169.84	14876	2227.10	74206	3177.11
3	Bank of Maharashtra	32035	346.56	2378	783.91	34	36.40	81	63.11	3	40.00	3	39.99	32072	422.96	2462	887.01
4	Canara Bank	9562	919.54	38300	1622.39	326	447.63	1421	471.05	25	267.67	50	72.63	9913	1634.84	39771	2166.07
5	Central Bank of India	8719	758.46	17074	580.86	241	236.67	270	140.91	32	100.00	34	100.80	8992	1095.13	17378	822.58
6	Indian Bank	7140	1337.73	22568	1030.73	1116	542.14	1750	353.03	14	49.53	31	118.85	8270	1929.41	24349	1502.61
7	Indian Overseas Bank	11395	324.76	38914	602.37	32	63.33	407	613.14	6	350.27	43	100.87	11433	738.36	39364	1316.38
8	Punjab & Sind Bank	0	0.00	2414	138.19	12	9.14	63	55.31	1	1.31	0	0.00	13	10.45	2477	193.50
9	Punjab National Bank	25911	1614.85	41182	1746.33	2704	1171.28	4143	1183.73	222	296.55	325	476.34	28837	3082.68	45650	3406.40
10	State Bank of India	49840	7331.73	95370	7735.61	3788	5060.40	3594	7256.93	376	3514.04	321	5862.78	54004	15906.17	99285	20855.32
11	UCO Bank	8573	901.07	44819	1001.29	4425	480.15	8837	862.49	86	514.75	452	482.35	13084	1895.97	54108	2346.13
12	Union Bank of India	11601	1038.23	88575	1580.33	535	772.27	4142	524.04	26	532.47	425	328.07	12162	2342.96	93142	2432.44
	Total Public Sector Banks	184213	16568.34	487245	19745.09	13683	9854.85	26052	12817.86	1258	6020.07	2385	7896.34	199154	32443.26	515682	40459.29
13	Axis Bank Ltd	2062	805.21	8785	1589.87	951	1002.58	2511	1169.93	177	689.09	683	649.76	3190	2496.88	11979	3409.55
14	Bandhan Bank	29120	270.35	91844	268.35	128	41.22	13945	60.50	0	0.00	0	0.00	29248	311.57	105789	328.85
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 Bank Ltd	168	15.82	2103	173.23	19	6.01	147	38.32	1	0.02	5	3.40	188	21.85	2255	214.94
17	Federal Bank	444	78.03	530	107.14	72	72.75	123	89.58	21	66.51	29	64.84	537	217.29	682	261.56
18	HDFC Bank	3259	1116.90	11445	2034.47	1918	1706.71	4670	2011.82	549	618.25	1616	767.91	5726	3441.86	17731	4814.20
19	ICICI 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
20	IDBI Bank	2576	305.09	4289	436.69	171	246.99	190	260.97	3	14.45	5	21.00	2750	566.53	4484	718.66
21	IDFC First Bank	2187	203.11	4748	407.05	224	40.71	414	86.21	33	9.86	91	23.38	2444	253.68	5253	516.64
22	Indus Ind Bank	30975	684.09	69799	1437.04	325	505.72	945	226.22	46	14.42	265	132.38	31346	1204.23	71009	1795.65
23	Karnatak Bank Ltd.	12	1.85	105	15.71	5	9.23	44	33.64	0	0.00	0	0.00	17	11.08	149	49.35
24	Karur Vysya 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
25	Kotak Mahindra Bank Ltd	873	176.57	3238	484.23	253	195.65	845	292.49	59	102.48	172	176.33	1185	474.70	4255	953.05
26	Laxmi Vilas Bank	8	0.91	6	1.43	18	9.53	7	7.76	0	0.00	0	0.00	26	10.44	13	9.20
27	RBL Bank	5	1.35	1	0.47	3	2.40	1	0.79	0	0.00	0	0.00	8	3.75	2	1.26
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	Tamilnadu Mercantile 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
31	Yes Bank	0	0.00	1299	243.84	0	0.00	445	115.24	0	0.00	125	66.42	0	0.00	1869	425.50
	Total Private Sector Banks	71689	3659.29	198192	7199.52	4087	3839.49	24287	4393.48	889	1515.09	2991	1905.41	76665	9013.86	225470	13498.41
32	Odisha Gramya Bank	12041	254.65	94034	950.41	39	95.27	47	101.50	5	162.81	6	112.07	12085	512.73	94087	1163.98
33	Utkal Grameen Bank	2487	352.07	4476	155.88	2	12.00	4	16.21	0	0.00	0	0.00	2489	364.07	4480	172.09
	Total of RRBs	14528	606.73	98510	1106.29	41	107.27	51	117.71	5	162.81	6	112.07	14574	876.81	98567	1336.07
34	ESAF Small Finance 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
35	Jana Small Finance Bank	2878	54.20	4335	191.11	2	1.95	20	9.74	0	0.00	1	0.14	2880	56.15	4356	200.99
36	Suryoday Small Finance Bank	0	0.00	345	11.03	0	0.00	21	0.49	0	0.00	2	0.15	0	0.00	368	11.68
37	Ujjivan Small Finance Bank	4134	26.08	6	0.69	0	0.00	0	0.00	0	0.00	0	0.00	4134	26.08	6	0.69
38	Utkarsh Small Finance Bank	309	28.36	1286	57.44	0	0.00	0	0.00	0	0.00	0	0.00	309	28.36	1286	57.44
	Total Small Finance Bank	7321	108.64	5972	260.27	2	1.95	41	10.23	0	0.00	3	0.29	7323	110.59	6016	270.80
39	Orissa State Co-Op. Bank	32	0.12	0	0.00	20	0.09	0	0.00	0	0.00	0	0.00	52	0.21	0	0.00
	Total of Co-op Bank	32	0.12	0	0.00	20	0.09	0	0.00	0	0.00	0	0.00	52	0.21	0	0.00
	Grand Total	277783	20943.12	789919	28311.17	17833	13803.64	50431	17339.28	2152	7697.96	5385	9914.12	297768	42444.72	845735	55564.57

PMEGP REPORT AS ON 31.12.2024 (IN LACS)

SN	Name	Target to Bank		Forwarded to Bank		Sanctioned by Bank		% Achievement		Margin Money Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve
1	BANK OF BARODA	270	1530.00	510	1827.01	95	424.16	35.19%	27.72%	136	504.98	48	176.80	95	278.51	340	1204.61	112	427.03
2	BANK OF INDIA	355	2011.67	886	2951.25	280	908.47	78.87%	45.16%	305	882.24	56	113.98	414	1314.98	240	932.62	272	818.81
3	BANK OF MAHARASHTRA	40	226.67	48	211.39	8	24.89	20.00%	10.98%	11	40.30	3	7.08	10	42.72	34	156.92	9	39.47
4	CANARA BANK	354	2006.00	722	2559.55	233	911.85	65.82%	45.46%	241	808.51	44	131.27	411	1397.92	103	384.13	214	750.71
5	CENTRAL BANK OF INDIA	133	753.67	218	982.91	58	357.64	43.61%	47.45%	55	326.00	17	66.86	87	340.98	90	386.24	48	298.97
6	INDIAN BANK	286	1620.67	414	1628.77	65	282.32	22.73%	17.42%	108	447.82	12	46.55	147	461.90	235	1009.96	100	428.60
7	INDIAN OVERSEAS BANK	170	963.33	245	808.34	88	292.13	51.76%	30.33%	73	273.23	11	46.81	64	177.92	122	436.67	69	263.08
8	PUNJAB AND SIND BANK	15	85.00	21	106.75	8	34.91	53.33%	41.07%	7	23.38	1	3.50	1	2.50	16	93.25	6	19.88
9	PUNJAB NATIONAL BANK	468	2652.00	987	3614.11	239	1021.28	51.07%	38.51%	275	1029.94	52	128.07	251	875.80	573	2165.85	237	948.61
10	STATE BANK OF INDIA	1950	11050.00	4905	15454.15	1238	2924.70	63.49%	26.47%	1599	3802.74	486	918.15	2262	7320.49	1470	4763.47	1209	3132.91
11	UCO BANK	385	2181.67	697	2264.35	193	673.34	50.13%	30.86%	206	750.76	66	176.22	360	1146.29	165	562.96	164	649.91
12	UNION BANK OF INDIA	540	3060.00	924	3619.67	255	1280.29	47.22%	41.84%	324	1610.73	84	321.49	326	1062.63	398	1618.89	288	1506.09
TOTAL PSBS		4966	28140.68	10577	36028.25	2760	9135.98	55.58%	32.47%	3340	10500.63	880	2136.78	4428	14422.64	3786	13715.57	2728	9284.07
13	AXIS BANK LTD	200	1133.33	220	771.49	52	98.74	26.00%	8.71%	20	35.67	0	0.00	29	93.29	163	606.61	20	35.67
14	BANDHAN BANK LTD	90	510.00	7	16.30	0	0.00	0.00%	0.00%	0	0.00	0	0.00	2	3.25	5	13.05	0	0.00
15	CITY UNION BANK LIMITED	1	5.67	0	0.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB BANK LIMITED	23	130.33	1	2.10	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	1	2.10	0	0.00
17	FEDERAL BANK	17	96.33	16	68.74	3	19.74	17.65%	20.49%	4	26.92	1	1.32	6	21.76	8	44.60	4	26.92
18	HDFC BANK	200	1133.33	580	3369.03	68	379.58	34.00%	33.49%	37	261.40	4	10.23	76	370.86	460	2705.00	33	251.17
19	ICICI BANK LTD	180	1020.00	76	489.71	10	43.11	5.56%	4.23%	2	27.82	0	0.00	22	125.57	46	300.38	2	27.82
20	IDBI BANK	60	340.00	126	640.05	40	215.29	66.67%	63.32%	50	301.11	12	35.53	42	179.66	53	280.26	42	284.63
21	IDFC FIRST BANK LTD	20	113.33	2	3.91	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	2	3.91	0	0.00
22	INDUSIND BANK	40	226.67	2	6.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	2	6.00	0	0.00
23	KARNATAKA BANK LTD	4	22.67	2	3.35	0	0.00	0.00%	0.00%	1	8.66	0	0.00	0	0.00	2	3.35	1	8.66
24	KARUR VYSYA BANK	2	11.33	0	0.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	KOTAK MAHINDRA BANK LTD	5	28.33	0	0.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	LAXMI VILAS BANK	3	17.00	0	0.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL BANK LTD	2	11.33	0	0.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	2	11.33	0	0.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	TAMILNAD MERCANTILE BANK LTD	1	5.67	1	1.50	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	1	1.50	0	0.00
30	YES BANK LTD	4	22.67	0	0.00	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL PVTs		854	4839.32	1033	5372.18	173	756.46	20.26%	15.63%	114	661.58	17	47.08	177	794.39	743	3966.76	102	634.87
31	ODISHA GRAMYA BANK	150	850.00	203	725.75	31	164.23	20.67%	19.32%	54	252.32	17	54.70	25	69.27	161	573.01	44	239.18
32	UTKAL GRAMYA BANK	30	170.00	74	500.12	14	95.29	46.67%	56.05%	17	131.89	1	1.66	25	146.38	36	268.06	16	130.23
TOTAL RRBS		180	1020.00	277	1225.87	45	259.52	25.00%	25.44%	71	384.21	18	56.36	50	215.65	197	841.07	60	369.41
TOTAL		6000	34000.00	11887	42626.30	2978	10151.96	49.63%	29.86%	3525	11546.42	915	2240.22	4655	15432.68	4726	18523.40	2890	10288.35

PMFME AS ON 31.12.2024

Sl. No	Name of the Bank	Target	Sponsored	Sanctioned	% Achievement	Cumulatively Sanctioned	Cumulative Pending	Rejected
1	ICICI BANK LIMITED	177	54	45	25.42%	50	15	9
2	CANARA BANK	253	135	44	17.39%	152	214	65
3	UCO BANK	249	115	41	16.47%	171	0	74
4	UNION BANK OF INDIA	327	150	50	15.29%	223	213	100
5	PUNJAB AND SIND BANK	16	2	2	12.50%	3	5	0
6	STATE BANK OF INDIA	901	499	99	10.99%	636	1170	336
7	INDIAN BANK	176	62	19	10.80%	85	131	43
8	BANK OF INDIA	225	108	23	10.22%	93	204	60
9	INDIAN OVERSEAS BANK	117	37	10	8.55%	62	94	21
10	BANK OF BARODA	173	53	13	7.51%	79	101	39
11	PUNJAB NATIONAL BANK	312	117	23	7.37%	120	171	58
12	CENTRAL BANK OF INDIA	98	22	7	7.14%	42	0	12
13	IDBI BANK	79	11	4	5.06%	12	18	7
14	BANK OF MAHARASHTRA	48	2	2	4.17%	3	11	0
15	FEDERAL BANK	24	2	1	4.17%	2	5	0
16	HDFC BANK	216	36	5	2.31%	15	49	10
17	ODISHA GRAMYA BANK	0	32	7	0.00%	28	43	25
18	UTKAL GRAMYA BANK RRB	0	8	1	0.00%	16	5	7
19	OTHERS *	0	1	1	0.00%	2	29	0
20	KARNATAKA BANK LIMITED	0	1	1	0.00%	1	4	0
21	AXIS BANK	0	8	0	0.00%	0	16	0
22	BANDHAN BANK LIMITED	249	1	0	0.00%	0	5	0
23	IDFC First Bank Ltd	29	0	0	0.00%	0	2	0
24	KOTAK MAHINDRA BANK	16	0	0	0.00%	0	1	0
25	DCB BANK LIMITED	56	0	0	0.00%	0	0	0
26	INDUSIND BANK	59	1	0	0.00%	0	1	0
TOTAL		3800	1457	398	10.47%	1795	2507	866

Annexure-28																
BANKWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 31.12.2024 [Amount Rs. in Crore]																
Sr No	Bank Name	Shishu			Kishore			Tarun			Tarun Plus			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)			(Loans above Rs 10 lakh upto Rs 20 Lakh)					
		No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disbursem ent Amt
1	State Bank of India	5632	18.62	18.61	18556	413.22	412.77	5119	865.08	864.60	0	0.00	0.00	29307	1296.92	1295.99
2	Canara Bank	2502	7.47	7.46	8240	266.52	266.33	5096	423.76	423.30	0	0.00	0.00	15838	697.75	697.09
3	Punjab National Bank	2615	10.07	9.39	8211	206.63	203.53	5864	472.29	469.96	8	0.49	0.17	16698	689.48	683.04
4	Union Bank of India	1823	5.86	5.59	6757	181.20	173.63	3090	261.64	254.25	0	0.00	0.00	11670	448.69	433.48
5	Bank of Baroda	18590	63.55	63.54	7834	100.27	100.15	1276	109.89	109.71	0	0.00	0.00	27700	273.71	273.40
6	Indian Overseas Bank	3726	14.10	14.08	10902	173.49	173.27	556	42.97	42.65	0	0.00	0.00	15184	230.56	229.99
7	Indian Bank	1377	4.04	4.04	3499	90.89	90.76	1544	127.79	127.62	0	0.00	0.00	6420	222.72	222.42
8	Bank of India	943	2.78	2.66	4578	113.64	99.82	1702	139.38	119.33	0	0.00	0.00	7223	255.79	221.80
9	Bank of Maharashtra	35617	103.40	103.40	3154	26.87	26.82	97	6.96	6.96	0	0.00	0.00	38868	137.23	137.18
10	UCO Bank	1450	3.90	3.32	1341	31.32	24.49	632	56.48	53.56	0	0.00	0.00	3423	91.70	81.37
11	Central Bank of India	573	1.83	1.11	1357	38.94	28.53	657	54.33	46.55	0	0.00	0.00	2587	95.11	76.19
12	Punjab & Sind Bank	125	0.35	0.32	237	6.14	6.03	94	7.52	7.41	0	0.00	0.00	456	14.01	13.77
PSB Total		74973	235.97	233.52	74666	1649.13	1606.13	25727	2568.09	2525.90	8	0.49	0.17	175374	4453.67	4365.72
13	IndusInd Bank	442867	1527.16	1527.16	149571	1080.31	1080.31	547	34.51	34.51	0	0.00	0.00	592985	2641.97	2641.97
14	Bandhan Bank	43280	149.05	149.05	57852	547.29	547.29	422	28.62	28.62	0	0.00	0.00	101554	724.96	724.96
15	Axis Bank	41626	160.81	160.81	8595	164.53	164.53	1106	86.55	86.55	9	1.55	1.55	51336	413.44	413.44
16	IDFC Bank Limited	31347	119.12	119.12	14748	225.21	225.06	266	18.17	18.17	0	0.00	0.00	46361	362.51	362.35
17	ICICI Bank	126	0.53	0.51	5393	168.06	163.09	2354	169.19	166.74	0	0.00	0.00	7873	337.78	330.34
18	Yes Bank	34459	134.24	134.24	6017	40.11	40.11	65	4.98	4.98	0	0.00	0.00	40541	179.33	179.33
19	HDFC Bank	2819	11.60	11.60	3574	43.65	43.65	1509	105.86	105.86	3	0.34	0.34	7905	161.45	161.45
20	Ratnakar Bank	33493	132.15	132.15	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	33493	132.15	132.15
21	DCB Bank	13132	47.34	47.34	3851	25.27	25.27	11	1.16	1.16	0	0.00	0.00	16994	73.78	73.78
22	IDBI Bank Limited	42	0.14	0.14	504	18.05	18.05	596	48.53	48.53	0	0.00	0.00	1142	66.72	66.72
23	Kotak Mahindra Bank	7716	29.99	29.99	938	4.78	4.78	0	0.00	0.00	0	0.00	0.00	8654	34.77	34.77
24	Federal Bank	1341	6.24	6.22	843	7.27	7.19	27	2.46	2.45	0	0.00	0.00	2211	15.97	15.86
25	Karnataka Bank	11	0.03	0.02	11	0.34	0.22	10	0.83	0.77	0	0.00	0.00	32	1.19	1.00
26	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
27	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
Pvt. Banks Total		652259	2318.4	2318.35	251897	2324.87	2319.55	6913	500.86	498.34	12	1.89	1.89	911081	5146.02	5138.12
27	Odisha Gramya Bank	3109	6.65	6.65	4448	86.51	86.37	650	47.06	47.06	2	0.26	0.26	8209	140.47	140.33
28	Utkal Grameen Bank	98	0.45	0.37	702	24.45	22.85	414	35.64	34.40	10	1.62	1.62	1224	62.16	59.23
RRB Total		3207	7.1	7.02	5150	110.96	109.22	1064	82.7	81.46	12	1.88	1.88	9433	202.63	199.56
29	SURYODAY SFB	40054	152.53	152.53	26079	186.63	186.63	8	0.58	0.58	0	0.00	0.00	66141	339.74	339.74
30	Utkarsh SFB	64250	211.06	211.06	18252	118.57	118.57	0	0.00	0.00	0	0.00	0.00	82502	329.62	329.62
31	Ujjivan SFB	9665	40.57	40.57	14036	105.04	105.04	0	0.00	0.00	0	0.00	0.00	23701	145.61	145.61
32	ESAF SFB	14953	66.08	66.08	1537	10.48	10.48	8	0.55	0.55	0	0.00	0.00	16498	77.11	77.11
33	Unity SFB	4589	22.51	22.51	4704	32.88	32.88	0	0.00	0.00	0	0.00	0.00	9293	55.39	55.39
34	AU SFB	8277	32.05	32.05	1616	11.00	11.00	33	2.57	2.57	0	0.00	0.00	9926	45.62	45.62
35	Jana SFB	142	0.45	0.45	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	142	0.45	0.45
SFB Total		141930	525.25	525.25	66224	464.6	464.6	49	3.7	3.7	0	0	0	208203	993.54	993.54
Member Banks Total		872369	3086.72	3084.14	397937	4549.56	4499.5	33753	3155.35	3109.4	32	4.25	3.93	1304091	10795.86	10696.94
Others (MFIs & NBFCs)		314214	1264.87	1251.53	244573	1786.15	1778.59	24	2.59	2.6	0	0	0	558811	3053.64	3032.75
Grand Total		1186583	4351.59	4335.67	642510	6335.71	6278.09	33777	3157.94	3112.00	32	4.25	3.93	1862902	13849.50	13729.69

DISTRICTWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 31.12.2024

[Amount Rs. in Crore]

Sr No	District	Shishu			Kishore			Tarun			Tarun Plus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement t Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Angul	35936	130.46	129.48	18215	178.56	175.43	897	72.31	70.98	0	0	0	55048	381.33	375.89
2	Balangir	46581	173.69	173.09	23752	205.78	203.55	898	71.13	69.65	4	0.45	0.37	71235	451.04	446.66
3	Baleshwar	50522	180.64	180	31822	327	323.4	1709	134.8	131.7	0	0	0	84053	642.45	635.11
4	Bargarh	47145	168.18	167.95	24018	209.02	207.81	649	53.27	52.09	0	0	0	71812	430.47	427.85
5	Bhadrak	41180	150.25	149.91	28815	267.44	266.32	1189	94.74	94.01	0	0	0	71184	512.43	510.24
6	Boudh	10727	40.44	40.2	6168	58.82	57.86	350	28.76	28.33	1	0.2	0.2	17246	128.22	126.60
7	Cuttack	89599	322.39	322.14	40932	416.75	412.35	2872	235.36	230.66	0	0	0	133403	974.49	965.15
8	Debagarh	5367	18.58	18.37	1760	21.2	19.72	225	17.04	16.49	0	0	0	7352	56.82	54.58
9	Dhenkanal	33105	120.26	120.1	15282	150.9	150.14	927	74.9	74.52	0	0	0	49314	346.06	344.76
10	Gajapati	11125	39.69	39.56	4968	52.14	50.91	268	21.61	21.39	0	0	0	16361	113.44	111.86
11	Ganjam	82032	298.45	297.56	52182	518.98	514.27	2949	234.4	230.9	3	0.31	0.15	137166	1052.14	1042.88
12	Jagatsinghpur	40181	148.92	147.09	21269	206.53	203.68	1270	101.62	100.65	0	0	0	62720	457.07	451.42
13	Jajpur	37643	137.35	136.81	21642	241.16	239.51	1426	114.97	113.82	1	0.12	0.12	60712	493.59	490.27
14	Jharsuguda	16361	59.77	59.53	10988	99.54	98.22	502	40.62	39.8	4	0.17	0.09	27855	200.10	197.65
15	Kalahandi	37145	136.46	136.14	17628	152.79	152.34	698	59.31	58.57	2	0.35	0.35	55473	348.91	347.40
16	Kandhamal	18822	69.83	69.63	4899	50.82	49.83	388	32.29	31.43	1	0.15	0.15	24110	153.09	151.05
17	Kendrapara	19716	70.94	70.88	10749	118.62	117.2	907	71.31	70.77	0	0	0	31372	260.87	258.85
18	Kendujhar	29990	106.16	105.83	13081	150.84	148.38	1022	83.37	81.15	1	0.1	0.1	44094	340.47	335.46
19	Khordha	109890	405.55	404.89	49665	601.99	596.77	4489	809.31	802.36	9	1.51	1.51	164053	1818.37	1805.54
20	Koraput	34552	123.30	123.02	13805	128.51	127.2	883	72.75	71.43	0	0	0	49240	324.56	321.66
21	Malkangiri	21094	75.43	74.99	6110	49.71	48.93	285	22.22	22.18	1	0.13	0.13	27490	147.49	146.22
22	Mayurbhanj	67399	227.46	227.07	21875	230.49	226.19	1638	128.9	123.59	0	0	0	90912	586.84	576.84
23	Nabarangpur	17437	62.61	62.36	6958	57.98	57.62	464	36.38	36.2	0	0	0	24859	156.98	156.17
24	Nayagarh	30289	112.66	112.19	16748	156.93	156.01	836	66.37	65.77	2	0.26	0.26	47875	336.21	334.22
25	Nuapada	13302	50.64	50.43	7172	58.42	57.97	346	28.37	27.7	1	0.15	0.15	20821	137.59	136.25
26	Other	59714	273.15	270.5	81135	687.11	687.12	0	0	0	0	0	0	140849	960.28	957.59
27	Puri	52806	185.45	184.79	29379	306.11	304.28	1777	142.64	141.49	0	0	0	83962	634.20	630.56
28	Rayagada	29965	107.21	106.62	12643	110.1	109.25	462	36.27	35.87	0	0	0	43070	253.57	251.73
29	Sambalpur	32803	120.41	120	15535	182.87	181.17	1356	107.19	105.86	2	0.35	0.35	49696	410.83	407.39
30	Subarnapur	21997	82.31	82.05	10834	104.11	103.08	535	42.88	42.26	0	0	0	33366	229.30	227.39
31	Sundargarh	42158	152.95	152.49	22481	234.49	231.58	1560	122.85	120.38	0	0	0	66199	510.29	504.45
Total		1186583	4351.59	4335.67	642510	6335.71	6278.09	33777	3157.94	3112	32	4.25	3.93	1862902	13849.5	13729.69

Annexure-28																					
PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 as on 31.12.2024																					
Sr No	Category	Shishu				Kishore				Tarun				Tarun Plus				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)				(Loans above Rs 10 lakh upto Rs 20)							
		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	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
1	General	424162	1604.68	1595.86	1598.82	348663	4028.03	3985.72	3860.17	28055	2715.80	2675.95	2319.36	31	4.15	3.83	3.69	800911	8352.68	8261.37	7782.05
2	SC	215056	765.15	762.64	627.86	71840	535.59	531.54	497.86	1173	90.94	89.66	82.76	0	0.00	0.00	0.00	288069	1391.67	1383.84	1208.48
3	ST	124692	435.49	434.68	347.44	39311	296.33	294.29	313.41	894	68.68	68.02	63.35	0	0.00	0.00	0.00	164897	800.50	796.98	724.20
4	OBC	422673	1546.27	1542.49	1322.44	182696	1475.76	1466.54	1370.66	3655	282.52	278.37	279.43	1	0.10	0.10	0.10	609025	3304.65	3287.50	2972.63
Total		1186583	4351.59	4335.67	3896.56	642510	6335.71	6278.09	6042.10	33777	3157.94	3112.00	2744.90	32	4.25	3.93	3.79	1862902	13849.50	13729.69	12687.36
Out of Above																					
1	Women Entrepreneurs	1079936	3989.47	3975.40	3445.46	449343	3576.47	3555.86	3334.18	5049	380.72	372.40	347.53	1	0.12	0.12	0.12	1534329	7946.77	7903.78	7127.29
2	New Entrepreneurs / Accounts	252341	942.30	935.21	944.91	57768	1023.09	990.95	1124.35	13728	1554.25	1531.68	1386.43	13	1.96	1.96	1.95	323850	3521.59	3459.80	3457.65
3	Minority	41015	142.87	142.68	129.25	12204	112.97	111.90	131.28	862	63.51	62.21	63.15	0	0.00	0.00	0.00	54081	319.35	316.79	323.69
4	PMJDY OD Account	19376	68.51	68.50	63.66	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	19376	68.51	68.50	63.66
5	Mudra card	10	0.04	0.04	0.05	12	0.26	0.26	0.17	7	0.58	0.58	0.48	0	0.00	0.00	0.00	29	0.88	0.88	0.70
6	NULM	36	0.15	0.14	0.11	200	3.81	3.74	3.08	108	7.73	7.69	5.75	0	0.00	0.00	0.00	344	11.70	11.57	8.94
7	NRLM	63	0.28	0.25	0.30	2411	81.71	80.77	349.02	3515	263.38	262.68	245.98	0	0.00	0.00	0.00	5989	345.37	343.70	595.30
8	Other Govt. Sponsored Prog.	6081	22.64	22.20	20.74	16574	255.09	245.53	230.27	1409	110.14	105.98	94.95	0	0.00	0.00	0.00	24064	387.86	373.71	345.96
9	Skill Certified	235	0.70	0.70	1.93	2617	86.25	85.93	79.21	716	54.47	53.88	49.64	0	0.00	0.00	0.00	3568	141.42	140.50	130.79
10	Self Certified	36416	105.89	105.88	108.74	16719	290.63	287.09	248.78	2575	186.08	184.13	162.66	0	0.00	0.00	0.00	55710	582.60	577.10	520.18
11	Unskilled	4940	18.43	18.40	21.74	7326	226.02	224.45	191.44	4244	353.39	352.70	298.12	0	0.00	0.00	0.00	16510	597.83	595.55	511.31

STATE WISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 31.12.2024

[Amount Rs. in Crore]

Sr No	State Name	Shishu			Kishore			Tarun			Tarun Plus			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	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Andaman and Nicobar Islands	266	0.82	0.79	985	29.01	28.84	776	65.91	65.74	0.00	0.00	0.00	2027	95.75	95.38
2	Andhra Pradesh	466548	1567.56	1538.10	415853	5656.27	5558.62	56123	4751.64	4683.65	1293.00	189.68	178.58	939817	12165.14	11958.96
3	Arunachal Pradesh	7355	25.57	25.29	8722	157.02	152.09	1471	119.93	116.66	1.00	0.15	0.15	17549	302.67	294.19
4	Assam	304510	1029.80	1023.59	204533	2764.88	2721.24	20004	1569.12	1541.28	13.00	2.07	1.87	529060	5365.87	5287.98
5	Bihar	2657284	10353.18	10251.85	2086779	20262.96	17968.40	58950	4784.28	4415.76	147.00	23.36	9.64	4803160	35423.78	32645.65
6	Chandigarh	6270	25.56	25.53	4109	74.84	73.53	1311	111.06	109.02	0.00	0.00	0.00	11690	211.46	208.08
7	Chhattisgarh	367013	1311.00	1293.69	245705	3262.99	2888.30	19681	1585.22	1514.50	6.00	0.94	0.94	632405	6160.14	5697.43
8	Dadra and Nagar Haveli	849	3.29	3.29	1006	15.76	15.54	337	29.31	29.18	0.00	0.00	0.00	2192	48.37	48.01
9	Daman and Diu	251	0.69	0.67	377	9.86	9.53	232	20.08	19.94	0.00	0.00	0.00	860	30.62	30.15
10	Delhi	49645	141.07	139.67	55451	991.99	970.10	19069	1531.56	1508.81	25.00	3.74	3.74	124190	2668.37	2622.32
11	Goa	7014	25.86	25.66	7151	139.60	135.78	3202	257.38	252.42	0.00	0.00	0.00	17367	422.84	413.85
12	Gujarat	509783	1922.18	1913.56	462835	5563.16	5498.44	47889	4443.54	4372.98	47.00	7.37	7.37	1020554	11936.26	11792.36
13	Haryana	218395	848.99	843.32	238583	3102.76	3027.66	25224	2001.93	1960.48	18.00	2.89	2.89	482220	5956.57	5834.35
14	Himachal Pradesh	18939	74.67	66.72	44576	900.78	822.38	10240	865.93	856.97	6.00	0.68	0.47	73761	1842.06	1746.54
15	Jharkhand	725617	2585.81	2575.17	345956	3544.40	3479.39	19338	1578.22	1511.34	14.00	1.97	1.97	1090925	7710.40	7567.87
16	Karnataka	2035583	7537.36	7523.43	1623255	17793.09	17742.60	62571	6193.50	6130.07	20.00	3.35	3.35	3721429	31527.30	31399.44
17	Kerala	818843	3291.56	3270.63	513597	5964.37	5884.80	35731	3159.66	3118.04	4.00	0.70	0.70	1368175	12416.29	12274.17
18	Lakshadweep	568	2.06	1.92	1135	22.68	22.38	87	7.32	7.02	0.00	0.00	0.00	1790	32.06	31.32
19	Madhya Pradesh	1196873	4404.48	4314.52	690784	8009.95	7425.95	57567	4474.25	4293.91	30.00	4.34	3.82	1945254	16893.02	16038.20
20	Maharashtra	1703695	6064.59	6055.61	1147734	12837.85	12721.83	114962	11050.43	10890.02	68.00	10.76	10.59	2966459	29963.62	29678.04
21	Manipur	1728	5.52	5.28	3876	94.17	90.13	1093	90.18	86.36	0.00	0.00	0.00	6697	189.87	181.77
22	Meghalaya	9791	34.87	34.70	8490	145.34	142.03	1617	131.37	128.52	3.00	0.45	0.45	19901	312.02	305.71
23	Mizoram	9415	34.20	33.80	6696	137.70	135.81	3685	301.35	298.83	0.00	0.00	0.00	19796	473.25	468.45
24	Nagaland	5479	19.66	19.30	7352	149.14	145.67	1964	154.54	150.76	1.00	0.10	0.10	14796	323.45	315.83
25	Odisha	1186583	4351.59	4335.67	642510	6335.71	6278.09	33777	3157.94	3112.00	32.00	4.25	3.93	1862902	13849.50	13729.69
26	Pondicherry	20142	82.31	81.93	32764	367.48	363.90	1500	118.76	116.42	0.00	0.00	0.00	54406	568.54	562.25
27	Punjab	161619	591.86	573.35	217068	3305.59	2937.25	29778	2365.40	2174.88	21.00	3.51	2.70	408486	6266.36	5688.18
28	Rajasthan	611859	2301.40	2292.83	652342	8233.64	8147.67	59089	4613.44	4573.36	11.00	1.70	1.70	1323301	15150.18	15015.56
29	Sikkim	4076	15.87	15.69	4705	80.24	77.97	567	46.73	45.58	0.00	0.00	0.00	9348	142.84	139.24
30	Tamil Nadu	1206442	4744.60	4717.49	1807717	19390.70	19293.71	74413	6504.12	6448.89	33.00	5.05	5.05	3088605	30644.47	30465.14
31	Telangana	483884	1747.43	1719.04	202939	2821.20	2783.95	36606	2963.56	2868.47	3066.00	472.88	463.96	726495	8005.07	7835.42
32	Tripura	89252	330.01	328.08	87189	939.68	927.56	2771	211.62	204.51	0.00	0.00	0.00	179212	1481.31	1460.15
33	Union Territory of Jammu and Kashmir	49604	176.18	170.06	177402	3541.80	3214.19	29713	2214.28	2049.96	3.00	0.60	0.60	256722	5932.86	5434.80
34	Union Territory of Ladakh	486	1.49	1.42	5273	116.63	112.45	1426	111.75	109.43	0.00	0.00	0.00	7185	229.87	223.31
35	Uttar Pradesh	2102886	8001.27	7942.90	1334267	15418.21	15183.08	127159	11840.04	11615.89	77.00	12.04	11.84	3564389	35271.56	34753.72
36	Uttarakhand	91831	351.91	345.92	82106	1283.35	1262.14	13450	1121.41	1105.80	13.00	2.21	2.21	187400	2758.87	2716.08
37	West Bengal	1642994	6016.92	6005.97	1533993	16593.60	16511.96	84301	6573.53	6490.77	40.00	6.17	5.65	3261328	29190.22	29014.35
Total		18773372	70023.19	69516.44	14905815	170058.4	164754.97	1057674	91120.28	88978.23	4992	760.97	724.28	34741853	331962.83	323973.93

BANKWISE PERFORMANCE OF STAND UP INDIA AS OF 31.12.2024

(Amount in Rs. Crores)

Lender	Target SC/ST	SC/ST			Target Women	Women			Total Target	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
STATE BANK OF INDIA	923	596	145.53	127.18	923	1829	502.54	444.7	1846	2425	648.07	571.88
UNION BANK OF INDIA	395	120	18.35	5.19	395	836	166.59	43.22	790	956	184.94	48.41
PUNJAB NATIONAL BANK	375	84	19.19	9.35	375	469	112.56	73.74	750	553	131.75	83.09
CANARA BANK	293	151	31.89	11.53	293	327	75.78	36.4	586	478	107.67	47.93
BANK OF BARODA	185	72	17.03	16.05	185	369	73.53	64.53	370	441	90.56	80.58
UCO BANK	261	49	13.53	11.10	261	368	100.11	81.95	522	417	113.64	93.05
BANK OF INDIA	258	43	6.71	5.04	258	293	51.51	30.12	516	336	58.22	35.16
INDIAN OVERSEAS BANK	137	87	13.41	4.18	137	248	50.88	7.08	274	335	64.29	11.26
INDIAN BANK	195	31	7.31	3.28	195	242	56.12	31.71	390	273	63.43	34.99
CENTRAL BANK OF INDIA	104	16	4.37	1.18	104	154	32.13	9.82	208	170	36.5	11
PUNJAB AND SIND BANK	19	6	1.06	0.60	19	38	7.33	3.41	38	44	8.39	4.01
BANK OF MAHARASHTRA	46	2	0.32	0.12	46	31	6.76	0.78	92	33	7.08	0.9
Total PSBs	3191	1257	278.70	194.80	3191	5204	1235.84	827.46	6382	6461	1514.54	1022.26
HDFC BANK LTD	254	11	1.89	0.00	254	272	56.93	1.63	508	283	58.82	1.63
KOTAK MAHINDRA BANK	19	23	8.28	6.20	19	114	43.84	34.21	38	137	52.12	40.41
ICICI BANK LTD	121	8	2.71	2.71	121	105	28.01	27.65	242	113	30.72	30.36
INDUSIND BANK LIMITED	32	8	1.97	1.97	32	83	20.1	18.86	64	91	22.07	20.83
IDBI BANK LTD	70	4	0.86	0.23	70	23	5.54	3.51	140	27	6.4	3.74
THE FEDERAL BANK LTD	26	1	0.17	0.03	26	7	1.68	0.17	52	8	1.85	0.20
YES BANK LTD	3	4	1.45	1.45	3	1	0.1	0.1	6	5	1.55	1.55
KARUR VYSYA BANK	5	0	0.00	0.00	5	1	0.2	0	10	1	0.2	0.00
Total Pmts	530	59	17.33	12.59	530	606	156.4	86.13	1060	665	173.73	98.72
ODISHA GRAMYA BANK	550	147	23.17	22.97	550	301	62.81	62.08	1100	448	85.98	85.05
UTKAL GRAMEEN BANK	442	7	1.55	1.45	442	19	4.22	3.03	884	26	5.77	4.48
Total RRBs	992	154	24.72	24.42	992	320	67.03	65.11	1984	474	91.75	89.53
Grand Total	4713	1470	320.75	231.81	4713	6130	1459.27	978.7	9426	7600	1780.02	1210.51

DISTRICTWISE PERFORMANCE UNDER STAND UP INDIA FY 2024-25 AS OF 31.12.2024

[Amount Rs. in Crore]

Sr No	District	Total Target	SC/ST			Women			Total		
			No Of A/Cs	Sanction Amount	Disbursement Amt	No Of A/Cs	Sanction Amount	Disbursement Amt	No Of A/Cs	Sanction Amount	Disbursement Amt
1	ANUGUL	312	47	9.97	7.96	292	79.77	63.11	339	89.75	71.06
2	BALANGIR	292	21	4.37	2.9	106	22.08	14.28	127	26.45	17.18
3	BALESHWAR	454	46	8.88	4.84	271	61.44	41.29	317	70.32	46.13
4	BARGARH	292	50	11.27	7.85	157	38.77	26.9	207	50.04	34.75
5	BHADRAK	282	27	5.33	4.11	141	29.44	15.36	168	34.77	19.47
6	BOUDH	92	18	3.73	2.71	35	7.98	6.45	53	11.71	9.16
7	CUTTACK	844	96	20.04	11.75	590	132.75	80.46	686	152.79	92.21
8	DEOGARH	72	4	0.48	0.14	21	4.61	2.1	25	5.09	2.24
9	DHENKANAL	278	35	8.38	6.49	189	49.38	37.87	224	57.77	44.36
10	GAJAPATI	96	9	1.99	0.72	30	6.6	2.74	39	8.59	3.46
11	GANJAM	820	89	19.99	14.63	468	116.33	68.9	557	136.33	83.53
12	JAGATSINGHAPUR	286	37	10.33	8.32	148	36.95	30.94	185	47.27	39.26
13	JAJAPUR	366	34	8.17	5.86	214	45.21	28.46	248	53.39	34.32
14	JHARSUGUDA	184	27	6.56	4.59	145	36.44	25.24	172	42.99	29.83
15	KALAHANDI	264	40	7.32	5.79	88	20.98	13.6	128	28.3	19.39
16	KANDHAMAL	134	23	3.95	2.92	60	9.94	6.72	83	13.88	9.63
17	KENDRAPARA	260	19	3.93	2.96	95	18.48	12.81	114	22.42	15.77
18	KENDUJHAR	386	41	8.81	6.36	213	53.64	40.97	254	62.45	47.32
19	KHORDHA	1228	183	38.95	23.03	1030	251.75	151.61	1213	290.7	174.64
20	KORAPUT	238	37	8.95	7.27	125	25.46	14.62	162	34.41	21.89
21	MALKANGIRI	102	36	8.33	4.6	22	5.08	3.94	58	13.4	8.54
22	MAYURBHANJ	502	74	17.1	13.97	219	49.69	35	293	66.79	48.98
23	NABARANGPUR	126	15	3.63	2.87	36	5.91	3.27	51	9.54	6.14
24	NAYAGARH	228	21	4.17	2.91	114	21.78	16.55	135	25.95	19.46
25	NUAPADA	102	13	2.48	1.7	31	6.21	2.48	44	8.68	4.18
26	PURI	416	48	11.17	9.48	230	48.73	30.59	278	59.9	40.06
27	RAYAGADA	198	29	5.87	4.75	103	21.35	13.18	132	27.23	17.93
28	SAMBALPUR	374	96	19.41	16.04	300	77.05	54.63	396	96.45	70.67
29	SONEPUR	134	15	2.68	1.88	36	7.54	4.85	51	10.22	6.74
30	SUNDARGARH	486	130	34.06	26.44	452	135.41	104.57	582	169.47	131.01
Total		9848	1360	300.30	215.84	5961	1426.75	953.49	7321	1727.05	1169.31

CGTMSE - ODISHA - GUARANTEE APPROVED			
FY 2024-25 Till 31/12/2024			
Sr.No.	MLI Name	No.	Amt. (₹ Lakh)
1	AXIS BANK LIMITED	228	15129.04
2	BANDHAN BANK	1	130.00
3	BANK OF BARODA	926	11726.25
4	BANK OF INDIA	4197	45976.65
5	BANK OF MAHARASHTRA	55	1547.34
6	CANARA BANK	718	16644.18
7	CENTRAL BANK OF INDIA	1155	13007.89
8	CITY UNION BANK	2	77.00
9	DBS BANK INDIA LIMITED	1	32.00
10	HDFC BANK LIMITED	776	42634.38
11	ICICI BANK	186	15607.50
12	IDBI BANK LTD	198	8048.98
13	IDFC FIRST BANK LIMITED	1	74.00
14	INDIAN BANK	1956	16035.43
15	INDIAN OVERSEAS BANK	720	8314.04
16	INDUSIND BANK	1824	4099.60
17	JANA SMALL FINANCE BANK LIMITED	2766	1932.17
18	JHARKHAND RAJYA GRAMIN BANK	2	49.55
19	KARNATAKA BANK LTD	34	951.28
20	KISETSU SAISON FINANCE INDIA AND CBI	6	149.35
21	KISETSU SAISON FINANCE INDIA AND DCB	3	58.56
22	KISETSU SAISON FINANCE INDIA AND IDBI	5	115.26
23	KOTAK MAHINDRA BANK	25	895.00
24	PUNJAB & SIND BANK	16	901.37
25	PUNJAB NATIONAL BANK	8154	56741.81
26	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	3683	3770.74
27	STATE BANK OF INDIA	2863	109276.47
28	TAMILNAD MERCANTILE BANK LTD	3	19.82
29	THE FEDERAL BANK LTD	24	807.62
30	THE KARUR VYSYA BANK LTD	1	20.00
31	THE SOUTH INDIAN BANK LIMITED	2	12.00
32	UCO BANK	1002	11630.15
33	UNION BANK OF INDIA	6207	45491.11
34	VEDIKA CREDIT CAPITAL LTD	2	1.75
35	YES BANK LTD	4	178.67
36	NBFCs	5997	92606.22
	TOTAL	43743	524693.17

CGTMSE - ODISHA - GUARANTEE APPROVED			
FY 2024-25 Till 31/12/2024			
Sr. No.	District	No.	Amt. (₹ Lakh)
1	ANGUL	1325	21187.58
2	BALANGIR	1209	10944.52
3	BALASORE	5639	27613.07
4	BARGARH	1502	15337.82
5	BHADRAK	1638	17386.49
6	BOUDH	308	3382.20
7	CUTTACK	3703	55186.48
8	DEOGARH	312	2216.22
9	DHENKANAL	846	8675.33
10	GAJAPATI	339	2812.82
11	GANJAM	3069	35440.65
12	JAGATSINGHAPUR	991	13104.81
13	JAJAPUR	1417	18280.23
14	JHARSUGUDA	679	11428.16
15	KALAHANDI	601	8740.57
16	KANDHAMAL	351	3017.83
17	KENDRAPARA	922	10343.56
18	KENDUJHAR	1944	32616.93
19	KHORDHA	5455	89585.05
20	KORAPUT	690	10675.34
21	MALKANGIRI	178	1599.25
22	MAYURBHANJ	2524	21469.42
23	NABARANGAPUR	285	5182.23
24	NAYAGARH	636	6962.05
25	NUAPADA	360	3561.26
26	PURI	1971	16188.44
27	RAYAGADA	398	4537.35
28	SAMBALPUR	1539	21088.70
29	SONAPUR	623	4244.53
30	SUNDERGARH	2289	41884.27
	TOTAL	43743	524693.17

Annexure-30**CGTMSE - ODISHA - GUARANTEE APPROVED****Cumulative since Inception as on Dec 31, 2024**

Sr.No.	MLI Name	No.	Amt. (₹ Lakh)
1	AXIS BANK LIMITED	1525	52734.89
2	BANDHAN BANK	2	171.60
3	BANK OF BARODA	19208	93303.71
4	BANK OF INDIA	42586	306558.30
5	BANK OF MAHARASHTRA	260	3672.13
6	CANARA BANK	19516	123582.27
7	CENTRAL BANK OF INDIA	5439	58453.60
8	CITY UNION BANK	5	134.20
9	DBS BANK INDIA LIMITED	1	32.00
10	DEUTSCHE BANK	1	26.00
11	ESAF SMALL FINANCE BANK LTD.	6	55.12
12	EXPORT IMPORT BANK OF INDIA	3	114.39
13	HDFC BANK LIMITED	2094	113532.75
14	ICICI BANK	257	20104.02
15	IDBI BANK LTD	718	21781.74
16	IDFC FIRST BANK LIMITED	1	76.95
17	INDIAN BANK	17108	99942.25
18	INDIAN OVERSEAS BANK	13125	70758.56
19	INDUSIND BANK LTD	5155	8252.12
20	JANA SMALL FINANCE BANK LIMITED	2766	1932.17
21	JHARKHAND RAJYA GRAMIN BANK	2	49.89
22	KARNATAKA BANK LTD	408	4399.88
23	KISETSU SAISON FINANCE INDIA AND CBI	6	149.35
24	KISETSU SAISON FINANCE INDIA AND DCB	3	58.56
25	KISETSU SAISON FINANCE INDIA AND IDBI	5	115.26
26	KOTAK MAHINDRA BANK	58	2424.28
27	LAKSHMI VILAS BANK	17	44.54
28	ODISHA GRAMYA BANK	7837	27164.13
29	PUNJAB & SIND BANK	646	6434.10
30	PUNJAB NATIONAL BANK	50757	273781.02
31	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	6143	9867.13
32	STANDARD CHARTERED BANK	1	52.00
33	STATE BANK OF INDIA	69401	560202.45
34	TAMILNAD MERCANTILE BANK LTD	7	37.78
35	THE FEDERAL BANK LTD	77	2189.11
36	THE KARUR VYSYA BANK LTD	5	220.71
37	THE SOUTH INDIAN BANK LIMITED	14	157.84
38	UCO BANK	14850	73887.68
39	UNION BANK OF INDIA	48086	219965.53
40	UNITED BANK OF INDIA	1	0.52
41	UTKAL GRAMEEN BANK	9	43.53
42	VEDIKA CREDIT CAPITAL LTD	2	1.75
43	YES BANK LTD	7	527.60
44	NBFCs	47862	444099.21
	TOTAL	375980	2601092.61

Annexure-31
PM Vishwakarma as on 31.12.2024 (Amount in lakh)

SN	Bank Name	Loan Application Sent	Total Loan Amount Required	Applications Sanctioned	Applications Disbursed	Applications rejected	Loan Pending For Sanction
1	STATE BANK OF INDIA	14,719	14,077.90	3,044	2,834	5,564	6,111
2	PUNJAB NATIONAL BANK	1,285	1,239.73	448	440	405	432
3	UCO BANK	1,597	1,535.31	298	138	555	744
4	BANK OF INDIA	1,108	1,065.13	279	244	220	609
5	CANARA BANK	1,017	948.59	246	154	497	274
6	UNION BANK OF INDIA	1,077	1,042.93	172	115	76	829
7	INDIAN OVERSEAS BANK	801	776.09	154	129	212	435
8	INDIAN BANK	1,459	1,404.56	122	106	754	583
9	BANK OF BARODA	987	940.74	101	58	123	763
10	CENTRAL BANK OF INDIA	279	267.90	36	6	112	131
11	UTKAL GRAMEEN BANK	73	70.25	24	16	27	22
12	ODISHA GRAMYA BANK	17	16.48	8	1	0	9
13	AXIS BANK	104	101.95	4	3	15	85
14	IDBI BANK	54	53.50	2	1	43	9
15	BANK OF MAHARASHTRA	10	9.50	1	1	1	8
16	HDFC BANK	95	91.40	1		7	87
17	Bandhan Bank	2	2.00	0	0	0	2
18	ICICI BANK	9	8.50	0	0	1	8
19	INDUSIND BANK	1	1.00	0	0	0	1
20	KARNATAKA BANK	10	10.00	0	0	0	10
21	KARUR VYSYA BANK	2	2.00	0	0	0	2
22	KOTAK MAHINDRA BANK	1	1.00	0	0	0	1
23	PUNJAB AND SIND BANK	12	10.00	0	0	0	12
24	SOUTH INDIAN BANK	2	2.00	0	0	0	2
25	THE FEDERAL BANK	19	17.80	0	0	2	17
26	Others	7	7.00	0	0	1	6
Grand Total		24,747	23,703.26	4,940	4,246	8,615	11,192

INFORMATION ON CM-SRIM AS ON 31.12.2024			
Sl. No.	DISTRICT NAME	CUMULATIVE till 31.12.2024	
		Total Application	Disbursed Amount (In Rs. Lakhs)
1	Angul	32	24.27
2	Balasore	78	78.56
3	Bargarh	64	64.26
4	Bhadrak	83	56.83
5	Bolangir	59	73.21
6	Boudh	25	21.36
7	Cuttack	197	235.02
8	Deogarh	13	4.45
9	Dhenkanal	92	90.44
10	Gajapati	55	49.39
11	Ganjam	154	157.02
12	Jagatsinghpur	11	13.65
13	Jajpur (Kalinga Nagar)	57	41.92
14	Jharsuguda	35	40.99
15	Kalahandi	73	71.80
16	Kandhamal	12	7.66
17	Kendrapara	18	15.55
18	Kendujhar	18	11.87
19	Khordha	171	222.05
20	Koraput	97	134.14
21	Malkangiri	21	10.25
22	Mayurbhanj	44	27.63
23	Nabarangpur	4	2.54
24	Nayagarh	30	26.28
25	Nuapada	18	11.72
26	Puri	90	79.70
27	Rayagada	42	30.38
28	Sambalpur	78	79.52
29	Sonepur	34	30.49
30	Sundargarh	52	44.68
31	Rourkela	86	103.41
TOTAL		1,843	1,861.05

Annexure-32A**Bank wise pending for verification Status of CM SRIM scheme**

Sl. No.	Name of Bank	No. of Application Pending as on 16.01.2025	No. of Application Pending as on 30.01.2025
1	State Bank Of India	141	118
2	Union Bank Of India	109	103
3	Punjab National Bank	70	66
4	Bank Of India	44	47
5	Canara Bank	37	31
6	Bank Of Baroda	36	35
7	UCO Bank	29	33
8	HDFC Bank	27	28
9	Indian Overseas Bank	26	24
10	Indian Bank	22	21
11	Central Bank of India	17	19
12	Axis Bank	13	0
13	Utkal Grameen Bank	13	14
14	ICICI Bank	12	11
15	IDBI Bank	10	10
16	Odisha Gramya Bank	8	5
17	Bank Of Maharashtra	6	5
18	Kotak Mahindra Bank	4	4
19	Fedral Bank	2	2
20	Karnatak Bank	2	1
21	SIDBI Bank	2	2
22	Yes Bank	2	0
23	DCB Bank	0	2
24	The South Indian Bank	0	1
TOTAL		632	582



GOVERNMENT OF ODISHA
HANDLOOMS, TEXTILES & HANDICRAFTS DEPARTMENT

RESOLUTION

No. HTH-HCS-MISC-0054-2024/ 6715 /HT&H, Bhubaneswar dated the 02/11/2024
HTH-HC-76/2024

Revision of the approved Handicrafts list for the state was under active consideration of Government for quite some time. After careful consideration, Government is now pleased to recognize the following Crafts as approved Handicrafts of the state for providing necessary support for development of these crafts.

Sl No.	Approved list of Crafts	Sl No.	Approved List of Crafts
1	Applique	29	Painting of Dongaria Kandha
2	Artistic Leather Works	30	Painting of Gond
3	Artistic Mat	31	Painting of Juanga
4	Artistic Wooden works	32	Painting of Kolha
5	Bamboo Craft	33	Painting of Kutia Kandha
6	Batik printing	34	Painting of Lanjia & Saura
7	Betel-Nut Craft	35	Painting of Oraon
8	Brass and bell metal	36	Painting of Santal
9	Cane Craft	37	Painting of Saura
10	Clay Toys	38	Palm Leaf Decorative
11	Cloth Flower	39	Palm Leaf Engraving
12	Cloth Patch Works	40	Paper Mache
13	Cloth Toys	41	Pattachitra
14	Coconut Shell	42	Root Craft
15	Coir Craft	43	Sabai Grass Craft
16	Dhokra casting	44	Seashell Works
17	Embroidery	45	Silver Filigree
18	Golden Grass	46	Solapith
19	Gopa Craft	47	Stone Carving
20	Handmade carpet	48	Straw Craft
21	Handmade Jewellery	49	Terracotta & Pottery
22	Horn work	50	Theatrical Dress
23	Jaikhadi Works	51	Tribal Jewellery
24	Jute Craft	52	Tumba Craft
25	Keora leaf product	53	Wood Carving
26	Lacquer Craft	54	Wooden painted Toys
27	Natural Fiber Crafts (Nalia Grass, Sisal Fiber, Hensuati)	55	Wrought Iron Craft
28	Paddy Craft		

The Notifications/ Resolutions issued earlier in this regard stand superseded. The resolution will take effect from the date of issue.

Order. * Ordered that the resolution be published in the extra ordinary issue of the Odisha Gazettee and copies of the resolution be forwarded to all Heads of Departments.

By order of the Governor

(Dr. Arabinda Kumar Padhee)
Principal Secretary to Government

02.11.2024

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Memo No. 6716 /HT&H, Bhubaneswar dated the 02/11/2024
Copy forwarded to the Director, Printing Stationery & Publication,
Odisha, Cuttack for information and necessary action.

He is requested to publish the Resolution in the extraordinary issue of
the Odisha Gazettee and supply 50 copies to this Department for reference.

neoAm 2/11/2024
Additional Secretary to Government

Memo No. 6717 /HT&H, Bhubaneswar dated the 02/11/2024
Copy forwarded to the Odisha Gazettee Cell-in-Charge, Odisha Gazettee
Cell, Commerce Department for information with a request to take appropriate
action to publish the Resolution in the next extraordinary issue of the Odisha
Gazettee.

neoAm 2/11/2024
Additional Secretary to Government

Memo No. 6718 /HT&H, Bhubaneswar dated the 02/11/2024
Copy forwarded to the A.G. (A&E), Odisha, Bhubaneswar for kind
information and necessary action.

neoAm 2/11/2024
Additional Secretary to Government

Memo No. 6719 /HT&H, Bhubaneswar dated the 02/11/2024
Copy forwarded to All Departments/ All Revenue Divisional
Commissioner/ All HODs/ All Collectors for kind information and necessary
action.

neoAm 2/11/2024
Additional Secretary to Government

Memo No. 6720 /HT&H, Bhubaneswar dated the 02/11/2024
Copy forwarded to Private Secretary to Hon'ble Chief Minister, Odisha/
PS to Hon'ble Minister, Handlooms, Textiles and Handicrafts, Odisha/ PS to
Chief Secretary, Odisha/ PS to DC-cum-ACS/PS to Principal Secretary to
Government, Industries Department/ PS to Principal Secretary to Government
MSME Department/ PS to Principal Secretary to Government, Finance
Department/ PS to Principal Secretary to Government, HT&H Department for
kind information of Hon'ble Chief Minister/ Hon'ble Minister, Handlooms,
Textiles & Handicrafts/ Chief Secretary/ DC-cum-ACS/ Principal Secretary to
Government, Industries Department/ Principal Secretary to MSME
Department/ Principal Secretary to Government, Finance Department/
Principal Secretary to Government HT&H Department respectively.

neoAm 2/11/2024
Additional Secretary to Government

Memo No. 6721 /HT&H, Bhubaneswar dated the 02/11/2024
Copy forwarded to All the Deputy Director, Handicrafts/ Assistant
Directors (Handicrafts) for information and necessary action.

neoAm 2/11/2024
Additional Secretary to Government

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Memo No. 6722 /HT&H, Bhubaneswar dated the 02/11/2024

Copy forwarded to Special Secretary to Government, HT&H Department/
Director, Handicrafts, Odisha, Bhubaneswar/ Director, Textiles, Odisha,
Bhubaneswar for information and necessary action.

Additional Secretary to Government

Memo No. 6723 /HT&H, Bhubaneswar dated the 02/11/2024

Copy forwarded to MD, Utkalika, Bhubaneswar/ Member-Secretary,
SIDAC, Bhubaneswar/ Member Secretary, OHHDPC, Bhubaneswar/ MD,
Boyanika/ M.D., Sambalpuri Bastralaya/ MD, Amlan/ CEO, SADHAC/ MD,
SPINFED for kind information and necessary action.

Additional Secretary to Government

Memo No. 6724 /HT&H, Bhubaneswar dated the 02/11/2024

Copy forwarded to Website Updation Section of HT&H Department for
information and necessary action.

He is requested to upload the Resolution in the Department Website for
the information of all concerned.

Additional Secretary to Government

Performance on SUY for FY 2024-25 as on dt 31.12.2024

Sl	BANKS	Forwarded to Bank AS ON 31.12.2024 including the Pending applications of 2023-24		SANCTIONED BY BANK FROM 01.04.2024 TO 31.12.2024		REJECTED AS ON 31.12.2024		PENDING AS ON 31.12.2024	
		NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
1	State Bank of India	1304	716.68	34	19.00	127	63.00	1143	634.68
2	UCO Bank	113	70.14	14	8.50	7	6.00	92	55.64
3	Bank of India	350	155.25	10	5.00	35	17.50	305	132.75
4	Indian Bank	101	54.00	4	2.00	1	0.50	96	51.50
5	Indian Overseas Bank	80	39.85	3	1.50	0	0.00	77	38.35
4	Punjab National Bank	186	105.24	2	1.50	20	10.00	164	93.74
7	Union Bank of India	126	69.04	2	1.00	11	6.00	113	62.04
8	Canara Bank	121	65.50	1	1.00	12	6.00	108	58.50
9	Bank of Baroda	120	61.50	1	0.50	15	7.30	104	53.70
10	Punjab & Sind Bank	6	3.00	0	0.00	0	0.00	6	3.00
11	Central Bank of India	103	53.00	0	0.00	16	8.00	87	45.00
12	Bank of Maharastra	1	0.50	0	0.00	1	0.00	0	0.50
Public Sector Banks		2611	1393.7	71	40.00	245	124.30	2295	1229.40
15	Axis Bank Ltd	5	2.50	0	0.00	0	0.00	5	2.50
16	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	DCB Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
19	Federal Bank	3	1.50	0	0.00	0	0.00	3	1.50
20	HDFC Bank	4	2.00	0	0.00	0	0.00	4	2.00
21	ICICI Bank	2	1.00	0	0.00	0	0.00	2	1.00
22	IDBI Bank	13	8.00	0	0.00	1	0.50	12	7.50
23	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Indus Ind Bank	1	0.50	0	0.00	0	0.00	1	0.50
25	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
28	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	RBL Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00
31	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	India Post Payments Bank	4	2.50	0	0.00	0	0.00	4	2.50
Private Sector Banks		32	18	0	0.00	1	0.50	31	17.50
34	Odisha Gramya Bank	399	224.56	0	0.00	46	23.00	353	201.56
35	Utkal Grameen Bank	79	44.45	0	0.00	11	7.00	68	37.45
Regional Rural Banks		478	269.01	0	0.00	57	30.00	421	239.01
36	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
38	Suryoday Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
39	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
40	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Small Finance Bank		0	0.00	0	0.00	0	0.00	0	0.00
41	Orissa State Co-Op. Bank	570	300.16	167	83.50	297	148.50	106	68.16
TOTAL		3691	1980.87	238	123.50	600	303.30	2853	1554.07

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2024 - 25 (BANK WISE) Upto the Month ending: DECEMBER 2024 (01/04/2024 to 31/12/2024)											
SL No	Name of the Bank	Target (2024-25 FY)		Cumulative Application Sponsored to Bank Branches (Current Year)		Cumulative Achievement (Current Year)		% Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size
		Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)		
1	2	3	4	5	6	7	8	9 (7/3)	10 (8/4)	11 (5-7)	12 (8/7)
1	AXIS BANK	1035	4107.25	243	1287.50	60	191.82	6%	5%	183	3.20
2	BANK OF BARODA	9123	47066.30	7790	49603.82	4794	25327.83	53%	54%	2996	5.28
3	BANK OF INDIA	20654	110817.43	16077	106771.73	11891	74013.06	58%	67%	4186	6.22
4	BANK OF MAHARASHTRA	136	543.75	41	197.50	19	67.50	14%	12%	22	3.55
5	CANARA BANK	14412	76420.14	11542	72573.65	7402	38412.26	51%	50%	4140	5.19
6	CENTRAL BANK OF INDIA	6546	35083.12	5452	32347.66	3816	18712.33	58%	53%	1636	4.90
7	FEDERAL BANK	60	269.33	59	282.50	28	106.80	47%	40%	31	3.81
8	HDFC BANK	6255	30200.60	2954	15280.59	2614	10213.73	42%	34%	340	3.91
9	ICICI BANK	4740	24137.19	2505	15011.45	1858	8214.74	39%	34%	647	4.42
10	IDBI BANK	482	2285.27	370	2087.50	226	980.05	47%	43%	144	4.34
11	INDIAN BANK	14843	74761.30	12166	72457.76	8066	39769.62	54%	53%	4100	4.93
12	INDIAN OVERSEAS BANK	10610	51939.56	9348	54685.30	5895	28430.66	56%	55%	3453	4.82
13	INDUSIND BANK	50	100.00	0	0.00	0	0.00	0%	0%	0	0.00
14	ODISHA CO-OP APEX BANK LTD	21756	93293.75	15062	77717.22	10025	40508.13	46%	43%	5037	4.04
15	ODISHA GRAMYA BANK	91534	486285.91	75201	451140.16	49412	238100.46	54%	49%	25789	4.82
16	PUNJAB AND SIND BANK	43	208.81	69	542.00	37	285.50	86%	137%	32	7.72
17	PUNJAB NATIONAL BANK	21875	117630.68	18917	125981.43	13199	72832.75	60%	62%	5718	5.52
18	STATE BANK OF INDIA	90621	473616.00	71992	419580.89	52999	261294.89	58%	55%	18993	4.93
19	UCO BANK	25410	131180.40	22158	139314.93	15123	79080.07	60%	60%	7035	5.23
20	UNION BANK	15812	79507.30	14086	85306.32	10152	53975.06	64%	68%	3934	5.32
21	UTKAL GRAMEEN BANK	44003	160545.94	43847	207658.41	33843	89066.14	77%	55%	10004	2.63
Grand Total		400000	2000000.00	329879	1929828.32	231459	1079583.39	58%	54%	98420	4.66

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2024 - 25 (DISTRICT WISE)
Upto the Month ending: DECEMBER 2024 (01/04/2024 to 31/12/2024)

SL No	Name of the District	Target (2024-25 FY)		Cumulative Application Sponsored to Bank Branches (Current Year)		Cumulative Achievement (Current Year)		% Achievement		Application pending at Bank Branch (Current Year)	Average Loan Size
		Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)		
1	2	3	4	5	6	7	8	9 (7/3)	10 (8/4)	11 (5-7)	12 (8/7)
1	Angul	16130	79992.90	14830	72517.33	9425	44933.04	58%	56%	5405	4.77
2	Balasore	24770	129801.35	20895	139652.39	14457	70830.52	58%	55%	6438	4.90
3	Bargarh	11750	54202.52	7978	37378.71	6305	24002.74	54%	44%	1673	3.81
4	Bhadrak	17700	94260.45	14715	85292.47	11414	58753.44	64%	62%	3301	5.15
5	Bolangir	12050	48264.77	10721	49126.30	8082	25656.27	67%	53%	2639	3.17
6	Boudh	3980	19762.22	3369	15746.87	3115	11889.75	78%	60%	254	3.82
7	Cuttack	24385	128411.50	19704	121311.99	13256	70188.51	54%	55%	6448	5.29
8	Deogarh	4450	19006.23	3801	16473.05	3173	12075.10	71%	64%	628	3.81
9	Dhenkanal	12090	60443.04	11037	65234.15	7252	37901.09	60%	63%	3785	5.23
10	Gajapati	6195	25042.45	4975	27222.10	3050	12428.20	49%	50%	1925	4.07
11	Ganjam	31365	156287.15	26675	158076.44	19042	88363.14	61%	57%	7633	4.64
12	Jagatsinghpur	13990	72757.74	11899	78553.81	7941	40443.97	57%	56%	3958	5.09
13	Jajpur	19500	105695.60	15958	84454.20	13749	68650.63	71%	65%	2209	4.99
14	Jharsuguda	4805	23310.24	3868	18585.28	3390	13157.72	71%	56%	478	3.88
15	Kalahandi	9985	40572.66	10254	44968.00	6775	20738.31	68%	51%	3479	3.06
16	Kandhamal	7645	33990.77	7045	35225.00	5037	17772.02	66%	52%	2008	3.53
17	Kendrapara	15900	84865.11	10670	73089.63	6699	34168.57	42%	40%	3971	5.10
18	Keonjhar	17035	81627.75	12682	67774.99	9415	47277.89	55%	58%	3267	5.02
19	Khurda	19600	120937.00	17752	144542.57	10407	68094.26	53%	56%	7345	6.54
20	Koraput	10045	40210.89	8664	42669.80	6594	20095.95	66%	50%	2070	3.05
21	Malkangiri	4920	19951.28	4905	24502.10	3946	13261.84	80%	66%	959	3.36
22	Mayurbhanj	26535	134164.63	16515	88533.01	13215	67776.32	50%	51%	3300	5.13
23	Nabarangpur	7290	29662.25	4825	23929.88	3250	10753.67	45%	36%	1575	3.31
24	Nayagarh	11740	69681.05	11490	78913.40	7179	42869.89	61%	62%	4311	5.97
25	Nuapada	5440	22154.19	5292	28049.15	2101	6562.66	39%	30%	3191	3.12
26	Puri	21415	114356.00	18745	136598.30	10389	61511.39	49%	54%	8356	5.92
27	Rayagada	7120	30119.29	4518	22680.60	2832	8207.00	40%	27%	1686	2.90
28	Sambalpur	8880	48656.00	7889	54341.86	6136	27189.35	69%	56%	1753	4.43
29	Subarnapur	5790	24992.23	5121	27289.65	4527	17399.60	78%	70%	594	3.84
30	Sundargarh	17500	86820.78	13087	67095.24	9306	39919.92	53%	46%	3781	4.29
Grand Total		400000	2000000	329879	1929828.27	231459	1082872.75	58%	54%	98420	4.68

CALCULATED INTEREST SUBVNETION - FY 2024-25
(BANK WISE ABSTRACT - (UNDER PROCESS OF SETTLEMENT))

SI NO	BANK NAME	SHG	AMOUNT
1	BANK OF BARODA	5314	64784682.00
2	BANK OF INDIA	21815	313229113.00
3	CENTRAL BANK OF INDIA	5771	100533076.00
4	HDFC BANK	888	3610217.00
5	ICICI BANK LIMITED	1875	17036610.00
6	INDIAN BANK	11160	101592001.00
7	INDIAN OVERSEAS BANK	4404	59491562.00
8	ODISHA GRAMYA BANK	87921	761733920.00
9	PUNJAB NATIONAL BANK	17007	170729720.00
10	STATE BANK OF INDIA	78193	1018371318.00
11	UCO BANK	20278	91099383.00
12	UNION BANK OF INDIA	13625	101749231.00
13	UTKAL GRAMEEN BANK	35475	145164633.00
14	ODISHA CO-OPERATIVE BANK LTD.	3825	50593874.00
14.1	ANGUL CCB	625	14844860.00
14.2	ASKA CCB	24	13658.00
14.3	BANKI CCB	252	5199185.00
14.4	BERHAMPUR CCB	93	912765.00
14.5	BOUDH CCB	6	41198.00
14.6	CUTTACK CCB	232	2998284.00
14.7	KEONJHAR CCB	352	2962084.00
14.8	KHURDA CCB	115	2066843.00
14.9	KORAPUT CCB	255	936299.00
14.1	MAYURBHANJ CCB	52	302025.00
14.11	NAYAGARH CCB	229	3466886.00
14.12	PURI CCB	38	768012.00
14.13	SAMBALPUR CCB	643	10951690.00
14.14	SUNDERGARH CCB	909	5130085.00
GRAND TOTAL		307551	2999719340.00

CALCULATED INTEREST SUBVNETION - FY 2024-25 (DISTRICT WISE ABSTRACT - (UNDER PROCESS OF SETTLEMENT))			
SI NO.	DISTRICT	SHG	AMOUNT
1	ANGUL	10373	108796259.00
2	BALESHWAR	17472	173797643.00
3	BARGARH	8083	82588885.00
4	BHADRAK	13676	134193247.00
5	BOLANGIR	8930	60621108.00
6	BOUDH	3209	30429550.00
7	CUTTACK	20575	210174789.00
8	DEOGARH	4465	41973374.00
9	DHENKANAL	9291	99246159.00
10	GAJAPATI	3909	24716641.00
11	GANJAM	19156	165906995.00
12	JAGATSINGHAPUR	12798	115006039.00
13	JAJPUR	13888	121692004.00
14	JHARSUGUDA	4099	37389001.00
15	KALAHANDI	7060	54657870.00
16	KANDHAMAL	5924	51198743.00
17	KENDRAPARA	12619	137093340.00
18	KENDUJHAR	15768	152933144.00
19	KHORDHA	13934	202583627.00
20	KORAPUT	5844	33597910.00
21	MALKANGIRI	3796	24960381.00
22	MAYURBHANJ	25392	258258575.00
23	NABARANGAPUR	4420	24362767.00
24	NAYAGARH	10637	131548491.00
25	NUAPADA	4350	31277027.00
26	PURI	19404	224477805.00
27	RAYAGADA	5033	28101486.00
28	SAMBALPUR	8254	82814255.00
29	SUBARNAPUR	4632	45535189.00
30	SUNDARGARH	10560	109787036.00
Grand Total		307551	2999719340.00

Annexure-38					
NULM SEP-I (INDIVIDUAL) STATUS- 1st April 2024 - 31st December 2024					
S1	Name of Bank	No. of Loan applications Sponsored to the bank	No. of Loan applications sanctioned by bank	No. of Loan applications disbursed by bank	Pending (Previous years+ Curent year)
1	Bank of Baroda	32	11	1	1036
2	Bank of India	49	34	30	1843
3	Bank of Maharashtra	3	7	7	43
4	Canara Bank	50	60	56	1757
5	Central Bank of India	10	0	0	568
6	Indian Bank	55	35	31	1342
7	Indian Overseas Bank	33	28	23	645
8	Punjab & Sind Bank	1	0	0	35
9	Punjab National Bank	54	55	52	2065
10	State Bank of India	193	85	74	3138
11	UCO Bank	74	44	43	1138
12	Union Bank of India	73	67	58	2537
Public Sector Banks		627	426	375	16147
13	Axis Bank Ltd	32	21	22	375
14	Bandhan Bank	0	0	0	25
15	City Union Bank	0	0	0	0
16	DCB Ltd	0	0	0	1
17	Federal Bank	1	0	0	68
18	HDFC Bank	8	1	0	237
19	ICICI Bank	1	2	1	218
20	IDBI Bank	15	3	3	265
21	IDFC First Bank	0	0	0	0
22	Indus Ind Bank	0	0	0	8
23	Karnatak Bank Ltd.	1	0	0	40
24	Karur Vysya Bank	0	0	0	6
25	Kotak Mahindra Bank Ltd	0	0	0	3
26	DBS Bank (e-Laxmi Vilas Bank)	0	0	0	1
27	RBL Bank	0	0	0	0
28	Standard Chartered Bank	0	0	0	0
29	The South Indian Bank Ltd.	0	0	0	2
30	Tamilnadu Mercantile Bank	0	0	0	0
31	Yes Bank	0	0	0	0
Private Sector Banks		58	27	26	1249
32	Odisha Gramya Bank	37	1	1	517
33	Utkal Grameen Bank	5	0	0	67
RRBs		42	1	1	584
34	ESAF Small Finance Bank	0	0	0	0
35	Jana Small Finance Bank	0	0	0	0
36	Suryoday Small Finance Bank	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0
Total Small Finance Bank		0	0	0	0
39	Orissa State Co-Op. Bank	2	2	2	73
Total of Co-operative		2	2	2	73
TOTAL		729	456	404	18053

NULM SEP-G (GROUP) STATUS- 1st April 2024 - 31st December 2024

S1	Name of Bank	NO. of Loan applications Sponsored to the bank	No. of Loan applications sanctioned by bank	NO. of Loan applications disbursed by bank	Pending (Previous years+ Curent year)
1	Bank of Baroda	14	12	11	18
2	Bank of India	21	20	19	37
3	Bank of Maharastra	1	1	1	0
4	Canara Bank	25	16	16	27
5	Central Bank of India	8	4	4	19
6	Indian Bank	30	23	20	42
7	Indian Overseas Bank	3	4	3	19
8	Punjab & Sind Bank	0	0	0	0
9	Punjab National Bank	28	16	13	34
10	State Bank of India	66	61	58	91
11	UCO Bank	12	9	10	36
12	Union Bank of India	31	27	23	58
Public Sector Banks		239	193	178	381
13	Axis Bank Ltd	0	0	0	0
14	Bandhan Bank	0	0	0	0
15	City Union Bank	0	0	0	0
16	DCB Ltd	0	0	0	0
17	Federal Bank	0	0	0	0
18	HDFC Bank	2	2	1	1
19	ICICI Bank	18	18	15	8
20	IDBI Bank	0	0	0	0
21	IDFC First Bank	0	0	0	0
22	Indus Ind Bank	0	0	0	0
23	Karnatak Bank Ltd.	0	0	0	0
24	Karur Vysya Bank	0	0	0	0
25	Kotak Mahindra Bank Ltd	0	0	0	0
26	DBS Bank (e-Laxmi Vilas Bank)	0	0	0	0
27	RBL Bank	0	0	0	0
28	Standard Chartered Bank	0	0	0	0
29	The South Indian Bank Ltd.	0	0	0	0
30	Tamilnadu Mercantile Bank	0	0	0	0
31	Yes Bank	0	0	0	0
Private Sector Banks		20	20	16	9
32	Odisha Gramya Bank	12	12	11	24
33	Utkal Grameen Bank	5	7	7	6
RRBs		17	19	18	30
34	ESAF Small Finance Bank	0	0	0	0
35	Jana Small Finance Bank	0	0	0	0
36	Suryoday Small Finance Bank	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0
Total Small Finance Bank		0	0	0	0
39	Orissa State Co-Op. Bank	9	8	7	4
Total of Co-operative		9	8	7	4
TOTAL		285	240	219	424

NULM SEP-SHG Bank Linkage- 1st April 2024 - 31st December 2024

Sl	Name of Bank	No. of Loan applications Sponsored to the bank	No. of Loan applications sanctioned by bank	No. of Loan applications disbursed by bank	Pending (Previous years+ Curent year)
1	Bank of Baroda	77	44	42	482
2	Bank of India	87	63	52	698
3	Bank of Maharastra	6	6	6	10
4	Canara Bank	171	127	125	648
5	Central Bank of India	27	24	20	312
6	Indian Bank	156	112	96	733
7	Indian Overseas Bank	57	35	17	371
8	Punjab & Sind Bank	0	0	0	0
9	Punjab National Bank	88	94	88	645
10	State Bank of India	230	192	161	934
11	UCO Bank	72	62	61	636
12	Union Bank of India	107	77	71	951
Public Sector Banks		1078	836	739	6420
13	Axis Bank Ltd	2	2	2	40
14	Bandhan Bank	0	0	0	0
15	City Union Bank	0	0	0	0
16	DCB Ltd	0	0	0	0
17	Federal Bank	0	0	0	0
18	HDFC Bank	12	9	10	33
19	ICICI Bank	99	102	96	132
20	IDBI Bank	5	3	3	29
21	IDFC First Bank	0	0	0	0
22	Indus Ind Bank	0	0	0	0
23	Karnatak Bank Ltd.	0	0	0	0
24	Karur Vysya Bank	0	0	0	0
25	Kotak Mahindra Bank Ltd	0	0	0	0
26	Laxmi Vilas Bank	0	0	0	0
27	RBL Bank	0	0	0	0
28	Standard Chartered Bank	0	0	0	0
29	The South Indian Bank Ltd.	0	0	0	0
30	Tamilnadu Mercantile Bank	0	0	0	0
31	Yes Bank	0	0	0	0
Private Sector Banks		118	116	111	234
32	Odisha Gramya Bank	71	87	59	461
33	Utkal Grameen Bank	37	56	35	207
RRBs		108	143	94	668
34	ESAF Small Finance Bank	0	0	0	0
35	Jana Small Finance Bank	0	0	0	0
36	Suryoday Small Finance Bank	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0
Total Small Finance Bank		0	0	0	0
39	Orissa State Co-Op. Bank	33	36	33	172
Total of Co-operative		33	36	33	172
TOTAL		1337	1131	977	7494

NPA Position under Priority Sector as on 31.12.2024 under various sectors													Amt in Crores
Sl	Bank Name	Short Term Crop Loan			Agriculture Term Loans Other than Allied Sector			Allied Activities Advances			Total Agriculture Advance		
		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
1	Bank of Baroda	639.67	41.26	6.45	1090.04	77.25	7.09	291.83	16.23	5.56	2021.55	134.74	6.67
2	Bank of India	1487.86	261.11	17.55	1507.18	65.40	4.34	269.74	9.89	3.67	3264.78	336.40	10.30
3	Bank of Maharastra	6.86	0.16	2.38	769.31	12.64	1.64	0.00	0.00	0.00	776.17	12.80	1.65
4	Canara Bank	2187.38	38.88	1.78	466.80	41.96	8.99	264.26	14.00	5.30	2918.44	94.84	3.25
5	Central Bank of India	506.75	63.99	12.63	39.78	11.06	27.81	42.12	14.76	35.05	588.65	89.82	15.26
6	Indian Bank	501.67	62.42	12.44	962.93	50.75	5.27	326.92	8.91	2.73	1791.52	122.08	6.81
7	Indian Overseas Bank	344.93	43.32	12.56	663.47	6.71	1.01	683.19	64.04	9.37	1691.59	114.07	6.74
8	Punjab & Sind Bank	6.41	0.77	12.02	15.09	4.61	30.54	12.83	33.53	261.30	34.33	38.91	113.33
9	Punjab National Bank	1629.37	263.75	16.19	1157.73	173.34	14.97	143.06	17.72	12.39	2930.16	454.81	15.52
10	State Bank of India	7738.22	632.44	8.17	5199.67	62.61	1.20	2828.51	28.95	1.02	15766.39	724.00	4.59
11	UCO Bank	1381.74	214.88	15.55	636.46	55.77	8.76	647.49	18.77	2.90	2665.70	289.42	10.86
12	Union Bank of India	1770.10	118.91	6.72	1107.99	113.47	10.24	441.03	17.02	3.86	3319.12	249.40	7.51
Total Public Sector Banks		18200.96	1741.89	9.57	13616.47	675.57	4.96	5950.97	243.83	4.10	37768.39	2661.28	7.05
13	Axis Bank Ltd	1920.99	95.47	4.97	886.00	38.06	4.30	244.28	9.39	3.84	3051.27	142.92	4.68
14	Bandhan Bank	19.92	0.00	0.00	240.85	7.22	3.00	186.25	14.72	7.90	447.02	21.94	4.91
15	City Union Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	DCB Bank Ltd	337.20	6.71	1.99	204.01	14.06	6.89	442.46	7.62	1.72	983.67	28.38	2.89
17	Federal Bank	482.62	11.32	2.35	36.61	0.34	0.92	66.53	7.00	10.52	585.76	18.66	3.19
18	HDFC Bank	98.35	23.06	23.45	1291.85	21.68	1.68	136.31	9.11	6.68	1526.51	53.85	3.53
19	ICICI Bank	1153.08	53.70	4.66	771.80	6.34	0.82	387.19	0.00	0.00	2312.08	60.04	2.60
20	IDBI Bank	223.50	65.58	29.34	218.61	21.88	10.01	55.40	11.40	20.58	497.51	98.86	19.87
21	IDFC First Bank	21.85	0.00	0.00	249.69	11.24	4.50	406.68	34.07	8.38	678.22	45.31	6.68
22	Indus Ind Bank	0.08	0.00	0.00	1810.33	0.00	0.00	1456.56	180.30	12.38	3266.97	180.30	5.52
23	Karnatak Bank Ltd.	11.37	0.05	0.41	27.97	0.00	0.00	5.14	20.21	393.19	44.48	20.26	45.54
24	Karur Vysya Bank	0.00	0.00	#DIV/0!	1.22	0.00	0.00	0.00	0.00	0.00	1.22	0.00	0.00
25	Kotak Mahindra Bank Ltd	1.36	0.00	0.00	513.25	12.10	2.36	40.43	1.58	3.92	555.04	13.69	2.47
26	Laxmi Vilas Bank	115.98	0.00	0.00	1.33	0.00	0.00	0.00	0.00	0.00	117.31	0.00	0.00
27	RBL Bank	0.00	0.00	0.00	720.45	101.20	0.00	227.89	38.09	16.71	948.34	139.29	14.69
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	The South Indian Bank Ltd.	27.79	0.00	0.00	41.79	2.52	6.02	11.22	0.43	3.82	80.80	2.95	3.65
30	Tamilnadu Mercantile Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Yes Bank	0.00	0.00	0.00	384.86	8.82	2.29	0.00	0.00	0.00	384.86	8.82	0.00
Total Private Sector Banks		4414.11	255.90	5.80	7400.61	245.46	3.32	3666.34	333.91	9.11	15481.06	835.27	5.40
32	Odisha Gramya Bank	2011.67	337.06	16.76	130.39	102.40	78.54	2455.32	98.80	4.02	4597.38	538.26	11.71
33	Utkal Grameen Bank	1690.07	155.60	9.21	958.28	72.64	7.58	23.02	9.35	40.60	2671.37	237.59	8.89
Total Of RRBs		3701.74	492.66	13.31	1088.67	175.05	16.08	2478.34	108.15	4.36	7268.75	775.85	10.67
34	ESAF Small Finance Bank	0.00	0.00	0.00	1.99	0.47	23.55	211.43	37.24	17.61	213.42	37.71	17.67
35	Jana Small Finance Bank	0.00	0.00	0.00	467.01	26.50	5.67	114.86	5.22	0.00	581.87	31.72	5.45
36	Suryoday Small Finance Bank	0.00	0.00	0.00	175.83	0.79	0.45	443.65	66.99	15.10	619.48	67.78	10.94
37	Ujjivan Small Finance Bank	243.27	3.59	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!	243.27	3.59	1.47
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	27.23	0.00	0.00	260.58	12.49	4.79	287.81	12.49	4.34
Total Small Finance Bank		243.27	3.59	0.00	672.06	27.76	4.13	1030.52	121.94	11.83	1945.85	153.28	7.88
39	Orissa State Co-Op. Bank	21231.59	943.11	4.44	314.73	66.90	21.26	60.03	30.32	50.52	21606.35	1040.34	4.81
Total of Co-operative Banks		21231.59	943.11	4.44	314.73	66.90	21.26	60.03	30.32	50.52	21606.35	1040.34	4.81
GrandTotal		47791.66	3437.14	7.19	23092.54	1190.74	5.16	13186.21	838.15	6.36	84070.40	5466.03	6.50

NPA Position under Priority Sector as on 31.12.2024 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	3075.20	402.40	13.09	59.47	6.34	10.66	353.69	16.65	4.71
2	Bank of India	3917.33	419.30	10.70	99.57	11.12	11.17	891.00	15.28	1.72
3	Bank of Maharashtra	887.01	24.08	2.71	9.18	0.00	0.00	61.33	0.07	0.11
4	Canara Bank	3314.09	332.72	10.04	182.35	18.44	10.11	350.49	4.71	1.34
5	Central Bank of India	1006.23	147.58	14.67	72.01	9.32	12.94	160.64	9.93	6.18
6	Indian Bank	2468.06	141.64	5.74	40.35	4.12	10.21	573.10	1.62	0.28
7	Indian Overseas Bank	2028.03	14.21	0.70	20.00	0.59	2.95	192.98	0.62	0.32
8	Punjab & Sind Bank	193.62	19.30	9.97	3.39	0.41	12.09	28.98	2.42	8.34
9	Punjab National Bank	4182.68	614.28	14.69	162.62	26.55	16.33	413.77	17.72	4.28
10	State Bank of India	36004.02	201.49	0.56	726.96	8.15	1.12	2274.56	12.00	0.53
11	UCO Bank	4712.42	237.85	5.05	103.78	27.15	26.16	708.44	35.14	4.96
12	Union Bank of India	4635.00	179.44	3.87	224.94	11.25	5.00	1036.54	8.13	0.78
Total Public Sector Banks		66423.68	2734.28	4.12	1704.61	123.44	7.24	7045.53	124.29	1.76
13	Axis Bank Ltd	4586.12	65.52	1.43	12.45	0.11	0.89	39.46	0.46	1.16
14	Bandhan Bank	518.26	36.25	7.00	0.00	0.00	0.00	71.93	1.83	2.55
15	City Union Bank	50.37	0.05	0.09	0.00	0.00	0.00	0.00	0.00	#DIV/0!
16	DCB Bank Ltd	318.41	21.69	6.81	0.07	0.00	0.00	205.70	1.24	0.60
17	Federal Bank	526.51	6.32	1.20	0.42	0.05	12.82	12.92	0.36	2.78
18	HDFC Bank	6255.98	72.31	1.16	7.74	0.16	2.03	397.79	5.63	1.42
19	ICICI Bank	6587.40	55.19	0.84	18.49	0.76	4.14	299.75	9.65	3.22
20	IDBI Bank	1687.24	90.32	5.35	14.69	0.50	3.39	143.01	2.86	2.00
21	IDFC First Bank	594.82	2.57	0.43	0.00	0.00	0.00	88.33	0.94	1.06
22	Indus Ind Bank	1842.37	178.31	9.68	0.00	0.00	0.00	0.00	0.00	#DIV/0!
23	Karnatak Bank Ltd.	183.63	32.17	17.52	0.49	0.13	25.61	9.85	0.35	3.56
24	Karur Vysya Bank	0.00	0.00	0.00	0.00	0.00	0.00	1.21	0.00	0.00
25	Kotak Mahindra Bank Ltd	1145.77	18.86	1.65	0.00	0.00	0.00	0.37	0.00	0.00
26	Laxmi Vilas Bank	9.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	RBL Bank	1.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	The South Indian Bank Ltd.	0.00	0.00	0.00	0.12	0.00	0.00	0.19	0.12	63.70
30	Tamilnadu Mercantile Bank	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Yes Bank	524.59	0.00	0.00	0.00	0.00	0.00	1.18	0.13	0.00
Total Private Sector Banks		24832.49	579.58	2.33	54.48	1.71	3.14	1271.70	23.58	1.85
32	Odisha Gramya Bank	2365.28	397.72	16.81	16.98	13.05	76.84	204.97	19.12	9.33
33	Utkal Grameen Bank	387.37	38.54	9.95	1.71	1.38	80.48	446.26	6.42	1.44
Total Of RRBs		2752.65	436.25	15.85	18.69	14.42	77.17	651.23	25.53	3.92
34	ESAF Small Finance Bank	25.90	4.56	17.61	0.00	0.00	0.00	5.57	0.00	0.00
35	Jana Small Finance Bank	256.59	18.31	7.14	0.00	0.00	0.00	24.71	0.92	3.74
36	Suryoday Small Finance Bank	12.80	1.79	14.02	0.00	0.00	0.00	3.45	0.17	4.89
37	Ujjivan Small Finance Bank	88.01	0.55	0.62	0.00	0.00	0.00	47.92	0.09	0.18
38	Utkarsh Small Finance Bank	57.44	1.14	1.99	0.00	0.00	0.00	20.08	0.00	0.00
Total Small Finance Bank		440.74	26.36	5.98	0.00	0.00	0.00	101.73	1.18	1.16
39	Orissa State Co-Op. Bank	252.54	78.18	30.96	1.15	0.96	0.00	66.21	17.47	26.39
Total of Co-operative Banks		252.54	78.18	30.96	1.15	0.96	0.00	66.21	17.47	26.39
Grand Total		94702.10	3854.67	4.07	1778.94	140.54	7.90	9136.40	192.05	2.10

NPA Position under Priority Sector as on 31.12.2024 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	5582.54	560.17	10.03	3500.80	152.41	4.35	9083.33	712.58	7.84
2	Bank of India	9488.92	802.26	8.45	5734.05	287.46	5.01	15222.97	1089.72	7.16
3	Bank of Maharashtra	1751.19	36.95	2.11	748.81	1.34	0.18	2500.00	38.29	1.53
4	Canara Bank	6768.13	451.08	6.66	7518.17	1130.67	15.04	14286.30	1581.75	11.07
5	Central Bank of India	1827.55	256.67	14.04	854.38	36.08	4.22	2681.93	292.75	10.92
6	Indian Bank	5012.65	269.60	5.38	4730.86	25.81	0.55	9743.51	295.41	3.03
7	Indian Overseas Bank	3936.81	129.49	3.29	1297.34	203.73	15.70	5234.15	333.22	6.37
8	Punjab & Sind Bank	260.44	61.04	23.44	212.58	2.36	1.11	473.02	63.40	13.40
9	Punjab National Bank	7692.53	1113.99	14.48	18827.73	905.86	4.81	26520.26	2019.85	7.62
10	State Bank of India	54812.06	945.64	1.73	24447.92	801.62	3.28	79259.98	1747.26	2.20
11	UCO Bank	8210.81	587.45	7.15	132.90	7.14	5.37	8343.71	594.59	7.13
12	Union Bank of India	9546.23	448.34	4.70	6605.95	474.16	7.18	16152.18	922.50	5.71
Total Public Sector Banks		114889.86	5662.67	4.93	74611.48	4028.65	5.40	189501.34	9691.32	5.11
13	Axis Bank Ltd	8010.88	251.36	3.14	14682.74	126.80	0.86	22693.62	378.16	1.67
14	Bandhan Bank	1620.09	102.48	6.33	1357.53	91.39	6.73	2977.62	193.88	6.51
15	City Union Bank	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.05	0.00
16	DCB Bank Ltd	1531.57	51.31	3.35	393.21	16.07	4.09	1924.78	67.37	3.50
17	Federal Bank	1190.49	30.11	2.53	628.52	6.04	0.96	1819.01	36.15	1.99
18	HDFC Bank	8279.62	174.71	2.11	15336.16	404.03	2.63	23615.78	578.75	2.45
19	ICICI Bank	9241.23	126.02	1.36	13313.43	236.08	1.77	22554.66	362.10	1.61
20	IDBI Bank	2342.88	192.55	8.22	1569.83	51.99	3.31	3912.71	244.54	6.25
21	IDFC First Bank	1362.14	48.98	3.60	2321.19	41.13	1.77	3683.33	90.11	2.45
22	Indus Ind Bank	5145.20	362.52	7.05	1978.54	369.10	18.66	7123.74	731.62	10.27
23	Karnatak Bank Ltd.	238.52	52.90	22.18	572.79	89.02	15.54	811.31	141.92	17.49
24	Karur Vysya Bank	2.43	0.00	0.00	0.00	0.00	0.00	2.43	0.00	0.00
25	Kotak Mahindra Bank Ltd	1773.21	35.23	1.99	940.73	11.35	1.21	2713.94	46.58	1.72
26	Laxmi Vilas Bank	138.88	0.00	0.00	3.34	0.21	6.25	142.22	0.21	0.15
27	RBL Bank	952.42	139.89	14.69	13.92	1.96	14.06	966.34	141.85	14.68
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	The South Indian Bank Ltd.	81.11	3.07	0.00	65.24	1.76	2.69	146.35	4.83	3.30
30	Tamilnadu Mercantile Bank	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.00
31	Yes Bank	926.15	8.96	0.97	730.66	10.67	0.00	1656.81	19.62	1.18
Total Private Sector Banks		42836.83	1580.16	3.69	53907.83	1457.60	2.70	96744.66	3037.75	3.14
32	Odisha Gramya Bank	9130.15	1065.58	11.67	285.04	77.14	27.06	9415.19	1142.72	12.14
33	Utkal Gramineen Bank	4021.33	284.39	7.07	1325.33	49.00	3.70	5346.66	333.38	6.24
Total of RRBs		13151.48	1349.97	10.26	1610.37	126.13	7.83	14761.85	1476.10	10.00
34	ESAF Small Finance Bank	301.37	43.63	14.48	18.85	0.05	0.27	320.22	43.68	13.64
35	Jana Small Finance Bank	990.55	61.47	6.21	172.91	5.73	3.31	1163.46	67.20	5.78
36	Suryoday Small Finance Bank	714.81	77.73	10.87	239.72	2.76	1.15	954.53	80.49	8.43
37	Ujjivan Small Finance Bank	526.64	8.81	1.67	88.08	1.02	1.16	614.72	9.84	1.60
38	Utkarsh Small Finance Bank	821.54	36.89	4.49	84.65	1.69	2.00	906.20	38.59	4.26
Total Small Finance Bank		3354.91	228.54	6.81	604.22	11.25	1.86	3959.12	239.80	6.06
39	Orissa State Co-Op. Bank	22248.72	1213.29	5.45	16781.45	347.91	2.07	39030.17	1561.19	4.00
Total of Co-operative Banks		22248.72	1213.29	5.45	16781.45	347.91	2.07	39030.17	1561.19	4.00
Grand Total		196481.80	10034.62	5.11	147515.35	5971.54	4.05	343997.15	16006.16	4.65

Number of Applications for attachment of Property under Section 14 of SARFAESI pending with District Magistrate as on 31.12.2024

S. No.	Bank Name	Total Applications Pending	Amount (in Crores.)	Applications Pending for more than 60 days	Amount (in Crores.)	S. No.	District Name	Total Applications Pending	Amount (in Crores.)	Applications Pending for more than 60 days	Amount (in Crores.)
1	Bank of Baroda	48	62.78	38	60.18	1	ANUGUL	24	14.69	22	14.43
2	Bank of India	44	20.20	42	19.73	2	BALASORE	48	16.46	27	10.36
3	Bank of Maharashtra	15	14.32	12	13.55	3	BALANGIR	17	25.29	15	24.79
4	Canara Bank	33	7.48	25	6.09	4	BARGARH	13	1.08	13	1.20
5	Central Bank of India	41	6.65	41	6.65	5	BHADRAK	23	6.27	11	4.09
6	Indian Bank	42	11.56	14	7.78	6	BOUDH	4	0.79	3	0.65
7	Indian Overseas Bank	23	106.12	23	106.12	7	CUTTACK	151	160.03	133	157.26
8	Punjab & Sind Bank	0	0.00	0	0.00	8	DEOGARH	0	0.00	0	0.00
9	Punjab National Bank	141	129.16	105	121.91	9	DHENKANAL	13	3.30	12	2.88
10	State Bank of India	39	5.36	9	1.04	10	GAJAPATI	3	0.52	3	0.33
11	UCO Bank	23	8.63	19	7.68	11	GANJAM	73	83.48	59	78.30
12	Union Bank of India	101	36.63	79	23.05	12	JAGATSingha	36	10.67	24	7.98
13	Axis Bank Ltd	113	30.94	113	30.94	13	JAIPUR	22	4.66	12	3.94
14	Bandhan Bank	0	0.00	0	0.00	14	JHARSUGUDA	3	0.94	2	0.58
15	City Union Bank	0	0.00	0	0.00	15	KALAHANDI	5	0.58	5	0.58
16	DCB Bank Ltd	42	6.07	37	4.41	16	KANDHAMAL	2	0.19	1	0.10
17	Federal Bank	0	0.00	0	0.00	17	KENDRAPARA	21	8.70	19	6.88
18	HDFC Bank	13	23.04	13	23.04	18	KENDUJHAR	17	11.49	14	11.00
19	ICICI Bank	0	0.00	0	0.00	19	KHORDHA	170	91.54	153	88.14
20	IDBI Bank	25	6.18	23	5.61	20	KORAPUT	16	14.32	10	11.58
21	IDFC Bank	18	0.82	18	0.82	21	MALKANGIRI	7	1.26	7	1.26
22	Indus Ind Bank	0	0.00	0	0.00	22	MAYURBHANJ	14	2.24	10	1.54
23	Karnatak Bank Ltd.	0	0.00	0	0.00	23	NABARANGPUR	2	0.06	2	0.06
24	Karur Vysya Bank	0	0.00	0	0.00	24	NAYAGARH	5	0.56	3	0.23
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	25	NUAPADA	5	1.07	5	1.07
26	DBS Bank(e-LVB)	0	0.00	0	0.00	26	PURI	33	8.10	21	4.70
27	RBL Bank	0	0.00	0	0.00	27	RAYAGADA	7	0.36	7	0.36
28	Standard Chartered Bank	0	0.00	0	0.00	28	SAMBALPUR	13	3.74	7	2.10
29	The South Indian Bank Ltd.	4	3.94	4	3.94	29	SUBARNAPUR	6	0.74	6	0.74
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	30	SUNDARGARH	29	14.55	26	13.21
31	Yes Bank	0	0.00	0	0.00		Total	782	487.69	632	450.35
32	Odisha Gramya Bank	13	7.33	13	7.33						
33	Utkal Grameen Bank	0	0.00	0	0.00						
34	ESAF Small Finance Bank	0	0.00	0	0.00						
35	Jana Small Finance Bank	0	0.00	0	0.00						
36	Suryoday Small Finance Bank	4	0.48	4	0.48						
37	Ujjivan Small Finance Bank	0	0.00	0	0.00						
38	Utkarsh Small Finance Bank	0	0.00	0	0.00						
39	Orissa State Co-Op. Bank	0	0.00	0	0.00						
	Total	782	487.69	632	450.35						

Bank Wise PM SVANidhi as on 31.12.2024

Sl. No.	Bank Name	Target	Total Sponsored applications	Sanctioned	Disbursed	Sanctioned But not disbursed	Returned	Returned After Sanction	Returned Before Sanction	Pending
1	State Bank of India	16083	53435	44773	42832	1941	3317	2527	790	5345
2	Canara Bank	7615	9741	9046	8767	279	572	326	246	123
3	Union Bank of India	5545	10233	8365	8148	217	1005	205	800	863
4	Bank of India	5366	8713	8059	8035	24	534	160	374	120
5	Indian Bank	5007	8116	7325	7212	113	416	181	235	375
6	Punjab National Bank	7615	7818	6889	5908	981	533	197	336	396
7	UCO Bank	5539	6073	5167	5135	32	485	186	299	421
8	Bank of Baroda	5152	5057	4238	4018	220	405	75	330	414
9	Indian Overseas Bank	5007	3774	3304	3215	89	216	58	158	254
10	Central Bank of India	2981	3152	2492	2325	167	326	188	138	334
11	Bank of Maharashtra	1928	1163	993	908	85	143	103	40	27
12	Punjab & Sind Bank	648	710	663	650	13	24	10	14	23
PSB Banks Total		68486	117985	101314	97153	4161	7976	4216	3760	8695
13	IDBI Bank	5475	652	482	470	12	104	22	82	66
14	HDFC Bank	6704	1814	279	144	135	1518	1455	63	17
15	Karnatak Bank Ltd.	373	219	142	81	61	3	1	2	74
16	Axis Bank Ltd	6201	369	74	47	27	76	7	69	219
17	Karur Vysya Bank	243	55	28	28	0	16	0	16	11
18	Federal Bank	853	120	24	22	2	0	0	0	96
19	Indus Ind Bank	2200	46	9	6	3	1	0	1	36
20	Bandhan Bank	6066	101	6	6	0	54	0	54	41
21	ICICI Bank	5476	110	5	4	1	59	0	59	46
22	City Union Bank	69	8	4	4	0	4	0	4	0
23	Tamilnadu Mercantile Bank	46	10	4	4	0	0	0	0	6
24	DBS Bank(e-LVB)	80	10	0	0	0	0	0	0	10
25	DCB Bank Ltd	1307	8	0	0	0	0	0	0	8
26	IDFC First Bank	1203	1	0	0	0	0	0	0	1
27	Kotak Mahindra Bank Ltd	1043	34	0	0	0	5	4	1	29
28	RBL Bank	202	0	0	0	0	0	0	0	0
29	South Indian Bank	115	3	0	0	0	1	0	1	2
30	Standard Chartered Bank	69	0	0	0	0	0	0	0	0
31	Yes Bank	491	1	0	0	0	1	0	1	0
Pvt. Banks Total		38216	3561	1057	816	241	1842	1489	353	662
32	Odisha Gramya Bank	3929	1250	779	411	368	70	28	42	401
33	Utkal Gramen Bank	2685	285	38	38	0	172	0	172	75
RRBs Total		6614	1535	817	449	368	242	28	214	476
34	Utkarsh Small Finance Bank	1831	356	123	122	1	10	1	9	223
35	Ujjivan Small Finance Bank	725	18	1	1	0	1	0	1	16
36	ESAF Small Finance Bank	328	1	0	0	0	0	0	0	1
37	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0
38	Suryoday Small Finance Bank	1564	1	0	0	0	0	0	0	1
SFB Total		4448	376	124	123	1	11	1	10	241
39	OSCB	7076	0	0	0	0	0	0	0	0
40	Annapurna Finance Pvt. Ltd.	0	194	135	134	1	24	0	24	35
41	Unity Small Finance Bank Ltd.	0	17	9	9	0	0	0	0	8
42	Adhikar Microfinance Private Limited	0	1	0	0	0	0	0	0	1
43	Adilabad District Central Cooperative	0	1	0	0	0	0	0	0	1
44	Arohan Financial Services Limited	0	2	0	0	0	0	0	0	2
45	Fincare Small Finance Bank Limited	0	1	0	0	0	0	0	0	1
46	India Post Payments Bank	0	5	0	0	0	0	0	0	5
47	Uttar Bihar Gramin Bank	0	1	0	0	0	0	0	0	1
48	Not Picked up by Any Bank	0	36	0	0	0	0	0	0	0
Others		0	258	144	143	1	24	0	24	54
Grand Total		124840	123715	103456	98684	4772	10095	5734	4361	10128



**GOVERNMENT OF ODISHA
ENERGY DEPARTMENT**

RESOLUTION

No. 508 /En., Bhubaneswar dated 10/01/2025
ENG-RE&ET-RE-0005-2024

The "**Pradhan Mantri Surya Ghar : Muft Bijili Yojana (PMSG: MBY)**" has been launched by the Government of India with an outlay of 75,021 Crore to be implemented by 2026-27 with an aim to increase the share of solar rooftop capacity and empower residential households to generate their own electricity alongwith contribution towards carbon neutrality.

However, due to un-affordability by low-middle income groups in urban area and financial inability and non-availability of adequate roof tops in rural household, the state has not been able to avail the benefits of the scheme so far.

Therefore, as per the clause 5(i) of the Operational Guidelines of the scheme, it is decided to extend additional state subsidy to supplement the CFA which will ensure successful adoption of solar rooftop systems across urban and rural households in Odisha.

The scheme is intended to achieve the following benefits:-

- Providing free/low cost & clean electricity to 3 lakh Households across the State.
- Accelerate Solar adoption by reducing financial contribution of beneficiaries through additional state subsidies.
- Contribution towards carbon neutrality
- More RE capacity addition to the state
- Contribute towards Renewable Purchase Obligation (RPO)
- Cross Subsidization quantum will be reduced & hence cost effective tariff.

The scheme will cover solarization of Three Lakh Residential Households in the state. State Financial Assistance (SFA) of Rs 25,000 for 1st and 2nd KW each and Rs 10,000 for 3rd kW per household up to a maximum of 3 kW capacity is to be provided, which will be applicable to all eligible beneficiaries across the state till the scheme duration i.e 3 Years (up to FY 26-27). Beneficiaries will be eligible to avail the SFA from the date of launch of the scheme i.e 13.02.2024. The existing Subsidy under Bhubaneswar Green City Mission will be subsumed under the new SFA. Further, in line with CFA, the additional assistance will also be extended to Group Housing Societies (GHS) / Residential Welfare Associations (RWAs) for common facilities including EV charging up to 500 kw (@3kW per household). However, the SFA will be equivalent to CFA i.e. Rs. 18,000 per kW capped at 3kW per households in such cases.

The scheme will be implemented by the DISCOMs in their respective area of jurisdiction under the direct supervision of Energy Department, Government of Odisha. The interested consumers can avail the benefits of the scheme by applying directly in the dedicated national portal <https://www.pmsuryaghar.gov.in/>.

The total state subsidy of Rs. 1800 Cr. is proposed to be spent over a period from FY 2024-25 to FY 2026-27. The entire project cost will be met from the State Budget. Year- wise requirement of the funds alongwith targeted households to be covered is indicated below:-

Year	No. of Targeted Households	Requirement of funds in-terms of SFA in Crore
2024-25	30,000	180
2025-26	1,35,000	810
2026-27	1,35,000	810
Total	3,00,000	1800

After implementation of the scheme, the beneficiaries can avail free/ low-cost electricity up to 300 units every month besides contributing towards carbon neutrality.

The progress of the scheme will be periodically reviewed by Energy Department. Accordingly, State Level Co-Ordination Committee (SLCC) and District Level Committee (DLC) have been constituted for effective monitoring of the scheme at the State and District level respectively.

ORDER:- Ordered that the Resolution be published in the extra-ordinary issue of the Odisha Gazette and copies thereof forwarded to all Departments of Govt./all Heads of Departments for information.

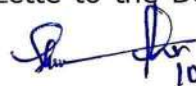
By order of the Governor

Principal Secretary to Government

Memo No. 509 / En. Dated 10/01/2025

Copy (Soft/Hard) forwarded to the Director, Printing, Stationery and publication, Odisha, Madhupatana, Cuttack, Odisha/ Special Secretary to Govt., Gazette Cell, C & T (Commerce) Department for information and necessary action.

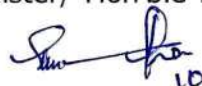
It is requested to publish the Resolution in the next extraordinary issue of Odisha Gazette and to supply 100 (Hundred) copies of the said Gazette to the Department of Energy for reference.

 10.01.2025

Additional Secretary to Govt.

Memo No. 510 / En. Dated 10/01/2025

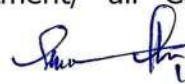
Copy forwarded to P.S. to Hon'ble Chief Minister/ P.S. to Hon'ble Deputy Chief Minister, (Energy) for kind information of Hon'ble Chief Minister/ Hon'ble Deputy Chief Minister (Energy).

 10.01.2025

Additional Secretary to Govt.

Memo No. 511 / En. Dated 10/01/2025

Copy forwarded to all Departments of Government/ Board of Revenue/ All Revenue Divisional Commissioners/ All Heads of Department/ all Collectors for information and necessary action.

 10.1.2025

Additional Secretary to Govt.

Memo No. 512 / En. Dated 10/01/2025

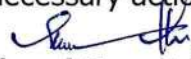
Copy forwarded to the OSD to Chief Secretary, Odisha/ P.S. to DC-cum-Additional Chief Secretary/ P.S. to Principal Secretary, Energy / P.S. to Principal Secretary, Finance, Bhubaneswar for kind information of Chief Secretary, DC-cum-Additional Chief Secretary, Principal Secretary, Energy, Principal Secretary, Finance, respectively.

 10.01.2025

Additional Secretary to Govt.

Memo No. 513 / En. Dated 10/01/2025

Copy forwarded to the Additional Secretary, Ministry of New and Renewable Energy, Government of India, New Delhi for information and necessary action.

 10.01.2025

Additional Secretary to Govt.

Memo No. 514 / En. Dated 10/01/2025

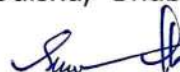
Copy forwarded to the Chairman, OHPC & GEDCOL, Bhubaneswar/ Chairman-cum-Managing Director, OPTCL/ Secretary, OERC, Bhubaneswar/ EIC(Elect.)-cum-PCEI(O)/ Managing Director, GRIDCO/ CEO, OREDA Ltd., Bhubaneswar/ Managing Director, OPGC, Bhubaneswar/ CEO, TPCODL, Bhubaneswar/ CEO, TPNODL, Balasore/ CEO, TPSODL, Berhampur / CEO, TPWODL, Burla, Sambalpur for information and necessary action.

 10.01.2025

Additional Secretary to Govt.

Memo No. 515 / En. Dated 10/01/2025

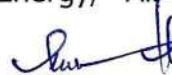
Copy forwarded to the Accountant General (A&E), Odisha, Bhubaneswar for information and necessary action.

 10.01.2025

Additional Secretary to Govt.

Memo No. 516 / En. Dated 10/01/2025

Copy forwarded to All Officers of Department of Energy/ All Sections of Department of Energy/ Guard File for information.

 10.01.2025

Additional Secretary to Govt.

Performance under PM-Surya Ghar as of 31.12.2024

S1	Name of Bank	No. of A/c sanctioned	Amt. sanctioned in Rs. Lakhs	Amt. disbursed in Rs. Lakhs	Subsidy received, If any in Rs. Lakhs
1	Bank of Baroda	6	11.40	10.10	0.00
2	Bank of India	13	29.01	21.47	0.00
3	Bank of Maharashtra	0	0.00	0.00	0.00
4	Canara Bank	48	85.06	74.36	6.57
5	Central Bank of India	4	9.93	9.40	0.00
6	Indian Bank	15	27.88	2.00	4.69
7	Indian Overseas Bank	6	14.10	14.10	0.00
8	Punjab & Sind Bank	0	0.00	0.00	0.00
9	Punjab National Bank	155	291.33	166.46	
10	State Bank of India	419	644.73	484.20	0.00
11	UCO Bank	16	28.07	23.45	0.00
12	Union Bank of India	41	78.15	56.84	5.25
Public Sector Banks		723	1219.66	862.38	16.51
13	Axis Bank Ltd	0	0.00	0.00	0.00
14	Bandhan Bank				
15	City Union Bank				
16	DCB Bank Ltd				
17	Federal Bank				
18	HDFC Bank	0	0.00	0.00	0.00
19	ICICI Bank	0	0.00	0.00	0.00
20	IDBI Bank				
21	IDFC Bank				
22	Indus Ind Bank	0	0.00	0.00	0.00
23	Karnatak Bank Ltd.				
24	Karur Vysya Bank	0	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd				
26	Laxmi Vilas Bank				
27	RBL Bank	0	0.00	0.00	0.00
28	Standard Chartered Bank				
29	The South Indian Bank Ltd.				
30	Tamilnadu Mercantile Bank Ltd.				
31	Yes Bank				
Private Sector Banks		0	0.00	0.00	0.00
32	Odisha Gramya Bank	2	5.00	2.00	0.00
33	Utkal Grameen Bank				
Regional Rural Banks		2	5.00	2.00	0.00
34	ESAF Small Finance Bank				
35	Jana Small Finance Bank				
36	Suryoday Small Finance Bank				
37	Ujjivan Small Finance Bank				
38	Utkarsh Small Finance Bank	0	0.00	0.00	0.00
Small Finance Bank		0	0.00	0.00	0.00
39	Orissa State Co-Op. Bank				
Coop Bank Total		0	0.00	0.00	0.00
TOTAL		725	1224.66	864.38	16.51

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.12.2024 (Amount in Crore)																	
Sl	Name of Bank	SIKHS				MUSLIMS				CHRISTIANS				BUDDHIST			
		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024	
		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	12	0.74	87	2.98	261	8.67	1434	40.58	127	2.87	446	9.68	13	0.15	103	5.36
2	Bank of India	17	0.85	124	8.80	657	14.49	5287	124.67	250	6.34	2271	30.62	0	0.00	0	0.00
3	Bank of Maharashtra	64	0.17	28	1.07	809	7.20	820	28.89	643	4.24	317	5.00	0	0.00	2	0.03
4	Canara Bank	537	4.01	1376	38.78	3214	36.95	10296	215.07	2707	22.35	5151	96.08	1308	13.05	5613	345.85
5	Central Bank of India	39	3.31	99	6.66	55	1.43	239	6.05	24	0.03	65	0.49	6	0.10	32	0.90
6	Indian Bank	41	1.61	81	4.99	1100	30.20	2837	64.43	1288	57.85	1453	51.82	27	1.07	47	0.53
7	Indian Overseas Bank	3	0.12	32	1.38	637	5.39	3275	34.38	156	1.55	625	15.35	3	0.02	8	0.05
8	Punjab & Sind Bank	3	0.45	16	0.79	22	0.83	87	3.78	5	0.09	9	0.32	0	0.00	0	0.00
9	Punjab National Bank	24	1.89	135	9.61	486	15.78	3460	131.77	668	9.37	2327	43.90	0	0.00	4	0.30
10	State Bank of India	2576	12.15	18698	166.33	13997	122.97	283133	3496.83	18917	105.92	212032	2305.76	321	0.44	569	17.11
11	UCO Bank	24	0.65	1675	111.77	872	13.96	25641	141.86	361	5.01	12596	906.36	0	0.00	109	3.42
12	Union Bank of India	222	6.08	544	28.76	2049	42.96	6885	152.79	1026	18.65	1893	47.87	10	0.20	47	5.09
Public Sector Banks		3562	32.03	22865	381.92	24159	300.83	343394	4441.10	26172	234.27	239185	3513.25	1688	15.03	6534	378.64
13	Axis Bank Ltd	33	2.53	96	6.33	700	29.19	2677	98.12	2047	11.63	2892	25.65	9	0.08	13	0.15
14	Bandhan Bank	8	0.07	16	0.09	11595	109.28	33735	353.63	1441	3.98	1720	5.51	5	0.03	8	0.07
15	City Union Bank	0	0.00	0	0.00	4	0.04	3	0.02	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Ltd	0	0.00	7	0.14	380	1.74	1615	23.84	107	0.35	314	2.58	0	0.00	4	0.14
17	Federal Bank	29	1.22	30	2.19	1036	15.86	2225	31.71	287	2.90	429	4.37	0	0.00	2	0.01
18	HDFC Bank	33	5.62	52	9.98	1303	16.16	6778	122.23	787	4.09	1629	9.99	0	0.01	3	0.04
19	ICICI Bank	45	1.98	135	16.19	1451	55.48	5061	235.02	1754	13.07	2924	36.84	10	0.47	65	7.60
20	IDBI Bank	36	2.42	37	3.55	543	13.96	1413	51.56	48	1.38	162	7.59	0	0.00	0	0.00
21	IDFC First Bank	131	0.32	216	0.68	1253	5.25	4200	10.64	228	0.72	401	1.14	3	0.01	7	0.02
22	Indus Ind Bank	8	0.74	27	4.53	21627	94.36	86178	236.52	16143	44.75	35091	82.22	0	0.00	0	0.00
23	Karnatak Bank Ltd.	8	0.11	9	0.32	26	2.38	51	4.37	0	0.00	2	0.01	0	0.00	0	0.00
24	Karur Vysya Bank	0	0.00	0	0.00	15	0.23	31	0.42	16	0.01	14	0.13	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	5	0.45	42	4.20	44	8.53	357	36.62	48	2.46	84	4.07	0	0.00	4	0.06
26	Laxmi Vilas Bank	0	0.00	0	0.00	10	0.11	7	0.06	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL Bank	5	0.01	10	0.03	2545	11.05	8174	24.45	4873	15.34	8557	26.15	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	2	0.09	49	0.41	26	0.64	22	0.05	7	0.10	0	0.00	0	0.00
30	Tamilnadu Mercantile 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
31	Yes Bank	0	0.00	2791	8.25	65	1.58	4077	26.07	329	1.07	884	3.41	0	0.00	163	0.55
Private Sector Banks		341	15.47	3470	56.57	42646	365.61	156608	1255.92	28130	101.80	55110	209.76	27	0.60	269	8.64
32	Odisha Gramya Bank	15	0.12	36	0.90	3751	37.31	13892	123.20	178	2.70	205	4.47	25	0.52	93	2.98
33	Utkal Grameen Bank	27	0.19	852	8.35	44	0.31	4554	25.58	53	0.26	10149	38.50	0	0.00	0	0.00
RRBs		42	0.31	888	9.25	3795	37.62	18446	148.78	231	2.96	10354	42.97	25	0.52	93	2.98
34	ESAF Small Finance Bank	5	0.01	16	0.04	451	2.35	1536	5.41	365	1.20	645	2.25	0	0.01	5	0.02
35	Jana Small Finance Bank	12	0.05	32	0.16	1194	7.71	5468	21.62	846	3.14	1806	6.14	1392	8.92	7898	48.80
36	Suryoday Small Finance Bank	17	0.05	48	0.15	1453	7.83	5496	19.08	921	3.44	1595	5.45	6	0.03	20	0.12
37	Ujjivan Small Finance Bank	29	0.12	90	0.35	1451	8.56	6058	22.17	1885	7.71	4153	15.95	5	0.02	11	0.07
38	Utkarsh Small Finance Bank	0	0.00	10	0.02	63	0.17	1733	6.34	127	0.17	2033	5.30	5	0.01	14	0.03
Total Small Finance Bank		63	0.23	196	0.72	4612	26.62	20291	74.62	4144	15.66	10232	35.09	1408	8.99	7948	49.04
39	Orissa State Co-Op. Bank	567	1.22	742	2.78	19266	92.49	45740	203.68	23969	333.28	142574	63.06	0	0.00	2	0.04
Total of Co-operative		567	1.22	742	2.78	19266	92.49	45740	203.68	23969	333.28	142574	63.06	0	0.00	2	0.04
TOTAL		4575	49.26	28161	451.24	94478	823.17	584479	6124.10	82646	687.97	457455	3864.13	3148	25.14	14846	439.34

Annexure - 43

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.12.2024 (Amount in Crore)													
Sl	Name of Bank	Zoroastrians				Jains				TOTAL			
		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024	
		₹/c	₹mt	₹/c	₹mt	₹/c	₹mt	₹/c	₹mt	₹/c	₹mt	₹/c	₹mt
1	Bank of Baroda	7	0.43	21	0.61	16	0.38	93	4.34	436	13.24	2154	63.55
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	924	21.68	7682	164.09
3	Bank of Maharashtra	0	0.00	0	0.00	18	0.17	32	0.42	1534	11.78	1199	35.41
4	Canara Bank	14	0.08	200	1.33	243	5.28	1047	44.59	8023	81.72	23683	741.70
5	Central Bank of India	0	0.00	0	0.00	16	3.16	44	3.52	140	8.03	479	17.62
6	Indian Bank	7	0.07	14	0.36	4	1.12	5	0.47	2467	91.92	4437	122.60
7	Indian Overseas Bank	0	0.00	0	0.00	4	0.01	7	0.03	803	7.09	3947	51.19
8	Punjab & Sind Bank	0	0.00	0	0.00	31	1.13	0	0.00	61	2.50	112	4.89
9	Punjab National Bank	0	0.00	3	0.01	8	0.37	49	1.72	1186	27.41	5978	187.31
10	State Bank of India	3	0.00	5	0.24	129	3.22	181	8.20	35943	244.70	514618	5994.47
11	UCO Bank	0	0.00	3	0.02	6	0.16	27	0.73	1263	19.78	40051	1164.16
12	Union Bank of India	0	0.00	3	0.00	47	2.62	173	9.97	3354	70.51	9545	244.48
Public Sector Banks		31	0.58	249	2.57	522	17.62	1658	73.99	56134	600.36	613885	8791.47
13	Axis Bank Ltd	3	0.58	18	0.94	16	1.07	119	8.83	2808	45.08	5815	140.02
14	Bandhan Bank	0	0.00	0	0.00	47	0.15	127	0.38	13096	113.51	35606	359.68
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	4	0.04	3	0.02
16	DCB Ltd	0	0.00	0	0.00	0	0.00	2	0.04	487	2.09	1942	26.74
17	Federal Bank	0	0.00	0	0.00	50	0.17	172	1.53	1402	20.15	2858	39.81
18	HDFC Bank	0	0.00	0	0.00	4	0.01	20	1.43	2127	25.89	8482	143.67
19	ICICI Bank	10	0.17	73	2.86	4	0.16	36	2.42	3274	71.33	8294	300.93
20	IDBI Bank	0	0.00	0	0.00	4	0.12	12	1.55	631	17.88	1624	64.25
21	IDFC First Bank	3	0.01	7	0.03	0	0.01	5	0.02	1618	6.32	4836	12.53
22	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	37778	139.85	121296	323.27
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	34	2.49	62	4.70
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	31	0.24	45	0.55
25	Kotak Mahindra Bank Ltd	0	0.01	3	0.17	0	0.02	4	0.09	97	11.47	494	45.21
26	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	10	0.11	7	0.06
27	RBL Bank	3	0.02	7	0.02	0	0.00	4	0.01	7426	26.42	16752	50.66
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	71	0.46	35	0.83
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	15	0.36	0	0.00	15	0.36
31	Yes Bank	0	0.00	0	0.00	8	0.02	98	2.68	402	2.67	8013	40.96
Private Sector Banks		19	0.79	108	4.02	133	1.73	614	19.34	71296	486.00	216179	1554.25
32	Odisha Gramya Bank	0	0.00	0	0.00	0	0.00	0	0.00	3969	40.65	14226	131.55
33	Utkal Grameen Bank	0	0.00	0	0.00	0	0.00	0	0.00	124	0.76	15555	72.43
RRBs		0	0.00	0	0.00	0	0.00	0	0.00	4093	41.41	29781	203.98
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	4	0.01	821	3.57	2206	7.73
35	Jana Small Finance Bank	0	0.00	0	0.00	57	0.21	481	1.14	3501	20.03	15685	77.86
36	Suryoday Small Finance Bank	30	0.11	189	0.54	16	0.06	58	0.15	2443	11.52	7406	25.49
37	Ujjivan Small Finance Bank	0	0.01	9	0.04	4	0.01	12	0.07	3374	16.43	10333	38.65
38	Utkarsh Small Finance Bank	0	0.00	5	0.01	6	0.01	517	1.07	201	0.36	4312	12.77
Total Small Finance Bank		30	0.12	203	0.59	83	0.29	1072	2.44	10340	51.91	39942	162.50
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	43802	426.99	189058	269.56
Total of Co-operative		0	0.00	0	0.00	0	0.00	0	0.00	43802	426.99	189058	269.56
TOTAL		80	1.49	560	7.18	738	19.64	3344	95.77	185665	1606.67	1088845	10981.76

Central KYC Records Registry (CKYCR)- Odisha-31.12.2024

S no.	Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
1	BANK OF BARODA	PSU Bank	50304	55230	53387	105534	52.33%
2	BANK OF INDIA	PSU Bank	138311	548	0	138859	0.39%
3	BANK OF MAHARASHTRA	PSU Bank	3944	1083	159	5027	21.54%
4	CANARA BANK	PSU Bank	24623	1750	309	26373	6.64%
5	CENTRAL BANK OF INDIA	PSU Bank	1	6	0	7	85.71%
6	INDIAN BANK	PSU Bank	61842	8904	13951	70746	12.59%
7	INDIAN OVERSEAS BANK	PSU Bank	3	203	0	206	98.54%
8	PUNJAB AND SIND BANK	PSU Bank	955	24	0	979	2.45%
9	PUNJAB NATIONAL BANK	PSU Bank	26881	1400	0	28281	4.95%
10	STATE BANK OF INDIA	PSU Bank	227440	105039	98980	332479	31.59%
11	UCO BANK	PSU Bank	30136	6899	0	37035	18.63%
12	UNION BANK OF INDIA	PSU Bank	125435	1332	1	126767	1.05%
Total			689875	182418	166787	872293	20.91%
13	Axis Bank Limited	Private Bank	13700	61976	53104	75676	81.90%
14	Bandhan Bank Limited	Private Bank	4975	2923	969	7898	37.01%
15	CITY UNION BANK LTD	Private Bank	38	0	0	38	0.00%
16	DCB BANK LIMITED	Private Bank	1037	8	0	1045	0.77%
17	HDFC BANK	Private Bank	13590	23680	15866	37270	63.54%
18	ICICI BANK LIMITED	Private Bank	5077	3233	13	8310	38.90%
19	IDBI Bank Limited	Private Bank	2403	4004	3	6407	62.49%
20	IDFC FIRST BANK LIMITED	Private Bank	6236	66396	42517	72632	91.41%
21	INDUSIND BANK LIMITED	Private Bank	13587	6720	7	20307	33.09%
22	KARUR VYSYA BANK LIMITED	Private Bank	2021	1349	0	3370	40.03%
23	Kotak Mahindra Bank	Private Bank	1855	7406	7218	9261	79.97%
24	RBL Bank Ltd	Private Bank	933	13626	11515	14559	93.59%
25	Tamilnad Mercantile Bank Ltd	Private Bank	46	5	106	51	9.80%
26	THE FEDERAL BANK LTD	Private Bank	662	1799	1	2461	73.10%
27	The Karnataka Bank Limited	Private Bank	767	4	0	771	0.52%
28	THE SOUTH INDIAN BANK LIMITED	Private Bank	137	547	584	684	79.97%
29	YES BANK LIMITED	Private Bank	839	5335	5525	6174	86.41%
Total			67903	199011	137428	266914	74.56%
30	ODISHA GRAMYA BANK	RRB	456	0	0	456	0.00%
31	UTKAL GRAMEEN BANK	RRB	99090	17	0	99107	0.02%
Total			99546	17	0	99563	0.02%
32	AU SMALL FINANCE BANK LIMITED	SFB	329	2	7	331	0.60%
33	ESAF SMALL FINANCE BANK LIMITED	SFB	790	0	0	790	0.00%
34	Jana Small Finance Bank Limited	SFB	3505	84	77	3589	2.34%
35	Suryoday Small Finance Bank Ltd	SFB	1227	5883	5426	7110	82.74%
36	UJJIVAN SMALL FINANCE BANK	SFB	1436	2	3	1438	0.14%
37	Unity Small Finance Bank Limited	SFB	2542	89	11	2631	3.38%
38	UTKARSH SMALL FINANCE BANK	SFB	13521	2333	1230	15854	14.72%
Total			23350	8393	6754	31743	26.44%
39	The Balasore Co-operative Urban	Cooperative Bank	30	30	1	60	50.00%
40	The Berhampur Co-operative urban	Cooperative Bank	80	13	0	93	13.98%
41	THE KENDRAPARA URBAN CO-OP	Cooperative Bank	5	0	0	5	0.00%
42	THE PURI URBAN COOPERATIVE	Cooperative Bank	13	0	0	13	0.00%
43	THE URBAN COOPERATIVE BANK	Cooperative Bank	99	124	102	223	55.61%
44	THE URBAN COOPERATIVE BANK	Cooperative Bank	0	5	0	5	100.00%
Total			227	172	103	399	43.11%

Central KYC Records Registry (CKYCR)- Odisha-31.12.2024

S no.	Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
45	AIRTEL PAYMENTS BANK LIMITED	Other	65706	113248	99209	178954	63.28%
46	ANDAMAN AND NICOBAR STATE	Other	0	0	1	0	#DIV/0!
47	ANDHRA PRADESH GRAMEENA	Other	1	0	0	1	0.00%
48	ANDHRA PRAGATHI GRAMEENA	Other	31	1	0	32	3.13%
49	Associate Co Operative Bank Ltd	Other	0	1	0	1	100.00%
50	BALAGERIA CENTRAL CO-OPER	Other	1	0	0	1	0.00%
51	BARODA GUJARAT GRAMIN BAN	Other	0	4	0	4	100.00%
52	BARODA U.P. BANK	Other	8	4	0	12	33.33%
53	CHHATTISGARH RAJYA GRAMIN	Other	1	0	0	1	0.00%
54	CONTAI CO-OPERATIVE BANK L	Other	1	0	0	1	0.00%
55	CSB BANK LTD.	Other	2	1	0	3	33.33%
56	DHANLAXMI BANK LIMITED	Other	18	12	10	30	40.00%
57	DINDIGUL CENTRAL COOPERAT	Other	5	0	0	5	0.00%
58	EQUITAS SMALL FINANCE BANK	Other	1	0	0	1	0.00%
59	FEROKE CO OPERATIVE URBAN	Other	1	0	0	1	0.00%
60	Fino Payments Bank Limited	Other	8670	0	0	8670	0.00%
61	INDIA POST PAYMENTS BANK L	Other	277768	338	0	278106	0.12%
62	JHARKHAND RAJYA GRAMIN BA	Other	4	1	0	5	20.00%
63	Jio Payments Bank Limited	Other	1956	2594	154	4550	57.01%
64	KARNATAKA VIKAS GRAMEENA	Other	1	0	0	1	0.00%
65	KERALA GRAMIN BANK	Other	9	0	0	9	0.00%
66	MADHYANCHAL GRAMIN BANK	Other	1	0	0	1	0.00%
67	MAHALAKSHMI CO OPERATIVE	Other	1	0	0	1	0.00%
68	MANVI PATTANA SOUHARDA SA	Other	2	0	0	2	0.00%
69	NORTH EAST SMALL FINANCE B	Other	0	6873	0	6873	100.00%
70	NSDL Payments Bank Limited	Other	5890	2268	512	8158	27.80%
71	PRIYADARSHANI NAGARI SAHA	Other	1	0	0	1	0.00%
72	RAJASTHAN MARUDHARA GRAM	Other	1	0	0	1	0.00%
73	SAURASHTRA GRAMIN BANK	Other	1	0	0	1	0.00%
74	SEVEN HILLS CO OPERATIVE U	Other	1	1	0	2	50.00%
75	Shivalik Small Finance Bank	Other	4	0	1	4	0.00%
76	SHRI RAJKOT DISTRICT COOPE	Other	1	0	0	1	0.00%
77	SURATNATIONALCOOP BANK L	Other	13	0	0	13	0.00%
78	SVC Cooperative Bank Ltd	Other	13	1	0	14	7.14%
79	TAMIL NADU GRAMA BANK	Other	0	15	0	15	100.00%
80	TELANGANA GRAMEENA BANK	Other	3	0	0	3	0.00%
81	TELANGANA STATE COOPERAT	Other	1	0	0	1	0.00%
82	The Ajara Urban Co.Op Bank Ltd	Other	3	0	0	3	0.00%
83	The Citizen Co operative Bank Ltd	Other	6	0	0	6	0.00%
84	THE GREATER BOMBAY COOPE	Other	2	0	0	2	0.00%
85	THE KALUPUR COMMERCIAL CO	Other	2	0	0	2	0.00%
86	The Mahanagar Cooperative Bank	Other	1	0	0	1	0.00%
87	THE MEENACHIL EAST URBAN C	Other	17	0	0	17	0.00%
88	THE PARWANOO URBAN COOP	Other	1	0	0	1	0.00%
89	THE SHIRPUR PEOPLES COOPE	Other	1	0	0	1	0.00%
90	THE SURAT DISTRICT CO OPER	Other	6	0	0	6	0.00%
91	The Valsad District Central Co Ope	Other	1	0	0	1	0.00%
92	THE VISHWESHWAR SAHAKARI	Other	1	0	0	1	0.00%
93	The West Bengal State Co operati	Other	1	0	0	1	0.00%
94	TJSB Sahakari Bank LTD	Other	44	0	0	44	0.00%
95	VIDYASAGAR CENTRAL CO OPE	Other	1	0	0	1	0.00%
Total			360204	125362	99887	485566	25.82%
Grand Total			1241105	515373	410959	1756478	29.34%

Resolution of issues related to KYC/ re-KYC and reactivating inoperative/ frozen accounts to avail DBT benefits- Status as of 31.12.2024

Sl. No.	Name of the bank	No. of inoperative accounts as at the end of previous month	No. of accounts becoming inoperative during the reporting month	No. of inoperative accounts activated during the reporting month	No. of inoperative accounts as at the end of reporting month	No. of frozen accounts due to pending KYC updation as at the end of previous month	No. of accounts defrosted during the reporting month	No. of accounts frozen due to pending KYC updation during the reporting month	No. of frozen accounts due to pending KYC updation as at the end of reporting month	No. of inoperative accounts with DBT benefits credited as at the end of previous month	No. of inoperative accounts DBT benefits credited as at the end of reporting month
1	2	3	4	5	6	7	8	9	10	11	12
2	Bank of Baroda	976228	17414	11429	980291	51589	1229	47	52138	47350	41734
3	Central Bank of India	4375	4025	975	3400	42136	840	0	41755	631	254
4	Indian Bank	906059	13208	14579	904688	28305	92	3	28232	5317	4959
5	UCO Bank	1695348	10287	13340	1692295	149310	2508	2623	149425	74377	52394
6	DCB Bank Ltd	44362	705	178	44774	3112	127	686	3603	589	569
7	HDFC Bank	360657	7110	2900	364867	7476	3864	20	3632	77591	72851
8	Indus Ind Bank	786128	17382	4200	799310	66227	3731	2239	68503	14081	14156
9	DBS Bank(e-LVB)	5867	209	0	6076	23	0	5	18	5290	5521
10	RBL Bank	197962	5612	368	190325	57	0	0	108	1324	1054
11	The South Indian Bank Lt	13	26	7	19	0	2	0	0	0	0
12	Yes Bank	19255	17	11	19261			0	0	0	0
13	AU Small Finance Bank	1172	17	3	1186	2027	37	32	2022	21	22
14	ESAF Small Finance Bank	22117	1953	3854	20216	8	0	0	8	0	0
15	Jana Small Finance Bank	79404	4454	239	83613	0	0	0	0	1	3
16	Suryoday Small Finance Ban	24452	3	7	24448	122	1	0	121	0	0
17	Utkarsh Small Finance Bank	29570	1332	128	30774	635	0	2	637	0	0
18	Orissa State Co-Op. Bank	0	0	0	0	0	0	0	0	0	0

RSETIs wise Performance as on 31-12-2024

SL No	RSETI	Bank	Target		Achievement			Settlement		Self-Employment as on 31-12-24	Credit Linkage	
			AAP Target as per MIS	Dec Qtr. Target as per MIS	NO. of programmes conducted	Achievement as on 31-12-24	% of Achievement to December target	Settled as on 31-12-24	% of settlement against achievement		Credit linkage as on 31-12-24	% of credit linkage to self employment
1	SBI Nuapada	State Bank of India	890	662	25	829	125%	592	71%	592	306	52%
2	ABRSETI Parlakimundi	Union Bank of India	980	729	25	832	114%	193	23%	193	107	55%
3	SBI Nayagarh	State Bank of India	990	737	25	830	113%	667	80%	667	464	70%
4	SBI Bargarh	State Bank of India	970	722	25	808	112%	718	89%	718	478	67%
5	BOI Baripada	Bank of India	1150	856	30	941	110%	626	67%	592	400	68%
6	RUDSETI Bhubaneshwar	RUDSETI	1100	819	30	893	109%	487	55%	487	375	77%
7	SBI Bolangir	State Bank of India	920	685	22	739	108%	564	76%	563	349	62%
8	UCOB Dhenkanal	UCO Bank	1000	744	24	798	107%	492	62%	492	418	85%
9	SBI Jajpur	State Bank of India	980	729	23	763	105%	559	73%	553	366	66%
10	UCOB Jagatsinghpur	UCO Bank	1050	782	24	806	103%	539	67%	539	206	38%
11	SBI Sambalpur	State Bank of India	990	737	23	751	102%	536	71%	536	283	53%
12	BOI Keonjhar	Bank of India	1050	782	25	796	102%	565	71%	500	362	72%
13	SBI Malkangiri	State Bank of India	850	633	21	640	101%	540	84%	540	293	54%
14	SBI Kalahandi	State Bank of India	970	722	23	730	101%	606	83%	606	401	66%
15	UCOB Balasore	UCO Bank	1250	930	28	928	100%	659	71%	659	497	75%
16	SBI Kandhamal	State Bank of India	980	729	21	727	100%	610	84%	610	274	45%
17	SBI Subarnapur	State Bank of India	970	722	22	718	99%	510	71%	510	396	78%
18	SBI Nabarangapur	State Bank of India	970	722	21	714	99%	602	84%	602	445	74%
19	SBI Kendrapara	State Bank of India	1050	782	22	747	96%	529	71%	491	265	54%
20	UCOB Angul	UCO Bank	1050	782	23	738	94%	464	63%	464	225	48%
21	SBI Boudh	State Bank of India	920	685	19	631	92%	471	75%	444	305	69%
22	SBI Rayagada	State Bank of India	1000	744	20	675	91%	554	82%	554	480	87%
23	SBI Jharsuguda	State Bank of India	1120	834	25	740	89%	617	83%	593	284	48%
24	SBI Koraput	State Bank of India	860	640	18	562	88%	489	87%	489	316	65%
25	SBI Sundargarh	State Bank of India	970	722	20	628	87%	566	90%	566	335	59%
26	UCOB Bhadrak	UCO Bank	1150	856	25	737	86%	410	56%	409	90	22%
27	UCOB Cuttack	UCO Bank	980	729	18	597	82%	421	71%	421	358	85%
28	ABIRD Chatrapur	Union Bank of India	980	729	20	592	81%	243	41%	243	124	51%
29	UCOB Puri	UCO Bank	1120	834	18	611	73%	377	62%	377	189	50%
30	CBI Deogarh	Central Bank of India	1050	782	6	185	24%	121	65%	121	44	36%
Total			30310	22560	671	21686	96%	15327	71%	15131	9435	62%

Annexure-47			
LIST OF ABSENTEEISM IN DCC/DLRC MEETING FOR THE June 2024 and September 2024			
Name of the banks	Jun-24	Sep-24	Total (No. of DCC/DLRC Meeting in which bank is absent)
Bank of Baroda	2(Bhadrak,Cuttack,Jajpur)	2(Bhadrak,Jajpur)	4
Bank of India	1(Rayagada)	1(Rayagada)	2
Bank of Maharastra	7 (Bhadrak,Jajpur,Puri,Jharsuguda,Kendrapara,Rayagada,Sundargarh)	3(Jajpur,Kendrapara,Sundargarh)	10
Canara Bank	2(Jajpur,Deogarh)	1(Deogarh)	3
Central Bank of India	4(Bhadrak,,Cuttack,Gajapati,Nabarangpur,Sundargarh)	2(Gajapati,Sundargarh)	6
Indian Bank	2(Jagatsinghpur,Kendrapara)	2(Jagatsinghpur,Kendrapara)	4
Indian overseas Bank	4(Cuttack,Jajpur,Kalahandi,Kendrapara)	2(Cuttack,Kendrapara)	6
Punjab & Sind Bank	4(Khordha,Bhadrak,Cuttack,Jajpur,Sundargarh)	3(Cuttack,Jajpur,Sundargarh)	7
Punjab National Bank	3(Bhadrak,Cuttack,Mayurbhanj)	2(Cuttack,Mayurbhanj)	5
State Bank of India	1(Nayagarh)	1(Nayagarh)	2
UCO Bank	4(Khordha,Ganjam,Kendrapara,Koraput)	3(Deogarh,Kendrapara,Koraput)	7
Union Bank of India	4(Jajpur,Khordha,Kalahandi,Sambalpur)	1(Jajpur)	5
Public Sector Banks (No. of DCC/DLRC Meeting in which bank is absent)	38	23	61
Axis Bank Ltd.	3(Malkangiri,Puri,Sundargarh)	2(Malkangiri,Sundargarh)	5
Bandhan Bank	4(Boudh,Jharsuguda,Kandhamal, Kendrapara)	5(Cuttack,Boudh,Jharsuguda,Kandhamal, Kendrapara)	9
City union Bank	1 (Khurda)	1 (Khurda)	2
DCB Bank Ltd	3(Bhadrak,,Cuttack,Koraput,Rayagada)	2(Koraput,Rayagada)	5
Federal Bank	1(,Cuttack,Khurda)	1 (Khurda)	2
HDFC Bank	3(Kandhamal,Nuapada,Rayagada)	3(Kandhamal,Nuapada,Rayagada)	6
ICICI Bank	2(Khurda,Sambalpur)	3(Khurda,Puri,Sambalpur)	5
IDBI Bank	2(Bhadrak,Cuttack, Kendrapara,Rayagada)	2(Kendrapara,Rayagada)	4
IDFC First Bank	3(Cuttack,Khurda,Mayurbhanj)	3(Cuttack,Khurda,Mayurbhanj)	6
Indus Ind Bank	2(Koraput,Puri)	2(Koraput,Puri)	4
Karnatak Bank Ltd.	2(Cuttack,Khurda)	2(Cuttack,Khurda)	4
Karur Vysya Bank	1(Cuttack)	1(Cuttack)	2
Kotak Mahindra Bank Ltd	3(Cuttack,Khordha,Dhenkanal)	2(Cuttack,Dhenkanal)	5
DBS Bank	2(Jharsuguda,Khurda)	2(Jharsuguda,Khurda)	4
RBL Bank	2(Cuttack,Khurda)	2(Cuttack,Khurda)	4
Standard Chartered Bank	1 (Khurda)	1 (Khurda)	2
The South Indian Bank Ltd.	0	0	0
Tamilnadu Mercantile Bank Ltd.	1(Cuttack)	1(Cuttack)	2
Yes Bank	3(Cuttack,Puri,Smablipur)	3(Cuttack,Puri,Sambalpur)	6
Total Private Sector Banks	39	38	77
Odisha Gramya Bank	0	0	0
Utkal Grameen Bank	0	0	0
Total of RRBs	0	0	0
ESAF Small Finance Bank	2(Bolangir,Khurda)	2(Bolangir,Khurda)	4
Jana Small Finance Bank	4(Kandhamal,Mayurbhanja,Puri,Sundargarh)	4(Kandhamal,Mayurbhanja,Puri,Sundargarh)	8
Suryoday Small Finance Bank	8(Gajapati,Khurda,Koraput,Mayurbhanj,Nayagarh,Nuapada,Rayagada,Sundargarh)	8(Gajapati,Khurda,Koraput,Mayurbhanj,Nayagarh,Nuapada,Rayagada)	17
Ujjivan Small Finance Bank	2(Cuttack,Sundargarh)	2(Cuttack,Sundargarh)	4
Utkarsh Small Finance Bank	Kandhamal,Khurda,Koraput,Mayurbhanj,Nabarangapur,Nayagr,Koraput,Mayurbhanj,Nabarangapur,Nayagr,Nuap	Kandhamal,Khurda,Koraput,Mayurbhanj,Nabarangapur,Nayagr,Nuap	30
Total Small finance Banks	31	32	63
OdishaState Co-Op.Bank	2(Cuttack,Nayagarh)	4(Cuttack,Kendrapara,Puri,Nayagarh)	6
Total Cooperative banks	2	4	6

TOWN HALL MEETING WITH MSME ENTREPRENEURS FROM 01.10.2024 TO 31.12.2024

SN	District Name	Date of meeting	Venue	Unresolved issues only
1	Gajapati (UBI)	06.01.2025	Zilla Parishad Conference Hall, Paralakhemundi,	NIL
2	Bargarh (SBI)	16.11.2024 21.12.2024	COLLECTORATE,BARGARH	NIL
3	Khurda(SBI)	29.10.2024	Collectorate conference hall Khordha	Electricity issues, traffic issues, Delay in getting MM ,delay in sanctioning of loans by pvt banks,
4	Balasore (UCO)	09.11.2024	Udyog Bhawan	Receiving OTP for approval without narration of person to whom payment made.
5	Bolangir (SBI)	13.12.2024	Conference hall GM, DIC	NIL
6	Mayurbhanj (BOI)	11.12.2024	BOI BARIPADA BRANCH	NIL
7	Gajapati (UBI)	06.01.2025	Zilla Parishad Conference Hall, Paralakhemundi,	NIL
8	Ganjam (UBI)	22.11.2024	Biju Patnaik Sanskruti Bhawan, Berhampur	NIL
9	Sundargarh (SBI)	03.01.2025	Majhapara, Sundargarh	NIL
10	Nayagarh (SBI)	17.12.2024	DIC,Nayagarh	NIL
11	Jharsuguda (SBI)	28.11.2024	Ragunathpali, Kolabira	NIL
12	Dhenkanal (UCO)	21.12.2024	UCO RSETI, Dhenkanal	Presently third party verification is delaying, so there is an issue of adjustment of subsidy in the account.

UBI	3
SBI	6
UCO	2
BOI	1



Annexure-49



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2024-2025/96

FIDD.CO.FSD.BC.No.10/05.05.010/2024-25

December 6, 2024

The Chairman / Managing Director / Chief Executive Officer
All Scheduled Commercial Banks (including Regional Rural Banks and Small Finance Banks)
All State Co-operative Banks and District Central Co-operative Banks

Madam/Sir,

Credit Flow to Agriculture – Collateral free agricultural loans

Please refer to our [circular FIDD.CO.FSD.BC.No.13/05.05.010/2018-19 dated February 7, 2019](#) on the above subject.

2. Keeping in view the overall inflation and rise in agriculture input cost over the years, it has been decided to raise the limit for collateral free agricultural loans including loans for allied activities from the existing level of ₹1.6 lakh to ₹2 lakh per borrower. Accordingly, banks are advised to waive collateral security and margin requirements for agricultural loans including loans for allied activities upto ₹2 lakh per borrower.

3. The banks are advised to give effect to the revised instructions expeditiously and in any case not later than January 1, 2025. The banks are also advised to give adequate publicity to the above changes.

(R. Giridharan)
Chief General Manager

वित्तीय समावेशन और विकास विभाग, केंद्रीय कार्यालय, 10वींमंजिल, केंद्रीय कार्यालय भवन, मुंबई 400001

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ई-मेल/ Email ID: cgmfcidd@rbi.org.in

Financial Inclusion & Development Department, Central Office, 10th Floor, C.O. Building, Mumbai 400001

हिंदी आसान है, इसका प्रयोग बढ़ाइये

"चेतावनी: रिज़र्व बैंक द्वारा मेल एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
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भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

Annexure-50

www.rbi.org.in

RBI/2024-25/100

DOR.STR.REC.54/21.04.048/2024-25

December 31, 2024

All Commercial Banks (including Regional Rural Banks and Local Area Banks)
All Primary (Urban) Co-operative Banks
All State Cooperative Banks & Central Cooperative Banks
All Non-Banking Financial Companies (including Housing Finance Companies)
All All-India Financial Institutions

Madam/Dear Sir,

Government Debt Relief Schemes (DRS)

The [Prudential Framework for Resolution of Stressed Assets dated June 7, 2019](#), read with the [Framework for Compromise Settlements and Technical Write-offs dated June 08, 2023](#), provides a principle-based resolution framework to the regulated entities (REs) for addressing any stress in borrower accounts. Further, specific frameworks have been provided for REs to restructure exposures affected by natural calamities viz. the [Master Direction - Reserve Bank of India \(Relief Measures by Banks in Areas affected by Natural Calamities\) Directions, 2018-SCBs dated October 17, 2018](#); [Master Direction – Reserve Bank of India \(Relief Measures by Banks in Areas affected by Natural Calamities\) Directions 2018 – RRBs dated October 17, 2018](#); [Guidelines for Relief Measures by NBFCs in areas affected by Natural Calamities dated July 28, 2016](#); and [Master Circular - Management of Advances – UCBs dated July 25, 2023](#).

2. Some of the REs may also be involved in implementation of various forms of Debt Relief Schemes (DRS) announced by State Governments that *inter alia* entail sacrifice/waiver of debt obligations of a targeted segment of borrowers, against fiscal support. If such schemes are announced frequently, incommensurately, or without due consideration to the principles of financial discipline, they would negatively affect credit discipline and in the long run, may be counter-productive to the credit flow to such borrowers. Apart from the broader implications for the credit discipline and moral hazard issues, DRS also raises certain prudential concerns, which include delay in receipt of dues; mismatch between the claims admitted / submitted by the REs and

accepted by the concerned Government as per the terms of the scheme; mandatory requirement of fresh credit by the REs, etc.

3. As such, the REs participating as lenders under such DRS shall comply with the guidelines contained in [Annex-1](#), that lay down certain broad principles in this regard. The guidelines shall apply in respect of DRS notified on or after the date of issue of this guideline and shall be without prejudice to the extant guidelines on resolution of stressed assets applicable to the respective REs.

4. In this context, a model operating procedure (MOP) has also been shared with the State Governments ([Annex-2](#)) for their consideration while designing and implementing such DRS through a consultative approach, to avoid any non-alignment of expectations of the stakeholders involved, including the Government, lenders, borrowers, etc.

5. In respect of relief measures announced prior to the introduction of these guidelines, any dues pending receipt from Government, for more than 90 days shall attract specific provision of 100%. REs shall take necessary action and actively follow up with the respective Governments for settlement of such dues at the earliest.

Yours faithfully,

(Vaibhav Chaturvedi)
Chief General Manager

Prudential treatment in respect of Government Debt Relief Schemes (DRS)**Participation in the DRS**

1. REs may decide on participating in a particular DRS notified by a Government, based on its Board approved policy, subject to the extant regulatory norms. Any provision of the scheme that may warrant modification in long term interest of the borrowers or for prudential reasons may be duly brought to the notice of the concerned authority/ies through the State Level Bankers' Committee (SLBC)/ District level Consultative Committee (DCC), during the consultation phase while designing the DRS.

2. The REs shall clearly determine the eventual outstanding that may crystallise in their books in respect of the borrowers proposed to be covered under the DRS, including the accumulated interest in non-performing accounts, by the time the dues are settled under the DRS, to enable the Government to suitably arrange for the extent of fiscal participation.

Coverage / Selection of Borrowers under DRS

3. The REs shall ensure that the borrowers to be covered under DRS are selected strictly as per terms of such schemes so as to avoid subsequent non-admission by the authorities on technical grounds.

4. The terms and conditions of the scheme as well as the prudential aspects, including cooling period for extending fresh credit, impact on credit score etc., shall be clearly communicated to the borrowers at the time of obtaining explicit consent from the borrower for availing benefits under the proposed DRS.

Sacrifice by RE

5. Any waiver of accrued but unrealised interest and/ or sacrifice of principal undertaken by REs in the borrower accounts of beneficiaries of the DRS, either as part of the implementation of the DRS or subsequent to its implementation, shall be treated as a compromise settlement and shall attract the prudential treatment contained in [Framework for Compromise Settlements and Technical Write-offs dated June 08, 2023](#).

Loan Account Status

6. If the funds received by the RE as part of the DRS covers the entire outstanding dues of the borrower¹, the same shall lead to extinguishment of borrower's debt obligations.

7. In cases where the funds received by the RE as part of the scheme are not adequate to cover the entire outstanding dues of the borrower, leading to residual exposure², the asset classification of the residual exposure shall be evaluated as per the terms and conditions of the original loan contract. Any changes/modifications to the terms and conditions of the original loan contract in such cases shall be evaluated against the test of restructuring³ and shall attract the prudential treatment therein.

8. Any fresh credit exposure to such borrowers shall be as per the commercial discretion of the RE under relevant internal policy, subject to extant applicable regulations.

9. REs' reporting in respect of the borrowers under the scheme to the credit information companies (CIC) shall be guided by the extant guidelines in this regard.

Government Dues

10. There shall not be creation of any receivable against the Government on account of the DRS and the exposure shall continue to be on the borrower till receipt of funds by the RE. Till receipt of funds, REs shall continue to apply the prudential norms including prudential norms on income recognition, asset classification and provisioning. Further, wherever the accounts are non-performing, REs may pursue recovery measures as per their Board approved policy against such borrowers.

¹ Principal and interest accrued till the date of receipt of funds by the RE

² Principal and/or accrued interest

³ In terms of [Prudential Framework for Resolution of Stressed Assets dated June 07, 2019](#), or any other guidelines applicable to the concerned REs on resolution of stressed assets

Model Operating Procedure**Government Debt Relief Schemes (DRS)****Coverage and Meaning**

1. For the purpose of the Model Operating Procedure (MOP), Debt Relief Schemes (DRS) refer to Schemes notified by the State Governments that entail funding by the fiscal authorities to cover debt obligations of a targeted segment of borrowers that the lending institutions are required to sacrifice/waive.
2. Announcement / notification of any such DRS should include the specific stress or distress situation necessitating announcement of such support. Given the broader implications of such DRS for the credit culture, while broad based relief measures can be addressed through pure fiscal support in the form of Direct Benefit Transfer (DBT), DRS should be considered only as a measure of last resort when other measures to alleviate financial stress have failed.

Pre-Notification Consultation

3. Before announcing any DRS, Governments may engage with the State Level Bankers' Committee (SLBC)/ District level Consultative Committee (DCC) to evolve a coordinated action plan for conceptualisation, design, and implementation of the DRS. The schemes should, cover critical aspects of the scheme like identification of borrowers, impact assessment, implementation timelines, resolution of issues concerning settlement of dues by Government to the lending institutions, etc.
4. The design features should ensure that the DRS do not impact the financial stability aspects of the region / State or create moral hazards in the borrower segments. Conformance to relevant regulatory guidelines on loan settlement, reporting to credit information companies etc. should also be taken into account.

Funding of Scheme

5. Detailed budgetary provisions / funding may be provided upfront towards any proposed DRS to fully cover the required settlement amounts. Where lenders have dues from the Government, pertaining to earlier DRS schemes, new schemes should be announced only on a fully pre-funded basis.

Design of Scheme

6. The DRS should be targeted only at the impacted borrowers and should not contain any restrictive covenant against timely repayments. Further, it should specify the criteria for determining eligible borrowers on an objective basis, detailed timeline of critical/ material events, including cut-off dates for filing/ submission, acknowledgement, approval and settlement of claims along with compensation clauses for delays in settling the funds, on part of the Government.
7. The DRS should cover the entire outstanding dues of the borrowers being covered, including principal and accumulated interest till the date of receipt of funds by the lending institutions from the Government.
8. The DRS should not require the creation of a receivable in the books of the lending institution against the Government. The exposure of lending institutions to the borrower shall continue and shall be reduced to the extent of funds received from the Government.
9. The entire implementation of the Scheme and settlement of claims by the Governments to the banks, should generally be completed within 45 to 60 days.
10. The DRS should not contain any provision contrary to any regulatory instruction issued by RBI / NABARD.
11. The design of the DRS should not contain any provision that casts any obligations on the lending institutions, directly or indirectly, to:
 - a. waive/ sacrifice a part or whole of its dues from the borrower;
 - b. extend fresh credit to borrowers whose debt has been waived;
 - c. make any commitments in anticipation of future budgetary support;
 - d. stop pursuing legal avenues available to them, for recovery of dues from the borrower, pending receipt of funds from the Government.

However, if the lending institutions agree to any of the above at the time of design of DRS or subsequently, as per their Board-approved policies, it shall be subject to the applicable prudential guidelines.

SUCCESS STORIES

SUCCESS STORY-1



Mrs. Rasmita Baliarsingh, a commerce post graduate and resident of village Handiali, Gadarodanga, Brahmagiri in Puri district availed a loan of Rs. 46.00 lacs from Bank of Baroda, Swargadwar, Puri branch on 30.03.2022 for establishing one integrated farming unit under MKUY scheme comprising of Goatery, poultry, prawn culture & fodder cultivation. The unit has created employment opportunities for 4 regular staff members and also some temporary workers in peak season. The venture has generated monthly income of Rs.50,000/- in the first year. As a successful woman entrepreneur Mrs. Rasmita Baliarsingh is planning to increase the capacity to sell 50,000 birds & 500 goats per annum with an annual profit of Rs. 20.00 lacs.

SUCCESS STORY-2



Sri Kiran Kumar Sahu, proprietor of M/s Aditya Textiles has established his readymade garment unit at Main Road Lochhapada Berhampur in 2023 at a project cost of Rs.18.60 lacs. He availed loan of Rs.10.00 lacs under PMEGP from Union Bank of India Berhampur branch.

Through his entrepreneurial endeavor he has not only expanded his business but also created employment for 5 persons in his unit.

SUCCESS STORY-3



M/s Amruta Dairy & Agrovet Farmer Producer Company Ltd. Was registered on 06.05.2022 with 412 women shareholders and 10 women board of directors with a share capital of Rs.4.03 lac. The FPO established one Khoa, Peda, Ghee & Paneer manufacturing unit at Purana, P.O. Odapada Block Raghunathpur in Jagatsinghpur district by availing loan of Rs. 5 lacs from NABKISAN and Rs. 12.00 lacs from UCO Bank Jagatsinghpur branch under PMFME scheme. The FPO is also dealing with preparing vermicompost, cocopeat, cultivation of paddy straw mushroom and preparing snacks & mixture.

The unit is running successfully with turnover of Rs.52.43 lacs in 2023-24. Now the FPO is planning for expansion with further support from banks.

SUCCESS STORY-4



Mrs. Bishnupriya Panda, a 29-year-old from Ankarantipur village, Dhenkanal, is a shining example of resilience and entrepreneurship. A +2 pass and belonging to the BPL category, she discovered UCO RSETI through an Entrepreneurship Awareness Programme (EAP) in her village. Inspired, she joined the Homemade Agarbatti Making Training in November 2023 and established her unit in March 2024 with a project cost of ₹2.00 lakh, availing a loan of ₹1.50 lakh from UCO Bank, Sadasivpur Branch.

Today, Mrs. Panda earns an average monthly income of ₹25,000 and has employed one person in her unit. She also showcased her products at the National Palishree Mela, Dhenkanal, through a RSETI Bazar Stall. Her success story highlights the power of skill development and financial inclusion, inspiring many in rural Odisha to pursue entrepreneurship.