गौतम पात्र
महाप्रबंधक एवं संयोजक,
एसएलबीसी, ओड़िशा

Goutam Patra
General Manager and Convenor,
SLBC, Odisha

ରାଜ୍ୟ ସ୍ତରୀୟ ବ୍ୟାଙ୍କର୍ସ ସମିତି,ଓଡ଼ିଶା
राज्य स्तरीय बैंकर्स समिति, ओड़िशा
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/2025-26/179 **दिनांक / Date: 17-05-2025**

राज्य स्तरीय बैंकर्स समिति, ओड़िशा
के सभी सदस्य ।

महोदया/ महोदय,

विषय : मार्च 2025 को समाप्त तिमाही के लिए 179 वीं राज्य स्तरीय बैंकर्स समिति (एस.एल.बी.सी.) की बैठक के लिए कार्यसूची नोट के साथ-साथ वित्तीय वर्ष 2024 - 25 के लिए वित्तीय समावेशन और वित्तीय साक्षरता पहल पर विशेष एस.एल.बी.सी. की बैठक 23 मई, 2025 को आयोजित की जाएगी

हम नीचे दिए गए विवरण के अनुसार 23 मई, 2025 को होने वाली ओडिशा की 179 वीं राज्य स्तरीय बैंकर्स समिति (एस.एल.बी.सी.) की बैठक में आपके अवलोकन और सहभागिता के लिए कार्यसूची नोट इसके साथ संलग्न करके प्रेषित कर रहे हैं;

दिनांक: 23-05-2025 (शुक्रवार)
समय: 10.00 A.M.
स्थान: मेफेयर कॉन्वेन्शन , क्रिस्टल हॉल, जयदेव विहार , भुवनेश्वर

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।

शुभकामनाओं सहित !

भवदीय,

All the Members of State Level Bankers' Committee, Odisha

Madam/ Sir,

Sub: Agenda Note for the179th SLBC Meeting for the quarter ended March 2025 along with the Special SLBC Meeting on Financial Inclusion and Financial Literacy initiatives for the FY 2024-25 to be held on 23rd May, 2025

We are enclosing herewith the Agenda Notes for your kind perusal and participation in the 179th SLBC Meeting of Odisha to be held on 23rd May, 2025 as per the details below;

Date : 23-05-2025 (Friday)
Time: 10.00 A.M.
Venue :Mayfair Convention, Crystal Hall, Jaydev Vihar, Bhubaneswar

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.

With regards!

Yours faithfully,

G. Patra

गौतम पात्र Goutam Patra
महाप्रबंधक, यूको बैंक एवं संयोजक(एस.एल.बी.सी.),ओड़िशा
General Manager, UCO Bank & Convener, SLBC, Odisha
अनुलग्नक Encl.: यथोक्त As stated above

Table of Contents- 179th SLBC Meeting

LIST OF ANNEXURES -MARCH-2025

179TH SLBC AGENDA

BANKING AT A GLANCE IN ODISHA AS ON 31st MARCH 2025

Sl	Particulars	March'24 (Amt in Cr)	Dec'24 (Amt in Cr)	March'25 (Amt in Cr)
1	Total Deposit	5,27,479.10	5,71,724.54	5,97,999.41
2	Total Advance utilized in the state	4,03,616.89	4,31,323.80	4,45,867.22
	Total Advance Sanctioned and utilized in State	3,48,963.33	3,59,300.47	3,58,676.17
3	Total Business (Deposit + Advance)	9,31,095.99	10,03,048.34	10,43,866.63
4	Credit Deposit (CD) Ratio (%) **Benchmark- 60%**	76.52%	75.44%	74.56%
5	Total PS Advance	2,05,772.61	2,11,380.44	2,33,838.39
	% of PS Advance to ANBC **Benchmark - 40%**	58.97%	58.83%	62.36%
6	Agriculture Advance	94,200.41	98,969.05	1,06,484.32
	% of Agriculture Advance to ANBC **Benchmark - 18%**	26.99%	27.54%	28.50%
7	MSME Advance	90,608.34	94,702.10	1,01,399.84
	% Of MSME Advance to ANBC	22.48%	27.50%	28.27%
	Out of which, Micro Enterprises	41,624.18	44,652.07	47,801.75
	% Of Micro Enterprises Advance (**Benchmark– 7.5 % of ANBC)**	10.31%	12.97%	13.33%
8	Advance to Weaker Section	1,27,408.13	1,39,187.54	1,48,974.36
	Advance to weaker section to % Of ANBC (**Benchmark – 12.00%)**	36.51%	38.74%	41.53%
9	Education Loan B/o	2,269.31	2,637.69	2,596.44
10	Housing Loan B/o	31,033.76	32,629.67	31,740.10
11	Total DRI Advance	3,529.78	3,909.50	3,944.97
12	Total Advance to Minority community	8,875.51	10,981.76	11,230.15
	Advance to Minority community % Total Priority Sector	4.31%	5.20%	4.80%
13	Advance to Women	84,667.58	95,152.04	97,925.69
	% Of Advance to Women to ANBC	24.26%	22.06%	27.30%
14	NPA in % (Average in the state)	4.19	4.65	4.63
	Public Sector Banks	4.73	5.11	4.62
	Private Sector Banks	2.36	3.14	3.90
	RRBs	11.63	10.00	9.39
	Cooperative Banks	3.38	4.00	3.67
	Small Finance Banks	3.18	6.06	11.80

Sl	Particulars	March'24 (Amt in Cr)	Dec'24 (Amt in Cr)	March'25 (Amt in Cr)
15	Total No. of Branches	5,927	6,054	6,162
	a) Rural Branches	3,095	3,164	3,216
	b) Semi Urban Branches	1,552	1,604	1,637
	c) Urban Branches	1,280	1,286	1,309
16	% Achievement under ACP	103.33%	68.95%	92.61%
	Agriculture	118.14%	75.38%	102.27%
	MSME	106.43%	73.48%	92.68%
	Women SHG Finance	111.00%	53.98%	87.00%
	Export Credit	56.86%	53.12%	91.28%
	Education	63.15%	35.48%	69.63%
	Housing	69.62%	31.29%	60.28%
	Social Infrastructure	97.04%	3.50%	39.64%
	Renewable Energy	93.84%	44.90%	97.57%
	Others	68.08%	47.70%	71.25%
	Priority Sector Disbursement (Rs. In Crores)	1,65,621.13	1,45,172.65	1,94,982.04
	Non Priority Sector Disbursement (Rs. In Crores)	1,20,625.65	1,47,515.35	1,36,963.34
17	Lead Districts :	30	30	30
	State Bank of India	19	19	19
	UCO Bank	7	7	7
	Bank of India	2	2	2
	Union Bank of India	2	2	2
18	RSETIs :	30	30	30
	State Bank of India	17	17	17
	UCO Bank	7	7	7
	Bank of India	2	2	2
	CBI	1	1	1
	Union Bank of India	2	2	2
	RUDSETI : Canara Bank	1	1	1
19	FLCs	30	30	30
	State Bank of India	19	19	19
	UCO Bank	7	7	7
	Union Bank of India	2	2	2
	Bank of India	2	2	2

179th SLBC MEETING, ODISHA
AND
SPECIAL SLBC ON FINANCIAL INCLUSION & FINANCIAL LITERACY
AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 178th SLBC Meeting held on 06.03.2025 at Bhubaneswar.

The proceedings of the 178th SLBC meeting for December-2024 held on 06.03.2025 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2025-26/38 dated 09.04.2025. 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.

<table>
<tr><th>Sl</th><th>Issues</th><th>Action taken</th></tr>
<tr><td>1</td><td>All banks to continue the momentum to achieve the ACP of the current financial year.</td><td>During the FY 2024-25, the total Priority Sector loan disbursement amounts to Rs. 1,94,982.65 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 92.61% under the Annual Credit Plan (ACP).
'Amt. in Rs. Crore'
<table>
<tr><th>FY</th><th>Total ACP Target</th><th>Absolute Increase over the previous FY</th><th>% of Increase</th><th>Total ACP Achv.</th><th>% of Achv.</th></tr>
<tr><td>2023-24</td><td>1,60,280.22</td><td>25,615.35</td><td>19.02</td><td>1,65,621.13</td><td>103.33</td></tr>
<tr><td>2024-25</td><td>2,10,546.35</td><td>50,266.13</td><td>31.36</td><td>1,94,982.04</td><td>92.61</td></tr>
</table></td></tr>
<tr><td>2</td><td>Banks to increase lending to education and housing sector</td><td>'Amt. in Rs. Crore'
<table>
<tr><th rowspan="2">Scheme</th><th colspan="3">FY 2023-24</th><th colspan="3">FY 2024-25</th></tr>
<tr><th>Disb. (Priority)</th><th>Disb.(Non Priority)</th><th>Total Disb</th><th>Disb. (Priority)</th><th>Disb.(Non Priority)</th><th>Total Disb</th></tr>
<tr><td>Education</td><td>728.35</td><td>169.32</td><td>897.67</td><td>944.85</td><td>230.92</td><td>1,175.77</td></tr>
<tr><td>Housing</td><td>4,605.20</td><td>6,053.57</td><td>10,658.77</td><td>4,353.58</td><td>6,811.37</td><td>11,164.95</td></tr>
</table></td></tr>
<tr><td>3</td><td>Committee to be formed to analyze the reasons for low performance in Education and Housing Loan Sector</td><td>As discussed in the SLBC meeting held on 06.03.2025, SLBC to convene a meeting with major banks to analyse the low uptake in the Education and Housing Sector. The meeting of the committee was held on 22.04.2025 under the chairmanship of GM & Convenor SLBC with the representatives of State Bank of India, Union Bank of India, Bank of India, Odisha Gramya Bank, HDFC Bank, ICICI Bank & IDBI Bank to discuss the reasons of low performance under Education & Housing Sector and the suggestive measures to improve the performance. The minutes of the meeting has been circulated vide letter no. SLBC/ODI/2025-26/72 dated 28.04.2025.
Detailed discussion in the agenda item.</td></tr>
</table>

<table>
<tr><td>4</td><td>Credit disbursement to SC/ST sector under Stand Up India scheme to be improved</td><td>
Amt. in Rs. Crore
<table>
<tr><th rowspan="2">As on</th><th colspan="3">SC/ST</th><th colspan="3">Women</th><th colspan="3">Total</th></tr>
<tr><th>Target SC/ST</th><th>No Of A/Cs</th><th>Disb Amt.</th><th>Target Women</th><th>No Of A/Cs</th><th>Disb Amt.</th><th>Total Target</th><th>No Of A/Cs</th><th>Disb Amt.</th></tr>
<tr><td>31.12.24</td><td>4713</td><td>1470</td><td>231.81</td><td>4713</td><td>6,130</td><td>978.70</td><td>9426</td><td>7600</td><td>1210.51</td></tr>
<tr><td>Achv%</td><td></td><td>31.19%</td><td></td><td></td><td>130.07%</td><td></td><td></td><td>80.63%</td><td></td></tr>
<tr><td>31.03.25</td><td>4683</td><td>1,683</td><td>282.10</td><td>4683</td><td>6674</td><td>1136.14</td><td>9366</td><td>8312</td><td>1418.27</td></tr>
<tr><td>Achv%</td><td></td><td>34.98%</td><td></td><td></td><td>142.52%</td><td></td><td></td><td>88.75%</td><td></td></tr>
</table>
As discussed in the SLBC meeting held on 06.03.2025, SLBC to convene a meeting with major banks to analyse the reasons behind the poor performance of the Stand Up India scheme in the SC/ST category. The meeting of the committee to discuss reasons for the non-achievement of the allotted target under SC/ST Category in Stand Up India was held on 20.03.2025 under the chairmanship of GM & Convenor SLBC with the representatives of State Bank of India, Union Bank of India, Bank of India, Odisha Gramya Bank, HDFC Bank, ICICI Bank & IDBI Bank. The minutes of the meeting has been circulated vide letter no. SLBC/ODI/2024-25/1253 dated 29.03.2025.
Detailed discussion in the agenda item.
</td></tr>
<tr><td>5</td><td>Targets to be allocated to banks for financing to cold storages.</td><td>
The Directorate of Horticulture has allocated the block-wise targets for the establishment of Cold Storages across the State. Upon receipt of the same, SLBC will allocate bank-wise targets to ensure effective credit linkage.
In the SLBC Sub-Committee Meeting on Agriculture held on 17.05.2025, the Principal Secretary, Agriculture & Farmers' Empowerment Department, advised all banks with Lead Bank Responsibilities to prioritize financing of at least one Cold Storage proposal in their respective districts. Banks were also instructed to provide necessary handholding support to the applicants to facilitate timely and successful implementation of the projects.
</td></tr>
<tr><td>6</td><td>Banks having Lead District responsibility to ensure conduct of Town Hall Meetings by their LDMs every quarter to resolve the issues of the entrepreneurs and escalate the unresolved issues to SLBC.</td><td>LDMs of 18 districts viz. Ganjam, Dhenkanal, Mayurbhanj, Koraput, Bolangir, Bargarh, Angul, Bhadrak, Khordha, Nayagarh, Jharsuguda, Sundargarh, Kandhamal, Balasore, Jajpur, Gajapati, Nuapada and Puri have 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</td></tr>
<tr><td>7</td><td>Top 3 banks & LDMs in terms of overall performance are to be rewarded.</td><td>SLBC has evaluated the performance of banks & LDMs as on 31.03.2025 based on the parameters viz. ACP achievement, CD ratio, Jansuraksha & Financial Inclusion schemes and Govt. sponsored schemes. Felicitation of top 3 banks & LDMs will be done every year based on performance.</td></tr>
</table>

AGENDA NO. 2

Special SLBC- Financial Inclusion/Financial Literacy

Financial inclusion and financial literacy are closely linked pillars vital for fostering economic growth and enhancing individual well-being. Financial inclusion ensures that underserved populations, especially those in rural and low-income areas, can access essential financial services like banking, credit, insurance, and digital payments. Complementing this, financial literacy equips individuals with the knowledge and skills to make sound financial decisions, such as budgeting, saving, and managing debt. Recognizing their significance, the Government of India, Reserve Bank of India and other stakeholders have prioritized strengthening financial inclusion through initiatives that expand banking access, promote digital financial tools, and implement educational programs. Together, these efforts aim to empower citizens, reduce poverty, and support inclusive and sustainable economic development.

In this regard, RBI Central office, vide letter FIDD.CO.LBS.No.S667/02.13.005/2022-23 dated August 2, 2022, has advised SLBC/ UTLBC convenor banks of the states/UTs in Eastern, North Eastern and Central Regions to hold one of the SLBC/ UTLBC meetings as special SLBC / UTLBC meeting in a financial year in their respective states/UTs.

Further, Central Office, RBI vide e-mail dated February 20, 2023, advised lead banks of all the districts located in the states in Eastern, North Eastern and Central Regions to conduct one of the DCC meetings as a special DCC meeting in a financial year.

However, special DCC meetings in eight districts viz. Cuttack, Gajapati, Ganjam, Kendrapara, Malkangiri, Nayagarh, Puri and Sundergarh for March 2024 are still pending.

Various achievements and developments in achieving Financial Inclusion and Financial Literacy are given hereunder.

2.1. i Banking Network in Odisha

Total banking network in Odisha as on 31st March 2025 stands at 54,972. Details of B&M Branches, BC& ATM is given below:

Parameter	Mar-24	Dec-24	Mar- 25	Increase over last year	Increase over last quarter
No. of Branch	5,927	6,054	**6,162**	235	108
No. of BC	43,262	42,035	**41,120**	-2,142	-915
No. of ATM	7,690	7,567	**7,690**	0	123
Total	**56,879**	**55,656**	**54,972**	**-1,907**	**-684**

Bank-wise and District-wise branch network is given in **Annexure-1.**

District-wise branch network per lakh population is at **Annexure-1A**.

Bank Branch, BC & ATM Network in ODISHA- Rural Area					
Description	**31.03.2024**	**30.06.2024**	**30.09.2024**	**31.12.2024**	**31.03.2025**
Branch	3,095	3,100	3,145	3,164	**3,216**
BC	34,084	31,144	32,730	29,584	**30,473**
ATM	1,872	1,837	1,824	1,810	**1841**

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area					
Description	**31.03.2024**	**30.06.2024**	**30.09.2024**	**31.12.2024**	**31.03.2025**
Branch	1,552	1,564	1,572	1,604	**1,637**
BC	6,582	4,705	5,616	6,328	**4,829**
ATM	3,106	3,104	3,097	3,097	**3,196**

Bank Branch, ATM & BC Network in ODISHA- Urban Area					
Description	**31.03.2024**	**30.06.2024**	**30.09.2024**	**31.12.2024**	**31.03.2025**
Branch	1,258	1,280	1,298	1,286	**1,309**
BC	5,913	2,449	7,219	6,123	**5,818**
ATM	2,704	2,712	2,690	2,660	**2,653**

As informed by IPPB, Bhubaneswar, 8,926 numbers of facility access points of IPPB are available as on 31.03.2025 through its 33 branches.

IPPB Branch	IPPB Facility Access Points				
	As on 31.03.2024	As on 30.06.2024	As on 30.09.2024	As on 31.12.2024	As on 31.03.2025
33	8,929	8,929	8,929	8,929	**8,926**

2.1. ii Issuance of Digital Products (Cumulative)- last 3 years.

Sl.	Particulars	FY 2022-23	FY 2023-24	FY 2024-25
1.	**No. of ATM cards issued**	2,62,28,376	2,93,82,708	3,33,24,460
2.	**No. of Internet Banking Issued**	82,17,369	96,02,546	1,16,33,934
3.	**No. of Mobile Banking Issued**	97,91,674	1,18,39,835	1,37,74,753
4.	**No. of AEPS Enabled Accounts**	2,53,77,187	3,33,76,032	3,69,36,142
5.	**No. of QR Code/ PoS Enabled Accounts**	65,40,219	47,89,904	62,60,253

The district-wise and bank-wise details are available at **Annexure-2.**

2.1. iii Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

The performance regarding PMJDY accounts during the last 3 years is given below:

Sl. No.	Particulars	FY 2022-23	FY 2023-24	FY 2024-25
1	No. of PMJDY accounts	1,99,84,550	2,13,42,429	2,28,84,814
2	No. of PMJDY accounts Male	87,63,994	93,43,756	98,49,548
3	No. of PMJDY accounts Female	1,12,20,556	1,19,98,673	1,30,35,266

The details are given in **Annexure-3.**

As on 31.03.2025, cumulative number of accounts opened under PMJDY is 2,28,84,814 and total deposit in these accounts is Rs. 11,504.25 Crore. Out of total PMJDY accounts as on 31.03.2025, Rupay Card issued in 1,62,95,715 accounts and 1,93,80,787 accounts are Aadhaar seeded.

The performance regarding opening of PMJDY accounts as of 31.03.2024 (FY 2023-24) and as of 31.03.2025 (FY 2024-25) is given below:

Details	As of 31.03.2024	As of 31.03.2025
Target	14,50,000	**14,55,000**
No. of accounts opened	13,57,879	**15,42,694**
% Achievement	93.63%	**106.03%**
Cumulative No. of Accounts	2,13,42,429	**2,28,84,814**
Out of which Male	93,43,756	**98,49,548**
Out of which Female	1,19,98,673	**1,30,35,266**
Zero Balance Accounts	14,25,027	**15,91,233**
Rupay Card issued	1,52,33,430	**1,62,95,715**
Aadhaar Seeded	1,71,61,875	**1,93,80,787**

Bank wise and District wise performance on PMJDY as on 31.03.2025 is available in **Annexure –3A.**

For the current year (FY 2025-26) the target under PMJDY has been proposed for **16,00,000** accounts, i.e. 10% growth over last financial year's target of 14,55,000. Upon approval of the same, this will be distributed among the banks.

2.1. iv Performance by Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY & NPS (Cumulative) in the last 3 years is given below:

Sl	Scheme	Particulars	FY 2022-23	FY 2023-24	FY 2024-25
1.	PMJJBY	**No. of PMJJBY enrolled**	57,98,463	71,34,258	89,73,881
		PMJJBY-Male	22,01,161	28,98,106	35,38,144

		PMJJBY-Female	35,97,302	42,25,291	54,24,561
		PMJJBY- Transgender	-	-	11,176
2.	PMSBY	No. of PMSBY enrolled	1,52,97,074	1,80,82,841	2,14,64,959
		PMSBY-Male	74,66,591	84,48,764	99,03,738
		PMSBY-Female	78,30,483	96,17,870	1,15,44,964
		PMSBY-Transgender	-	-	16,257
3.	APY	No. of APY enrolled	18,67,302	23,32,112	28,08,469
		APY-Male	8,07,791	10,42,265	13,05,374
		APY-Female	10,59,511	12,89,847	15,03,095
4.	NPS	No. of NPS enrolled	25,955	25,893	1,31,585
		NPS-Male	18,209	15,320	98,037
		NPS-Female	7,746	10,573	33,548

The details are given at **Annexure-4.**

The performance under social security schemes viz. PMJJBY, PMSBY & APY schemes for the FY 2024-25 are given below:

Scheme	FY 2023-24	FY 2024-25		
	% Achievement	Target	Achievement	% Achievement
APY	104.02 %	**4,23,760**	4,69,727	**110.85 %**
PMJJBY	112.41 %	**18,40,000**	23,88,879	**129.83 %**
PMSBY	169.68 %	**34,50,000**	40,24,151	**116.64 %**

Bank wise performance in the 3 Social Security Schemes as of 31.03.2025 are available at **Annexure– 4A, 4B and 4C.**

Claim Settlement status under PMJJBY and PMSBY:
As of 31.03.2025, 22,815(cumulative) PMJJBY claims and 4,819 PMSBY claims are settled. The details are given below:

PMJJBY				
FY 2024-25		CUMULATIVE		
No. of claims settled	Amount in Rs. Lakh	No. of claims settled	Amount in Rs. Lakh	No. of pending Claims
6,210	12,420.00	22,815	45,630.00	416
PMSBY				
FY 2024-25		CUMULATIVE		
No. of claims settled	Amount in Rs. Lakh	No. of claims settled	Amount in Rs. Lakh	No. of pending Claims
1,190	2,367.00	4,829	9,595.40	407

Bank-wise and District-wise details available in **Annexure- 4D.**

For the current year (FY 2025-26) the target under PMJJBY & PMSBY has been proposed for **20,25,000 & 38,00,000** accounts respectively i.e. 10% growth over last financial year's target of 18,40,000 & 34,50,000. Upon approval of the same, this will be distributed among the banks. For APY targets will be allocated by PFRDA.

2.1. v Performance under BSBD Accounts

The performance regarding opening of BSBD accounts (cumulative) in the last 3 years is given below:

Sl. No.	Particulars	FY 2022-23	FY 2023-24	FY 2024-25
1.	**No. of BSBD Accounts**	1,12,93,415	1,18,47,157	1,60,68,007
2.	**No. of BSBD Accounts Women**	63,89,378	65,99,195	86,45,932
3.	**% of Women Account**	56.58%	55.70%	53.80%

The details are given at **Annexure-5.**

2.1. vi Credit Indicators

The no. of advance accounts and no. of PMJDY OD accounts opened during the last 3 years is given below:

Sl. No.	Particulars	FY 2022-23	FY 2023-24	FY 2025-26
1.	**No. of advance Accounts**	1,41,33,906	1,54,40,479	1,71,65,716
2.	**No. of PMJDY OD Accounts**	8,99,355	9,49,217	1,67,331

Details are given at **Annexure-6.**

The information regarding KCC, SHG & JLG (BALARAM Scheme) is provided in the respective agenda.

2.1. vii Status of Financial Literacy Camps Conducted

As per the information submitted by LDMs and Banks during the FY 2024-25, a total number of 35,593 financial literacy camps are conducted through 3,216 rural branches educating 2,71,428 no. of participants and 5,486 camps are conducted through 30 Financial Literacy Centres operating in the State educating 77,475 participants.

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

2.1. viii 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. 30 Financial Literacy Centres are there in each district.

Details of 4 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	3	Angul, Bhadrak & Jagatsinghpur	For the appointment of FL counsellor in both Angul and Bhadrak district, UCO Bank has advertised inviting applications from candidates 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, they have advertised inviting application for the post of FL counsellor in Keonjhar dist three times. But no applications have been received so far. They have taken up the matter with HO to restart the selection process and assured that the vacancy will be filled at the earliest possible opportunity. In the meanwhile, LDMs of the district is given charge to function as FL counsellor.

2.1. ix Centers for Financial Literacy Project (CFL)

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 31.03.2025 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 17,082 and number of individuals participated in these Financial Literacy Awareness Programs is 4,93,622. The total number of FLAPs conducted in FY 2024-25 is 68,707 and the number of participants is 18,46,777.

Name of the Bank	No. of CFL Operationalized as of 31.03.2025	FY 2024-25 in the Quarter ending 31.03.2025		FY 2024-25	
		FLAPS conducted	No. of Participants	FLAPS conducted	No. of Participants
Bank of India	35	6,406	1,72,374	24,127	6,22,348
State Bank of India	38	5,858	1,87,685	25,991	7,15,818
UCO Bank	22	3,933	1,03,907	15,715	4,07,461
Union Bank of India	9	885	29,656	2,874	1,01,150
TOTAL	**104**	**17,082**	**4,93,622**	**68,707**	**18,46,777**

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		FY 2024-25 Quarter ending 31.03.2025		Cumulative till 31.03.2025	
	No. of FLAP conducted	No. of Members Attended	No. of FLAP conducted	No. of Members Attended	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	**12,274**	**2,92,855**	**13,430**	**3,38,146**	**13,929**	**3,645,711**	**12,830**	**3,65,209**	**52,463**	**13,60,921**
MOTHER	**3,477**	**92,483**	**3,740**	**1,08,558**	**3,852**	**1,13,547**	**3,730**	**1,08,702**	**14,799**	**4,23,290**
VIDS	**263**	**12,378**	**304**	**14,966**	**356**	**15,511**	**522**	**19,711**	**1,445**	**62,566**
Grand Total	**16,014**	**3,97,716**	**17,474**	**4,61,670**	**18,137**	**4,93,769**	**17,082**	**4,93,622**	**68,707**	**18,46,777**

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

2.2 Operations of Business Correspondents (BCs).

As of 31.03.2025 there are 41,120 number of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of 31.03.2025 is given below.

Bank Type	Total BC Outlet					Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	March 24	June 24	Sept 24	Dec 24	March 25		
PSBs	15,015	15,054	15,281	15,337	**15,415**	14,598	12,878
Pvt Banks	26,283	25,472	28,325	24,737	**23,744**	14,189	23,173
RRBs	1,856	1,857	1,858	1,863	**1,863**	1,221	1,221
SFBs	108	103	101	98	**98**	98	98
Total	**43,262**	**42,486**	**45,565**	**42,035**	**41,120**	**30,106**	**37,370**

Banks like Axis Bank (2,326), Canara Bank(269), RBL Bank(123), State Bank of India(32), Karur Vysya Bank (2) have reported decrease in the number of BC during the March'2025 quarter. SLBC has sought the reason for decrease in the number of BCs from the concerned banks.

The bank wise BC details is given in **Annexure-9.**

2.3 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 31.03.2025 brick and mortar branches were opened in 13 villages.

Status of opening of B & M branch in the remaining 1 village is given below:

District	Sub District	Village	Allocated Bank	Status
Nabaran gapur	Raighar	Hatigan	Central Bank of India	As informed by allottee banks there are no suitable premises present in Hatigan village for opening of a Brick & Mortar branch. SLBC has taken up the matter with Finance Dept. and Home Department, Govt. of Odisha. Finance Department 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.

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.

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. For the remaining 4 villages, after consultation with the LDMs of respective district, the villages are allotted to banks for providing a CBS enabled banking outlet in the villages details of which is given below:

DISTRICT	SUB DISTRICT	CENTER	CENSUS CENTER CODE	POPULATION	Allotted Bank
CUTTACK	BANKI	GADAJIT	3,98,907	5,676	Punjab National Bank
KHURDA	TANGI	BHAGABATIPUR	4,08,150	5,408	Indian Bank

PURI	SADAR	BALUKHANDA	4,09,910	5,789	Punjab National Bank
RAYAGADA	MUNIGUDA	TIKARPADA (CT)	4,25,011	8,346	Union Bank of India

As per the communication received from RBI, Bhubaneswar, 38,423 villages in Tier-6 centers of Odisha are lacking CBS-enabled banking outlets, either through Brick & Mortar branches or Business Correspondent/Customer Service Point (BC/CSP) models based on data from the Central Information System for Banking Infrastructure (CISBI) portal has been shared with the Lead District Managers.

In line with RBI's directive vide letter no. S1108/02.01.012/2024-25 dated 25.10.2024, LDMs have been advised to review and address the issue in the upcoming District Consultative Committee (DCC) meetings and to initiate necessary measures to ensure adequate banking coverage in the identified villages.

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

As per JDD DBT GIS APP, as on 31.03.2025, there are 13 unbanked villages in the State having no banking touch point (B & M branch/ BC point) within 5 km radius of the village which are allotted to banks as per recommendation of respective LDMs. In Satyajaypur village, of Cuttack district, Hemgiri village of Sundargarh district and Rohaniduma village of Keonjhar district BC points have been provided by State Bank of India, Punjab National Bank and Bank of India respectively. SLBC has advised the bank to update the same in JDD app. The status of the remaining 10 villages is given below:

Sl. No.	District	Sub District	Village Name	Population	Allocated Bank	Status
1	Sambalpur	Naktideul	Kaing	127	Utkal Grameen Bank (Now Odisha Grameen Bank)	Internet connectivity is not available. SLBC has taken up the issue with Finance Department.
2	Deogarh	Kundheigola	Mamurikhola	114	Union Bank of India	Approval for appointing BC is pending at Central Office
3	Deogarh	Kundheigola	Rairatanpur	266	Union Bank of India	Approval for appointing BC is pending at Central Office

4	Deogarh	Kundheigola	Chhatripita	137	Union Bank of India	Approval for appointing BC is pending at Central Office
5	Deogarh	Kundheigola	Naikul	34	Union Bank of India	Approval for appointing BC is pending at Central Office
6	Sambalpur	Kisinda	Newmanduam	59	State Bank of India	Providing CSP is not viable due to very low population. Bank is advised to take up the matter in DCC meeting.
7	Sambalpur	Kisinda	Balarama	271	State Bank of India	Providing CSP is presently not possible due to connectivity issue. SLBC has taken up the issue with Finance Department, Govt., of Odisha.
8	Mayurbhanj	Bangiriposi	Kadamdiha	217	Punjab National Bank	Under Progress
9	Mayurbhanj	Bangiriposi	Talbandh	545	Punjab National Bank	As reported by bank, there is network connectivity issue in the village.
10	Ganjam	Tarasingi	Siuli	110	Utkal Grameen Bank (Now Odisha Grameen Bank)	As reported by LDM, Ganjam in the DCC meeting held on 18.02.2025, the village has been exempted due to low population and unavailability of network connectivity and electricity in the village. The same will be communicated to DFS after approval in upcoming SLBC meeting.

2.4 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 31.03.2025 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of a total of 3,991 GPs & BHQs. The number of GPs and BHQs having active connectivity is 2,230 i.e. 55.89 %.

Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fiber cable out of which 1,693 GPs and BHQs have active connectivity i.e. 55.24%.

Phase	As on	No. of Service Ready (BHQs/ GPs)	No. of Active Connectivity (BHQs/ GPs)	% of Active Connectivity
I	31.03.2024	3,990	2,082	52.18%
	31.12.2024	3,990	2,198	55.09%
	31.03.2025	**3,990**	**2,230**	**55.89%**
II	31.03.2024	3,065	2,876	93.83%
	31.12.2024	3,065	2,033	66.33%
	31.03.2025	**3,065**	**1,693**	**55.24%**

Bharat Net is funded by Digital Bharat NIDhi (DBN) erstwhile USOF where the Phase-I is maintained by BSNL and Phase-II is implemented and maintained by OPTCL. Bharat Network is basically a linear network and due to various developmental work, the OFC is getting damaged. To address the issue, Central Cabinet has approved the amended Bharat Network Project under which Phase-I and Phase-II will be merged and will be looked after by BSNL. Further the linear network will be converted to ring structure.

As reported by BBNL all connected GPs/ BHQs are service ready as of 31.03.2025.

The district wise details are given at **Annexure –10**.

2.5 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2024-25 up to 31.03.2025 NABARD has sanctioned Rs. 25.86 Crore under FIF out of sanction budget allocation of Rs. 25.84 Crore.

NABARD has disbursed Rs.18.74 Crore during FY 2024-25 up to 31.03.2025 out of disbursement budget allocation of Rs.19.34 Crore.

(Amount in Rs. Lac)

Components	Budget FY 2024-25	Achievement					
		Banks		Other Agencies		Total	
		31.12.24	31.03.25	31.12.24	31.03.25	31.12.24	31.03.25
Sanction	**2,583.85**	376.31	**2,570.86**	14.76	**14.76**	391.07	**2,585.62**
Disbursement	**1,934.17**	872.55	**1,855.09**	15.59	**19.04**	888.14	**1,874.13**

Year wise disbursement is given here under:

Disbursement details during FY 2024-25 (Year wise Sanction) under FIF			
Sanction Year	**Banks**	**Other Agencies**	**Total**
FY 2021-22	370.15	0.00	370.15
FY 2022-23	469.68	0.00	469.68
FY 2023-24	631.19	2.81	634.00
FY 2024-25	384.07	16.23	400.3

Total	1855.09	19.04	1874.13

Details are given at **Annexure- 11.**

2.6 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 31.03.2025 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		
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
	Jan'20	Mar'25	% Ach	Jan'20	Mar'25	% Ach	Jan'20	Mar'25	% Ach	Jan'20	Mar'25	%Ach
Balangir	91,640	1,48,314	114	3,581	28,432	291	12,005	54,361	179	1,609	5,326	185
Dhenkanal	94,898	1,57,741	122	6,308	28,870	295	21,854	60,641	200	1,964	7,564	262
Gajapati	90,970	1,66,141	128	2,738	23,321	239	8,092	50,656	167	1,706	5,970	207
Kalahandi	72,899	1,25,025	96	2,046	19,926	204	7,306	43,228	143	937	4,128	143
Kandhamal	77,817	1,25,835	97	2,898	28,420	291	11,818	52,678	174	1,193	5,512	191
Koraput	72,387	1,21,140	93	3,228	20,485	210	8,555	42,019	139	1,069	5,593	194
Malkangiri	63,248	1,18,484	91	2,035	28,097	287	5,213	49,641	164	716	4,328	150
Nabarangapur	64,668	1,19,714	92	2,482	20,580	211	7,609	36,577	121	910	3,618	125
Nuapada	87,177	1,45,139	112	3,215	31,128	318	10,941	58,296	192	1,143	5,031	174
Rayagada	72,970	1,22,314	94	4,045	24,000	246	9,767	44,269	146	1,445	5,982	207

It is observed that Nuapada, Gajapati, Bolangir and Dhenkanal districts have achieved 100% benchmark target under the parameter Operative CASA Per lakh population. 6 districts (Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur and Rayagada) have not achieved operative CASA though their achievement more than 90% and also more than 1 Lac per lac population. In the case of PMSBY, PMJJBY & APY all districts have surpassed the benchmark target with huge margin.

2.7 Expanding and Deepening of Digital Payments Ecosystem (EDDPE) – Sustenance

Odisha was declared 100% digitally enabled under the Expanding and Deepening of Digital Payments Ecosystem (EDDPE) in the 177th SLBC meeting. In order to ensure the sustenance of the programme in the state of Odisha, all banks are advised to ensure that the newly opened eligible savings and current accounts are provided with at least one mode of digital payments and also promote the usage of digital modes of payments. SLBC has also sought the status as of 31.03.2025 from all banks.

AGENDA NO.3

Annual Credit Plan & CD Ratio

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

As of March 31, 2025, in the financial year 2024-25, the total Priority Sector loan disbursement stands at Rs. 1,94,982.04 Crore, achieving 92.61% 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 31.03.2025.

(Amt in Rs. Cr.)

Particulars	FY 2023-2024 (31.03.2024)			FY 2024-2025					
				Target	30.06.24	30.09.24	31.12.24	31.03.25	
	Target	Achv	% Achv		% Achv	% Achv	% Achv	Achv	% Achv
Agri Total	58,776.16	69,437.45	118.14	**74,381.60**	25.22	53	75.38	**76,066.78**	**102.27**
MSME Total	72,297.84	76,944.94	106.43	**1,02,083.66**	33.5	56.89	73.48	**94,607.24**	**92.68**
Education	1,153.35	728.35	63.15	**1,356.87**	8.09	16.74	35.48	**944.85**	**69.63**
Housing	6,614.50	4,605.20	69.62	**7,221.85**	8.73	15.04	31.29	**4,353.57**	**60.28**
Export Credit	7,435.96	4,161.15	55.96	**8,443.26**	9.36	16.07	53.12	**7,706.69**	**91.28**
Other PS	13255.64	9,744.04	69.59	**17,059.11**	10.35	21.83	40.28	**11,302.91**	**66.25**
PS Total	**1,60,280.22**	**1,65,621.13**	**103.33**	**2,10,546.35**	**26.72**	**49.34**	**68.95**	**1,94,982.04**	**92.61**

Bank group wise Achievement under ACP 2024-25 as on 31.03.2025

(Amt in Rs. Cr.)

Bank Group	FY 2023-2024 (31.03.2024)			FY 2024-25					
				Target	30.06.24	30.09.24	31.12.24	31.03.25	
	Target	Achv	% Achv		% Achv	% Achv	% Achv	Achv	% Achv
PSBs	98,688.20	**97,886.22**	**99.19**	1,27,287.18	26.73	49.95	71.94	**1,23,817.05**	**97.27**
PVTs	31,640.40	**35,677.55**	**112.76**	45,436.54	33.27	51.65	64.88	**38,499.82**	**84.73**
RRBs	8,159.58	**9,110.29**	**111.65**	11,204.25	24.06	47.46	73.15	**10,838.56**	**96.74**
Co-op Banks	20,010.71	**19,723.81**	**98.57**	22,186.80	17.52	46.86	64.56	**19,286.34**	**86.93**
SFBs	1,781.33	**3,223.26**	**180.95**	4,431.58	15.12	25.53	36.19	**2,540.27**	**57.32**
Total	**1,60,280.22**	**1,65,621.13**	**103.33**	**2,10,546.35**	**26.72**	**49.34**	**68.95**	**1,94,982.04**	**92.61**

Banks should identify the reason for non-achievement of ACP and the concrete roadmap for further improvement with special focus on MSME sector.

The top 3 and bottom 3 performing banks (ACP-Priority Sector) as on 31.03.2025 are given below:

PSB,RRB&OSCB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Bank of Maharastra	104.00
Odisha Gramya Bank	101.61
UCO Bank	101.78
BOTTOM 3 PERFORMING BANKS	
Indian Overseas Bank	89.21
Orissa State Co-Op. Bank	86.93
Punjab & Sind Bank	7.78

PVT BANKS & SFB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
The South Indian Bank	138.18
DBS Bank(e-LVB)	135.50
Karnatak Bank	127.10
BOTTOM 3 PERFORMING BANKS	
Utkarsh Small Finance Bank	41.85
Karur Vysya Bank	3.21
Tamilnad Mercantile Bank	1.12

The top 3 and bottom 3 performing Districts under ACP-Priority Sector as on 31.03.2025 are given below :

DISTRICT	ACHIEVEMENT %
TOP 3	
RAYAGADA	121.79
BOLANGIR	121.76
NUAPADA	116.90

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
DEOGARH	71.98
KORAPUT	66.09
GAJAPATI	65.40

Bank wise & District-wise achievement as on 31.03.2025 is detailed in **Annexure–12.**

3.1.i Education Loan

During the FY 2024-25, the total disbursement under Education loan is Rs.1,175.77 Crores in 17,938 accounts and the Balance outstanding as on 31.03.2025 is Rs. 2,596.44 Crores in 47,948 accounts.

Performance under education loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
FY 2023-24, March 2024	728.35	169.32	897.67
FY 2024-25, June 2024	109.71	68.2	177.91
FY 2024-25, September 2024	227.09	139.29	366.38
FY 2024-25, December 2024	481.48	187.58	669.06
FY 2024-25, March 2025	944.85	230.92	1,175.77

In the FY 2024-25, against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 31.03.2025 is **Rs.944.85 Crore** which is **69.63%** 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**	
Punjab National Bank	170.09		Karnatak Bank Ltd.	1058.84
Bank of Baroda	113.79		IDBI Bank	19.58
UCO Bank	103.65		ICICI Bank	11.21
BOTTOM 3 PERFORMING BANKS			**BOTTOM PERFORMING BANKS**	
Odisha Gramya Bank	1.53		**	
Utkal Grameen Bank	0.79			
Orissa State Co-Op. Bank	0.38			

** 18 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, Utkarsh SFB, AU SFB and Unity SFB have not sanctioned any education loan from 01.04.2024 to 31.03.2025.

The Bank wise performance is available at **Annexure – 13.**

As discussed in the SLBC meeting held on 06.03.2025, SLBC to convene a meeting with major banks to analyse the low uptake in the Education and Housing Sector. The meeting of the committee was held on 22.04.2025 under the chairmanship of GM & Convenor SLBC with the representatives of State Bank of India, Union Bank of India, Bank of India, Odisha Gramya Bank, HDFC Bank, ICICI Bank & IDBI Bank to discuss the reasons of low performance under Education & Housing Sector and the suggestive measures to improve the performance. The minutes of the meeting has been circulated vide letter no. SLBC/ODI/2025-26/72 dated 28.04.2025.

Reasons for low performance in Education Sector:

1. Many Education Loans are rejected due to poor CIBIL score of the co-applicants.
2. Lack of awareness about Education loan particularly about Govt. schemes like KSSY.

3. Unemployment/ low campus placement after completion of course leads to NPA. High NPA in Education loan compared to other sectors.

Suggestions for Improvement:

1. Awareness about Education loan particularly about Govt. schemes like KSSY are to be increased in all the Educational institutions.
2. Loans should be sanctioned on merit basis and rate of rejection should be minimized.
3. Tie-up of the Educational Institutions with the Industries operating in Odisha & outside for employment should be considered.
4. All Education loans should be routed through PM Vidyalaxmi portal.

3.1.ii Housing Loan

During the FY 2024-25, all banks have disbursed Rs.11,132.95 Crore (both priority and non-priority) from 01.04.2024 to 31.03.2025. The balance outstanding as on 31.03.2025 is Rs.31,740.10 Crore in 2,95,767 accounts.

Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of A/cs	Amount	No. of A/cs	Balance outstanding
FY 2023-24, March 2024	4,605.20	6,053.57	92,628	10,658.77	2,78,695	31,033.76
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
FY 2024-25, March 2025	4,353.58	6,811.37	83,216*	11,164.95	2,95,767	31,740.10

Reduction in the number housing loan disbursement from that of December 2024 is due to the reporting by DCB Bank.

Against a target of **Rs.7,221.85 Crore** under Priority Sector Housing Loan, the achievement as of 31.03.2025 is **Rs.4,353.58 Crore** which is **60.28%** of the target.

Bank wise performance as on 31.03.2025 is available at **Annexure –14.**

The top 3 and bottom 3 performing banks under 2 categories as of 31.03.2025 are given below:

PSB,RRB& OSCB	
Bank	**ACHIEVEMENT %**

PVT BANKS & SFB	
Bank	**ACHIEVEMENT %**

TOP 5 PERFORMING BANKS	
Indian Bank	166.74
Utkal Grameen Bank	158.76
Bank of Baroda	147.58
BOTTOM 3 PERFORMING BANKS	
Central Bank of India	14.39
Punjab & Sind Bank	4.68
Orissa State Co-Op. Bank	3.73

TOP 3 PERFORMING BANKS	
Karnatak Bank	2155.9
City Union Bank	716.71
DCB Bank	87.73
BOTTOM 3 PERFORMING BANKS	
**	

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

As discussed in the SLBC meeting held on 06.03.2025, SLBC to convene a meeting with major banks to analyse the low uptake in the Education and Housing Sector. The meeting of the committee was held on 22.04.2025 under the chairmanship of GM & Convenor SLBC with the representatives of State Bank of India, Union Bank of India, Bank of India, Odisha Gramya Bank, HDFC Bank, ICICI Bank & IDBI Bank to discuss the reasons of low performance under Education & Housing Sector and the suggestive measures to improve the performance. The minutes of the meeting has been circulated vide letter no. SLBC/ODI/2025-26/72 dated 28.04.2025.

<u>Reasons for low performance in Housing Sector:</u>

1. 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.
2. Limits of the Housing Loans eligible to be classified under Priority Sector is very low as compared to the cost of property and ticket size of loan. As per the latest RBI Circular No.RBI/FIDD/2024-25/128 dated March 24, 2025, the classification of Bank loans to Housing sector eligible for priority sector classification:

Category	Loan Limit#	Maximum Cost of Dwelling Unit#
Centres with population of 50 lakh and above	50	63

Centres with population of 10 lakh and above but below 50 lakh	45	57
Centres with population below 10 lakh	35	44

#to be eligible, the loan to satisfy both the criteria

3. Chain of documents/ title deeds in respect of property in rural/ semi-urban areas is not clear which is a hindrance in availing housing loan from banks.
4. Many Govt. Departments and PSUs are providing home loans to their staff members resulting in closure of loans available from banks.

Suggestions for Improvement:

1. Government to intervene in the matter of the Court Case regarding the registration of Conveyance Deed for its early resolution.
2. Given the significant rise in property prices over the past few years, there is a pressing need to revise the limits of housing loans eligible for classification under Priority Sector Lending aligning with the property price in the current scenario.
3. Settlement issues regarding to properties are to be completed at the earliest by the Revenue Department, wherever applied.
4. Govt. Deptts. & PSUs instead of extending housing loans, they may provide interest subvention to the employees availing loans from banks.
5. Govt. is requested to bring more affordable housing projects so that bank loans under such projects can be included in PSL.

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 31.03.2025 as provided by NHB (National Housing Bank) is given below –

PMAY-CLSS Status as on 31-03-2025 for Odisha			
Sl No.	**Scheme Name**	**Net Households (units in thousands)**	**Net Subsidy Amount (in ₹ crore)**
1	EWS/LIG-Old	0.9	13.9
2	EWS/LIG-New	4.2	92.7
Sub-Total (A)		**5.1**	**106.6**
3	MIG-I	2.9	57.7

4	MIG-II	0.7	13.3
Sub-Total (B)		**3.6**	**71**
Grand Total (A)+(B)		**8.7**	**177.6**

The PLI wise Performance- EWS/LIG & MIG as on 31.03.2025 (Odisha) is given in **Annexure-14A.**

3.1.iii Export Credit

During the FY 2024-25, banks have disbursed Rs.7,706.69 Crore against the annual target of Rs. 8,443.26 Crore achieving 91.28% of the target.

Performance under Export Credit is given below.

Export Credit			
FY	**Target**	**Achv.**	**%Achv.**
March'2024	7,435.96	4,161.15	55.96
June'2024	8,443.26	790.16	9.36
September'2024	8,443.26	1,356.82	16.07
December'2024	8,443.26	4,484.70	53.12
March'2025	8,443.26	7,706.69	91.28

Bank Group	FY 2023-24 (31.03.2024)			FY 2024-25					
	Target	Achv	% Achv	Target	30.06.2024	30.09.2024	31.12.2024	31.03.25	
					Achv	Achv	Achv	Achv	% Achv
PSBs	**4,724.84**	4,155.48	**87.95**	**6,880.22**	790.16	1,356.82	4,484.70	**7,678.34**	**111.72**
Pvt Banks	**2,048.37**	5.67	**0.28**	**1,442.17**	0.00	0.00	0.00	**28.35**	**1.96**
RRBs	**176.51**	0.00	**0.00**	**23.53**	0.00	0.00	0.00	**0.00**	**0.00**
Co-op. Bank	**366.54**	0.00	**0.00**	**0.00**	0.00	0.00	0.00	**0.00**	**0.00**
SFBs	**119.70**	0.00	**0.00**	**97.34**	0.00	0.00	0.00	**0.00**	**0.00**
Total	**7,435.96**	**4,161.15**	**55.96**	**8,443.26**	**790.16**	**1,356.82**	**4,484.70**	**7,706.69**	**91.28**

The details of 10 performing banks under Export Credit is given below:

Name of Bank	Target	Achievement	Achv. %
Bank of Baroda	161.10	96.85	60.12
Bank of India	243.67	172.43	70.76
Bank of Maharastra	16.13	17.50	108.53
Canara Bank	201.89	100.00	49.53
Indian Overseas Bank	460.30	78.08	16.96

Punjab National Bank	301.69	90.45	29.98
State Bank of India	4530.12	6787.03	149.82
Union Bank of India	374.56	336.00	89.71
ICICI Bank	229.61	18.00	7.84
Karnatak Bank Ltd.	9.76	10.35	106.02

3.1.iv Advance to Weaker Section

As per the Master Direction of RBI on Priority Sector Lending- Targets and Classification updated as on March 24, 2025, the target under advance to weaker section for is 12% of ANBC. The achievement under advance to weaker section as of 31st March 2025 is Rs.1,48,974.36 Crore which is 41.53% of ANBC.

3.2 CD Ratio (Banks-wise)

Reasons for variation in data - CD ratio, total advances and deposits

RBI releases the Handbook of Statistics on Indian States as at the end of March every year. For FY 2023-24, it was observed that CD ratio of the State as on March 31, 2024 was 51.0% as per place of utilization (Table 159) . However, as per the 174th SLBC agenda, CD ratio as on March 31, 2024 (utilization) was 76.52% (including RIDF amount outstanding). SLBC has taken up the matter with the banks to submit the reasons for variation in CD ratio and related deposits, advances figures between SLBC data and report on Statistics on Indian States. As per the reply submitted by the banks, the reason for variation is due to "Advance sanctioned outside Odisha but utilised in Odisha & Technical Write off amount is included while reporting to SLBC."

The CD ratio stands at 74.56% as of 31st March, 2025.

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**	**31.03.2025**
Public Sector	68.69	67.83	66.89	67.64	67.42
Private Sector	78.48	79.1	81.22	77.95	73.45
RRBs	54.02	56.89	58.36	56.03	57.76
Cooperative	124.26	125.27	135.16	120.33	125.82
Small Finance Bank	166.54	161.02	154.47	168.76	177.21
State	**76.52**	**76.06**	**76.35**	**75.44**	**74.56**

The bank-wise CD ratio as of 31.03.2024, 30.06.2024 , 30.09.2024, 31.12.2024 and 31.03.2025 is given below:

BANKS	Mar-24	Jun-24	Sep-24	Dec-24	March-25		
					Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharastra	131.62	124.62	109.46	117.64	3,139.26	2,771.60	88.29
Bank of Baroda	79.66	72.05	84.43	92.90	13,717.78	11,774.75	85.84
Punjab National Bank	94.24	92.90	81.61	92.44	31,518.87	26,873.83	85.26
Indian Bank	71.52	70.10	70.81	70.02	17,883.05	13,676.03	76.47
Bank of India	76.61	76.52	75.92	76.29	22,759.60	16,977.92	74.60
UCO Bank	65.69	66.91	60.54	61.88	23,767.49	17,417.60	73.28
Union Bank of India	67.49	66.93	67.58	66.11	46,252.41	29,700.22	64.21
State Bank of India	62.86	62.91	62.93	62.95	197,575.53	124,394.55	62.96
Canara Bank	74.08	70.05	71.63	64.12	27,946.13	17,448.00	62.43
Indian Overseas Bank	62.33	62.36	61.00	60.51	9,022.38	5,441.61	60.31
Central Bank of India	61.08	62.94	62.91	62.79	4,299.18	2,582.40	60.07
Punjab & Sind Bank	133.81	33.69	23.43	23.75	1,926.43	501.52	26.03
Public Sector Banks	**68.69**	**67.83**	**66.89**	**67.64**	**399,808.10**	**269,560.04**	**67.42**
Karnatak Bank	121.52	127.93	157.20	141.29	595.28	797.50	133.97
Federal Bank	111.91	108.28	120.37	132.05	1,485.76	1,781.11	119.88
Indus Ind Bank	110.19	117.35	181.49	114.93	6,123.62	7,123.73	116.33
Kotak Mahindra Bank	99.65	114.67	115.27	125.69	2,769.95	2,726.79	98.44
DCB Bank	100.38	98.08	92.38	88.94	2,281.29	2,112.44	92.60
IDFC Bank	98.08	98.00	93.90	94.91	4,467.11	3,821.05	85.54
DBS Bank	19.13	24.85	150.37	117.46	133.78	112.99	84.46
IDBI Bank	72.04	74.26	75.65	75.83	7,720.04	5,628.90	72.91
The South Indian Bank	152.33	79.97	72.31	73.30	200.52	145.76	72.69
ICICI Bank	72.11	74.13	77.49	77.57	31,283.60	22,554.66	72.10
Yes Bank	105.24	96.66	83.36	65.33	2,521.22	1,798.14	71.32
Bandhan Bank	74.00	71.67	71.84	70.01	4,329.65	3,042.15	70.26
Axis Bank	74.38	75.13	74.51	75.76	33,071.60	23,234.52	70.26
RBL Bank	72.18	59.94	64.69	75.72	1,261.03	866.24	68.69
HDFC Bank	75.52	74.23	67.81	67.68	37,897.67	24,557.01	64.80
Tamilnadu Mercantile	20.27	25.04	20.82	18.73	113.03	19.88	17.59
City Union Bank	162.88	162.07	151.91	170.34	31.90	1.40	4.39
Karur Vysya Bank	36.58	36.73	40.24	33.23	308.79	0.30	0.10
Private Sector Banks	**78.48**	**79.10**	**81.22**	**77.95**	**136,595.85**	**100,324.56**	**73.45**

Utkal Grameen Bank	52.15	55.49	59.19	58.21	10,211.11	6,033.00	59.08
Odisha Gramya Bank	55.08	57.65	57.92	54.87	17,915.78	10,212.96	57.01
Regional Rural Banks	**54.02**	**56.89**	**58.36**	**56.03**	**28,126.89**	**16,245.96**	**57.76**
ESAF SFB	846.09	574.85	471.20	462.36	77.10	318.09	412.57
Jana SFB	79.73	80.82	75.71	73.01	1,235.73	1,158.84	93.78
Suryoday SFB	252.17	266.00	268.38	266.50	393.35	983.66	250.07
Ujjivan SFB	172.19	163.44	153.67	152.74	461.18	582.02	126.20
Utkarsh SFB	320.14	508.80	484.48	471.11	210.48	826.38	392.62
Unity SFB	-	-	-	-	0.25	410.94	--
AU SFB	-	-	-	-	155.45	209.85	134.99
Small Finance Bank	**166.54**	**161.02**	**154.47**	**168.76**	**2,533.54**	**4,489.77**	**177.21**
OSCB	124.26	125.27	135.16	120.33	30,935.04	38,922.68	125.82
RIDF NABARD						**16,324.21**	
GRAND TOTAL STATE	**76.52**	**76.06**	**76.35**	**75.44**	**597,999.41**	**445,867.22**	**74.56**

The details of bank wise deposit, advances, and important banking key indicators as on 31.03.2025 are available at **Annexure – 15.**

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 31.03.2025, CD ratio of Odisha Gramya Bank is 57.01% and that of Utkal Grameen Bank is 59.08%. Odisha Gramya Bank & Utkal Grameen Bank have to take all necessary steps for increasing the CD ratio.

3.3 CD Ratio (District-wise).

District Wise CD ratio (%) as on 31.03.2024, 30.06.2024, 30.09.2024, 31.12.2024 and 31.03.2025:

(Amt in Rs. Cr.)

DISTRICTS	Mar-24	Jun-24	Sep-24	Dec-24	March-25		
					Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	246.77	228.32	222.11	219.42	8829.49	17199.53	194.80
KALAHANDI	106.34	105.17	105.72	118.22	7252.68	8050.85	111.01
SAMBALPUR	106.06	94.79	95.28	99.47	31904.74	29878.15	93.65
JAJPUR	90.77	90.53	98.72	86.41	16729.82	14284.14	85.38

BOUDH	86.81	89.48	95.29	87.65	2176.52	1835.17	84.32
BARGARH	87.75	85.98	90.17	81.60	9809.02	8247.86	84.08
SONEPUR	80.67	78.53	84.54	85.91	3546.14	2818.54	79.48
NAYAGARH	78.30	78.06	79.36	81.05	6237.25	4775.38	76.56
BOLANGIR	75.54	74.60	79.26	80.00	11028.74	8291.08	75.18
NABARANGPUR	77.17	78.66	78.29	80.57	3745.14	2786.84	74.41
KHURDA	75.42	76.72	74.07	72.45	215019.09	159223.50	74.05
DHENKANAL	66.44	77.05	76.24	76.85	9927.82	7221.89	72.74
BHADRAK	74.73	74.97	79.19	75.89	10586.83	7345.91	69.39
SUNDARGARH	55.30	54.28	65.38	66.86	33555.22	22419.00	66.81
NUAPADA	66.72	69.75	70.78	66.27	3012.40	1968.86	65.36
KORAPUT	64.91	64.49	65.54	66.23	9350.65	5976.31	63.91
BALASORE	63.96	64.26	64.73	65.18	21367.78	13651.03	63.89
GANJAM	63.95	65.70	66.89	64.85	33005.32	20942.39	63.45
ANGUL	63.57	61.50	58.83	63.46	21041.42	13288.79	63.16
CUTTACK	59.34	61.10	64.10	61.97	44918.35	27857.75	62.02
JAGATSINGHPUR	57.52	54.74	58.10	59.75	14570.11	9025.00	61.94
RAYAGADA	108.87	63.80	63.63	62.48	6055.05	3573.27	59.01
KANDHAMAL	55.57	56.42	56.40	57.99	3718.79	2134.23	57.39
KENDRAPARA	56.38	56.78	57.10	59.07	10211.97	5651.84	55.35
MALKANGIRI	57.96	58.50	61.94	62.37	2837.86	1569.51	55.31
KEONJHAR	55.86	65.07	59.37	56.50	18200.16	9906.93	54.43
PURI	53.22	52.23	52.88	53.81	15617.81	8234.57	52.73
MAYURBHANJ	48.87	49.17	48.95	49.54	17944.52	8667.63	48.30
DEOGARH	51.90	51.17	53.80	55.40	2357.83	1118.50	47.44
GAJAPATI	49.99	50.76	51.82	47.78	3440.89	1598.56	46.46
RIDF NABARD						**16324.21**	
TOTAL	**76.52**	**76.06**	**76.35**	**75.44**	**597999.41**	**445867.22**	**74.56**

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

As on 31.03.2025, out of 85,113 applications received, 50,832 applications are sanctioned, 3,658 applications are rejected and 8,374 applications are pending.

Scheme	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending

Term Loan(All Banks)	2,868	59	1,485	610	714
Crop Loan(CCBs)	82,245	50,773	2,173	1,612	7,660
Total	**85,113**	**50,832**	**3,658**	**2,222**	**8,374**

The bank-wise details for Term Loan and DCCB-wise details for Crop loan in SAFAL Portal is given in **Annexure- 16.**

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

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

All the Banks have disbursed **Rs. 76,066.78 Crore** to Agriculture Sector under Annual Credit Plan for FY 2024-25 which is **102.27%** of the total Annual target of **Rs. 74,381.60 Crore** allotted to different Banks.

Sector-wise Target vs Achievement as on 31.03.2025 is given below:

(Amt in Rs. Cr.)

Particulars	FY 2023-2024			FY 2024-2025					
				Annual Target	Upto 30.06.24	Upto 30.09.24	Upto 31.12.24	Upto 31.03.25	
	Annual Target	Achv.	Achv %		Achv %	Achv %	Achv %	Achv.	Achv %
Crop Loan	37,805.35	39,470.21	**104.40**	**47,913.73**	22.71	51.69	72.84	**44,972.12**	**93.86**
Term Loan	7,852.98	7,247.37	**92.29**	**8,599.31**	27.10	49.05	73.72	**8,351.62**	**97.12**
Allied Advance	7,664.73	10,936.67	**142.69**	**9,826.71**	23.40	46.17	69.93	**9,884.56**	**100.59**
Farm Credit	**53,323.06**	**57,654.24**	**108.12**	**66,339.75**	**23.38**	**50.53**	**72.52**	**63,208.30**	**95.28**
Agriculture Infra	2,112.46	2,419.02	**114.51**	**2,501.64**	33.60	55.18	77.57	**3,190.25**	**127.53**
Ancillary Activities	3,340.64	9,364.18	280.31	5,540.21	43.54	81.56	108.55	**9,668.23**	**174.51**
Agri Total	58,776.16	69,437.44	**118.14**	**74,381.60**	**25.22**	**53.00**	**75.38**	**76,066.78**	**102.27**

Bank Category Wise Target Vs Achievement under ACP as on 31.03.2025 given below:

Amt. in Rs. 'Crore'

Particulars	FY 2023-2024			FY 2024-2025					
				Annual Target	Upto 30.06.24	Upto 30.09.24	Upto 31.12.24	Upto 31.03.25	
	Annual Target	Achv.	Achv %		Achv %	Achv %	Achv %	Achv.	Achv %
PSBs	29,036.14	31,720.86	**109.25**	**34,807.52**	26.95	54.71	79.79	37,856.36	108.76
PVTs	8,217.62	12,927.38	**157.31**	**12,977.23**	29.20	52.45	76.24	13,054.96	100.60
RRBs	3,509.65	3,463.07	**98.67**	**4,135.86**	32.78	62.14	78.93	4,520.32	109.30
SFBs	444.78	1,959.57	**440.57**	**2,189.06**	19.30	31.88	44.10	1,585.01	72.41
OSCB	17,567.97	19,366.57	**110.24**	**20,271.93**	18.82	50.82	69.90	19,050.13	93.97
Total	**58,776.16**	**69,437.45**	**118.14**	**74,381.60**	**25.22**	**53.00**	**75.38**	**76,066.78**	**102.27**

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**	
Bank of Maharastra	174.14		The South Indian Bank Ltd.	346.71
Utkal Grameen Bank	131.89		RBL Bank	312.72
Indian Overseas Bank	130.80		Yes Bank	303.58
BOTTOM 3 BANKS			**BOTTOM 3 BANKS**	
Union Bank of India	91.04		Karur Vysya Bank	0.00
Odisha Gramya Bank	84.35		City Union Bank	0.00
Punjab & Sind Bank	25.48		Tamilnad Mercantile Bank Ltd.	0.00

Bank wise performance of Agriculture from 01.04.2024 to 31.03.2025 is available at **Annexure- 17.**

Agriculture (Crop Loan):

During the, FY 2024-25, all Banks have disbursed **Rs. 44,972.12 Crores** under Crop Loan against annual target of **Rs. 47,913.73 Crores** achieving **93.86 %** of the annual target.

Bank category-wise target vs achievement as of 31.03.2025 is given below:

Amt. in Rs. 'Crore'

Bank Type	FY 2023-2024			FY 2024-2025					
	31.03.2024			31.03.2025					
	Target	Achv.	% Achv.	Target	Achv June 2024	Achv Sep 2024	Achv. Dec 24	Achv, Mar 25	% Achv.

PSBs	**14,256.96**	14,798.34	**103.80**	**19,721.23**	5,090.56	10,656.36	15,755.90	**19,535.00**	**99.06**
PVTs	**3,730.15**	3,168.73	**84.95**	**4,696.10**	996.08	1,944.16	2,783.65	**3,764.80**	**80.17**
RRBs	**2,341.31**	2,318.31	**199.72**	**3,551.81**	1,019.77	1,940.12	2,376.89	**2,838.31**	**79.91**
SFBs	**204.2**	0.01	**0.00**	**352.06**	0.02	0.04	0.06	**0.63**	**0.18**
OSCB	**17,272.73**	19,184.81	**111.07**	**19,592.51**	3,773.08	10,185.63	13,984.97	**18,833.40**	**96.13**
Total	**37,805.35**	**39,470.21**	**104.40**	**47,913.73**	**10,879.51**	**24,764.80**	**34,901.46**	**44,972.12**	**93.86**

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 31.03.2025	**Rs. 20,207.32 Cr.**	**93.61**

The top 3 and bottom 3 performing banks in ACP Crop Loan as on 31.03.2025 are given below :

PSB,RRB& OSCB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Canara Bank	144.31
Central Bank of India	107.84
UCO Bank	106.83
BOTTOM 3 BANKS	
Indian Bank	55.79
Punjab & Sind Bank	10.88
Bank of Maharastra	4.15

PVT BANKS & SFB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
DBS Bank(e-LVB)	325.49
The South Indian Bank Ltd.	222.59
Karnatak Bank Ltd.	198.07
BOTTOM 3 BANKS	
**	

**12 Banks namely City Union Bank, Karur Vysya Bank, Kotak Mahindra Bank, RBL Bank, Tamilnad Mercantile Bank, Yes Bank, Jana SFB, ESAF SFB, Suryoday SFB, Utkarsh SFB, AU SFB and Unity SFB have reported nil crop loan data as on 31.03.2025.

Agriculture (Term Loan):

All Banks have disbursed **Rs. 31,094.65 Crores** under Agriculture Term Loan against target of **Rs. 26,467.87 Crores** achieving **117.48 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan as of 31.03.2025 are given below:

Amt. in Rs. 'Crore'

Bank Type	**FY 2023-2024**			**FY 2024-2025**					
	31.03.2024			**31.03.2025**					
	Target	**Achv.**	**% Achv.**	**Target**	**Achv June 24**	**Achv Sep 24**	**Achv. Dec 24**	**Achv, Mar 25**	**% Achv.**
PSBs	**14,779.18**	16,922.52	**114.50**	**15,086.29**	4,289.01	8,386.03	12,016.92	**18,321.36**	**121.44**

PVTs	**4,487.47**	9,758.64	**217.46**	**8,281.12**	2,793.09	4,862.01	7,110.82	**9,290.16**	**112.18**
RRBs	**1,168.34**	1,144.76	**97.98**	**584.04**	334.41	629.76	887.39	**1,682.01**	**287.99**
SFBs	**240.58**	1,959.56	**814.52**	**1,836.99**	422.56	659.40	965.21	**1,584.38**	**86.25**
OSCB	**295.24**	181.76	**61.56**	**679.42**	43.03	117.40	185.35	**216.74**	**31.90**
Total	**20,970.81**	**29,967.25**	**142.90**	**26,467.87**	**7,882.10**	**14,654.61**	**21,165.68**	**31,094.65**	**117.48**

The top 3 and bottom 3 performing banks in ACP Term Loans on 31.03.2025 are given below :

PSB,RRB& OSCB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Bank of Maharastra	258.26
Indian Bank	196.51
Indian Overseas Bank	179.59
BOTTOM 3 BANKS	
Odisha Gramya Bank	42.10
Punjab & Sind Bank	34.25
Orissa State Co-Op. Bank	31.90

PVT BANKS & SFB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Yes Bank	484.88
The South Indian Bank	422.20
IDBI Bank	365.88
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 FY 2024-25, Banks have disbursed **39,31,679** numbers of KCC accounts amounting to **Rs.23,486.51 Crore** from **01.04.2024** to **31.03.2025**. Total outstanding balance as on **31.03.2025** is **Rs.33,925.04** crore in **49,93,166** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 59,736.56.**

Rs. in 'Crores'

Banks	FY 2023-2024					FY 2024-2025				
	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	10,06,678	8,181.13	81,268.59	10,73,541	7,604.78	2,46,350	3,265.60	1,32,559.37	8,44,710	6,399.75
PVTs	44,493	1,018.49	2,28,910.17	2,05,487	2,864.31	31,756	908.01	2,85,933.37	2,07,241	3,726.85
RRBs	2,81,714	1,762.68	62,569.84	4,46,396	2,798.90	3,45,856	2,190.58	63,337.92	4,49,941	2,859.15
SFBs	0	0	0	0	0	0	0	0	0	0
OSCB	3,185,827	15,111.06	47,432.14	35,02,181	22,872.28	3,307,717	17,122.31	51764.73	3,491,274	20,939.29
Total	**45,18,712**	**26,073.36**	**57,700.87**	**52,27,605**	**36,140.27**	**39,31,679**	**23,486.50**	**59736.56**	**49,93,166**	**33,925.04**

The top 3 and bottom 3 performing banks as of 31.03.2025 are given below:

PSB,RRB& OSCB		**PVT BANKS & SFB**

Bank	Disbursement (in Cr.)		Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS			**TOP 3 PERFORMING BANKS**	
Orissa State Co-Op. Bank	17,122.31		Axis Bank	553.55
State Bank of India	1,708.29		HDFC Bank	225.89
Utkal Grameen Bank	1,342.09		ICICI Bank	57.18
BOTTOM 3 BANKS			**MAJOR BANK WITH NIL PERFORMANCE**	
Indian Bank	6.93		**	
Bank of Maharastra	0.06			
Punjab & Sind Bank	0.06			

** 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, Utkarsh SFB, AU SFB and Unity SFB have not sanctioned any KCC during the FY 2024-25.

KCC TICKET SIZE COMPARISON				
STATE NAME	**DATE**	**NO OF AC**	**AMONUT 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
ODISHA	31.03.2025	39,31,679	23,486	59,736
CHATTISGARH	30.09.2024	16,29,488	9,568	58,719
WEST BENGAL	30.09.2024	16,45,305	8,604	52,295

The Bank wise achievement made under KCC as on 31.03.2025 is available at **Annexure –18.**

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

Comparison of Farmers Covered under PMFBY is given below:

Parameters	RABI 2023-24 (01.10.2023 to 31.03.2024)	RABI 2024-25 (01.10.2024 to 31.03.2025)
No of Farmers	1,33,477	1,83,310
No of Enrolments (Both loanee & non loanee)	6,51,111	8,93,794
Area Insured (000'ha)	105.37	143.40
Sum Insured (Rs. In Crores)	728.78	1,158.59
Farmers Premium (Rs. In Crores)	0.45	0.68

State Premium (Rs. In Crores)	30.10	46.99
GOI Premium (Rs. In Crores)	18.37	25.85
Gross Premium (Rs. In Crores)	48.92	73.53

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under BALARAM is given below:

Year wise data	FY 2023-24	FY 2024-25
Target (No of JLG)	65,000	**65,000**
Sponsored	20,722	**11,059**
No of JLGs disbursed	9,286	**2,510**
Pending	11,436	**8,549**

Bank-wise performance is given in **Annexure-19**.

4.6 Agriculture Infrastructure Fund:

As of **31.03.2025** out of **3,913** applications sponsored to various banks, **2,791** cases have been sanctioned amounting to **Rs. 1,632.50** Crores with **Rs.971.91** Crores disbursement made in **2,499** accounts. Banks have rejected **857** cases, and **265** cases are pending with various banks.

Quarter	Sponsored	Sanctioned	Sanction Amnt In Rs. Crores	Rejected/Denied	Pending
31.03.2024	2,221	1,389	900.51	364	341
30.06.2024	2,500	1,756	1,128.19	635	109
30.09.2024	2,938	2,157	1,343.42	692	324
31.12.2024	3,547	2,557	1,427.14	648	342
31.03.2025	**3,913**	**2,791**	**1,632.50**	**857**	**265**

Bank-wise performance under AIF scheme is given in **Annexure-20.**

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that out of **228** forwarded applications, banks have sanctioned **180** applications amounting to **Rs.7.01 Crore** and 43 applications are pending with different banks amounting to Rs.1.10 Crore as of 31.03.2025.

Performance under MIDH during the current FY					
FY	Sponsored	Sanctioned	Amount in Rs. lakhs	Rejected	Pending
31.03.24 (Full Year)	183	81	413.00	5	97
06.08.24	207	135	59.91	5	67
13.11.24	215	139	622.69	5	71
06.02.25	228	147	630.99	5	76
31.03.25	**228**	**180**	**701.49**	**5**	**43**

Bank-wise progress under MIDH is given at **Annexure- 21.**

4.8 Agriculture Allied Sector

Banks have disbursed **Rs. 9,884.56 Crores** against annual target of **Rs. 9,826.71 Crores** achieving **100.59 %** of the target as of 31.03.2025.

Sector-wise Performance under Allied Sectors as of 31.03.2025 is given hereunder:

(Amt in Rs. Cr.)

Sector	FY 2023-2024			FY 2024-2025					
	31.03.2024			31.03.2025					
	Target	Achv.	% Achv.	Target	Achv June 2024	Achv Sep 2024	Achv. Dec 24	Achv, Mar 25	% Achv.
Dairy	**2,551.83**	3,383.94	**132.61**	**2,907.89**	895.27	1,557.97	2,160.39	**3,131.31**	**107.68**
Fishery	**1,609.54**	1,375.68	**85.47**	**2,305.87**	366.56	892.05	1,290.34	**1,827.81**	**79.27**
Poultry	**1,566.43**	1,719.49	**109.77**	**2,164.62**	560.42	1,063.83	1,484.71	**1,941.64**	**89.70**
AH Sheep/Goatery/Piggery	**1,722.84**	4,015.23	**233.06**	**2,187.68**	392.85	770.25	1,566.08	**2,363.51**	**108.04**
Other Allied Sector	**214.09**	442.33	**206.61**	**260.65**	115.00	260.65	370.00	**620.28**	**237.97**
TOTAL	**7,664.73**	**10,936.67**	**142.69**	**9,826.71**	**10,936.67**	**4,544.75**	**6,871.53**	**9,884.56**	**100.59**

Bank-wise Performance under Allied Sectors as of 31.03.2025 is given hereunder:

Bank Type	FY 2023-2024			FY 2024-2025					
	31.03.2024			31.03.2025					
	Target	Achv.	% Achv.	Target	Achv June 24	Achv Sep 24	Achv. Dec 24	Achv, Mar 25	% Achv.
PSBs	**5416.54**	4527.85	**83.59**	**4655.41**	21.22	46.86	70.04	**4525.25**	**97.20**
PVTs	**1,628.27**	4,403.31	**270.43**	**3,232.58**	29.34	56.73	89.09	**3,928.85**	**121.54**
RRBs	**452.23**	235.82	**52.15**	**296.44**	40.18	45.29	45.82	**147.93**	**49.90**
SFBs	**80.16**	1,758.24	**2,193.41**	**1,437.68**	19.04	26.63	40.63	**1,269.29**	**88.29**
OSCB	**87.53**	11.45	**13.08**	**204.59**	0.39	2.37	5.26	**13.24**	**6.47**
Total	**7,664.73**	**10,936.67**	**142.69**	**9,826.71**	**24.62**	**47.94**	**69.92**	**9,884.56**	**100.59**

The top 3 and bottom 3 performing banks under 2 categories as on 31.03.2025 are given below –

PSB,RRB& OSCB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Indian Bank	181.50
Indian Overseas Bank	151.40
State Bank of India	107.04
BOTTOM 3 PERFORMING BANKS	
Bank of Maharastra	8.85
Orissa State Co-Op. Bank	6.47
Utkal Grameen Bank	1.56

PVT BANKS&SFB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Karnatak Bank Ltd.	778.04
IDBI Bank	147.12
HDFC Bank	142.61
MAJOR BANKS WITH NIL PERFORMANCE	
**	

** 5 Banks namely City Union Bank, Karur Vysya Banks, DBS Bank(e-Laxmi Vilas), Tamilnad Mercantile Bank, and Yes Bank have reported nil performance under allied sector.

Reporting in "Others" under Allied Sector

Banks have reported disbursement of Rs.620.28 Crore under Allied sector as of during the FY 2024-25. Banks like ESAF SFB(Rs.112.08 Crore), Ujjivan SFB (Rs.102.54 Crore), DCB Bank Ltd. (Rs.94.03 Crore), RBL Bank (Rs.84.42 Crore), HDFC Bank(Rs.74.48 Crore), Karnataka Bank(Rs.66.14 Crore), and Kotak Mahindra Bank(Rs.26.13 Crore) have reported higher amount under other Allied Sector as on 31.03.2025.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 31.03.2025 is given in **Annexure – 22.**

Banks have to show the figures in appropriate subheads from the FY 2025-26 as NABARD has not given any figure in PLP under other allied sector.

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
31.03.2025	**8,332**	**4,287**	**1,900**	**2,145**
Current Year	**1,964**	**2,216**	**560**	

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

MKUY SECTORAL PROGRESS 31.03.2025				
Scheme	**No. of Proposals Sponsored**	**No. of Proposals sanctioned**	**No. of proposals rejected**	**No. of proposals pending**
Agriculture Sector	3,019	1,983	375	661
AH&VS Sector	4,535	1,937	1,360	1,238
Fisheries Sector	119	33	27	59
Horticulture Sector	415	220	70	125
Inter-Sectoral	244	114	68	62
Grand Total	**8,332**	**4,287**	**1,900**	**2,145**

Bank wise progress made under Mukhyamantri Krushi Udyoga Yojana (MKUY) as on 31.03.2025 is given in **Annexure – 23.**

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

Performance as of 31.03.2025 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	68,665	18,402	3,158	47,105
Fisheries	11,747	2,510	271	8,966
Total	78,061	20,359	1,945	55,757

COMPARISON KCC AHD					
Date	31.03.24	30.06.24	30.09.2024	31.12.2024	31.03.2025
No. of appl accepted	63,285	65,658	65,860	66,889	**68,665**
No. of appl sanctioned	17,508	17,764	17,891	18,044	**18,402**
No of Appl Rejected	**43,336**	**44,748**	**45,592**	**46,348**	**47,105**
No. of appl Pending	2,441	3,146	2,377	2,497	**3,158**

COMPARISON KCC FISHERIES					
Date	31.03.24	30.06.24	30.09.2024	31.12.2024	31.03.2025
No. of appl accepted	11,422	11,567	11,600	11,708	**11,747**
No. of appl sanctioned	2400	2,434	2,444	2,454	**2,510**
No of Appl Rejected	8472	8,689	8,749	8,802	**8,966**
No. of appl Pending	550	444	407	452	**271**

3 Banks having highest no. of pendency as of 31.03.2025 are given below.

Animal Husbandry	
Bank	No. of pending applications
Indian Overseas Bank (including OGB)	1,113
State Bank of India (including UGB)	787
Union Bank of India	511

Fisheries	
Bank	No. of pending applications
State Bank of India (including UGB)	76
Indian Overseas Bank (including OGB)	91
Odisha State Cooperative Bank	34

Districts under 2 categories in terms of pendency as of 34.03.2025 are given below.

Animal Husbandry	
Bank	No. of pending applications

Fisheries	
Bank	No. of pending applications

Kendujhar	1,484		Puri	58
Puri	480		Kendrapara	51
Bolangir	257		Dhenkanal	49

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.

Performance under Campaign period from 15.09.2024 to 31.03.2025 :

Scheme	Target	Achievement up to 31.03.2025
AHD	**2,000**	**141**
Fisheries	**40,000**	**67**

State Govt. Initiative:

To resolve the long-standing issues regarding tracking of applications of KCC AHDF farmers Department of F &ARD have taken an initiative to develop a KCC module on GO-SUGAM portal first meeting for which has already taken place on 07.05.2025.

Progress up to 31.03.2025 is given at **Annexure - 24.**

4.11 Financing to FPOs (Farmers Producer Organization)

Performance under credit linkage to FPOs as of 31.03.2025 is given below:

FINANCE TO FPOs 31.03.2025		
Bank Type	**No of FPOs Financed**	**Amount in Rs. Lakhs**
PSBs	11	110.72
PVT Banks	1	100.00
RRBs	11	130.00
NABAKISAN	123	1,327.90
TOTAL	**146**	**1,668.62**

Bank Name	No of FPOs Financed	Amount in Rs. Lakhs
Utkal Grameen Bank	11	130.00
State Bank of India	5	57.00
Bank of Baroda	2	23.22

UCO Bank	2	17.00
Bank of India	2	13.50
Axis Bank Ltd	1	100.00
Total	**23**	**340.72**

As per information provided by NABARD total 123 FPOs have been credit linked, amounting to Rs. 13.27 Crores through NABAKISAN in 30 Districts as of 31.03.2025.

District-wise details is available at **Annexure-25.**

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.

Banks are requested to consider financing to the Cold Storages.

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

The Warehousing Development and Regulatory Authority (WDRA), established under the Warehousing (Development and Regulation) Act, 2007, regulates warehouses issuing negotiable warehouse receipts (NWRs), currently limited to electronic NWRs (e-NWRs), which can only be issued by WDRA-registered warehouses. WDRA ensures legal protection for NWR holders, safeguards depositors' interests, and fosters trust among stakeholders. To enhance post-harvest financing, the Government of India launched the e-Kisan Upaj Nidhi (eKUN) platform on the Jansamarth portal, allowing farmers to access competitive pledge loans from banks against stocks stored in WDRA-registered warehouses. Additionally, the Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF), launched on 16 December 2024, incentivizes banks to offer loans against e-NWRs by covering potential losses due to credit and warehouseman risks, thereby reducing distress sales and ensuring better prices for farmers.

Banks are requested to consider financing against pledge of e-NWRs.

AGENDA NO. 5

Financing to MSME Sector

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

For the year 2024-25, there is 41.20% increase in the target under MSME over that of FY 2023-24.

FY	ACP Target	Absolute Increase over the previous FY	% of Increase over last FY	Achievement.	% of Achv.	Absolute increase in achievement
2023-24	72,297.84	12,848.31	17.77	76,944.94	106.43	15,353.87
2024-25	1,02,083.66	29,782.85	41.20	94,607.24	92.68	17,662.30

All banks in Odisha have disbursed Rs.94,607.24 crore to the MSME sector under the Annual Credit Plan (ACP) during FY 2024-25 which amounts to 92.68% of the total target of Rs.1,02,083.66 crore.

Sector-wise Target & Achievement as on 31.03.2025:

Sector	FY 2023-2024			FY 2024-2025					
				Annual Target	Upto 30.06.24	Upto 30.09.24	Upto 31.12.24	Upto 31.03.25	
	Annual Target	Achv.	% Achv		% Achv	% Achv	% Achv	Achv.	% Achv
Micro Enterprises	25,304.25	31,822.35	125.76	44,789.08	32.05	56.46	75.89	42,717.98	**90.93**
Small Enterprises	22,412.36	27,071.02	120.79	30,739.96	38.30	60.89	79.69	30,162.18	**98.12**
Medium Enterprises	13,013.60	15,855.95	121.85	20,187.01	36.53	64.01	73.56	18,897.67	**93.61**
Khadi & village	3,614.88	310.16	8.58	2,386.24	1.40	3.14	4.48	169.38	**7.10**
Others under MSME	7,952.75	1,885.46	23.71	3,981.37	16.69	26.90	39.24	2,660.03	**66.81**
TOTAL	**72,297.84**	**76,944.94**	**106.43**	**1,02,083.66**	**33.50**	**56.89**	**73.48**	**94,607.24**	**92.68**

Bank Group-wise achievement as on 31.03.2025

Banks	FY 2023-2024			FY 2024-2025					
				Annual Target	Upto 30.06.24	Upto 30.09.24	Upto 31.12.24	Upto 31.03.2025	
	Annual Target	Achv.	Achv %		Achv %	Achv %	Achv %	Achv.	Achv %
PSBs	49,865.94	53,671.62	**107.63**	**69,928.58**	31.94	58.10	78.36	**68,769.89**	**98.34**
PVTs	16,591.23	20,411.55	**123.03**	**25,988.75**	42.04	61.71	71.36	**23,711.08**	**91.24**
RRBs	3,283.81	2,480.82	**75.55**	**3,774.64**	23.60	34.91	40.24	**1,852.09**	**49.07**
SFBs	938.56	270.42	**28.81**	**1,155.61**	3.84	7.55	11.93	**266.51**	**23.06**
Co-op Banks	1618.3	110.54	**6.83**	**1,236.08**	0.09	0.40	0.79	**7.68**	**0.62**
Total	**72,297.84**	**76,944.94**	**106.43**	**10,2083.7**	**33.50**	**56.89**	**73.48**	**94,607.24**	**92.68**

Top 3 & bottom 3 performing banks in terms of % ACP achievement as on 31.03.2025 is given below.

PSB,RRB& OSCB	
BANK	**ACHIVEMENT %**
TOP 3 PERFORMING BANKS	
Central Bank of India	121.17
UCO Bank	103.28
State Bank of India	102.11

PVT& SFBs	
BANK	**ACHIVEMENT %**
TOP 3 PERFORMING BANKS	
Yes Bank	153.31
IDBI Bank	118.98
ICICI Bank	113.93

BOTTOM 3 BANKS	
Utkal Grameen Bank	37.23
Punjab & Sind Bank	6.87
OSCB	0.62

BOTTOM 3 BANKS	
Suryoday Small Finance Bank	0.11
City Union Bank	0.00
South Indian Bank	0.00

The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)

Particulars	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		Balance outstanding as on 31.03.25	
	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	15,32,314	41,721.92	10,92,868	42,637.91	11,33,596	43,119.88	10,66,158	44,651.77	10,56,110	47,801.75
Small Enterprises	1,27,233	27,351.44	73,106	28,383.40	80,705	28,251.88	89,324	29,471.80	1,11,022	30,725.43
Medium Enterprise	33,256	19,225.47	9,524	17,865.01	10,294	17,937.57	10,663	18,184.31	93,440	18,857.14
Total MSME	**16,92,803**	**88,298.83**	**11,75,498**	**88,886.32**	**12,24,595**	**89,309.33**	**11,66,145**	**92,307.88**	**12,60,572**	**97,384.32**

Detailed report of Bank wise position under MSME is given at **Annexure – 26**.

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 30.06.2024, 30.09.2024, 31.12.2024 and 31.03.2025 are given below.

Parameter	Target for FY 2024-25		Achievement as of 3.03.2025		Achievement %	
	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved (In Lakh)	No of Prj.	MM Involved
Target provided by KVIC	**2,180**	**6,175.66**	4,799	17,025.57	220.14	275.69
Target given by State Govt.	6,000	34,000.00	4,799	17,025.57	79.98	50.08

(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
31.03.25	6,000	34,000.00	15,242	54,553.60	4,799	17,025.77	79.98	50.08	2,945	12,732.84

Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs	
Name of the Bank	No. of applications sanctioned
State Bank of India	1980
Union Bank of India	421
Bank of India	399

Private Sector Banks	
Name of the Bank	No. of applications sanctioned
HDFC Bank	115
Axis Bank	91
IDBI Bank	71

Banks with highest number of pendency:

Public Sector Bank & RRBs	
Name of the Bank	No. of applications Pending
State Bank of India	572
Punjab National Bank	431
Union Bank of India	267

Private Sector Banks	
Name of the Bank	No. of applications Pending
HDFC Bank	487
Axis Bank	198
IDBI Bank	47

Bandhan Bank, City Union Bank, DCB, IDFC, Indusind, 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 and 7 banks such as Bandhan Bank, DCB Bank , IDFC First Bank , IndusInd Bank, Kotak Mahindra Bank, South Indian Bank and Tamilnad Mercantile Bank have not sanctioned in spite of PMEGP loan applications sponsored to them

Claim of Margin Money

As on 31.03.2025, during the Financial Year 2024-25, banks have sanctioned 4,799 accounts involving margin money of Rs. 170.25 Crore. Banks have claimed Margin Money in 5,259 accounts involving Rs. 172.13 Crore, and Margin Money disbursed in 1,844 accounts amounting to Rs. 52.42 Crore**.**

The Bank wise achievement under PMEGP of Odisha as on 31.03.2025 including margin money claim status is given in the **Annexure–27**.

Physical Verification of eligible PMEGP units across Odisha by DOP Personnel:

KVIC, Odisha vide letter no.OSO/KVIC/PMEGP//SLMC/2024-25 dated 09.10.2024 has informed that a MoU has been executed between KVIC, Ministry of MSME, Govt. of India and Department of Posts, Ministry of Communications, Govt. of India on 20th August 2024 pertaining to the physical verification of units assisted under the PMEGP. In this regard, all the banks are requested to issue necessary instruction to their branches to extend full cooperation and assistance to the officials of the

Department of Posts as they undertake the physical verification of PMEGP units sponsored by the banks.

SLBC, through various letters dated 17.10.24, 25.10.24, 11.11.24, 25.11.24, 04.12.24, 04.01.25, 12.02.25, 03.05.25 and virtual meeting dated 12.02.2025 has informed about the signing of the MOU, the training imparted to Department of Posts personnel for conducting physical verification of PMEGP units, the completion of the training, and the subsequent request for role assignment and initiation of physical verification. However, it is observed that many branch officials are unaware of the Memorandum of Understanding (MoU) executed between KVIC and the Department of Posts for facilitating the verification process. Even if some branches are aware, they are requesting for repeated visits of DOP personnel and there is considerable delay in form submission.

In this connection, all controlling heads of banks are requested to take immediate action to sensitize their bank branches and ensure full cooperation with the Department of Posts and provide duly completed KVIC verification forms without unnecessary delay.

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

For the FY 2024-25, PMFME target was fixed for 3,800 units. The performance of the scheme as of 31.03.2025 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
31.03.2025	3,800	2,200	728	2,126	1,472	1,181

Top 3 banks with highest sanctions under PMFME during the FY 2024-25:

TOP 3 PERFORMING BANKS	
BANK	**NO. OF APPLICATIONS SANCTIONED**
State Bank of India	179
Union Bank of India	93
UCO Bank	77

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

The bank wise performance under PMFME is given in **Annexure -28.**

Banks are requested to issue necessary instructions to the branches for regular log-in to the PMFME portal.

Bank wise not logged in status in the PMFME MIS portal as on 22.04.2025 is given in **Annexure- 28A.**

For the current FY 2025-26, PMFME target is fixed for 3000 units. The district wise bank wise target under PMFME for the FY 2025-26 is circulated to all banks and LDMs vide letter no SLBC/ODI/2025-26/111 dated 08.05.2025.

The district-wise and bank-wise target for FY 2025-26 is given in **Annexure-28B.**

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

All Banks and Financial Institutions in Odisha state have sanctioned 25,35,009 accounts with an amount of Rs.21,133.33 Crore and disbursed Rs. 20,986.19 Crores during the financial year 2024-25.

'Amt. In Rs. Crore'

Categories	FY 2023-24				FY 2024-25			
	No. of Accounts	Sanctioned Amount	Disbursed Amount	Avg. Loan Size in Rs. Lac	No. of Accounts	Sanctioned Amount	Disbursed Amount	Avg Loan Size in Rs. Lac
Shishu	271,948	9,860.24	9,800.46	0.36	15,51,767	5,673.49	5,650.23	0.37
Kishore	10,03,220	9,608.71	9,537.18	0.95	9,23,043	9,544.72	9,474.81	1.03
Tarun	45,378	4,070.19	4,018.34	8.97	59,744	5,846.09	5,794.13	9.79
Tarun Plus	-	-	-	-	455	69.03	67.02	15.17
Total	**37,61,546**	**23,539.14**	**23,355.98**	**--**	**25,35,009**	**21,133.33**	**20,986.19**	**--**

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

'Amt. In Rs. Crore'

Financial Institutions	FY 2023-24			FY 2024-25		
	No. of Accounts	Sanctioned Amount	Disbursed Amount	No. of Accounts	Sanctioned Amount	Disbursed Amount
Public Sector Banks	2,74,260	6,278.52	6,169.03	2,92,349	7,966.07	7,873.95
Private Sector Banks	18,55,046	9,007.14	9,001.53	12,15,141	7,134.67	7,126.81
Regional Rural Banks	16,402	259.26	245.03	18,040	411.37	397.38
Small Finance Banks	3,74,323	1,664.85	1,664.85	2,47,316	1,258.99	1,258.98
MFIs & NBFCs	12,41,515	6,329.37	6,275.54	7,62,163	4,362.21	4,329.07
Total	**37,61,546**	**23,539.14**	**23,355.98**	**25,35,009**	**21,133.31**	**20,986.19**

The top 3 and bottom 3 performing banks in Mudra Scheme as of 31.03.2025 are given below –

PSB & RRBs	
Bank	**Disbursement Amt in Rs. Cores**
TOP 3 PERFORMING BANKS	
State Bank of India	2,460.75
Bank of India	1,153.78
Canara Bank	974.10
BOTTOM 3 PERFORMING BANKS	
Utkal Grameen Bank	127.15
UCO Bank	119.92
Punjab & Sind Bank	46.25

PVT BANKS & SFBs	
Bank	**Disbursement Amt in Rs. Cores**
TOP 3 PERFORMING BANKS	
IndusInd Bank	3,651.64
Bandhan Bank	1,029.73
Axis Bank	546.00
BOTTOM 3 PERFORMING BANKS	
Karnataka Bank	1.52
South Indian Bank	0.10
Karur Vysya Bank	0.00

Bank wise, district wise & category wise report on PMMY is available in **Annexure–29.**

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 March 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	Disb Amt.		No Of A/Cs	Disb Amt		No Of A/Cs	Disb Amt
30.06.2024	4,686	1,265	195.72	4,686	5,717	929.36	9,372	6,982	1125.08
%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	1169.34
%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%**	
31.03.2025	**4,683**	**1,638**	**282.10**	**4,683**	**6,674**	**1136.14**	**9,366**	**8,312**	**1418.27**
% Achievement		**34.98%**			**142.52%**			**88.75%**	

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 31.03.2025

TOP 3 PERFORMING BANKS	
Bank	**No. of applications sanctioned**

State Bank of India	2,522
Union Bank of India	966
Punjab National Bank	763
BOTTOM 3 BANKS	
Yes Bank	30
Federal Bank	9
Karur Vysya Bank	1

The Bank-wise & District-wise performance is given in **Annexure- 30**.

As discussed in the SLBC meeting held on 06.03.2025, SLBC to convene a meeting with major banks to analyze the reasons behind the poor performance of the Stand Up India scheme in the SC/ST category. The meeting of the committee to discuss reasons for the non-achievement of the allotted target under SC/ST Category in Stand Up India was held on 20.03.2025 under the chairmanship of GM & Convenor SLBC with the representatives of State Bank of India, Union Bank of India, Bank of India, Odisha Gramya Bank, HDFC Bank, ICICI Bank & IDBI Bank. The following reasons were identified.

Reasons for Non-Achievement of target under SC/ST category in Stand Up India:

- As per the scheme guideline, loans under the scheme are available only for Greenfield projects, i.e. the first-time venture of the beneficiary in manufacturing or service or trading sector including activities allied to Agriculture. It is not for expansion of the existing business. Sufficient SC/ST new entrepreneurs are not available to establish green field projects with loan requirement between Rs 10 lacs to Rs 1 crore.
- The margin requirement is 15% where as in PMEGP margin requirement is 5% for SC/ST/women. Also subsidy is available under PMEGP, so entrepreneurs prefer PMEGP.
- No subsidy is available under SUI. However, it can be converged with other subsidy related schemes. Awareness is needed. Interest subvention is not available under SUI.
- The visitors to the stand-Up India Portal are categorized as "Ready Borrowers" or "Trainee Borrowers". The Trainee borrowers require handholding support for which LDM of the district will link them to SIDBI/NABARD office who will arrange for support as requested. In Odisha this is lacking.

- CGTMSE coverage is available for collateral free loans. However, mortgage of land & building belonging to SC/ST category as primary security is not possible in scheduled areas.

- LDMs are not monitoring the progress in co-ordination with local offices of SIDBI and NABARD for problem solving and easing bottlenecks In quarterly DCC meetings. The performance is to be reviewed diligently where SIDBI and NABARD offices are to be invited.

Suggestions for Improvement:

- NABARD to arrange training programmes for trainers, Bank officers & LDMs.
- SIDBI/NABARD has to provide hand holding support for trainee borrowers proactively.
- Awareness is required among bankers and entrepreneurs for convergence with other schemes like PMEGP, PMFME, AIF for getting the benefits of subsidy and interest subvention.
- LDMs should monitor the progress of the scheme, keeping an agenda in quarterly DCC meetings where SIDBI/ NABARD executives are to be invited.
- Banks to put in place internal mechanism for monitoring the scheme. Grievance redressal at the bank level should be done in 15 days.
- State Govt. through the concerned department can take up generating sufficient applications under this category.

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	**94,128**	**9,683.73**

The cumulative coverage since inception is **4,26,365** accounts amounting to **Rs. 30,447.73 Crore.**

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2024 to 31.03.2025 is available in **Annexure – 31.**

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 31.03.2025, 3,54,88,156 MSMEs are registered on the platform across the country and 10,33,205 MSMEs are registered in Odisha.

Udyam Portal Registration progress						
Category	No of MSMEs registered			% of total registration		
	Micro	Small	Medium	Micro	Small	Medium
30.06.2024	8,33,971	14,361	1,079	98%	2%	0%
30.09.2024	8,87,078	14,610	1,086	98%	2%	0%
31.12.2024	9,52,729	14,879	1,098	98%	2%	0%
31.03.2024	10,22,969	9,665	571	99%	1%	0%

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 31.03.2025 is given below:

SN	Particulars	RXIL	Invoice Mart	M1 Exchange	C2treds (Dec-24)
1	Total buyers registered	37	66	22	1
2	Total MSME sellers registered	590	1,028	545	5
3	Total financing on TReDS for MSMEs of Odisha in Cr	3,020.91	5,433.83	677.65	18
4	No of invoice financed	32,584	1,02,503	7,229	42
5	Govt Entities onboarded (CPSU/SPSU)	2	6	2	0
6	Average range of int	3.5% to 11.75%	7.52%	6.60% to 12%	9.80%
7	Tenor (days)	1 to 179	77	12 to 179	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 31.03.2025, 29,364 loan applications are sent to various banks after completion of training. Banks have sanctioned 4,294 applications, rejected 17,197 applications and 7,873 applications are pending at banks.

Performance as on 31.03.2025 is given below.

Loan Application Sent to Banks	29,364
Total Loan Amount Required (in Rs. Lakhs)	28,027.72
Applications Sanctioned	4,294
Applications Disbursed	3,374
Applications rejected	17,197
Loan Pending For Sanction	7,873

The Bank-wise Status is given at **Annexure-32**.

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.

Interest subsidy amount of Rs.3,205.05 lakhs pertaining to 3,091 application has been disbursed as of 31.03.2025.

District-wise and Bank-wise disbursement status of CM SRIM scheme as on 31.03.2025 is given at **Annexure-33.**

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.

During the Financial Year 2024-25, total 1,030 loan applications are sanctioned amounting to Rs. 610.55 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
31.03.2025	3,106	1,030	421	1,655

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	697
Odisha Gramya Bank	216
UCO Bank	118

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

The bank-wise and district-wise details as on 31.03.2025 are given in **Annexure-34.**

AGENDA NO. 6

Financing to SHGs:

6.1 Financing to WSHG in Odisha

As of 31st March 2025, as per the information received from Deptt. of Mission Shakti, 3,52,791 SHGs have been credit linked with an amount of Rs.17,454.20 crores, with an average loan size of Rs. 4.95 lakh. The physical linkage achievement is 88% with the financial linkage achievement of 87% as of 31.03.2025.

Particulars	FY 2022-23			FY 2023-24			FY 2024-25		
	Annual Target	Achv.	% of Achv	Annual Target	Achv.	% of Achv	Annual Target	Achv	% of Achv
Physical (SHG in No.)	3,50,000	3,65,542	104%	4,00,000	4,13,645	103%	4,00,000	3,52,719	88
Financial (In Crore)	8,750	11,005.10	126%	15,000	16586.75	111%	20,000	17,454.19	87
Average Loan Size(In Lakhs)		3.01			4.01			4.95	

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

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY 2024-25, 526 applications under SEP-I, 282 applications under SEP-G and 1,515 applications under SHG Bank-linkage are sanctioned

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)	859	526	484	21,128
SEP-G (Group)	329	282	259	419
SHG Bank Linkage	1823	1515	1304	7761

Details enclosed at **Annexure-36.**

6.3 Bankable Income Generating Scheme(IGS)

Target and Achievement under Bankable IGS relating to the year 2023-24 & 2024-25 to be implemented during 2024-25.

Govt. has approved target of 305 number of loan applications under Bankable IGS relating to the year 2023-24 & 2024-25 to be implemented in 2024-25 in 28 districts. Against the target of 305 applications 172 applications have been sponsored to banks and 124 applications has been disbursed as on 31.03.2025.

The details target and achievement are given below.

Target For 2023-24 & 2024-25 to be implemented Year 2024-25	No of Application Sponsored	No Of Application Sanction	No Of application Disbursed	Amount of Subsidy Released
305	172	138	124	4,97,75,000/-

Target to achieved during the year 2025-26 under IGS (Balance target 2024-25 and target of 2025-26).

During the year 2025-26 Govt. has approved to finance 126 nos. of SC Women Self Help Groups under Bankable IGS. All the servicing banks are requested to extend necessary cooperation for successful financing of the targeted WSHG on receipt of applications from different districts.

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 31.03.2025.

Total NPA as on 31.03.2025 is Rs.16,592.12 Crore which is 4.63% of the total advance.(Priority Sector 4.95%, Non-Priority Sector 4.12%).

NPA % under Agriculture is 6.51% and under MSME is 3.72%.

Sector wise comparison of NPA %					
Sector	**31.03.2024**	**30.06.2024**	**30.09.2024**	**31.12.2024**	**31.03.2025**
Short Term Crop Loan	7.97	7.71	7.50	7.19	6.87
Agriculture Term Loan	5.66	5.29	5.01	5.16	5.68
Agriculture Allied	4.54	4.48	5.05	6.36	6.76
Total Agriculture	6.67	6.49	6.39	6.50	6.51
MSME Sector	4.24	4.31	4.24	4.07	3.72
Education Loan	8.99	6.98	7.73	7.90	6.64
Housing Loan	2.01	2.27	2.04	2.10	3.10
Total Priority Sector	5.18	5.23	5.08	5.11	4.95
Total Advance	**4.19**	**4.19**	**4.30**	**4.65**	**4.63**

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 – 37**.

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 huge sacrifice based on merits of each case.

As of 31.03.2025, 2,646 OPDR cases amounting to Rs.181.71 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 31.03.25	Amount involved in Rs. 'Lakhs'	No. of cases disposed of during 01.04.24 to 31.03.25	Amount involved in Rs. 'Lakhs'	No. of cases pending for disposal as on March 31, 2025	Amount involved in Rs. 'Lakhs'
Bank of Baroda	12	33.34	0	0.00	12	33.34	0	0.00

State Bank of India	542	4,723.06	0	0.00	80	89.19	465	4,633.87
UCO Bank	211	15,113.08	12	9.69	9	156.09	214	5,668.06
ICICI Bank	185	6,054.00	327	6,640.00	121	5,020.00	391	7,674.00
Odisha Gramya Bank	1,546	123.23	0	0.00	0	0.00	1,546	123.23
Utkal Grameen Bank	30	71.76	0	0.00	0	0.00	30	71.76
Suryoday SFB	4	45.82	0	0.00	4	45.82	0	0.00
Total	**2,530**	**26,164.29**	**339**	**6,649.69**	**226**	**5,344.44**	**2,646**	**18,170.92**

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 31.03.2025, 849 applications are pending involving Rs. 470.32 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 739 applications involving Rs. 439.48 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 – 38.**

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 registered 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.

Total 271 nos. of Gram Panchayats pertaining to 5 districts in the state of Odisha have been covered under the Scheme "SVAMITVA". The District wise no. of GP details is given below:

Sl.No.	Name of District	No of GPs
1	Rayagada	140
2	Dhenkanal	11
3	Nabarangpur	34
4	Gajapati	8
5	Jharsuguda	78

State Govt. is requested to carry out the required legislative/ administrative changes in the state laws for acceptance of the SVAMITVA property cards for bank loans.

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).

Revenue Department, Govt. of Odisha 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 Points

8.1 New Schemes of Commerce & Transport Deptt.

Commerce & Transport Deptt., Govt. of Odisha is coming up with two new schemes:

1. **Atmanirbhar Mahila SuVahak (AMA Suvahak) scheme** to promote gender equality, empower women in the driving profession and aid women drivers with entrepreneurship opportunities.
2. **e-Bus Interest Subvention Scheme**- to encourage the private bus operators to benefit from the progressive policies such as the Odisha EV policy and the Odisha Motor vehicles (Registration and Functions of vehicle scrapping facility) policy with an aim to transform Odisha's public transport ecosystem by promoting the adoption of electric buses through financial incentives, operational support and capacity building initiatives.

8.2 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.03.2025, against a total target of 1,24,840 no. of applications sponsored is 1,23,399 out of which 1,03,006 applications are sanctioned & disbursement made in 99,620 number of accounts. 8,169 applications are pending in different bank branches.

As on date	Target	No. of Applications sponsored	Out of sanctions, no. Of applications disbursed.	No. Of applications Pending

31.03.2024	1,12,276	1,15,593	88,771	8,674
30.06.2024	1,24,840	1,17,638	89,755	8,787
30.09.2024	1,24,840	1,19,325	93,102	13,624
31.12.2024	1,24,840	1,23,715	98,684	10,128
31.03.2025	**1,24,840**	**1,24,840**	**99,620**	**8,169**

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	44,815
Canara Bank	9,009
Union Bank of India	8,445
BOTTOM 3 BANKS	
Punjab & Sind Bank	666
Utkal Grameen Bank	38
OSCB	0

PVT BANKS & SFB	
Bank	**No. of application sanctioned**
TOP 3 PERFORMING BANKS	
IDBI Bank	483
HDFC Bank	274
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.

The bank wise achievement as on 31.03.2025 is given in **Annexure-39.**

8.3 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.

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/-**

As of 31.03.2025, out of 6,848 sponsored applications, banks sanctioned 2,807, disbursed in 2,022 cases, rejected 2,566, and 1,430 cases remain in the pipeline.

Performance under the PMSGMBY scheme for Odisha State is available at **Annexure-40.**

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

During the FY 2024-25, Banks have extended credit to 2,13,953 beneficiaries of Minority Community amounting to Rs.2,077.97 Crore and the balance outstanding is Rs. 11,230.15Crore in 11,01,281 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
FY 2023-24, upto Mar 24	2,61,004	2,471.53	9,54,017	8,875.51
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
FY 2024-25 Up toMar 25	**2,13,953**	**2,077.97**	**11,01,281**	**11,230.15**

Bank wise performance is available at **Annexure –41.**

8.5 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	14,10,326	11,98,768	26,09,094	5,50,812
01.07.24 to 30.09.24	11,81,873	5,00,562	16,82,435	11,49,552
01.10.24 to 31.12.24	12,41,105	5,15,373	17,56,478	4,10,959
01.01.25 to 31.03.25	8,68,522	4,79,761	17,65,538	13,48,283

The detailed bank-wise data is enclosed in **Annexure- 42.**

8.6 RSETI

During the current FY 2024-25, as per the information provided by State Director of RSETIs, total number of candidates trained is 30,039 against the annual target of 30,310 achieving 99% of the target. Further, 24,901 **(83%)** number of trained candidates are settled and 17,015 **(69%)** trained candidates have been credit linked.

Quarter	Target (No. of candidates to be trained	No. of Candidates trained	% of achv.	No. of Candidates settled	% of settlement against achievement	No. of candidates' credit linked	% of credit linkage to settlement

June, 2024	30,310	4,794	16%	910	19%	103	11%
Sept, 2024	30,310	13,437	44%	3,680	27%	1,488	40%
Dec, 2024	30,310	21,686	71%	15,327	71%	9,435	62%
March,2025	30,310	30,046	99%	24,901	83%	17,015	69%

The details are given in **Annexure –43.**

Infrastructure related status in RSETIs (as on 31.03.2025) as provided by State Director, RSETIs.

Sl. No.	Name of RSETI	Sponsoring Bank	Issues
1.	Angul	UCO Bank	Rented Building, Applied for waiver of premium, rent, cess. Pending with Revenue & Disaster Management Deptt., Govt. of Odisha.
2.	Cuttack	UCO Bank	Rented Building, Applied for waiver of premium, rent, cess. Pending with Revenue & Disaster Management Deptt., Govt. of Odisha.
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	Rented Building, Applied for waiver of premium, rent, cess. Pending with Revenue & Disaster Management Deptt., Govt. of Odisha.
6.	Gajapati	Union Bank of India	Rented Building, Applied for waiver of premium, rent, cess. Pending with Revenue & Disaster Management Deptt., 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

8.7 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.

8.8 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 banks having lead district responsibility to instruct their 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.

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 within prescribed time norms, 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, 2025, 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-44.**

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.

Data submission time line for the year 2025 is given below:

Sl	Particular of Meeting	Quarter ended March-2025	Quarter ended June-2025	Quarter ended Sept-2025	Quarter ended Dec-2025
2	Deadline for receipt of information/ data by SLBC Convenor Bank	15.04.2025	15.07.2025	15.10.2025	15.01.2026

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.

18 LDMs i.e. Ganjam, Dhenkanal, Mayurbhanj, Koraput, Bolangir, Bargarh, Angul, Bhadrak, Khordha, Nayagarh, Jharsuguda, Sundargarh, Kandhamal, Balasore, Jajpur, Gajapati, Nuapada and Puri have 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.

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-45.**

Banks having lead district responsibility are requested to instruct their LDMs to conduct quarterly town hall meetings on regular basis.

8.12 Recent Policy Changes (Government, RBI & NABARD)

8.12.1 Increase of limits under CGTMSE coverage.

CGTMSE, vide Circular No.250/2024-25 dated March 18, 2025 has increased the ceiling of guarantee coverage from ₹5 crore to ₹10 crore under Credit Guarantee Scheme – I (for Banks) (applicable for Public Sector Banks, Pvt Sector Banks, Foreign Banks and Select FIs).

Detailed circular in this regard is enclosed in **Annexure-46.**

Also vide Circular No.251/2024-25 dated March 18, 2025 CGTMSE has intimated the Reduction in Annual Guarantee Fee for Guarantees above ₹1 Crore – CGS – I.

Detailed circular in this regard is enclosed in **Annexure-47.**

8.12.2 Revision of the MSME Classification Criteria

As per the announcement made in the Union Budget 2025 by the Government of India, Ministry of MSME has done a significant revision to the MSME classification criteria vide notification no.1346 dated 21st March, 2025 to empower MSMEs to scale up without losing out on crucial benefits and incentives, thus driving broader economic growth and employment. The revised criteria has come into effect from 01.04.2025 and is given below:

Enterprise Category	Existing Investment Limit	Revised Investment Limit	Existing Turnover Limit	Revised Turnover Limit
Micro Enterprise	₹1 crore	₹2.5 crore	₹5 crore	₹10 crore
Small Enterprise	₹10 crore	₹25 crore	₹50crore	₹100 crore
Medium Enterprise	₹50 crore	₹125 crore	₹250 crore	₹500 crore

8.12.3 Priority Sector Lending – Targets and Classification: RBI Directions, 2025.

The Reserve Bank of India vide circular no. RBI/FIDD/2024-25/128/ Master Directions FIDD.CO.PSD.BC.13/04.09.001/2024-25 dated 24th March, 2025 has issued revised guidelines on Priority Sector Lending (PSL). The new guidelines which come into effect from April 01, 2025, include the following major changes:

i) Enhancement of several loan limits, including housing loans for enhanced PSL coverage.

ii) Broadening of the purposes based on which loans may be classified under‘Renewable Energy’,

iii) Revision of overall PSL target for UCBs to 60 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE), whichever is higher.

iv) expansion of the list of eligible borrowers under the category of ‘Weaker Sections’, along with removal of the existing cap on loans by UCBs to individualwomen beneficiaries.

The detailed circular is available in the RBI website-www.rbi.org.in

AGENDA NO.9

Any other matter with the permission of the Chair.

ANNEXURES FOR MARCH’2025 QUARTER

Annexure-1

Bank Wise Branch/BC,ATM Network as on 31.03.2025

Sl	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 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	Bank of Baroda	76	70	56	**202**	542	498	174	**1214**	1011	203	0	203	1214	1165	55	72	74	**201**
2	Bank of India	149	65	63	**277**	998	421	144	**1563**	1311	252	0	26	1563	1334	155	94	109	**358**
3	Bank of Maharastra	0	30	27	**57**	0	33	7	**40**	37	3	0	0	0	38	0	30	24	**54**
4	Canara Bank	137	80	75	**292**	274	4	0	**278**	217	61	0	18	278	113	138	72	62	**272**
5	Central Bank of India	38	38	28	**104**	109	78	8	**195**	168	27	0	0	193	193	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	0	0	0	0	0	7	1	10	**18**
9	Punjab National Bank	176	99	71	**346**	945	394	43	**1382**	1008	374	0	59	1382	1168	126	157	103	**386**
10	State Bank of India	556	185	177	**918**	6255	221	122	**6598**	5166	1432	0	742	6598	5167	388	1709	1301	**3398**
11	UCO Bank	142	75	51	**268**	1326	320	53	**1699**	1295	404	0	182	1699	1265	142	71	66	**279**
12	Union Bank of India	155	121	93	**369**	898	535	55	**1488**	1168	320	0	72	1488	1479	105	115	105	**325**
Public Sector Banks		**1601**	**858**	**732**	**3191**	**12088**	**2676**	**651**	**15415**	**12196**	**3219**	**0**	**1386**	**14598**	**12878**	**1258**	**2453**	**1960**	**5671**
13	Axis Bank Ltd	81	85	70	**236**	1688	1653	452	**3793**	3712	81	0	81	9	3500	200	165	115	**480**
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	0	0	1	**1**	0	0	0	**0**	0	0	0	0	0	0	0	0	1	**1**
16	DCB Bank Ltd	18	28	8	**54**	589	0	0	**589**	483	106	0	0	0	589	17	27	8	**52**
17	Federal Bank	6	14	10	**30**	0	0	0	**0**	0	0	0	0	0	0	1	15	11	**27**
18	HDFC Bank	87	93	77	**257**	585	68	11	**664**	624	40	0	6	617	473	91	221	190	**502**
19	ICICI Bank	76	65	61	**202**	710	19	0	**729**	52	677	0	665	12	729	82	133	146	**361**
20	IDBI Bank	24	33	20	**77**	78	0	0	**78**	75	3	0	0	0	78	16	49	35	**100**
21	IDFC Bank	4	25	16	**45**	202	7	46	**255**	214	41	0	0	82	168	3	13	17	**33**
22	Indus Ind Bank	10	30	32	**72**	11572	0	4209	**15781**	12051	3730	0	0	12598	15781	8	19	35	**62**
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	0	4	**5**	0	0	0	**0**	0	0	0	0	0	0	1	0	0	**1**
25	Kotak Mahindra Bank	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**	537	27	396	**960**	796	164	0	0	0	960	1	1	2	**4**
28	Standard Chartered Ban	0	0	1	**1**	0	0	0	**0**	0	0	0	0	0	0	0	0	1	**1**
29	The South Indian Bank L	1	0	2	**3**	0	0	0	**0**	0	0	0	0	0	0	1	0	2	**3**
30	Tamilnadu Mercantile B	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		**414**	**491**	**388**	**1293**	**16834**	**1779**	**5131**	**23744**	**18031**	**5713**	**0**	**1623**	**14189**	**23173**	**422**	**663**	**611**	**1696**
32	Odisha Gramya Bank	465	47	34	**546**	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**	**49**	**979**	**1521**	**342**	**0**	**1863**	**1395**	**468**	**0**	**468**	**1221**	**1221**	**108**	**27**	**15**	**150**
34	ESAF Small Finance Ban	1	9	5	**15**	3	31	36	**70**	0	70	0	0	70	70	1	9	4	**14**
35	Jana Small Finance Bank	69	7	11	**87**	0	1	0	**1**	1	0	0	0	1	1	0	0	1	**1**
36	Suryoday Small Finance	34	29	14	**77**	27	0	0	**27**	15	12	0	0	27	27	0	0	0	**0**
37	Ujjivan Small Finance Ba	13	4	8	**25**	0	0	0	**0**	0	0	0	0	0	0	5	4	9	**18**
38	Utkarsh Small Finance B	50	40	11	**101**	0	0	0	**0**	0	0	0	0	0	0	1	0	7	**8**
39	Unity Small Finance Ban	26	0	0	**26**	0	0	0	**0**	0	0	0	0	0	0	0	0	0	**0**
40	AU Small Finance Bank	5	9	6	**20**	0	0	0	**0**	0	0	0	0	0	0	0	0	4	**4**
Small Finance Bank		**198**	**98**	**55**	**351**	**30**	**32**	**36**	**98**	**16**	**82**	**0**	**0**	**98**	**98**	**7**	**13**	**25**	**45**
41	Orissa State Co-Op. Ban	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		**3216**	**1637**	**1309**	**6162**	**30473**	**4829**	**5818**	**41120**	**31638**	**9482**	**0**	**3477**	**30106**	**37370**	**1841**	**3196**	**2653**	**7690**

Annexure-1

Distrcit Wise Branch/BC,ATM Network as on 31.03.2025

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**	112	86	5	**203**	918	105	107	**1130**	810	320	0	164	768	935	76	190	8	**274**
2	**BALASORE**	180	64	55	**299**	1890	336	298	**2524**	1829	689	0	311	1972	2379	108	88	189	**385**
3	**BARGARH**	126	75	6	**207**	988	161	33	**1182**	964	216	0	106	851	1192	48	152	5	**205**
4	**BHADRAK**	113	26	34	**173**	1322	140	182	**1644**	1229	397	0	156	1335	1542	61	29	153	**243**
5	**BOLANGIR**	104	96	5	**205**	1395	447	179	**2021**	1696	325	0	131	1474	1647	24	181	1	**206**
6	**BOUDH**	32	22	1	**55**	280	54	2	**336**	265	64	0	43	274	306	4	47	0	**51**
7	**CUTTACK**	240	41	221	**502**	1857	117	627	**2601**	1940	660	0	105	1933	2358	171	69	410	**650**
8	**DEOGARH**	24	19	1	**44**	178	49	1	**228**	161	70	0	38	177	199	10	34	0	**44**
9	**DHENKANAL**	96	58	1	**155**	706	111	7	**824**	614	208	0	101	581	619	55	122	1	**178**
10	**GAJAPATI**	42	24	2	**68**	341	104	0	**445**	301	146	0	113	337	365	27	55	5	**87**
11	**GANJAM**	218	154	111	**483**	2434	401	429	**3264**	2577	731	0	203	2461	3073	119	224	271	**614**
12	**JAGATSINGHPUR**	118	56	2	**176**	1389	125	268	**1782**	1339	442	0	135	1418	1610	85	145	3	**233**
13	**JAJPUR**	175	64	2	**241**	1964	190	306	**2460**	1876	618	0	157	1874	2300	131	189	2	**322**
14	**JHARSUGUDA**	38	68	3	**109**	251	54	31	**336**	256	78	0	30	216	294	10	132	4	**146**
15	**KALAHANDI**	108	67	3	**178**	1445	121	125	**1691**	1466	222	0	101	1320	1616	80	89	1	**170**
16	**KANDHAMAL**	42	39	0	**81**	403	197	26	**626**	494	131	0	87	402	559	9	79	0	**88**
17	**KENDRAPARA**	104	46	1	**151**	725	212	103	**1040**	711	329	0	154	683	772	62	136	3	**201**
18	**KEONJHAR**	128	108	0	**236**	1355	158	299	**1812**	1484	328	0	104	1457	1629	70	211	0	**281**
19	**KHURDA**	184	71	515	**770**	1433	149	1121	**2703**	1826	872	0	88	2049	2555	149	170	948	**1267**
20	**KORAPUT**	84	67	6	**157**	1041	144	135	**1320**	1094	222	0	82	742	1235	27	139	3	**169**
21	**MALKANGIRI**	42	22	2	**66**	419	86	7	**512**	423	87	0	56	332	446	14	40	0	**54**
22	**MAYURBHANJ**	206	53	52	**311**	1739	234	505	**2478**	1855	618	0	288	1785	2258	114	96	106	**316**
23	**NABARANGPUR**	54	40	2	**96**	499	150	2	**651**	539	106	0	88	433	565	8	63	1	**72**
24	**NAYAGARH**	100	44	0	**144**	936	355	160	**1451**	1173	277	0	119	935	1111	74	85	0	**159**
25	**NUAPADA**	46	33	0	**79**	463	77	1	**541**	425	111	0	84	361	744	30	44	0	**74**
26	**PURI**	161	30	63	**254**	1580	137	498	**2215**	1672	548	0	146	1646	2055	106	49	157	**312**
27	**RAYAGADA**	73	44	2	**119**	524	62	28	**614**	522	90	0	44	359	572	36	93	1	**130**
28	**SAMBALPUR**	82	34	100	**216**	480	69	163	**712**	546	162	0	81	466	637	29	48	176	**253**
29	**SONEPUR**	53	31	3	**87**	609	112	57	**778**	686	84	0	44	573	733	18	77	1	**96**
30	**SUNDARGARH**	131	55	111	**297**	909	172	118	**1199**	865	331	0	118	892	1064	86	120	204	**410**
TOTAL		**3216**	**1637**	**1309**	**6162**	**30473**	**4829**	**5818**	**41120**	**31638**	**9482**	**0**	**3477**	**30106**	**37370**	**1841**	**3196**	**2653**	**7690**

										Annexure- 1A
Distrcit Wise Branch/BC,ATM Network as on 31.03.2025										
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	203	1130	274	1607	15.94	88.71	21.51	126.16
2	BALASORE	2,320,529	299	2524	385	3208	12.88	108.77	16.59	138.24
3	BARGARH	1,481,255	207	1182	205	1594	13.97	79.80	13.84	107.61
4	BHADRAK	1,506,337	173	1644	243	2060	11.48	109.14	16.13	136.76
5	BOLANGIR	1,648,997	205	2021	206	2432	12.43	122.56	12.49	147.48
6	BOUDH	441,162	55	336	51	442	12.47	76.16	11.56	100.19
7	CUTTACK	2,624,470	502	2601	650	3753	19.13	99.11	24.77	143.00
8	DEOGARH	312,520	44	228	44	316	14.08	72.96	14.08	101.11
9	DHENKANAL	1,192,811	155	824	178	1157	12.99	69.08	14.92	97.00
10	GAJAPATI	577,817	68	445	87	600	11.77	77.01	15.06	103.84
11	GANJAM	3,529,031	483	3264	614	4361	13.69	92.49	17.40	123.57
12	JAGATSINGHPUR	1,136,971	176	1782	233	2191	15.48	156.73	20.49	192.71
13	JAJPUR	1,827,192	241	2460	322	3023	13.19	134.63	17.62	165.45
14	JHARSUGUDA	579,505	109	336	146	591	18.81	57.98	25.19	101.98
15	KALAHANDI	1,576,869	178	1691	170	2039	11.29	107.24	10.78	129.31
16	KANDHAMAL	733,110	81	626	88	795	11.05	85.39	12.00	108.44
17	KENDRAPARA	1,440,361	151	1040	201	1392	10.48	72.20	13.95	96.64
18	KEONJHAR	1,801,733	236	1812	281	2329	13.10	100.57	15.60	129.26
19	KHURDA	2,251,673	770	2703	1267	4740	34.20	120.04	56.27	210.51
20	KORAPUT	1,379,647	157	1320	169	1646	11.38	95.68	12.25	119.31
21	MALKANGIRI	613,192	66	512	54	632	10.76	83.50	8.81	103.07
22	MAYURBHANJ	2,519,738	311	2478	316	3105	12.34	98.34	12.54	123.23
23	NABARANGPUR	1,220,946	96	651	72	819	7.86	53.32	5.90	67.08
24	NAYAGARH	962,789	144	1451	159	1754	14.96	150.71	16.51	182.18
25	NUAPADA	610,382	79	541	74	694	12.94	88.63	12.12	113.70
26	PURI	1,698,730	254	2215	312	2781	14.95	130.39	18.37	163.71
27	RAYAGADA	967,911	119	614	130	863	12.29	63.44	13.43	89.16
28	SAMBALPUR	1,041,099	216	712	253	1181	20.75	68.39	24.30	113.44
29	SONEPUR	610,183	87	778	96	961	14.26	127.50	15.73	157.49
30	SUNDARGARH	2,093,437	297	1199	410	1906	14.19	57.27	19.59	91.05
TOTAL		**41,974,218**	**6,162**	**41,120**	**7,690**	**54,972**	**14.68**	**97.96**	**18.32**	**130.97**

Annexure-2

Issuance Of Digtial Products During The Last 3 Years

Sl	BANKS	TOTAL NO OF ATM CARDS ISSUED			TOTAL NO OF INTERNET BANKING ISSUED			TOTAL NO OF MOBILE BANKING ISSUED			TOTAL NO OF AEPS ENABLED ACCOUNTS			TOTAL NO OF QR CODE/POS ENABLED ACCOUNTS		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	Bank of Baroda	829996	1231640	2688505	79528	84678	790016	535536	595720	153894	1183027	1335886	2513508	0	0	6213
2	Bank of India	2722579	3085720	2887725	132387	130790	142493	671295	780768	859837	2415832	2537376	2768908	671295	780768	789043
3	Bank of Maharastra	66211	79246	94774	18368	23927	46910	5185	117724	132341	4992	26579	32495	3525	2168	4537
4	Canara Bank	1191779	1357370	1433582	509677	576200	591163	376484	416229	557541	122243	122580	137486	36077	50094	131833
5	Central Bank of India	321222	331435	324584	797436	863682	950050	797436	863682	993237	585589	613374	686979	585589	613374	1300353
6	Indian Bank	672075	735471	782479	110867	163204	186338	248372	400565	479462	1080320	1106820	1184305	398865	534710	534779
7	Indian Overseas Bank	873011	987144	1244656	52788	66561	74609	210461	255424	306112	859353	911956	1071606	12116	15146	32695
8	Punjab & Sind Bank	44757	50016	66082	0	0	0	46344	54879	70275	0	0	0	0	0	0
9	Punjab National Bank	1387173	1476609	2151785	760702	799821	839173	953735	1118693	1304393	1453395	1666236	1959883	2083097	2245890	2252779
10	State Bank of India	9505388	10390198	10911809	3203961	4060555	4288278	2544104	3095400	3530380	10358679	11661662	12495418	2220968	0	49259
11	UCO Bank	1428798	1487408	1322093	0	0	128208	565321	749447	964702	0	0	3531130	6182	13999	35644
12	Union Bank of India	1301767	1567330	1910265	103671	131438	206412	327273	478828	638163	2131884	2568198	2769783	19065	22976	46642
	Public Sector Banks	**20344756**	**22779587**	**25818339**	**5769385**	**6900856**	**8243650**	**7281546**	**8927359**	**9990337**	**20195314**	**22550667**	**29151501**	**6036779**	**4279125**	**5183777**
13	Axis Bank Ltd	703681	740774	859706	190991	200082	223853	434660	496199	574696	259540	253093	282703	14364	18328	37018
14	Bandhan Bank	188026	239531	214705	48477	60209	61806	45839	59913	81280	0	0	0	768	1768	1768
15	City Union Bank	0	0	784	0	0	1010	0	0	990	0	0	549	0	0	66
16	DCB Bank Ltd	66735	48046	48072	74558	84117	71022	3231	3587	4444	0	0	0	1029	533	903
17	Federal Bank	143482	161444	100605	24750	29314	33651	555	764	934	13578	13706	12941	1629	1589	3122
18	HDFC Bank	772495	828896	946559	757127	889822	972769	757127	889822	972769	267087	275030	314922	11198	10772	22951
19	ICICI Bank	453066	540794	635775	453066	540794	670326	453066	540794	656506	450188	450695	628638	450188	450695	479458
20	IDBI Bank	422471	438480	446530	392719	416224	403754	323994	363223	370605	275796	282462	0	8892	9940	23932
21	IDFC Bank	98845	81979	249562	158543	164042	248364	31366	164042	248364	51769	57982	0	0	0	0
22	Indus Ind Bank	923831	1125097	1273209	65760	86139	95515	46326	61542	68576	539103	540599	540907	3512	4072	7176
23	Karnatak Bank Ltd.	26872	32406	37629	4654	5749	4654	18917	21119	23152	8821	9436	12483	720	796	23270
24	Karur Vysya Bank	22442	25178	90950	11533	13106	8818	20152	23066	19439	12701	13498	8461	3413	3945	50671
25	Kotak Mahindra Bank Ltd	112649	137006	141972	115878	142961	149401	88914	111521	108765	115243	142454	149139	487	850	1916
26	DBS Bank(e-Laxmi Vilas)	6675	7427	8539	50	185	17	491	986	0	0	0	0	232	183	392
27	RBL Bank	4818	6869	8839	2360	2367	2836	4766	6257	9157	0	0	215638	6073	5793	5913
28	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	The South Indian Bank Ltd.	1645	2540	2902	339	477	508	1925	2553	3235	162	407	447	32	73	166
30	Tamilnadu Mercantile Bank L	1729	1810	2098	215	335	378	543	734	1096	452	552	105	44	65	350
31	Yes Bank	21024	28570	31754	21045	28586	35761	13003	21606	28579	5916	8846	25310	772	1118	2181
	Private Sector Banks	**3970486**	**4446847**	**5100190**	**2322065**	**2664509**	**2984443**	**2244875**	**2767728**	**3172587**	**2000356**	**2048760**	**2192243**	**503353**	**510520**	**661253**
32	Odisha Gramya Bank	480995	523589	530639	0	0	0	0	0	0	224334	2037675	0	0	0	347
33	Utkal Grameen Bank	704848	734483	765481	1705	3696	33656	0	0	37463	2957183	3165607	3439587	0	0	1347
	Regional Rural Banks	**1185843**	**1258072**	**1296120**	**1705**	**3696**	**33656**	**0**	**0**	**37463**	**3181517**	**5203282**	**3439587**	**0**	**0**	**102**
34	AU Small Finance Bank	0	0	55754	0	0	6482	0	0	20987	0	0	53406	0	0	48342
35	ESAF Small Finance Bank	52966	62677	71459	324	504	746	6515	8545	15109	0	0	574	69	184	443
36	Jana Small Finance Bank	192113	256144	274176	3535	6444	8876	17336	22764	28168	0	0	0	0	0	882
37	Suryoday Small Finance Banl	111631	116211	0	2595	3084	3336	37763	37406	37399	0	399848	440099	4	4	0
38	Ujjivan Small Finance Bank	15039	38117	225234	103925	3857	103799	187561	53630	223594	0	0	229611	0	0	48342
39	Unity Small Finance Bank	0	0	167	0	0	0	0	0	163	0	0	0	0	0	0
40	Utkarsh Small Finance Bank	77126	104412	94953	13835	19596	248850	16078	22403	248850	0	0	234547	14	71	868
	Small Finance Bank	**448875**	**577561**	**721743**	**124214**	**33485**	**372089**	**265253**	**144748**	**574270**	**0**	**399848**	**958237**	**87**	**259**	**98877**
41	Orissa State Co-Op. Bank	278416	320641	388068	0	0	96	0	0	96	0	3173475	1194574	0	0	316244
	Cooperative Bank	**278416**	**320641**	**388068**	**0**	**0**	**96**	**0**	**0**	**96**	**0**	**3173475**	**1194574**	**0**	**0**	**316244**
	TOTAL	**26228376**	**29382708**	**33324460**	**8217369**	**9602546**	**11633934**	**9791674**	**11839835**	**13774753**	**25377187**	**33376032**	**36936142**	**6540219**	**4789904**	**6260253**

Annexure-2

Issuance Of Digtial Products During The Last 3 Years

Sl	DISTRICTS	TOTAL NO OF ATM CARDS ISSUED			TOTAL NO OF INTERNET BANKING ISSUED			TOTAL NO OF MOBILE BANKING ISSUED			TOTAL NO OF AEPS ENABLED ACCOUNTS			TOTAL NO OF QR CODE/POS ENABLED ACCOUNTS		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	ANGUL	883407	970771	1087547	266408	318824	397920	348065	419148	477653	767613	1081196	1132233	190813	122790	144582
2	BALASORE	1496168	1586822	1731969	393328	455233	566465	492523	580234	719158	1422752	1887675	1900599	376570	182127	245431
3	BARGARH	754631	900826	1034258	224571	272996	333455	265571	350113	384733	736541	1096073	1525924	172703	211719	256209
4	BHADRAK	1023687	1107077	1301874	227355	257695	322845	285971	347863	424608	712284	1003813	1255505	250180	111145	137325
5	BOLANGIR	769491	919501	1099456	198481	261823	304482	224639	313261	309323	734374	1050856	1461612	170942	187806	208419
6	BOUDH	285400	310136	260115	45472	58898	77490	55282	68629	87539	614902	721842	366671	38604	24997	34374
7	CUTTACK	1940448	2201318	2426676	739958	863545	1034551	861263	1046080	1238253	1447779	1905909	2320768	496248	382237	509684
8	DEOGARH	174568	188816	182809	81640	96482	113619	86560	102990	120056	332216	400976	355249	70351	63926	120154
9	DHENKANAL	680652	756503	829559	182263	218067	267970	217862	270132	306602	501486	796263	911004	142278	85431	99041
10	GAJAPATI	319542	348922	325428	76373	89811	101193	80226	98326	115727	493458	570634	440103	80546	65861	75399
11	GANJAM	1983120	2257278	2711210	595624	714146	860689	713182	899614	1065187	1710473	2130145	3112697	459929	280486	467215
12	JAGATSINGHPUR	824477	895595	949721	231232	259756	319091	311588	377422	468996	784331	1038165	1036949	277676	231327	362897
13	JAJPUR	1361254	1544383	1779193	349244	404984	511796	433985	532569	598741	1196307	1570404	1710812	324428	245074	437330
14	JHARSUGUDA	426498	463685	528324	199313	225517	267986	232739	275899	319424	451345	529855	634742	145565	111915	152329
15	KALAHANDI	611061	683342	850900	159316	198337	251468	175221	218434	253891	649713	821171	1141203	109389	49106	60280
16	KANDHAMAL	292138	317693	373209	82682	104151	125629	88348	107160	133970	342638	427722	546514	53085	25273	33018
17	KENDRAPARA	807827	920626	1074789	224739	267833	336372	271169	343140	376779	747540	1346842	1236054	216399	161500	190593
18	KEONJHAR	1932421	2131529	1586259	246830	291784	353087	374805	449360	489079	4017215	4652280	1365588	246565	215617	242609
19	KHURDA	3011592	3359015	3594093	1581522	1774737	2051551	1750766	2047274	2318699	2014565	2484234	3304310	897694	701507	841768
20	KORAPUT	506761	558692	760189	168794	204647	241525	181648	222928	265845	483328	608729	1154502	109271	66047	87223
21	MALKANGIRI	178251	202821	301172	62018	77296	94740	73387	89937	103539	174208	226863	492757	49814	35246	59328
22	MAYURBHANJ	1277714	1447131	1729897	237908	293979	351684	348038	444138	522973	1235181	1864744	1787743	338707	313561	335684
23	NABARANGPUR	278410	328308	583570	85121	105238	156499	103131	125887	156194	268884	359833	922255	73185	54636	69412
24	NAYAGARH	514308	617776	783063	126112	152515	220991	179737	226485	264525	352092	653739	785481	109254	86225	105430
25	NUAPADA	235506	245268	347535	73319	90165	109771	86528	99247	117174	187338	224996	542523	67081	39565	60634
26	PURI	950247	1084869	1369551	301955	330746	430511	379763	414467	535082	741533	1067475	1255025	289479	196059	234249
27	RAYAGADA	394807	440916	566716	115679	144468	165487	129859	191038	185834	358518	520967	798026	78611	69300	83388
28	SAMBALPUR	637240	716949	874625	297906	340697	396374	325369	381010	449508	512305	659978	1054619	214338	148119	179941
29	SONEPUR	305491	358340	482126	78827	97851	119866	90254	118380	123162	205561	294686	566105	63050	49643	58706
30	SUNDARGARH	1371259	1517800	1798627	563379	630325	748827	624195	678670	842499	1180707	1377967	1818569	427464	271659	367601
TOTAL		**26228376**	**29382708**	**33324460**	**8217369**	**9602546**	**11633934**	**9791674**	**11839835**	**13774753**	**25377187**	**33376032**	**36936142**	**6540219**	**4789904**	**6260253**

Annexure-3

Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

Sl	BANKS	TOTAL NO OF PMJDY ACCOUNTS			TOTAL NO PMJDY ACCOUNTS MALE			TOTAL NO PMJDY ACCOUNTS FEMALE		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	Bank of Baroda	1521755	1615768	1726958	739883	785198	822397	781872	830570	904561
2	Bank of India	1026271	1049963	1155473	468331	468373	513254	557940	581590	642219
3	Bank of Maharastra	55114	75206	80779	28754	40514	43039	26360	34692	37740
4	Canara Bank	618021	703859	785912	275170	307100	337320	342851	396759	448592
5	Central Bank of India	170756	180815	187682	74664	78377	80304	96092	102438	107378
6	Indian Bank	443718	499681	530369	189258	211132	213623	254460	288549	316746
7	Indian Overseas Bank	2078016	2273136	608441	734451	794058	268049	1343565	1479078	340392
8	Punjab & Sind Bank	6945	8301	9468	3449	4171	4765	3496	4130	4703
9	Punjab National Bank	1144396	1230965	1364066	526504	565288	607043	617892	665677	757023
10	State Bank of India	10437937	10927763	9165362	4572278	4785437	3974705	5865659	6142326	5190657
11	UCO Bank	1219910	1339402	1449072	517242	567707	620560	702668	771695	828512
12	Union Bank of India	845893	963535	1090125	429585	511804	561154	416308	451731	528971
	Public Sector Banks	**19568732**	**20868394**	**18153707**	**8559569**	**9119159**	**8046213**	**11009163**	**11749235**	**10107494**
13	Axis Bank Ltd	85284	103252	103283	45646	51494	51511	39638	51758	51772
14	Bandhan Bank	0	0	0	0	0	0	0	0	0
15	City Union Bank	102	105	102	49	49	42	53	56	60
16	DCB Bank Ltd	0	0	0	0	0	0	0	0	0
17	Federal Bank	13267	13263	14356	7063	7028	7708	6204	6235	6648
18	HDFC Bank	113792	147527	206990	42650	52713	54115	71142	94814	152875
19	ICICI Bank	127171	128510	138384	57437	58170	65131	69734	70340	73253
20	IDBI Bank	62781	64643	70464	42773	43629	46271	20008	21014	24193
21	IDFC Bank	0	0	0	0	0	0	0	0	0
22	Indus Ind Bank	9593	9411	9289	6557	6478	6398	3036	2933	2891
23	Karnatak Bank Ltd.	0	0	0	0	0	0	0	0	0
24	Karur Vysya Bank	1442	1428	1244	716	706	522	726	722	722
25	Kotak Mahindra Bank Ltd	1824	5314	5376	1198	3981	4029	626	1333	1347
26	DBS Bank (e-Laxmi Vilas)	0	0	0	0	0	0	0	0	0
27	RBL Bank	0	0	0	0	0	0	0	0	0
28	Standard Chartered Bank	0	0	0	0	0	0	0	0	0
29	The South Indian Bank Ltd.	508	527	778	294	305	464	214	222	314
30	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0
31	Yes Bank	54	55	77	42	44	62	12	11	15
	Private Sector Banks	**415818**	**474035**	**550343**	**204425**	**224597**	**236253**	**211393**	**249438**	**314090**
32	Odisha Gramya Bank	0	0	1925549	0	0	592743	0	0	1332806
33	Utkal Grameen Bank	0	0	2255215	0	0	974339	0	0	1280876
	Regional Rural Banks	**0**	**0**	**4180764**	**0**	**0**	**1567082**	**0**	**0**	**2613682**
34	AU Small Finance Bank	0	0	150	0	0	0	0	0	0
35	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0
36	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0
37	Suryoday Small Finance Ba	0	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0
39	Unity Small Finance Bank	0	0	0	0	0	0	0	0	0
40	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0
	Small Finance Bank	**0**	**0**	**150**	**0**	**0**	**0**	**0**	**0**	**0**
41	Orissa State Co-Op. Bank	0	0	0	0	0	0	0	0	0
	Cooperative Bank	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL	**19984550**	**21342429**	**22884964**	**8763994**	**9343756**	**9849548**	**11220556**	**11998673**	**13035266**

										Annexure-3
Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)										
Sl	**DISTRICTS**	**TOTAL NO OF PMJDY ACCOUNTS**			**TOTAL NO PMJDY ACCOUNTS MALE**			**TOTAL NO PMJDY ACCOUNTS FEMALE**		
		2022-23	**2023-24**	**2024-25**	**2022-23**	**2023-24**	**2024-25**	**2022-23**	**2023-24**	**2024-25**
1	ANGUL	615515	633273	694430	280462	293753	311081	335053	339520	383349
2	BALASORE	1341677	1509713	1503144	548272	664975	608189	793405	844738	894955
3	BARGARH	820715	868194	943154	381299	403074	430395	439416	465120	512759
4	BHADRAK	939716	1074888	1054568	409544	473513	445464	530172	601375	609104
5	BOLANGIR	1077669	1106368	1206529	477217	520653	528060	600452	585715	678469
6	BOUDH	282246	294790	306349	129025	111639	138283	153221	183151	168066
7	CUTTACK	1006480	1088120	1188037	436004	491127	498852	570476	596993	689185
8	DEOGARH	132160	147578	154808	61036	40798	71139	71124	106780	83669
9	DHENKANAL	660321	698788	750837	292392	303017	329714	367929	395771	421123
10	GAJAPATI	255761	269865	279289	113412	91523	120528	142349	178342	158761
11	GANJAM	1377550	1392131	1602597	570347	578602	655073	807203	813529	947524
12	JAGATSINGHPUR	542099	597652	598354	235566	239723	252080	306533	357929	346274
13	JAJPUR	962789	1040144	1102893	408840	473802	457097	553949	566342	645796
14	JHARSUGUDA	235023	250543	263135	107329	90694	117876	127694	159851	145259
15	KALAHANDI	711395	749012	820984	304598	302449	345603	406797	446563	475381
16	KANDHAMAL	291172	320174	326677	122544	109020	138291	168628	211156	188386
17	KENDRAPARA	666707	751495	771708	278675	361342	313724	388032	390153	457984
18	KEONJHAR	714553	773923	815257	308995	346278	345751	405558	427645	469506
19	KHURDA	865341	933923	1015379	401135	435377	452536	464206	498546	562843
20	KORAPUT	736863	760390	851496	339556	328445	388532	397307	431947	462964
21	MALKANGIRI	330823	358222	387272	150610	159861	174101	180213	198361	213171
22	MAYURBHANJ	1047330	1176581	1268863	462843	535699	550188	584487	640883	718675
23	NABARANGPUR	772801	807220	904666	357016	410352	413737	415785	396868	490929
24	NAYAGARH	481209	507134	540046	216034	238008	237199	265175	269127	302847
25	NUAPADA	386553	407791	433029	173638	162258	192959	212915	245533	240070
26	PURI	725822	729190	832588	317090	314230	351693	408732	414960	480895
27	RAYAGADA	393068	411162	459969	170722	152028	195738	222346	259134	264231
28	SAMBALPUR	434787	448500	475616	186363	169886	199053	248424	278614	276563
29	SONEPUR	392893	414360	443032	181213	188616	200877	211680	225744	242155
30	SUNDARGARH	783512	821305	890108	342217	353014	385735	441295	468283	504373
TOTAL		**19984550**	**21342429**	**22884814**	**8763994**	**9343756**	**9849548**	**11220556**	**11998673**	**13035266**

												Annexure 3A
BANK WISE PMJDY STATUS AS ON 31.03.2025												
Banks	**Type of Bank**	**Target**	**No. of Accounts Increased in FY 2024-25 up to 31.12.2024**	**% Achievement**	**Total A/C**	**Total Deposit**	**Zero Balance Account**	**%**	**RupayCard Issued**	**%**	**Aadhaar Seeded**	**%**
Bank of Baroda	PSB	42,483	111,190	261.73	1,726,958	841.00	83,341	4.83	1,671,976	96.82	1,628,080	94.27
Indian Overseas Bank	PSB	30,142	63,535	210.79	608,441	275.98	12,530	2.06	579,877	95.31	555,799	91.35
UCO Bank	PSB	64,288	109,670	170.59	1,449,072	816.64	105,992	7.31	683,957	47.20	1,262,590	87.13
Punjab National Bank	PSB	80,052	133,101	166.27	1,364,066	592.62	228,072	16.72	799,731	58.63	1,145,518	83.98
Bank of India	PSB	64,261	105,510	164.19	1,155,473	706.29	90,311	7.82	1,085,510	93.95	1,067,495	92.39
Union Bank of India	PSB	87,343	126,590	144.93	1,090,125	395.57	205,170	18.82	441,947	40.54	946,708	86.84
State Bank of India	PSB	233,309	286,262	122.70	9,165,362	4,931.79	157,970	1.72	7,871,450	85.88	7,751,445	84.57
Canara Bank	PSB	68,016	82,053	120.64	785,912	509.73	70,427	8.96	544,277	69.25	693,209	88.20
Indian Bank	PSB	50,139	30,688	61.21	530,369	274.38	52,476	9.89	371,127	69.98	321,514	60.62
Bank of Maharashtra	PSB	9,285	5,573	60.02	80,779	29.08	8,566	10.60	64,921	80.37	77,824	96.34
Punjab & Sind Bank	PSB	3,957	1,167	29.49	9,468	2.24	471	4.97	6,072	64.13	7,012	74.06
Central Bank of India	PSB	23,891	6,867	28.74	187,682	96.26	13,626	7.26	100,968	53.80	167,260	89.12
PSBs TOTAL		**757,166**	**1,062,206**	**140.29**	**18,153,707**	**9,472**	**1,028,952**	**5.67**	**14,221,813**	**78.34**	**15,624,454**	**86.07**
HDFC Bank Ltd	PVT	47,812	59,463	124.37	206,990	51.76	84,650	40.90	206,988	100.00	110,146	53.21
South Indian Bank Ltd	PVT	548	251	45.80	778	0.11	370	47.56	538	69.15	724	93.06
IDBI Bank Ltd.	PVT	19,087	5,821	30.50	70,464	18.74	26,136	37.09	33,270	47.22	44,895	63.71
ICICI Bank Ltd	PVT	44,710	9,874	22.08	138,384	39.36	25,209	18.22	130,738	94.47	102,790	74.28
Federal Bank Ltd	PVT	6,149	1,093	17.78	14,356	8.24	3,030	21.11	2,805	19.54	11,264	78.46
Kotak Mahindra Bank Ltd	PVT	3,814	62	1.63	5,376	0.40	3,317	61.70	1,958	36.42	4,345	80.82
Yes Bank Ltd	PVT	1,751	22	1.26	77	0.02	13	16.88	77	100.00	59	76.62
Axis Bank Ltd	PVT	47,215	31	0.07	103,283	35.54	13,417	12.99	49,626	48.05	57,941	56.10
Bandhan bank	PVT	59,508	-	-	-	-	-	-	-	-	-	0.00
City Union Bank Ltd	PVT	108	-	-	102	0	2	1.96	81	79.41	84	82.35
DBS Bank	PVT	824	-	-	-	-	-	-	-	-	-	0.00
DCB Bank	PVT	14,517	-	-	-	-	-	-	-	-	-	0.00
IDFC First Bank	PVT	7,014	-	-	-	-	-	-	-	-	-	0.00
IndusInd Bank Ltd	PVT	12,166	-	-	9,289	2	311	3.35	1,183	12.74	8,145	87.68
Karnataka Bank	PVT	1,642	-	-	-	-	-	-	-	-	-	0.00
Karur Vysya Bank	PVT	1,095	-	-	1,244	0	102	8.20	1,228	98.71	704	56.59
RBL Bank	PVT	790	-	-	-	-	-	-	-	-	-	0.00
SCB	PVT	108	-	-	-	-	-	-	-	-	-	0.00
Tamilnadu Mercantile Bank	PVT	199	-	-	-	-	-	-	-	-	-	0.00
PVT BANKs TOTAL		**269,057**	**76,617**	**28.48**	**550,343**	**156**	**156,557**	**28.45**	**428,492**	**77.86**	**341,097**	**61.98**
Utkal Grameen Bank	RRB	130,213	206,552	158.63	2,255,215	761.95	268,466	11.90	823,860	36.53	1,853,439	82.18
Odisha Gramya Bank	RRB	134,833	197,319	146.34	1,925,549	1,114.70	137,258	7.13	821,550	42.67	1,561,797	81.11
RRBs TOTAL		**265,046**	**403,871**	**152.38**	**4,180,764**	**1,877**	**405,724**	**9.70**	**1,645,410**	**39.36**	**3,415,236**	**81.69**
ESAF SFB	SFB	963	-	-	-	-	-	-	-	-	-	0.00
JANA SFB	SFB	18,392	-	-	-	-	-	-	-	-	-	0.00
SURYODAY SFB	SFB	24,470	-	-	-	-	-	-	-	-	-	0.00
UJJIVAN SFB	SFB	4,323	-	-	-	-	-	-	-	-	-	0.00
UTKARSH SFB	SFB	22,949	-	-	-	-	-	-	-	-	-	0.00
SFB TOTAL		**71,097**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0.00**
OSCB	OSCB	92,634	-	-	-	-	-	-	-	-	-	0.00
ODISHA TOTAL		**1,455,000**	**1,542,694**	**106.03**	**22,884,814**	**11,504**	**1,591,233**	**6.95**	**16,295,715**	**71.21**	**19,380,787**	**84.69**

Annexure-4

Performance under Social Security Schemes

Sl	BANKS	TOTAL NO PMJJBY ACCOUNTS MALE			TOTAL NO PMJJBY ACCOUNTS FEMALE			TOTAL NO PMJJBY ACCOUNTS TRANSGENDER			TOTAL NO PMSBY ACCOUNTS MALE			TOTAL NO PMSBY ACCOUNTS FEMALE			TOTAL NO PMSBY ACCOUNTS TRANSGENDER			TOTAL NO APY ACCOUNTS MALE			TOTAL NO APY ACCOUNTS FEMALE			TOTAL NO NPS ACCOUNTS MALE			TOTAL NO NPS ACCOUNTS FEMALE		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	Bank of Baroda	89546	113991	133305	100509	130108	165368			5	295174	344520	386067	284837	334707	410745			7	39466	44085	56334	50008	62815	70253	0	0	1225	0	0	464
2	Bank of India	161126	184519	222534	237323	267343	321872			6	366038	625176	704443	446292	701824	805634			12	56285	71995	93035	80662	94816	100292	67	323	914	19	56	128
3	Bank of Maharastra	2200	5219	6568	2124	4118	4926			0	4781	12048	15048	3822	8415	10101			0	1359	2437	5988	2002	3771	2336	0	5	16	0	3	15
4	Canara Bank	83476	142533	156838	108651	161332	188925			196	226016	370606	400631	256400	383237	437464			1411	54541	59299	66879	66099	75350	78592	75	297	416	24	90	132
5	Central Bank of India	37907	44003	49235	39873	48781	59502			10	93342	119321	135655	92558	123448	150428			37	16548	20069	37776	26840	28809	25194	6	6	8	0	0	0
6	Indian Bank	49336	70506	91079	62055	103845	149983			21	137368	208865	249768	150715	250960	309859			37	41703	56757	58835	61395	66576	84486	93	88	345	37	42	147
7	Indian Overseas Bank	281634	301722	137042	551226	695084	162126			0	496187	582452	222257	829615	1039844	249148			11	20084	24415	36497	32577	38044	37756	0	0	612	0	0	475
8	Punjab & Sind Bank	3204	4060	6018	1324	1771	3220			2	11507	15003	20609	5546	7808	12972			1	2278	2610	5059	2596	3590	2949	0	0	0	0	0	0
9	Punjab National Bank	93570	95394	104024	110054	121856	138472			391	400851	431481	462139	322140	387783	447495			1515	30300	38324	60544	46878	55013	49711	135	314	53516	34	66	19249
10	State Bank of India	1130607	1624372	1877988	1644029	2363610	2632152			10208	3163410	4588368	4948944	3787345	5349813	5583982			13046	243716	303838	359218	306558	416329	506568	9724	7363	15395	861	365	1341
11	UCO Bank	120031	145442	179029	148398	182946	225466			303	248225	304360	353181	248777	349409	411872			22	29350	40262	45466	45409	53132	64724	0	0	0	0	0	0
12	Union Bank of India	95489	108281	123870	106317	122575	147495			25	389569	595057	687193	362319	548101	670413			133	93737	101106	148254	122947	145375	131474	2899	4427	6247	1126	1718	2552
	Public Sector Banks	**2148126**	**2840042**	**3087530**	**3111883**	**4203369**	**4199507**	**0**	**0**	**11167**	**5832468**	**8197257**	**8585935**	**6790366**	**9485349**	**9500113**	**0**	**0**	**16232**	**629367**	**765197**	**973885**	**843971**	**1043620**	**1154335**	**12999**	**12823**	**78694**	**2101**	**2340**	**24503**
13	Axis Bank Ltd	9137	10373	12148	3201	3380	3404			0	32357	33574	35398	8714	8844	8873			3	27108	23486	49806	30890	36337	10734	96	96	7681	13	13	2678
14	Bandhan Bank	0	0	0	0	0	0			0	0	0		0	0					151	141	836	192	211	285	0	0	0	0	0	0
15	City Union Bank	67	63	65	31	29	29			0	119	119	123	53	53	56			0	31	36	55	50	51	37	0	0	0	0	0	0
16	DCB Bank Ltd	0	0	0	0	0	0			0	0	0		0	0					749	839	2612	1105	1248	724	0	0	0	0	0	0
17	Federal Bank	3777	4149	4349	1775	1837	1886			2	7799	8284	8509	2692	2790	2847			2	276	319	1294	428	404	697	103	101	101	61	60	60
18	HDFC Bank	12041	14332	19248	3869	4093	5697			0	24387	36187	86810	8893	11751	30923			0	6562	8134	19292	10154	11657	5824	177	24	76	49	6	22
19	ICICI Bank	6459	7006	7810	1575	1817	2089			0	120941	121050	195428	85939	85959	104758			0	1415	1511	3119	2030	2049	512	4358	959	1	4433	996	1
20	IDBI Bank	19372	19490	24690	8537	9705	14659			0	39437	44713	55761	16621	20674	30517			0	7246	9579	29704	9505	12177	0	0	0	0	0	0	0
21	IDFC Bank	66	430	950	33	109	236			0	161	1832	3260	66	147	321			0	120	232	1437	196	359	409	0	0	0	0	0	0
22	Indus Ind Bank	122	197	236	81	104	109			0	2141	2289	2360	856	937	1091			0	26	32	59	30	49	2896	11	11	8	4	5	5
23	Karnatak Bank Ltd.	0	0	0	0	0	0			0	0	0	0	0	0	0			0	1114	1224	2881	1403	1755	630	1	2	13	0	0	1
24	Karur Vysya Bank	465	476	487	224	232	237			0	695	706	728	342	349	363			0	73	78	134	107	110	58	4	4	68	2	2	58
25	Kotak Mahindra Bank L	1077	1159	1579	364	386	435			0	1568	1804	3092	490	542	776			0	193	424	958	236	596	310	0	0	0	0	0	0
26	DBS Bank (e-Laxmi Vila	68	0	0	20	0	0			0	235	0		56	0					19	19	30	29	29	18	0	0	0	0	0	0
27	RBL Bank	0	1	13	0	0	0			0	0	1	11	0	0	0			0	6	6	12	8	8	2	0	2	14	0	0	3
28	Standard Chartered Ba	0	0	297	0	0	162			0	0	0		0	0					0		0	0	273	0	0	0	0	0	0	0
29	The South Indian Bank I	185	187		104	105				0	364	370	975	187	188	476			0	214	215	515	272	0	168	5	7	5	5	7	9
30	Tamilnadu Mercantile I	134	136	136	85	86	86			0	483	486	497	231	233	238			0	171	236	360	245	339	234	32	39	23	14	18	9
31	Yes Bank	65	65	69	39	39	40			0	92	92	599	54	54	188			0	3	5	9	4	6	7	0	0	35	0	0	16
	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	0	0	13	0	0	0	0	0	0
	Private Sector Banks	**53035**	**58064**	**72077**	**19938**	**21922**	**29069**	**0**	**0**	**2**	**230779**	**251507**	**393551**	**125194**	**132521**	**181427**	**0**	**0**	**5**	**45477**	**46516**	**113139**	**56884**	**67658**	**23558**	**4787**	**1245**	**8025**	**4581**	**1107**	**2862**
32	Odisha Gramya Bank	0	0	225153	394186	0	781743			7	1250623	0	451616	593931	0	1043326			20	98916	138236	99341	119877	162275	280038	0	0	0	0	0	0
33	Utkal Grameen Bank	0	0	153384	71295	0	414242			0	152721	0	472636	320992	0	820098				34031	49942	115698	38779	58610	41578	0	0	0	0	0	155764
	Regional Rural Banks	**0**	**0**	**378537**	**465481**	**0**	**1195985**	**0**	**0**	**7**	**1403344**	**0**	**924252**	**914923**	**0**	**1863424**	**0**	**0**	**20**	**132947**	**188178**	**215039**	**158656**	**220885**	**321616**	**0**	**0**	**0**	**0**	**0**	**0**
34	AU Small Finance Bank																					135			33			65			15
35	ESAF Small Finance Ba	0	0		0	0	0				0	0	0	0	0	0				0		798	0		791	0	0	0	0	0	0
36	Jana Small Finance Ban	0	0		0	0	0				0	0	0	0	0	0				0		0	0		0	0	0	11253	0	0	6168
37	Suryoday Small Financ	0	0		0	0	0				0	0	0	0	0	0				0		485	0		638	0	0	0	0	0	0
38	Ujjivan Small Finance B	0	0		0	0	0				0	0	0	0	0	0				0		715	0		567	423	1252	0	1064	7126	0
39	Unity Small Finance Bank																					0			0			0			0
40	Utkarsh Small Finance I	0	0		0	0	0				0	0	0	0	0	0				0		1204	0		1570	0	0	0	0	0	0
	Small Finance Bank	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3337**	**0**	**0**	**3599**	**423**	**1252**	**11318**	**1064**	**7126**	**6183**
41	Orissa State Co-Op. Ba	0	0	0	0	0	0				0	0	0	0	0	0				0		0	0		0	0	0	0	0	0	0
	Cooperative Bank	**0**	**0**	**0**	**0**	**0**	**0**				**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**			**0**			**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL	**2201161**	**2898106**	**3538144**	**3597302**	**4225291**	**5424561**	**0**	**0**	**11176**	**7466591**	**8448764**	**9903738**	**7830483**	**9617870**	**11544964**	**0**	**0**	**16257**	**807791**	**999891**	**1305400**	**1059511**	**1332163**	**1503108**	**18209**	**15320**	**98037**	**7746**	**10573**	**33548**

Annexure-4

Performance under Social Security Schemes

Sl	DISTRICTS	TOTAL NO PMJJBY ACCOUNTS MALE			TOTAL NO PMJJBY ACCOUNTS FEMALE			TOTAL NO PMJJBY ACCOUNTS TRANSGENDER			TOTAL NO PMSBY ACCOUNTS MALE		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	ANGUL	75722	102873	148333	129073	149520	192161			287	240557	264935	356715
2	BALASORE	91665	114226	137696	190868	226386	283678			271	333735	387068	476819
3	BARGARH	85071	107483	131104	142066	163743	209640			336	298886	332217	392894
4	BHADRAK	62822	86485	93096	110691	131766	158162			206	261840	295909	318826
5	BOLANGIR	81282	107082	139822	135007	159739	207623			444	288581	344222	412388
6	BOUDH	38268	52843	39076	68122	73562	65396			125	149337	159042	110579
7	CUTTACK	117459	155472	203506	175598	224729	304191			1216	363710	430414	607984
8	DEOGARH	32375	44422	25098	62605	62110	44441			59	137340	139859	71079
9	DHENKANAL	90068	115350	142005	152895	171585	196952			512	245105	268898	339013
10	GAJAPATI	40350	56544	46375	71328	78343	74208			161	158253	169370	129527
11	GANJAM	124980	169132	282949	223579	292101	469527			657	439574	531610	785926
12	JAGATSINGHPUR	67220	85681	102446	89686	103874	110052			111	228903	253349	267359
13	JAJPUR	73227	98739	147141	137982	164726	202481			296	298723	339539	459950
14	JHARSUGUDA	43859	57871	60507	71703	76161	81090			270	158669	170392	157614
15	KALAHANDI	57988	86290	95763	106436	141004	187396			328	225296	270301	282276
16	KANDHAMAL	44255	58815	59408	86286	93098	108707			162	158877	171216	163626
17	KENDRAPARA	58509	78213	94036	85740	102742	142109			207	225826	254157	310995
18	KEONJHAR	122193	150336	155113	142333	159887	203130			177	325249	379979	409856
19	KHURDA	114986	145415	227949	154061	186747	283127			779	386732	447676	696799
20	KORAPUT	71433	94689	97042	114329	135266	158368			196	223757	251573	251631
21	MALKANGIRI	48313	64345	56085	80271	86749	84820			147	158963	170817	121711
22	MAYURBHANJ	171816	215244	235536	216198	264654	366621			1099	484703	528893	607599
23	NABARANGPUR	53018	76418	71133	107658	129688	151724			597	189108	217837	174964
24	NAYAGARH	49500	67724	67141	97380	115501	134897			139	194269	215161	200142
25	NUAPADA	46054	62896	64422	77909	86214	94311			224	168657	188129	164295
26	PURI	79922	98540	138821	129635	144976	206216			295	253544	280135	418635
27	RAYAGADA	51509	71485	84618	87163	100898	128749			190	186986	203348	190727
28	SAMBALPUR	61114	79632	113203	106572	117834	165088			501	212297	233823	299608
29	SONEPUR	40902	56631	55550	74797	82506	90671			291	185579	198326	171134
30	SUNDARGARH	105281	137230	223170	169331	199182	319025			893	283535	350569	553067
	TOTAL	**2201161**	**2898106**	**3538144**	**3597302**	**4225291**	**5424561**	**0**	**0**	**11176**	**7466591**	**8448764**	**9903738**

Sl	DISTRICTS	TOTAL NO PMSBY ACCOUNTS FEMALE			TOTAL NO PMSBY ACCOUNTS TRANSGENDER			TOTAL NO APY ACCOUNTS MALE			TOTAL NO APY ACCOUNTS FEMALE			TOTAL NO NPS ACCOUNTS MALE			TOTAL NO NPS ACCOUNTS FEMALE		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	ANGUL	255766	302125	359754			543	23269	32792	33941	31660	43869	57141	565	464	3111	293	103	375
2	BALASORE	436846	527360	472873			654	42543	51128	59090	50934	62205	103219	254	432	4790	82	99	1010
3	BARGARH	323117	381675	630833			879	22982	29904	50002	31373	40981	34035	480	386	1869	225	403	289
4	BHADRAK	290944	351578	458883			263	32684	38299	38114	41075	49376	70182	196	212	3528	76	63	697
5	BOLANGIR	312071	399740	382960			749	25594	31542	51405	33985	42619	34927	378	264	1945	96	47	1404
6	BOUDH	143048	166607	130141			214	13928	16781	15019	22319	27858	15661	41	57	278	11	8	42
7	CUTTACK	390171	494203	675996			1121	55275	67048	86363	63666	78125	118835	1614	2248	11782	729	1382	3266
8	DEOGARH	131254	145779	93203			71	10552	12661	9174	18943	23738	11747	169	67	305	22	12	40
9	DHENKANAL	269409	313668	363740			820	22431	31981	30219	30822	43058	54668	464	226	1356	107	38	177
10	GAJAPATI	149417	175918	153452			221	13825	16509	15485	22216	27586	17120	81	136	940	31	25	94
11	GANJAM	546501	705233	1028728			987	44564	57086	139905	52955	68163	86810	1178	1237	6051	380	311	1241
12	JAGATSINGHPUR	227591	274964	283333			348	24725	29290	30470	33116	40367	48195	580	372	4143	235	76	288
13	JAJPUR	331690	400961	494355			680	35030	41467	50328	43421	52544	77782	762	387	2825	227	92	298
14	JHARSUGUDA	144468	171662	164287			397	15160	18911	22767	23551	29988	18456	835	388	2259	361	684	251
15	KALAHANDI	258367	335206	391682			465	19237	25041	36673	27628	36118	25266	333	190	1161	57	25	171
16	KANDHAMAL	174700	206088	219946			619	14095	16435	18579	22486	27512	19115	212	119	628	33	13	96
17	KENDRAPARA	245841	296424	374711			468	27962	33415	35018	36353	44492	61407	194	193	2160	69	85	296
18	KEONJHAR	313518	378869	440058			601	43991	50422	49711	52382	61499	79689	406	329	2145	105	68	337
19	KHURDA	357459	439468	668746			1279	56164	68135	101730	64555	79212	114105	4835	4065	23333	2830	3678	19548
20	KORAPUT	238590	291642	318003			306	24257	30129	46824	32648	41206	30064	230	206	1291	90	49	239
21	MALKANGIRI	152900	182975	154601			73	13421	16630	12928	21812	27707	14650	79	87	389	19	22	74
22	MAYURBHANJ	364864	529821	697858			451	55780	69790	73760	64171	80867	106457	662	401	3339	150	97	360
23	NABARANGPUR	215138	270821	268436			174	16208	19925	23898	24599	31002	18136	90	78	636	30	15	86
24	NAYAGARH	208672	252710	259026			200	20465	25536	20920	28856	36613	46193	215	162	1075	71	28	156
25	NUAPADA	162102	196936	187770			258	12226	15684	15363	20617	26761	14657	132	57	594	18	6	72
26	PURI	269339	323298	470528			378	31489	40035	50724	39880	51112	82695	1171	491	4520	300	1077	700
27	RAYAGADA	189395	227581	235586			250	18801	23740	32929	27192	34817	23046	372	202	794	104	36	176
28	SAMBALPUR	227678	267375	349343			802	20680	26396	47658	29071	37473	32561	572	898	4054	276	788	589
29	SONEPUR	178684	208788	192176			517	16599	20216	23218	24990	31293	19908	48	98	984	19	17	236
30	SUNDARGARH	320943	398395	623956			1469	33854	42963	83159	42235	54002	66368	1061	868	5752	700	1226	940
	TOTAL	**7830483**	**9617870**	**11544964**	**0**	**0**	**16257**	**807791**	**999891**	**1305374**	**1059511**	**1332163**	**1503095**	**18209**	**15320**	**98037**	**7746**	**10573**	**33548**

							Annexure 4A
APY Bankwise as on 31.03.2025							
Sl. No.	**Name of APY- SPs**	**Bank Category**	**No. of Branches**	**ANNUAL TARGET**	**APY accounts opened in FY 2025-26**	**Annual Target Achievement in FY 2025-26**	**Cumulative APY accounts opened since inception**
1	STATE BANK OF INDIA	PSB	895	80550	145378	180.48	865786
2	CENTRAL BANK OF INDIA	PSB	104	9360	14090	150.53	62970
3	BANK OF BARODA	PSB	174	15660	19663	125.56	126587
4	BANK OF INDIA	PSB	262	23580	26421	112.05	193327
5	INDIAN BANK	PSB	201	18090	19745	109.15	143321
6	UNION BANK OF INDIA	PSB	351	31590	32843	103.97	279728
7	INDIAN OVERSEAS BANK	PSB	129	11610	11792	101.57	74253
8	PUNJAB AND SIND BANK	PSB	21	1890	1789	94.66	8008
9	UCO BANK	PSB	263	23670	16700	70.55	110190
10	PUNJAB NATIONAL BANK	PSB	344	30960	16817	54.32	110255
11	CANARA BANK	PSB	277	24930	10795	43.30	145471
12	BANK OF MAHARASHTRA	PSB	51	4590	1841	40.11	8324
PSBs Total			**3072**	**276480**	**317874**	**114.97**	**2128220**
13	INDUSIND BANK LIMITED	PVT	23	805	2874	357.02	2955
14	KARNATAKA BANK LIMITED	PVT	8	280	533	190.36	3511
15	THE SOUTH INDIAN BANK LTD	PVT	3	105	195	185.71	683
16	IDBI BANK LTD	PVT MAJOR	76	5320	7946	149.36	29704
17	THE FEDERAL BANK LTD	PVT	26	910	1268	139.34	1991
18	IDFC FIRST BANK LIMITED	PVT	27	945	1210	128.04	1846
19	DCB BANK LIMITED	PVT	51	1785	1249	69.97	3336
20	BANDHAN BANK LIMITED	PVT	38	1330	768	57.74	1121
21	TAMILNAD MERCANTILE BANK LT	PVT	1	35	19	54.29	594
22	HDFC BANK LTD	PVT MAJOR	209	14630	5229	35.74	25116
23	KOTAK MAHINDRA BANK	PVT	20	700	248	35.43	1268
24	CITY UNION BANK LTD	PVT	1	35	5	14.29	92
25	THE CATHOLIC SYRIAN BANK LIMI	PVT	1	35	4	11.43	39
26	AXIS BANK LTD	PVT MAJOR	189	13230	692	5.23	60540
27	YES BANK LIMITED	PVT	4	140	5	3.57	16
28	THE KARUR VYSYA BANK LTD	PVT	5	175	4	2.29	192
29	ICICI BANK LIMITED	PVT MAJOR	116	8120	71	0.87	3631
30	STANDARD CHARTERED BANK	PVT	1	35	0	0.00	0
31	THE LAKSHMI VILAS BANK LTD	PVT	5	175	0	0.00	48
32	RBL BANK LIMITED	PVT	1	35	0	0.00	14
	PVT Banks Total		**805**	**48825**	**22320**	**45.71**	**136697**
33	ODISHA GRAMYA BANK	RRB	549	49410	78859	159.60	379379
34	Utkal Grameen Bank	RRB	433	38970	48696	124.96	157276
	RRBs Total		**982**	**88380**	**127555**	**144.33**	**536655**
35	ESAF SMALL FINANCE BANK LIMIT	SFB	13	845	627	74.20	1589
36	UJJIVAN SMALL FINANCE BANK LIM	SFB	25	1625	622	38.28	1282
37	AU SMALL FINANCE BANK LIMITEI	SFB	1	65	24	36.92	168
38	SURYODAY SMALL FINANCE BANK	SFB	43	2795	699	25.01	1123
39	UTKARSH SMALL FINANCE BANK L	SFB	73	4745	6	0.13	2774
SFBs Total			**155**	**10075**	**1978**	**19.63**	**6936**
All Banks Total			**5014**	**423760**	**469727**	**110.85**	**2808508**

Annexure 4B						
PMJJBY_AS ON 31.03.2025						
Sl No.	**Bank**	**Type**	**Target**	**FY 2024-25 Achievement**	**% Achievement**	**Cumulative Enrolment**
1	State Bank of India	PSBs	294153	929047	315.84	4520348
2	Indian Overseas Bank	PSBs	38147	43666	114.47	299168
3	Bank of India	PSBs	81326	92545	113.80	544412
4	Indian Bank	PSBs	63454	66737	105.17	241083
5	Bank of Baroda	PSBs	53753	54577	101.53	298678
6	UCO Bank	PSBs	81315	77674	95.52	404798
7	Punjab & Sind Bank	PSBs	5010	3405	67.96	9240
8	Central Bank of India	PSBs	30233	15921	52.66	108747
9	Canara Bank	PSBs	86062	41899	48.68	345959
10	Union Bank of India	PSBs	110536	40511	36.65	271390
11	Punjab National Bank	PSBs	101300	25246	24.92	242887
12	Bank of Maharashtra	PSBs	11749	2134	18.16	11494
PSBs Total			**957038**	**1393362**	**145.59**	**7298204**
13	IDBI Bank Ltd.	Pvt. Bank	24149	10072	41.71	39349
14	Federal Bank Ltd	Pvt. Bank	7779	1696	21.80	6237
15	HDFC Bank Ltd	Pvt. Bank	60517	6520	10.77	24945
16	Kotak Mahindra Bank Ltd	Pvt. Bank	4831	418	8.65	2014
17	IDFC Bank Ltd.	Pvt. Bank	8879	647	7.29	1186
18	Axis Bank Ltd	Pvt. Bank	59757	1799	3.01	15552
19	City Union Bank Ltd	Pvt. Bank	138	2	1.45	94
20	RBL Bank Ltd	Pvt. Bank	1003	12	1.20	13
21	Karur Vysya Bank	Pvt. Bank	1386	16	1.15	724
22	South Indian Bank Ltd	Pvt. Bank	694	4	0.58	459
23	ICICI Bank Ltd	Pvt. Bank	56582	200	0.35	9899
24	IndusInd Bank Ltd	Pvt. Bank	15404	44	0.29	345
25	Yes Bank Ltd	Pvt. Bank	2218	5	0.23	109
26	Bandhan Bank	Pvt. Bank	75275	0	0.00	0
27	DBS Bank	Pvt. Bank	1046	0	0.00	0
28	DCB Bank	Pvt. Bank	18366	0	0.00	0
29	Karnataka Bank	Pvt. Bank	2079	0	0.00	0
30	SCB	Pvt. Bank	138	0	0.00	0
31	Tamilnadu Mercantile Bank Lt	Pvt. Bank	252	0	0.00	222
Pvt. Bank			**340493**	**21435**	**6.30**	**101148**
32	Odisha Gramya Bank	RRB	170518	813345	476.98	1006903
33	Utkal Grameen Bank	RRB	164789	160737	97.54	567626
RRB Total			**335307**	**974082**	**290.50**	**1574529**
34	ESAF SFB	SFB	1221	0	0.00	0
35	Jana SFB	SFB	23277	0	0.00	0
36	Suryoday SFB	SFB	30958	0	0.00	0
37	Ujjivan SFB	SFB	5469	0	0.00	0
38	Utkarsh SFB	SFB	29041	0	0.00	0
SFB Total			**89966**	**0**	0.00	**0**
39	OSCB	OSCB	117196	0	0.00	0
Odisha Total			**1840000**	**2388879**	**129.83**	**8973881**

						Annexure 4C
PMSBY_AS ON 31.03.2025						
Sl. No.	**Bank**	**Type**	**Target**	**FY 2024-25 Achievement**	**% Achievement**	**Cumulative Enrolment**
1	State Bank of India	PSB	552219	1587085	287.40	10545972
2	Indian Overseas Bank	PSB	71498	108843	152.23	471416
3	Bank of India	PSB	152428	183122	120.14	1510089
4	Bank of Baroda	PSB	100767	117589	116.69	796819
5	Punjab & Sind Bank	PSB	9385	10750	114.54	33582
6	Union Bank of India	PSB	207200	214454	103.50	1357739
7	Indian Bank	PSB	118936	99812	83.92	559664
8	Central Bank of India	PSB	56673	43247	76.31	286120
9	UCO Bank	PSB	152455	115009	75.44	765075
10	Canara Bank	PSB	161334	84255	52.22	839506
11	Punjab National Bank	PSB	189888	90370	47.59	911149
12	Bank of Maharashtra	PSB	22018	4638	21.06	25149
PSBs Total			**1794801**	**2659174**	**148.16**	**18102280**
13	HDFC Bank Ltd	PVT	113410	69795	61.54	117733
14	ICICI Bank Ltd	PVT	106051	54709	51.59	300186
15	IDBI Bank Ltd.	PVT	45267	20617	45.55	86278
16	Yes Bank Ltd	PVT	4153	641	15.43	787
17	Kotak Mahindra Bank Ltd	PVT	9042	938	10.37	3868
18	IDFC Bank Ltd.	PVT	16636	1602	9.63	3581
19	Federal Bank Ltd	PVT	14585	1374	9.42	11358
20	Tamilnadu Mercantile Bank Ltd	PVT	472	16	3.39	735
21	City Union Bank Ltd	PVT	258	7	2.71	179
22	Axis Bank Ltd	PVT	111998	1853	1.65	44274
23	Karur Vysya Bank	PVT	2598	36	1.39	1091
24	IndusInd Bank Ltd	PVT	28867	225	0.78	3451
25	RBL Bank Ltd	PVT	1877	10	0.53	11
26	South Indian Bank Ltd	PVT	1300	4	0.31	1451
27	Bandhan Bank	PVT	141139	0	0.00	0
28	DBS Bank	PVT	1955	0	0.00	0
29	DCB Bank	PVT	34433	0	0.00	0
30	Karnataka Bank	PVT	3895	0	0.00	0
31	SCB	PVT	258	0	0.00	0
Pvt. Bank			**638194**	**151827**	**23.79**	**574983**
32	Odisha Gramya Bank	RRB	319752	912756	285.46	1494962
33	Utkal Grameen Bank	RRB	308897	300394	97.25	1292734
RRB Total			**628649**	**1213150**	**192.98**	**2787696**
34	ESAF SFB	SFB	2289	0	0.00	0
35	JANA SFB	SFB	43633	0	0.00	0
36	SURYODAY SFB	SFB	58029	0	0.00	0
37	UJJIVAN SFB	SFB	10252	0	0.00	0
38	UTKARSH SFB	SFB	54440	0	0.00	0
	SFB Total		**168643**	**0**	**0.00**	**0**
39	OSCB	0	219713	0	0.00	0
Odisha Total			**3450000**	**4024151**	**116.64**	**21464959**

						Annexure-4D
DISTRICT WISE PMJJBY CLAIMS_AS ON 31.03.2025						
Sl. No.	**Dist.**	**FY 2024-25**		**CUMULATIVE**		
		No. of Claims Settled	**Amount in Rs.**	**No. of Claims Settled**	**Amount in Rs.**	**No. of pending Claims**
1	CUTTACK	326	6,52,00,000.00	1502	30,04,00,000.00	40
2	MAYURBHANJ	337	6,74,00,000.00	1295	25,90,00,000.00	37
3	ANGUL	505	10,10,00,000.00	1155	23,10,00,000.00	29
4	GANJAM	426	8,52,00,000.00	1979	39,58,00,000.00	24
5	BOLANGIR	221	4,42,00,000.00	957	19,14,00,000.00	22
6	KEONJHAR	192	3,84,00,000.00	700	14,00,00,000.00	21
7	PURI	188	3,76,00,000.00	851	17,02,00,000.00	21
8	BALASORE	234	4,68,00,000.00	1048	20,96,00,000.00	18
9	BARGARH	411	8,22,00,000.00	1136	22,72,00,000.00	18
10	KHURDA	241	4,82,00,000.00	1008	20,16,00,000.00	17
11	BHADRAK	95	1,90,00,000.00	413	8,26,00,000.00	16
12	DHENKANAL	496	9,92,00,000.00	1500	30,00,00,000.00	14
13	SAMBALPUR	279	5,58,00,000.00	824	16,48,00,000.00	13
14	JAGATSINGHPUR	144	2,88,00,000.00	487	9,74,00,000.00	12
15	JAJPUR	205	4,10,00,000.00	825	16,50,00,000.00	11
16	KANDHAMAL	110	2,20,00,000.00	342	6,84,00,000.00	11
17	KORAPUT	97	1,94,00,000.00	434	8,68,00,000.00	11
18	RAYAGADA	161	3,22,00,000.00	621	12,42,00,000.00	10
19	KALAHANDI	186	3,72,00,000.00	678	13,56,00,000.00	9
20	NAYAGARH	188	3,76,00,000.00	798	15,96,00,000.00	9
21	SONEPUR	107	2,14,00,000.00	426	8,52,00,000.00	9
22	NUAPADA	135	2,70,00,000.00	435	8,70,00,000.00	8
23	MALKANGIRI	60	1,20,00,000.00	255	5,10,00,000.00	7
24	KENDRAPARA	78	1,56,00,000.00	349	6,98,00,000.00	6
25	SUNDARGARH	378	7,56,00,000.00	1212	24,24,00,000.00	5
26	BOUDH	59	1,18,00,000.00	270	5,40,00,000.00	4
27	GAJAPATI	80	1,60,00,000.00	253	5,06,00,000.00	4
28	JHARSUGUDA	111	2,22,00,000.00	391	7,82,00,000.00	4
29	NABARANGPUR	121	2,42,00,000.00	496	9,92,00,000.00	4
30	DEOGARH	39	78,00,000.00	175	3,50,00,000.00	2
Total		**6,210**	**1,24,20,00,000.00**	**22,815**	**4,56,30,00,000.00**	**416**

						Annexure-4D
DISTRICT WISE PMSBY CLAIMS_AS ON 31.03.2025						
		FY 2024-25		**CUMULATIVE**		
Sl. No.	**Dist.**	**No. of Claims Settled**	**Amount in Rs.**	**No. of Claims Settled**	**Amount in Rs.**	**No. of pending Claims**
1	MAYURBHANJ	45	90,00,000.00	189	3,78,00,000.00	42
2	BALASORE	74	1,47,00,000.00	274	5,24,40,000.00	39
3	KHURDA	67	1,34,00,000.00	323	6,45,00,000.00	31
4	CUTTACK	71	1,39,00,000.00	281	5,60,00,000.00	28
5	DHENKANAL	84	1,68,00,000.00	274	5,45,00,000.00	27
6	PURI	47	94,00,000.00	200	4,00,00,000.00	23
7	SAMBALPUR	52	1,01,00,000.00	196	3,88,00,000.00	23
8	JAJPUR	59	1,18,00,000.00	254	5,05,00,000.00	22
9	KEONJHAR	67	1,34,00,000.00	224	4,46,00,000.00	20
10	GANJAM	44	88,00,000.00	286	5,70,00,000.00	17
11	ANGUL	70	1,40,00,000.00	196	3,92,00,000.00	16
12	JAGATSINGHPUR	31	59,00,000.00	131	2,58,00,000.00	15
13	BHADRAK	46	92,,00,000.00	155	3,09,00,000.00	13
14	SUNDARGARH	53	1,05,00,000.00	247	4,89,00,000.00	13
15	NAYAGARH	41	82,00,000.00	111	2,21,00,000.00	12
16	BARGARH	50	1,00,00,000.00	170	3,40,00,000.00	10
17	KENDRAPARA	34	68,00,000.00	114	2,28,00,000.00	10
18	KALAHANDI	31	62,00,000.00	127	2,54,00,000.00	6
19	KANDHAMAL	18	36,00,000.00	106	2,11,00,000.00	5
20	KORAPUT	24	48,00,000.00	99	1,98,00,000.00	5
21	BOLANGIR	46	90,00,000.00	184	3,61,00,000.00	4
22	JHARSUGUDA	25	50,00,000.00	95	1,88,00,000.00	4
23	MALKANGIRI	13	26,00,000.00	54	1,08,00,000.00	4
24	NUAPADA	26	52,00,000.00	78	1,56,00,000.00	4
25	RAYAGADA	16	32,00,000.00	132	2,64,00,000.00	4
26	BOUDH	10	20,00,000.00	55	1,10,00,000.00	2
27	DEOGARH	16	32,00,000.00	74	1,48,00,000.00	2
28	GAJAPATI	7	14,00,000.00	56	1,11,00,000.00	2
29	NABARANGPUR	9	18,00,000.00	65	1,30,00,000.00	2
30	SONEPUR	14	28,00,000.00	79	1,58,00,000.00	2
Total		**1,190**	**23,67,00,000.00**	**4,829**	**95,95,40,000.00**	**407**

						Annexure4D
BANK WISE PMJJBY CLAIMS_AS ON 31.03.2025						
Sl. No.	**Bank Name**	**FY 2024-25**		**CUMULATIVE**		
		No. of claims settled	**Amount in Rs. Lakh**	**No. of claims setteled**	**Amount in Rs. Lakh**	**No. of pending Claims**
1	Bank of Baroda	175	350.00	1485	2970.00	0
2	Bank of India	163	326.00	352	704.00	9
3	Bank of Maharastra	0	0.00	0	0.00	0
4	Canara Bank	66	132.00	912	1824.00	18
5	Central Bank of India	86	172.00	234	468.00	0
6	Indian Bank	19	38.00	19	38.00	0
7	Indian Overseas Bank	101	202.00	101	202.00	0
8	Punjab & Sind Bank	28	56.00	29	58.00	1
9	Punjab National Bank	206	412.00	364	728.00	1
10	State Bank of India	2516	5032.00	9672	19344.00	0
11	UCO Bank	1107	2214.00	1977	3954.00	102
12	Union Bank of India	175	350.00	879	1758.00	0
Public Sector Banks		**4642**	**9284.00**	**16024**	**32048.00**	**131**
13	Axis Bank Ltd	9	18.00	101	202.00	0
14	Bandhan Bank	0	0.00	0	0.00	0
15	City Union Bank	0	0.00	0	0.00	0
16	DCB Bank Ltd	1	2.00	1	2.00	0
17	Federal Bank	2	4.00	23	46.00	0
18	HDFC Bank	6	12.00	23	46.00	0
19	ICICI Bank	4	8.00	47	94.00	0
20	IDBI Bank	106	212.00	106	212.00	9
21	IDFC Bank	0	0.00	0	0.00	0
22	Indus Ind Bank	0	0.00	0	0.00	0
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0
24	Karur Vysya Bank	0	0.00	0	0.00	0
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0
26	Laxmi Vilas Bank	0	0.00	0	0.00	0
27	RBL Bank	0	0.00	0	0.00	0
28	South Indian Bank	1	2.00	1	2.00	0
29	Standard Chartered Bank	0	0.00	0	0.00	0
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0
31	Yes Bank	0	0.00	0	0.00	0
Private Banks		**129**	**258.00**	**302**	**604.00**	**9**
32	Odisha Gramya Bank	1016	2032.00	4677	9354.00	160
33	Utkal Grameen Bank	422	844.00	1811	3622.00	116
Regional Rural Banks		**1438**	**2876.00**	**6488**	**12976.00**	**276**
34	ESAF Small Finance Bank	0	0.00	0	0.00	0
35	Jana Small Finance Bank	0	0.00	0	0.00	0
36	Suryoday Small Finance Bank	1	2.00	1	2.00	0
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0
39	Unity Small Finance Bank	0	0.00	0	0.00	0
40	AU Small Finance Bank	0	0.00	0	0.00	0
Small Finance Bank		**1**	**2.00**	**1**	**2.00**	**0**
41	Orissa State Co-Op. Bank	0	0.00	0	0.00	0
Coop Bank Total		**0**	**0.00**	**0**	**0.00**	**0**
Grand Total		**6210**	**12420.00**	**22815**	**45630.00**	**416**

						Annexure-4D
BANK WISE PMSBY CLAIMS_AS ON 31.03.2025						
Sl. No.	**Bank Name**	**FY 2024-25**		**CUMULATIVE**		
		No. of claims settled	**Amount in Rs. Lakh**	**No. of claims setteled**	**Amount in Rs. Lakh**	**No. of pending Claims**
1	Bank of Baroda	46	90.00	188	372.00	19
2	Bank of India	87	174.00	207	414.00	18
3	Bank of Maharastra	0	0.00	0	0.00	0
4	Canara Bank	16	32.00	97	194.00	7
5	Central Bank of India	7	13.00	6	12.00	0
6	Indian Bank	7	14.00	7	14.00	0
7	Indian Overseas Bank	16	32.00	16	32.00	0
8	Punjab & Sind Bank	14	25.00	14	25.00	0
9	Punjab National Bank	11	21.00	118	213.40	61
10	State Bank of India	362	720.00	1751	3479.00	116
11	UCO Bank	149	297.00	257	510.00	40
12	Union Bank of India	194	388.00	905	1810.00	6
Public Sector Banks		**909**	**1806.00**	**3566**	**7075.40**	**267**
13	Axis Bank Ltd	0	0.00	15	30.00	0
14	Bandhan Bank	0	0.00	0	0.00	0
15	City Union Bank	0	0.00	0	0.00	0
16	DCB Bank Ltd	0	0.00	0	0.00	0
17	Federal Bank	0	0.00	4	8.00	0
18	HDFC Bank	1	2.00	10	20.00	2
19	ICICI Bank	0	0.00	0	0.00	0
20	IDBI Bank	31	62.00	31	62.00	1
21	IDFC Bank	0	0.00	0	0.00	0
22	Indus Ind Bank	0	0.00	0	0.00	0
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0
24	Karur Vysya Bank	0	0.00	0	0.00	0
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0
26	Laxmi Vilas Bank	0	0.00	0	0.00	0
27	RBL Bank	0	0.00	0	0.00	0
28	South Indian Bank	0	0.00	0	0.00	1
29	Standard Chartered Bank	0	0.00	0	0.00	0
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0
31	Yes Bank	0	0.00	0	0.00	0
Private Banks		**32**	**64.00**	**60**	**120.00**	**4**
32	Odisha Gramya Bank	160	320.00	678	1356.00	132
33	Utkal Grameen Bank	89	177.00	525	1044.00	4
Regional Rural Banks		**249**	**497.00**	**1203**	**2400.00**	**136**
34	ESAF Small Finance Bank	0	0.00	0	0.00	0
35	Jana Small Finance Bank	0	0.00	0	0.00	0
36	Suryoday Small Finance Bank	0	0.00	0	0.00	0
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0
39	Unity Small Finance Bank	0	0.00	0	0.00	0
40	AU Small Finance Bank	0	0.00	0	0.00	0
Small Finance Bank		**0**	**0.00**	**0**	**0.00**	**0**
41	Orissa State Co-Op. Bank	0	0.00	0	0.00	0
Coop Bank Total		**0**	**0.00**	**0**	**0.00**	**0**
Grand Total		**1190**	**2367.00**	**4829**	**9595.40**	**407**

Annexure-5

Performance under BSBD Accounts

Sl	BANKS	TOTAL NO OF BSBDA ACCOUNTS			TOTAL NO OF WOMEN BSBDA ACCOUNTS		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	Bank of Baroda	1610590	1706608	1814301	824483	873579	945940
2	Bank of India	1052030	1099451	1517143	500961	498255	814787
3	Bank of Maharastra	57538	133324	80892	27364	62480	37790
4	Canara Bank	622745	703230	786198	344473	394809	447181
5	Central Bank of India	169579	147793	187815	67833	39980	75129
6	Indian Bank	444626	499333	632222	254943	288385	334
7	Indian Overseas Bank	355510	374295	383046	201058	214065	218081
8	Punjab & Sind Bank	6420	7839	8542	3083	3871	4452
9	Punjab National Bank	26264	160092	1723996	7492	68877	831990
10	State Bank of India	1369541	1325357	1273169	713543	690491	661237
11	UCO Bank	228128	243435	1807523	130424	138735	1052906
12	Union Bank of India	714016	819530	1313479	351960	382595	628032
	Public Sector Banks	**6656987**	**7220287**	**11528326**	**3427617**	**3656122**	**5717859**
13	Axis Bank Ltd	159640	154807	151038	78082	75040	74313
14	Bandhan Bank	36	48	213	19	25	103
15	City Union Bank	0	0	124			68
16	DCB Bank Ltd	0	9972	1252	0	3709	565
17	Federal Bank	195	187	184	109	120	118
18	HDFC Bank	239192	250696	306948	186132	197634	253832
19	ICICI Bank	68151	53493	0	34525	26911	0
20	IDBI Bank	147979	137744	46153	34031	33853	37299
21	IDFC Bank	388	485	2005	94	115	568
22	Indus Ind Bank	619961	549178	0	590381	521115	0
23	Karnatak Bank Ltd.	9210	9748	13749	5114	5340	6610
24	Karur Vysya Bank	777	819	1837	243	270	689
25	Kotak Mahindra Bank Ltd	3276	6718	6781	882	1581	1593
26	Laxmi Vilas Bank	2737	2862	2895	1174	1224	1251
27	RBL Bank	8843	5990	8890	8843	5990	8886
28	Standard Chartered Bank	0	0	0	0	0	0
29	The South Indian Bank Ltd.	519	3242	458	217	217	186
30	Tamilnadu Mercantile Banl	0	0	1193	0	0	629
31	Yes Bank	0	0	243	0	0	43
	Private Sector Banks	**1260904**	**1185989**	**543963**	**939846**	**873144**	**386753**
32	Odisha Gramya Bank	2423459	2469484	2658457	1627231	1658135	1785021
33	Utkal Grameen Bank	930941	934881	857425	377884	381823	358055
	Regional Rural Banks	**3354400**	**3404365**	**3515882**	**2005115**	**2039958**	**2143076**
34	AU Small Finance Bank			0			0
35	ESAF Small Finance Bank	0	0	1397	0	0	513
36	Jana Small Finance Bank	1922	2060	0	834	817	0
37	Suryoday Small Finance B	1942	2005	226802	1006	1029	147420
38	Ujjivan Small Finance Bank	0	0	251637	0	0	250311
39	Unity Small Finance Bank			0			0
40	Utkarsh Small Finance Ban	17260	32451	0	14960	28125	0
	Small Finance Bank	**3864**	**4065**	**479836**	**1840**	**1846**	**398244**
41	Orissa State Co-Op. Bank	0	0	0	0	0	0
	Cooperative Bank	**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL	**11276155**	**11814706**	**16068007**	**6374418**	**6571070**	**8645932**

Annexure-5

Performance under BSBD Accounts

Sl	DISTRICTS	TOTAL NO OF BSBDA ACCOUNTS			TOTAL NO OF WOMEN BSBDA ACCOUNTS		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	ANGUL	387445	395417	567517	219701	222430	316742
2	BALASORE	663833	695025	1025496	399053	414308	607661
3	BARGARH	281689	303174	569791	147543	151418	290354
4	BHADRAK	493111	512095	697502	314447	319649	395341
5	BOLANGIR	394244	426791	652095	174935	188534	300815
6	BOUDH	89275	96567	136863	44703	47732	61946
7	CUTTACK	646742	679926	1020106	404590	416382	552283
8	DEOGARH	59135	61906	100656	33189	33586	56495
9	DHENKANAL	320362	333444	543597	187365	193947	316538
10	GAJAPATI	152947	157113	198508	73673	75470	85368
11	GANJAM	810047	843912	1078503	432383	449589	571428
12	JAGATSINGHPUR	296766	318890	525108	170134	181655	273817
13	JAJPUR	719445	751046	874624	480318	491240	483270
14	JHARSUGUDA	123079	126170	175199	67618	67179	90327
15	KALAHANDI	249059	261313	314179	113502	120054	161765
16	KANDHAMAL	106100	108623	150981	53478	54930	76670
17	KENDRAPARA	447520	476445	666938	259664	274688	338636
18	KEONJHAR	616016	622245	741647	375536	370315	408835
19	KHURDA	746675	788252	1020525	419782	437609	560678
20	KORAPUT	292460	315056	348666	141861	151152	176309
21	MALKANGIRI	175682	186520	228453	88533	93392	113670
22	MAYURBHANJ	918672	962523	1329105	506540	522346	749644
23	NABARANGPUR	345651	374014	427200	171244	181045	221986
24	NAYAGARH	362876	375066	503513	202085	208034	277393
25	NUAPADA	139726	148749	183343	62650	65461	84436
26	PURI	538714	560504	768199	311199	319898	423238
27	RAYAGADA	181010	191754	218374	88489	94600	104763
28	SAMBALPUR	175269	191839	273967	106064	113292	159095
29	SONEPUR	179526	187078	191224	91457	92349	98882
30	SUNDARGARH	380339	395700	536128	247642	246911	287547
TOTAL		**11293415**	**11847157**	**16068007**	**6389378**	**6599195**	**8645932**

Annexure-6

Credit Indicators

Sl	BANKS	TOTAL NO OF ADVANCE ACCOUNTS			TOTAL NO OF PMJDY OD ACCOUNTS		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	Bank of Baroda	148424	158101	2598514	7189	7183	9084
2	Bank of India	532350	539492	438649	5730	6645	38263
3	Bank of Maharastra	11138	20106	27369	0	213	309
4	Canara Bank	296582	316088	328676	56180	77681	74609
5	Central Bank of India	73031	69163	66607	0	0	0
6	Indian Bank	160568	151633	160126	6942	7088	29
7	Indian Overseas Bank	0	0	288131	0	0	0
8	Punjab & Sind Bank	6985	7017	8195	288	288	399
9	Punjab National Bank	2624130	2641560	275685	4750	6593	0
10	State Bank of India	1355173	1494605	1585077	2171	2068	41222
11	UCO Bank	240770	241886	332855	244	109	122
12	Union Bank of India	656693	990734	408910	815212	840757	973
	Public Sector Banks	**6105844**	**6630385**	**6518794**	**898706**	**948625**	**165010**
13	Axis Bank Ltd	1131265	1295242	728213	0	0	4
14	Bandhan Bank	463943	423680	654902	0	0	0
15	City Union Bank			366			0
16	DCB Bank Ltd	135785	133914	151264	0	0	51
17	Federal Bank	57409	102435	88032	0	0	0
18	HDFC Bank	973522	1051952	1042291	0	0	0
19	ICICI Bank	353486	370206	397629	0	0	0
20	IDBI Bank	51958	52361	53102	199	194	189
21	IDFC Bank	347629	525026	517676	0	0	2005
22	Indus Ind Bank	1990016	1863974	1573669	0	0	0
23	Karnatak Bank Ltd.	2249	2324	1340	0	0	0
24	Karur Vysya Bank	1523	1526	2735	0	0	72
25	Kotak Mahindra Bank Ltd	16256	50022	66231	0	0	0
26	Laxmi Vilas Bank	1371	1167	0	0	0	0
27	RBL Bank	145331	274768	289134	0	0	0
28	Standard Chartered Bank	0	0	0	0	0	0
29	The South Indian Bank Ltd.	447	579	31	0	0	0
30	Tamilnadu Mercantile Bank Ltd.	105	98	315	15	15	0
31	Yes Bank	129582	148584	142657	0	0	0
	Private Sector Banks	**5801877**	**6297858**	**5709587**	**214**	**209**	**2321**
32	Odisha Gramya Bank	743472	724872	718609	0	0	
33	Utkal Grameen Bank	398350	441147	480822	435	383	
	Regional Rural Banks	**1141822**	**1166019**	**1199431**	**435**	**383**	**0**
34	ESAF Small Finance Bank	52707	83563	97343	0	0	0
35	Jana Small Finance Bank	215769	256261	212663	0	0	0
36	Suryoday Small Finance Bank	232121	239760	231774	0	0	0
37	Ujjivan Small Finance Bank	138002	145027	116760	0	0	0
38	Utkarsh Small Finance Bank	161809	268838	277320	0	0	0
39	Unity Small Finance Bank			0			
40	AU Small Finance Bank			57487			
	Small Finance Bank	**800408**	**993449**	**993347**	**0**	**0**	**0**
41	Orissa State Co-Op. Bank	283955	352758	2744557	0	0	0
	Cooperative Bank	**283955**	**352758**	**2744557**	**0**	**0**	**0**
	TOTAL	**14133906**	**15440469**	**17165716**	**899355**	**949217**	**167331**

Annexure-6

Credit Indicators

Sl	DISTRICTS	TOTAL NO OF ADVANCE ACCOUNTS			TOTAL NO OF PMJDY OD ACCOUNTS		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	ANGUL	344439	449709	569495	16532	17563	2816
2	BALASORE	646062	758441	975998	38531	39703	4172
3	BARGARH	379468	500229	667992	57435	59637	2410
4	BHADRAK	659577	607284	676947	29384	29893	5251
5	BOLANGIR	466980	569457	683072	34675	36807	3554
6	BOUDH	113645	121841	210000	31266	31521	1704
7	CUTTACK	1041158	1239841	1239391	35546	40181	17164
8	DEOGARH	66333	79657	119993	18610	19025	596
9	DHENKANAL	285469	301530	437245	13827	15584	7733
10	GAJAPATI	115562	124407	97344	9112	10727	3335
11	GANJAM	928159	1167958	1100336	91477	99142	11124
12	JAGATSINGHPUR	371737	394173	307596	15078	17369	6245
13	JAJPUR	1346935	957427	858523	68127	71075	5136
14	JHARSUGUDA	181749	216842	259096	10422	10829	1417
15	KALAHANDI	341598	376215	427463	16733	17676	3954
16	KANDHAMAL	154225	172410	221933	4504	4781	1719
17	KENDRAPARA	285453	299106	331568	25379	26069	11040
18	KEONJHAR	753332	589509	792871	27775	28943	9514
19	KHURDA	1653601	2154490	2248900	65122	69447	11283
20	KORAPUT	300824	336470	408759	39823	40447	2650
21	MALKANGIRI	86328	97534	140852	44633	45102	1424
22	MAYURBHANJ	625263	754447	605564	17318	20850	19486
23	NABARANGPUR	174297	195345	253337	37060	37674	1580
24	NAYAGARH	315894	356323	565063	23678	25011	7188
25	NUAPADA	124232	142990	140589	13693	13885	2434
26	PURI	597423	752650	817535	36247	40538	8422
27	RAYAGADA	174830	232171	272169	8425	8691	1198
28	SAMBALPUR	374555	500820	620415	30823	30907	3214
29	SONEPUR	201128	243744	291891	21946	22040	1214
30	SUNDARGARH	1023650	747449	823779	16174	18100	8354
TOTAL		**14133906**	**15440469**	**17165716**	**899355**	**949217**	**167331**

Annexure 7

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

State	**Odisha**
Quarter ended	**March**
Year	**2025**

Sl. No.	District	No of rural branches in district (31.03.2025)	Target for No. of Camps by Rural Branches as per RBI Guidelines	Camps Conducted by Rural Branches during the Quarter	No. of Participants	% of Achievement	Camps Conducted by FLCs	No. of Participants
TOTAL		**3216**	**9648**	**9406**	**271428**	**97.49**	**1454**	**77475**
1	JHARSUGUDA	38	114	170	6973	149.12	58	2968
2	GAJAPATI	42	126	173	6416	137.30	62	2100
3	DEOGARH	24	72	85	5026	118.06	30	2522
4	MALKANGIRI	42	126	142	6360	112.70	62	3928
5	SONEPUR	53	159	177	8033	111.32	42	3253
6	GANJAM	218	654	717	24017	109.63	58	3431
7	BOUDH	32	96	105	5056	109.38	28	3383
8	DHENKANAL	96	288	315	8728	109.38	104	5801
9	BOLANGIR	104	312	340	9786	108.97	52	2266
10	NUAPADA	46	138	150	5581	108.70	42	2339
11	ANGUL	112	336	342	7860	101.79	14	428
12	KENDRAPARA	104	312	316	10185	101.28	48	2162
13	JAGATSINGHPUR	118	354	354	7498	100.00	39	939
14	PURI	161	483	480	16232	99.38	96	3064
15	MAYURBHANJ	206	618	604	10550	97.73	54	2198
16	BHADRAK	113	339	329	5063	97.05	54	1435
17	KORAPUT	84	252	244	8412	96.83	29	1310
18	JAJPUR	175	525	500	10366	95.24	44	2260
19	SAMBALPUR	82	246	228	11501	92.68	57	5122
20	BALASORE	180	540	500	7237	92.59	54	1834
21	NAYAGARH	100	300	276	5922	92.00	38	2034
22	BARGARH	126	378	346	11729	91.53	86	2607
23	KHURDA	184	552	505	13161	91.49	31	4206
24	KEONJHAR	128	384	348	9708	90.63	8	280
25	NABARANGPUR	54	162	146	5368	90.12	32	1981
26	CUTTACK	240	720	647	11278	89.86	18	1097
27	KALAHANDI	108	324	285	9248	87.96	80	3318
28	KANDHAMAL	42	126	104	5495	82.54	48	4225
29	RAYAGADA	73	219	179	6549	81.74	38	2508
30	SUNDARGARH	131	393	299	12090	76.08	48	2476

Annexure- 8

Performance of CFLs from 01.04.2024 to 31.03.2025					Q MAR 25		Q DEC 24		Q SEPT 24		Q JUN 24		FY 2024-25	
Sl.No	Name of the CFL	Bank Name	Name of NGO	District	No. of FLAP Conducted	No. of Members Attended	No. of FLAP Conducted	No. of Members Attended	No. of FLAP Conducted	No. of Members Attended	No. of FLAP Conducted	No. of Members Attended	No. of FLAP Conducted	No. of Members Attended
1	Anugul	UCO Bank	DHAN Foundation	Anugul	186	4,797	186	4967	186	4947	186	4141	744	18,852
2	Badamba	UCO Bank	DHAN foundation	Cuttack	189	4,730	186	4967	187	4683	151	3491	713	17,871
3	Bahalada	Bank of India	DHAN Foundation	Mayurbhanj	192	5,132	146	3418	114	2379	118	2454	570	13,383
4	Balisankara	State Bank of India	DHAN Foundation	Sundargarh	113	4,264	178	4595	175	4523	167	3571	633	16,953
5	Balliguda	Bank of India	DHAN foundation	Kandhamal	200	5,098	174	4394	181	4238	148	3516	703	17,246
6	Baranga	UCO Bank	DHAN foundation	Cuttack	181	4,668	204	5206	180	4638	179	4411	744	18,923
7	Bargarh	State Bank of India	DHAN Foundation	Bargarh	136	5,212	167	4955	161	3572	123	2630	587	16,369
8	Baripada	Bank of India	DHAN Foundation	Mayurbhanj	193	4,916	159	3765	102	2379	62	1412	516	12,472
9	Basudevpur (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	137	3,561	180	4563	188	4841	115	2650	620	15,615
10	Betanati	Bank of India	DHAN Foundation	Mayurbhanj	228	7,557	156	3737	165	3697	125	2666	674	17,657
11	Bhadrak	UCO Bank	DHAN foundation	Bhadrak	130	3,500	166	4040	125	2875	88	1826	509	12,241
12	Bhatli	State Bank of India	DHAN Foundation	Bargarh	135	4,940	179	5060	172	4367	202	5115	688	19,482
13	Bhawanipatna	Bank of India	DHAN foundation	Kalahandi	191	5,008	187	4988	196	5283	205	5243	779	20,522
14	Bijatola	Bank of India	DHAN Foundation	Mayurbhanj	185	4,832	98	2353	126	2829	126	3368	535	13,382
15	Bishra	State Bank of India	DHAN Foundation	Sundargarh	119	6,394	137	3428	125	2850	142	3065	523	15,737
16	Boipariguda	Bank of India	DHAN foundation	Koraput	180	4,558	186	5351	192	4877	171	4394	729	19,180
17	Bolangir	Bank of India	DHAN foundation	Bolangir	175	4,169	191	5119	180	4398	151	3616	697	17,302
18	Boudh	State Bank of India	DHAN Foundation	Boudh	124	4,918	186	5477	189	4812	190	4705	689	19,912
19	Brahmagiri	UCO Bank	DHAN foundation	Puri	146	3,785	174	4420	182	4628	149	3606	651	16,439
20	Daspalla	State Bank of India	DHAN foundation	Nayagarh	182	4,911	194	4796	182	5848	193	4474	751	20,029
21	Dhankauda	State Bank of India	DHAN Foundation	Sambalpur	143	4,849	169	3870	188	4436	188	3938	688	17,093
22	Dharmasala	State Bank of India	DHAN Foundation	Jajpur	114	4,624	164	3893	193	5155	158	3567	629	17,239
23	Dhenknal	UCO Bank	DHAN foundation	Dhenknal	180	4,521	190	4636	165	3965	124	2988	659	16,110
24	Gudvella	Bank of India	DHAN foundation	Bolangir	160	3,255	203	4075	150	3238	133	2785	646	13,353
25	Gunupur	State Bank of India	DHAN foundation	Rayagada	119	3,356	189	5483	175	4513	185	3983	668	17,335
26	Hindol (Rasol)	UCO Bank	DHAN foundation	Dhenknal	192	4,882	188	4846	188	4986	154	3733	722	18,447
27	Jeypore	Bank of India	DHAN foundation	Koraput	184	4,839	205	5472	207	5254	178	4091	774	19,656
28	Jharsuguda	State Bank of India	DHAN Foundation	Jharsuguda	121	4,357	138	3375	124	3114	93	2252	476	13,098
29	Jhumpura	Bank of India	DHAN foundation	Keonjhar	155	4,285	95	2420	146	3498	109	2610	505	12,813
30	Kalampur	Bank of India	DHAN foundation	Kalahandi	171	4,428	197	4973	190	4689	199	4351	757	18,441
31	Kalimela	State Bank of India	DHAN foundation	Malkangiri	186	4,827	186	5062	186	4934	186	5197	744	20,020
32	Kamakhyanagar (Already Estb.)	UCO Bank	DHAN foundation	Dhenknal	185	4,582	197	4551	169	4088	152	3653	703	16,874
33	Kantapada	UCO Bank	DHAN foundation	Cuttack	185	4,901	160	3894	184	4456	155	3722	684	16,973
34	Kaptipada	Bank of India	DHAN foundation	Mayurbhanj	177	4,740	241	7032	191	4978	171	4336	780	21,086
35	Karanjia	Bank of India	DHAN foundation	Mayurbhanj	162	4,088	224	6033	180	4456	159	3661	725	18,238
36	Kendrapara	Bank of India	DHAN foundation	Kendrapara	195	5,928	214	5642	187	4804	132	3448	728	19,822
37	Kesinga	Bank of India	DHAN foundation	Kalahandi	181	4,449	210	5018	175	4293	199	4639	765	18,399
38	Khariar	State Bank of India	DHAN foundation	Nuapada	159	3,894	189	6103	183	3519	155	2359	686	15,875
39	Kishorenagar	UCO Bank	DHAN Foundation	Anugul	157	3,986	181	4714	176	4696	110	2788	624	16,184
40	Koksara	Bank of India	DHAN foundation	Kalahandi	192	5,165	201	5333	193	5131	198	4890	784	20,519
41	Koraput	Bank of India	DHAN foundation	Koraput	179	4,822	194	5181	200	5420	165	4057	738	19,480
42	Kosagumuda	State Bank of India	DHAN foundation	Nabarangpur	173	4,544	209	5687	183	4791	171	4468	736	19,490
43	Kuarmunda	State Bank of India	DHAN Foundation	Sundargarh	124	4,874	173	4439	180	4859	175	4309	652	18,481
44	Kuchinda	State Bank of India	DHAN Foundation	Sambalpur	136	6,476	170	4117	157	3893	136	3400	599	17,886
45	Lahunipada	State Bank of India	DHAN foundation	Sundargarh	189	4,689	168	4415	190	4669	191	4229	738	18,002
46	Laikera	State Bank of India	DHAN Foundation	Jharsuguda	133	4,778	177	4187	131	3095	134	2711	575	14,771
47	Laxmipur	Bank of India	DHAN foundation	Koraput	176	4,787	159	4090	180	4688	180	4380	695	17,945
48	Loisingha	Bank of India	DHAN foundation	Bolangir	153	3,424	95	2095	155	3193	156	3619	559	12,331
49	Malkangiri	State Bank of India	DHAN foundation	Malkangiri	187	4,906	184	4735	173	4432	186	4761	730	18,834
50	Marsaigai	Bank of India	DHAN foundation	Kendrapara	224	6,249	188	5301	188	5011	155	4004	755	20,565
51	Mohana	Union Bank of India	DHAN foundation	Gajapati	192	4,882	198	5787	192	4930	181	4796	763	20,395
52	Muniguda	State Bank of India	DHAN foundation	Rayagada	184	4,747	187	5067	192	4793	186	4610	749	19,217
53	Nabarangpur / Nawrangpur	State Bank of India	DHAN foundation	Nabarangpur	176	4,058	191	4703	186	4700	186	4849	739	18,310
54	Nuapada	State Bank of India	DHAN foundation	Nuapada	143	3,429	183	5273	186	4248	165	3258	677	16,208
55	Parjang	UCO Bank	DHAN foundation	Dhenknal	209	4,979	223	5148	221	5219	203	4788	856	20,134
56	Parlakhemundi (Gosani)	Union Bank of India	DHAN foundation	Gajapati	171	5,063	165	4800	182	4951	148	3375	666	18,189
57	Phulbani	Bank of India	DHAN foundation	Kandhamal	186	5,180	188	5177	187	5005	185	5401	746	20,763
58	Raikia	Bank of India	DHAN foundation	Kandhamal	165	4,560	186	4945	175	4595	174	4677	700	18,777
59	Rairakhol	State Bank of India	DHAN Foundation	Sambalpur	124	4,972	152	3775	126	3468	103	2337	505	14,552
60	Rajborasombar (Padampur)	Bank of India	DHAN foundation	Bargarh	169	4,413	182	4747	174	4248	163	3295	688	16,703
61	Rajkanika	Bank of India	DHAN foundation	Kendrapara	223	6,260	186	4716	184	4683	135	2841	728	18,500
62	Ramanaguda	State Bank of India	DHAN foundation	Rayagada	186	5,141	173	4733	165	4463	178	4519	702	18,856
63	Rayagada	State Bank of India	DHAN foundation	Rayagada	182	5,128	194	5186	186	5155	161	4074	723	19,543
64	Salepur	UCO Bank	DHAN foundation	Cuttack	175	4,496	181	4714	188	4790	173	4276	717	18,276
65	Saraskana	Bank of India	DHAN Foundation	Mayurbhanj	156	3,935	168	4306	139	3340	157	3743	620	15,324
66	Semliguda	Bank of India	DHAN foundation	Koraput	167	4,641	193	5420	194	4997	186	4818	740	19,876
67	Sohella	State Bank of India	DHAN Foundation	Bargarh	124	4,882	187	5603	169	4264	135	3870	615	18,619
68	Sonepur	State Bank of India	DHAN Foundation	Sonepur	124	4,930	186	4923	185	4858	184	4419	679	19,130
69	Sukruli	Bank of India	DHAN Foundation	Mayurbhanj	158	4,054	188	4286	94	2143	43	1120	483	11,603
70	Sundargarh	State Bank of India	DHAN Foundation	Sundargarh	68	2,773	156	3901	142	3617	157	3191	523	13,482
71	Tihidi (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	100	2,539	150	4247	164	4429	121	2728	535	13,943
72	Tikabali	Bank of India	DHAN foundation	Kandhamal	212	5,775	172	4567	186	4758	183	4678	753	19,778
73	Tileibani	Bank of India	DHAN foundation	Debgarh	190	4,882	196	4938	196	5147	168	4329	750	19,296
74	Titlagarh	State Bank of India	DHAN Foundation	Bolangir	128	5,018	171	4835	156	3862	151	3842	606	17,557
75	Tureikela	Bank of India	DHAN foundation	Bolangir	146	4,533	135	4280	109	2703	150	3518	540	15,034
76	Udala	Bank of India	DHAN Foundation	Mayurbhanj	187	5,013	182	4738	188	4364	179	4303	736	18,418
77	Ulunda	State Bank of India	DHAN Foundation	Sonepur	104	4,177	177	4584	185	4655	158	3247	624	16,663
78	Umarkote	State Bank of India	DHAN foundation	Nabarangpur	167	4,294	187	5041	184	4843	183	4670	721	18,848
79	Anandpur	Bank of India	MOTHER	Keonjhar	202	5,392	207	5742	187	5083	199	5941	795	22,158
80	Balasore	UCO Bank	MOTHER	Balasore	244	6,431	262	7274	261	7570	209	5005	976	26,280
81	Balianta	State Bank of India	MOTHER	Khordha	192	5,511	184	6514	180	4855	161	3610	717	20,490
82	Begunia	State Bank of India	MOTHER	Khordha	191	5,373	188	6009	201	6242	173	4251	753	21,875
83	Chilika	State Bank of India	MOTHER	Khordha	194	6,024	204	6052	232	6084	240	6333	870	24,493
84	Danagadi	State Bank of India	MOTHER	Jajpur	195	5,580	217	7422	196	6204	223	7865	831	27,071
85	Erasama	UCO Bank	MOTHER	Jagatsinghpur	189	4,921	189	5092	188	5880	181	4561	747	20,454
86	Ghatagaon	Bank of India	MOTHER	Keonjhar	196	6,693	193	6523	148	3997	179	4946	716	22,159
87	Gop	UCO Bank	MOTHER	Puri	189	6,113	212	5825	245	6615	188	5287	834	23,840
88	Jagatsinghpur	UCO Bank	MOTHER	Jagatsinghpur	190	5,068	193	4646	184	5047	177	4414	744	19,175
89	Jajpur	State Bank of India	MOTHER	Jajpur	193	5,488	201	5858	189	5655	190	4364	773	21,365
90	Jaleswar	UCO Bank	MOTHER	Balasore	189	5,265	201	5140	174	5335	159	4219	723	19,959
91	Jatani	State Bank of India	MOTHER	Khordha	193	6,904	202	6383	175	5657	122	3202	692	22,146
92	Khandapada	State Bank of India	MOTHER	Nayagarh	198	6,142	222	6908	224	6699	235	6242	879	25,991
93	Naugaon	UCO Bank	MOTHER	Jagatsinghpur	195	4,935	199	4854	194	5422	123	2922	711	18,133
94	Odagaon	State Bank of India	MOTHER	Nayagarh	199	6,301	217	6814	221	6742	184	4939	821	24,796
95	Oupada	UCO Bank	MOTHER	Balasore	195	5,809	203	5912	189	5567	148	4052	735	21,340
96	Satyabadi	UCO Bank	MOTHER	Puri	190	5,438	188	5857	188	5129	198	4974	764	21,398
97	Telkoi	Bank of India	MOTHER	Keonjhar	196	5,314	170	4722	164	4775	188	5356	718	20,167
98	Bhanjanagar	Union Bank of India	VIDS	Ganjam	72	2,841	47	2355	38	2245	27	1858	184	9,299
99	Chikiti	Union Bank of India	VIDS	Ganjam	61	1,963	59	1949	42	1785	46	1688	208	7,385
100	Dharakote	Union Bank of India	VIDS	Ganjam	74	3,007	55	2559	41	2139	35	1872	205	9,577
101	Kabisuryanagar	Union Bank of India	VIDS	Ganjam	99	3,533	49	1934	51	2090	35	1511	234	9,068
102	Khalikote	Union Bank of India	VIDS	Ganjam	73	2,174	55	1543	53	2411	47	1875	228	8,003
103	Kukudakhandi	Union Bank of India	VIDS	Ganjam	66	2,770	36	1813	33	1709	32	1454	167	7,746
104	Sankhemundi	Union Bank of India	VIDS	Ganjam	77	3,423	55	3358	46	2587	41	2120	219	11,488
	TOTAL				**17,082**	**493,622**	**18,137**	**493,769**	**17,474**	**461,670**	**16,014**	**397,716**	**68,707**	**1,846,777**

Annexure - 9

BANK WISE BC STATUS AS ON 31.03.2025					
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	1214	1214	1165	**95.96**
Bank of India	Public Sector Bank	1563	1563	1334	**85.35**
Bank of Maharastra	Public Sector Bank	40	0	38	**95.00**
Canara Bank	Public Sector Bank	278	278	113	**40.65**
Central Bank of India	Public Sector Bank	195	193	193	**98.97**
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	1382	1382	1168	**84.52**
State Bank of India	Public Sector Bank	6598	6598	5167	**78.31**
UCO Bank	Public Sector Bank	1699	1699	1265	**74.46**
Union Bank of India	Public Sector Bank	1488	1488	1479	**99.40**
Total public sector banks		**15415**	**14598**	**12878**	**83.54**
Axis Bank Ltd	Private Sector Bank	3793	9	3500	**92.28**
Bandhan Bank	Private Sector Bank	0	0	0	**0.00**
City Union Bank	Private Sector Bank	0	0	0	**0.00**
DCB Bank Ltd	Private Sector Bank	589	0	589	**100.00**
Federal Bank	Private Sector Bank	0	0	0	**0.00**
HDFC Bank	Private Sector Bank	664	617	473	**71.23**
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	255	82	168	**65.88**
Indus Ind Bank	Private Sector Bank	15781	12598	15781	**100.00**
Karnatak Bank Ltd.	Private Sector Bank	0	0	0	**0.00**
Karur Vysya Bank	Private Sector Bank	0	0	0	**0.00**
Kotak Mahindra Bank Ltd	Private Sector Bank	24	0	24	**100.00**
Laxmi Vilas Bank	Private Sector Bank	0	0	0	**0.00**
RBL Bank	Private Sector Bank	960	0	960	**100.00**
Standard Chartered Bank	Private Sector Bank	0	0	0	**0.00**
The South Indian Bank Ltd.	Private Sector Bank	0	0	0	**0.00**
Tamilnadu Mercantile Bank Ltd.	Private Sector Bank	0	0	0	**0.00**
Yes Bank	Private Sector Bank	871	871	871	**100.00**
Total private sector banks		**23744**	**14189**	**23173**	**97.60**
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	**0.00**
Utkarsh Small Finance Bank	Small Finance Bank	0	0	0	**0.00**
Unity Small Finance Bank	Small Finance Bank	0	0	0	**0.00**
AU Small Finance Bank	Small Finance Bank	0	0	0	**0.00**
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		**41120**	**30106**	**37370**	**90.88**

Annexure- 10

BharatNet Phase - I

State – Odisha

Report upto the Month of March-2025 (31-03-2025)

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 Connectivity (BHQs/ GPs)	% of Acitve Connectivity
1	Balasore	12	288	300	300	300	300	288	12	300	208	69.33
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	195	54.78
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	92	44.88
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	142	48.63
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	126	82.35
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	80	44.94
16	Mayurbhanja	22	319	341	341	341	341	319	22	341	143	41.94
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	148	61.67
Total		**181**	**3810**	**3991**	**3990**	**3990**	**3990**	**3809**	**181**	**3990**	**2230**	**55.89**

Annexure- 10										
BharatNet Phase - II										
State – Odisha										
(Report As on 31.03.2025)										
Aerial OFC										
Sl No	**Name of the District**	**No Of Blocks**	**No Of GPs**	**No Of BHQs**	**Total GPs/BHQs**	**No. of Service Ready (BHQs)**	**No. of Service Ready (GPs)**	**No. of Service Ready (BHQs/ GPs)**	**No. of Acitve Connectivity (BHQs/ GPs)**	**% of Acitve Connectivity**
1	ANGUL	8	219	8	227	8	219	227	139	61.23
2	BALASORE	10	71	0	71	0	71	71	55	77.46
3	BARGARH	12	253	12	265	12	253	265	142	53.58
4	BHADRAK	7	30	0	30	0	30	30	19	63.33
5	BOLANGIR	14	314	14	328	14	314	328	166	50.61
6	BOUDH	2	6	0	6	0	6	6	0	0.00
7	CUTTACK	11	31	0	31	0	31	31	24	77.42
8	DEOGARH	3	10	0	10	0	10	10	8	80.00
9	DHENKANAL	7	15	0	15	0	15	15	7	46.67
10	GAJAPATI	5	21	0	21	0	21	21	13	61.90
11	GANJAM	13	28	0	28	0	28	28	20	71.43
12	JAGATSINGHPUR	3	4	0	4	0	4	4	3	75.00
13	JAJPUR	7	31	0	31	0	31	31	31	100.00
14	JHARSUGUDA	5	78	5	83	5	78	83	35	42.17
15	KALAHANDI	12	166	7	173	7	166	173	50	28.90
16	KANDHAMAL	7	12	0	12	0	12	12	5	41.67
17	KENDRAPADA	5	18	0	18	0	18	18	17	94.44
18	KENDUJHAR	8	97	4	101	4	97	101	70	69.31
19	KHURDA	8	22	0	22	0	22	22	18	81.82
20	KORAPUT	14	239	14	253	14	239	253	151	59.68
21	MALKANAGIRI	7	103	7	110	7	103	110	18	16.36
22	MAYURBHANJ	18	81	4	85	4	81	85	42	49.41
23	NAWARANGPUR	10	189	10	199	10	189	199	146	73.37
24	NAYAGARH	7	18	0	18	0	18	18	14	77.78
25	NUAPADA	5	131	5	136	5	131	136	59	43.38
26	PURI	11	38	0	38	0	38	38	34	89.47
27	RAYAGADA	11	181	11	192	11	181	192	110	57.29
28	SAMBALPUR	9	138	9	147	9	138	147	38	25.85
29	SONEPUR	6	109	6	115	6	109	115	67	58.26
30	SUNDARGARH	17	279	17	296	17	279	296	192	64.86
Total		**262**	**2932**	**133**	**3065**	**133**	**2932**	**3065**	**1693**	**55.24**

		Annexure- 11
Sanctions under FIF during the financial year 2024-25 (up to 31.03.2025)		
Sl. No	**Sanction budget allocated:**	**258,385,000.00**
	Bank/ Agency	**Sanction in Rs.**
1	BANK OF INDIA	82,850,000.00
2	STATE BANK OF INDIA	74,877,500.00
3	UCO BANK	41,685,000.00
4	OSCB	21,593,400.00
5	UTKAL GRAMEEN BANK	13,719,400.00
6	UNION BANK OF INDIA	8,860,000.00
7	FINO PAYMENTS BANK	5,100,000.00
8	ODISHA GRAMYA BANK	3,420,000.00
9	PUNJAB NATIONAL BANK	2,700,000.00
10	AIRTEL PAYMENTS BANK	1,372,375.00
11	AU SMALL FINANCE BANK	746,000.00
12	ESAF SMALL FINANCE BANK	162,000.00
BANK TOTAL		**257,085,675.00**
13	Other Agencies	1,476,294.00
TOTAL SANCTION		**258,561,969.00**
Releases under FIF during the financial year 2024-25 (up to 31.03.2025)		
Sl. No.	**Disbursement budget allocated:**	**193,417,000.00**
	Bank/ Agency	**Sanction Amount**
1	STATE BANK OF INDIA	55,396,707.00
2	BANK OF INDIA	36,035,136.00
3	UCO BANK	28,534,844.00
4	UNION BANK OF INDIA	15,226,595.00
5	PUNJAB NATIONAL BANK	12,013,777.00
6	Odisha Gramya Bank	10,371,711.00
7	OSCB	7,859,170.00
8	Fino Payments Bank Ltd	6,217,500.00
9	UTKAL GRAMEEN BANK	5,694,090.00
10	NSDL PAYMENTS BANK	3,240,000.00
11	AIRTEL PAYMENTS BANK	2,705,032.00
12	INDIA POST PAYMENTS BANK	2,214,100.00
Banks Total		**185,508,662.00**
13	Other Agency	1,904,085.00
TOTAL SANCTION		**187,412,747.00**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure-12**

Sl	BANKS	Crop Loan			Term Loan												Allied Advance					
					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	%
1	Bank of Baroda	801.29	812.68	101.42	44.82	51.52	114.95	129.10	173.30	134.24	33.26	14.45	43.44	8.96	5.22	58.25	41.76	45.22	108.29	46.98	46.49	98.95
2	Bank of India	1768.58	1533.78	86.72	8.47	0.00	0.00	54.98	42.30	76.94	20.13	3.00	14.88	5.08	0.00	0.00	95.74	110.82	115.75	81.23	97.35	119.84
3	Bank of Maharastra	70.32	2.92	4.15	7.01	0.00	0.00	59.71	183.64	307.56	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	1707.50	144.31	29.37	0.51	1.74	120.35	115.04	95.59	39.82	23.36	58.66	13.10	0.00	0.00	68.38	60.43	88.37	69.19	68.24	98.62
5	Central Bank of India	490.79	529.29	107.84	3.14	0.00	0.00	7.97	4.98	62.52	3.13	0.01	0.32	1.14	0.00	0.00	7.99	11.00	137.70	7.76	5.86	75.47
6	Indian Bank	966.84	539.39	55.79	29.03	0.00	0.00	257.96	365.89	141.84	48.79	0.00	0.00	5.10	0.00	0.00	84.37	142.07	168.39	28.87	3.43	11.89
7	Indian Overseas Bank	550.13	551.63	100.27	10.57	3.04	28.75	78.59	48.39	61.58	45.81	6.54	14.28	4.58	0.00	0.00	32.75	94.54	288.67	31.41	45.53	144.95
8	Punjab & Sind Bank	18.42	2.00	10.88	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	1585.15	100.31	120.08	25.18	20.97	206.13	167.90	81.45	121.20	98.77	81.49	37.85	0.00	0.00	186.07	119.51	64.23	138.72	45.31	32.67
10	State Bank of India	9098.56	9183.54	100.93	504.39	598.16	118.59	1310.46	1529.44	116.71	1145.40	1161.32	101.39	74.26	83.62	112.61	628.13	661.01	105.24	680.63	739.16	108.60
11	UCO Bank	1368.88	1462.36	106.83	24.21	26.14	107.98	288.60	267.48	92.68	139.01	62.33	44.84	13.39	4.58	34.20	98.23	141.25	143.80	95.72	111.17	116.14
12	Union Bank of India	1823.90	1624.75	89.08	104.33	103.97	99.65	317.07	309.62	97.65	106.86	58.32	54.58	21.22	18.12	85.43	80.38	58.57	72.87	128.10	120.86	94.35
Public Sector Banks		**19721.23**	**19535.00**	**99.06**	**888.14**	**808.51**	**91.03**	**2833.36**	**3208.00**	**113.22**	**1719.40**	**1428.11**	**83.06**	**187.33**	**111.54**	**59.55**	**1333.18**	**1444.41**	**108.34**	**1317.09**	**1283.38**	**97.44**
13	Axis Bank Ltd	1574.63	1491.44	94.72	72.36	0.00	0.00	586.72	349.63	59.59	24.12	0.00	0.00	13.77	0.00	0.00	32.76	33.30	101.65	67.81	71.51	105.45
14	Bandhan Bank	165.80	28.03	16.91	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	48.67	139.28	53.04	45.88	86.50
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	272.95	192.00	2.82	0.14	4.80	66.38	40.53	61.07	1.46	0.00	0.00	1.10	0.00	0.00	115.61	111.42	96.37	17.56	0.00	0.00
17	Federal Bank	528.61	615.54	116.45	2.93	0.00	0.00	7.57	0.41	5.47	6.33	0.00	0.00	2.23	2.48	111.53	4.98	5.34	107.27	4.86	2.32	47.84
18	HDFC Bank	358.58	63.17	17.62	9.45	0.00	0.00	333.37	637.68	191.28	35.69	12.25	34.32	58.61	144.01	245.71	27.32	27.04	98.97	20.15	24.81	123.17
19	ICICI Bank	1066.28	1050.38	98.51	10.58	0.00	0.00	89.58	104.33	116.47	17.89	0.00	0.00	7.17	0.00	0.00	163.95	191.72	116.93	45.29	18.17	40.12
20	IDBI Bank	264.69	133.72	50.52	1.85	0.00	0.00	5.93	40.28	0.00	2.00	0.00	0.00	0.37	0.00	0.00	4.53	0.22	4.96	4.07	12.61	309.50
21	IDFC Bank	93.48	27.81	29.75	7.44	0.00	0.00	177.59	83.71	47.14	1.24	0.00	0.00	0.14	0.00	0.00	272.88	184.16	67.49	28.12	4.39	15.63
22	Indus Ind Bank	372.82	0.15	0.02	61.41	0.74	0.60	120.83	120.38	21.96	324.31	180.25	12.99	0.90	0.00	0.00	228.97	436.10	64.07	36.93	95.00	102.81
23	Karnatak Bank Ltd.	9.96	19.73	198.07	1.84	6.15	333.43	0.57	5.60	0.00	0.21	0.00	0.00	0.01	4.96	0.00	7.35	4.96	67.44	10.84	14.73	135.93
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	162.03	125.90	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	30.69	325.49	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	221.78	4556.38	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	31.18	222.59	0.75	0.00	0.00	0.27	31.18	11407.25	0.10	0.00	0.00	0.00	53.70	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	0.00	0.00	7.21	235.93	3270.04	2.72	0.00	0.00	8.04	0.00	0.00	8.06	0.00	0.00
Private Sector Banks		**4696.10**	**3764.80**	**80.17**	**202.16**	**7.02**	**3.47**	**1540.51**	**1797.54**	**116.68**	**433.87**	**428.43**	**98.75**	**93.85**	**205.15**	**218.59**	**930.16**	**1047.78**	**112.64**	**347.69**	**296.95**	**85.41**
32	Odisha Gramya Bank	1580.75	1496.22	94.65	11.20	0.00	0.00	53.10	14.53	27.35	29.34	0.25	0.84	0.57	0.00	0.00	77.74	43.51	55.97	93.04	51.45	55.30
33	Utkal Grameen Bank	1971.06	1342.09	68.09	15.92	0.00	0.00	33.82	0.91	2.71	25.61	0.21	0.83	2.23	0.00	0.00	16.16	0.04	0.25	14.07	0.88	6.24
Regional Rural Banks		**3551.81**	**2838.31**	**79.91**	**27.13**	**0.00**	**0.00**	**86.92**	**15.44**	**17.76**	**54.95**	**0.46**	**0.84**	**2.80**	**0.00**	**0.00**	**93.90**	**43.55**	**46.38**	**107.10**	**52.33**	**48.86**
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	48.10	40.40	16.45	2.23	13.58
35	Jana Small Finance Bank	124.33	0.00	0.00	5.45	0.00	0.00	8.76	0.00	0.00	2.16	0.00	0.00	0.45	0.00	0.00	6.88	389.70	5667.69	7.15	0.00	0.00
36	Suryoday Small Finance Bai	87.97	0.00	0.00	4.89	0.02	0.37	4.58	0.10	2.29	137.97	90.75	65.78	0.23	0.18	0.00	15.50	9.98	64.37	263.62	294.24	111.61
37	Ujjivan Small Finance Bank	39.13	0.63	1.61	4.46	0.00	0.00	10.15	0.00	0.00	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	16.54	28.31	28.73	0.00	0.00	0.28	0.00	0.00	223.81	135.76	60.66	40.98	7.99	19.49
39	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	Unity Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.52	0.00	0.00	1.34	0.00
Small Finance Bank		**352.06**	**0.63**	**0.18**	**38.43**	**0.02**	**0.05**	**85.07**	**211.58**	**248.70**	**184.11**	**90.75**	**49.29**	**1.05**	**0.18**	**16.65**	**498.50**	**592.06**	**118.77**	**345.08**	**305.80**	**88.62**
39	Orissa State Co-Op. Bank	19592.51	18833.40	96.13	**39.11**	0.17	0.45	**103.56**	**18.57**	17.94	**65.74**	**20.14**	30.63	**11.82**	**0.00**	0.00	**52.15**	**3.51**	6.74	**47.66**	**3.17**	6.65
TOTAL		**47913.73**	**44972.12**	**93.86**	**1194.97**	**815.73**	**68.26**	**4649.42**	**5251.13**	**112.94**	**2458.07**	**1967.89**	**80.06**	**296.86**	**316.87**	**106.74**	**2907.89**	**3131.31**	**107.68**	**2164.62**	**1941.64**	**89.70**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure-12**

Sl	BANKS	Allied Advance									Total Farm Credit			Agriculture Infrastructure											
		AH - Sheep /Goat/ Piggery			Fishery			Others						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	13.67	70.52	38.55	31.44	81.55	7.17	3.89	54.22	1171.28	1197.87	102.27	16.04	12.41	77.40	2.37	0.55	23.20	5.49	6.43	117.18	23.90	19.40	81.17
2	Bank of India	22.45	19.38	86.34	88.86	70.20	79.00	8.49	0.00	0.00	2154.01	1876.81	87.13	7.63	39.70	520.14	5.06	0.57	11.26	10.36	14.96	144.38	23.06	55.23	239.53
3	Bank of Maharastra	2.70	0.00	0.00	13.48	0.00	0.00	1.24	2.38	192.31	180.40	188.94	104.74	2.95	0.00	0.00	9.03	0.00	0.00	2.83	17.25	609.43	14.81	17.25	116.51
4	Canara Bank	27.69	18.92	68.32	88.85	77.71	87.47	10.68	0.00	0.00	1650.68	2071.71	125.51	79.28	79.25	99.96	15.93	18.40	115.54	28.15	2.38	8.45	123.36	100.03	81.09
5	Central Bank of India	4.37	0.31	7.10	11.78	6.53	55.45	2.70	0.00	0.00	540.77	557.98	103.18	2.02	0.00	0.00	1.11	0.00	0.00	1.30	0.00	0.00	4.43	0.00	0.00
6	Indian Bank	38.33	188.29	491.23	27.62	5.17	18.72	7.57	0.00	0.00	1494.48	1244.24	83.26	7.71	22.96	297.70	45.45	612.90	1348.42	6.66	0.00	0.00	59.83	635.86	1062.84
7	Indian Overseas Bank	11.92	0.63	5.27	45.44	48.43	106.57	3.40	0.00	0.00	814.59	798.73	98.05	6.25	12.02	192.41	2.12	0.00	0.00	6.07	0.00	0.00	14.44	12.02	83.29
8	Punjab & Sind Bank	1.14	0.00	0.00	3.91	0.00	0.00	1.26	9.36	740.28	40.46	11.37	28.10	0.93	0.00	0.00	0.96	0.00	0.00	0.99	0.05	4.91	2.88	0.05	1.69
9	Punjab National Bank	45.34	30.06	66.32	167.75	30.17	17.99	14.36	0.00	0.00	2617.77	2102.06	80.30	106.23	67.31	63.36	63.84	0.00	0.00	69.12	323.18	467.58	239.19	390.49	163.25
10	State Bank of India	277.03	304.98	110.09	313.98	374.64	119.32	43.26	0.00	0.00	14076.09	14635.87	103.98	628.35	855.31	136.12	18.10	0.00	0.00	44.81	0.00	0.00	691.26	855.31	123.73
11	UCO Bank	31.74	33.48	105.48	413.16	367.47	88.94	10.72	0.00	0.00	2483.66	2476.26	99.70	30.61	39.47	128.95	26.19	34.78	132.81	19.37	13.14	67.84	76.17	87.39	114.74
12	Union Bank of India	45.16	26.26	58.16	141.12	134.08	95.01	12.56	0.00	0.00	2780.68	2454.57	88.27	93.42	103.82	111.13	55.68	55.21	99.16	20.28	0.00	0.00	169.39	159.03	93.89
Public Sector Banks		**527.24**	**635.98**	**120.62**	**1354.50**	**1145.84**	**84.59**	**123.41**	**15.63**	**12.66**	**30004.88**	**29616.40**	**98.71**	**981.42**	**1232.26**	**125.56**	**245.84**	**722.42**	**293.86**	**215.43**	**377.39**	**175.18**	**1442.69**	**2332.07**	**161.65**
13	Axis Bank Ltd	19.06	0.00	0.00	146.36	95.48	65.24	10.34	0.00	0.00	2547.94	2041.36	80.12	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	49.96	216.89	53.95	46.71	86.58	5.65	2.10	37.21	384.97	221.36	57.50	5.90	0.00	0.00	36.13	23.04	63.78	9.34	0.00	0.00	51.37	23.04	44.85
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	0.00	0.00	2.00	94.03	4710.26	360.25	519.06	144.08	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	1.33	14.70	0.91	0.00	0.00	571.07	627.43	109.87	3.69	0.00	0.00	0.20	0.00	0.00	0.45	1.57	352.65	4.33	1.57	36.33
18	HDFC Bank	14.71	6.43	43.71	22.37	3.02	13.49	10.67	74.48	698.25	890.91	992.89	111.45	60.93	42.76	70.18	3.43	0.00	0.00	10.62	0.91	8.54	74.98	43.67	58.25
19	ICICI Bank	14.74	0.00	0.00	21.89	66.75	304.95	9.41	0.00	0.00	1446.78	1431.34	98.93	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	13.56	1094.51	292.78	200.40	68.45	1.39	0.00	0.00	0.22	0.00	0.00	0.36	1.71	480.48	1.97	1.71	87.15
21	IDFC Bank	17.79	19.97	112.21	61.66	14.87	24.12	1.13	23.68	2094.72	661.47	358.60	54.21	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	1419.89	20.07	397.15	314.61	29.89	9.96	0.00	0.00	2502.18	2567.11	102.59	677.80	724.62	25.22	47.33	54.49	19.23	10.23	6.37	12.38	735.36	785.47	106.82
23	Karnatak Bank Ltd.	5.19	63.53	1224.74	6.74	97.03	1440.48	1.56	66.14	4247.85	44.26	282.84	639.05	0.02	0.00	0.00	0.01	0.00	0.00	0.04	0.00	0.00	0.07	0.00	0.00
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	26.13	332.29	227.44	188.16	82.73	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	30.69	266.42	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	84.42	316.9	140.49	306.20	217.95	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	128.41	361.87	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	235.93	336.56	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**	**1559.77**	**145.47**	**793.61**	**639.80**	**80.62**	**88.91**	**384.55**	**432.52**	**10199.07**	**10131.79**	**99.34**	**784.11**	**767.38**	**97.87**	**104.93**	**77.54**	**73.89**	**70.36**	**10.56**	**15.00**	**959.40**	**855.47**	**89.17**
32	Odisha Gramya Bank	39.49	38.08	96.41	22.21	13.97	62.92	5.20	0.00	0.00	1912.64	1658.00	86.69	1.12	0.40	35.60	0.32	0.00	0.00	10.92	0.00	0.00	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	1344.13	63.78	10.44	0.05	0.52	1.35	0.00	0.00	8.92	0.00	0.00	20.71	0.05	0.26
Regional Rural Banks		**50.65**	**38.08**	**75.17**	**39.24**	**13.97**	**35.61**	**5.55**	**0.00**	**0.00**	**4020.06**	**3002.14**	**74.68**	**11.57**	**0.45**	**3.93**	**1.67**	**0.00**	**0.00**	**19.84**	**0.00**	**0.00**	**33.08**	**0.45**	**1.37**
34	ESAF Small Finance Bank	2.76	0.00	0.00	30.39	17.76	58.44	20.18	112.08	555.3	221.46	180.92	81.70	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	0.00	0.00	11.70	0.00	0.00	0.83	0.00	0.00	634.95	389.70	61.37	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 Ba	10.63	15.81	148.76	5.29	1.45	27.38	1.67	0.15	9.29	532.35	412.68	77.52	1.69	0.25	14.58	1.03	0.17	16.34	0.23	0.07	32.06	2.94	0.49	16.55
37	Ujjivan Small Finance Bank	3.73	0.00	0.00	10.03	0.00	0.00	0.71	102.54	14510.44	223.67	103.17	46.13	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	12.78	177.65	19.07	3.19	16.75	2.69	0.00	0.00	485.97	176.26	36.27	5.21	0.00	0.00	0.20	0.00	0.00	0.38	0.00	0.00	5.79	0.00	0.00
39	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	65.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	Unity Small Finance Bank	0.00	100.24	0.00	0.00	4.58	0.00	0.00	0.82	0.00	0.00	244.49	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
Small Finance Bank		**491.55**	**128.83**	**26.21**	**76.47**	**26.98**	**35.28**	**26.07**	**215.62**	**826.97**	**2098.41**	**1572.44**	**74.94**	**9.28**	**0.25**	**2.66**	**1.58**	**0.17**	**10.60**	**8.98**	**0.07**	**0.81**	**19.85**	**0.49**	**2.45**
39	Orissa State Co-Op. Bank	46.01	0.85	1.86	42.05	1.22	2.90	16.71	4.48	26.82	20017.33	18885.53	94.35	25.31	0.00	0.00	7.92	1.77	22.28	13.40	0.00	0.00	46.62	1.77	3.79
TOTAL		**2187.68**	**2363.51**	**108.04**	**2305.87**	**1827.81**	**79.27**	**260.65**	**620.28**	**237.97**	**66339.75**	**63208.30**	**95.28**	**1811.69**	**2000.34**	**110.41**	**361.94**	**801.89**	**221.55**	**328.01**	**388.02**	**118.30**	**2501.64**	**3190.25**	**127.53**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure-12**

Sl	BANKS	Ancillary Ativities									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	125.51	111.42	13.67	4.18	30.61	**126.32**	**129.70**	**102.67**	**1321.49**	**1346.96**	**101.93**	620.42	879.44	141.75	753.73	759.62	100.78	444.39	359.39	80.87
2	Bank of India	244.68	53.46	21.85	396.18	840.11	212.05	**640.86**	**893.57**	**139.43**	**2817.92**	**2825.62**	**100.27**	730.12	503.54	68.97	886.53	1338.53	150.99	513.42	712.79	138.83
3	Bank of Maharastra	15.71	0.00	0.00	1.50	163.70	10929.51	**17.21**	**163.70**	**951.17**	**212.41**	**369.89**	**174.14**	77.63	0.00	0.00	98.41	88.81	90.25	54.57	0.00	0.00
4	Canara Bank	183.28	231.04	126.06	37.14	37.11	99.92	**220.42**	**268.14**	**121.65**	**1994.46**	**2439.88**	**122.33**	749.25	279.53	37.31	898.70	1331.32	148.14	527.94	540.43	102.37
5	Central Bank of India	14.15	6.52	46.10	2.31	0.02	0.97	**16.46**	**6.55**	**39.77**	**561.66**	**564.53**	**100.51**	261.92	161.14	61.52	316.32	910.15	287.73	184.32	108.02	58.60
6	Indian Bank	153.11	126.49	82.61	6.07	0.00	0.00	**159.18**	**126.49**	**79.46**	**1713.48**	**2006.59**	**117.11**	825.28	683.03	82.76	1011.15	1490.17	147.37	573.77	389.57	67.90
7	Indian Overseas Bank	58.47	30.00	51.31	6.88	329.13	4780.55	**65.35**	**359.13**	**549.52**	**894.38**	**1169.88**	**130.80**	367.15	413.38	112.59	445.53	649.53	145.79	255.24	27.27	10.69
8	Punjab & Sind Bank	4.43	0.00	0.00	1.33	1.09	82.20	**5.75**	**1.09**	**18.99**	**49.09**	**12.51**	**25.48**	56.27	0.00	0.00	62.87	0.00	0.00	36.81	0.00	0.00
9	Punjab National Bank	224.01	70.84	31.62	16.11	413.42	2566.62	**240.12**	**484.26**	**201.68**	**3097.08**	**2976.81**	**96.12**	996.45	197.41	19.81	1192.10	2165.00	181.61	687.85	210.56	30.61
10	State Bank of India	1207.90	2888.33	239.12	111.97	0.00	0.00	**1319.86**	**2888.33**	**218.84**	**16087.22**	**18379.51**	**114.25**	6882.56	6954.83	101.05	8364.78	9629.53	115.12	4849.85	5007.96	103.26
11	UCO Bank	93.07	86.22	92.64	14.91	27.48	184.32	**107.98**	113.70	105.30	**2667.80**	2677.35	**100.36**	952.13	989.25	103.90	1131.95	1247.69	110.22	688.68	691.54	100.42
12	Union Bank of India	422.87	473.23	111.91	17.58	0.00	0.00	**440.45**	**473.23**	**107.44**	**3390.52**	**3086.83**	**91.04**	1391.74	1247.77	89.66	1686.05	1261.77	74.84	978.99	816.12	83.36
Public Sector Banks		**2734.32**	**4091.63**	**149.64**	**625.64**	**1816.25**	**290.30**	**3359.96**	**5907.88**	**175.83**	**34807.52**	**37856.36**	**108.76**	**13910.91**	**12309.32**	**88.49**	**16848.12**	**20872.12**	**123.88**	**9795.84**	**8863.66**	**90.48**
13	Axis Bank Ltd	338.29	662.87	195.95	10.59	0.00	0.00	**348.87**	**662.87**	**190.00**	**2934.45**	**2704.23**	**92.15**	1154.66	606.11	52.49	1396.68	909.62	65.13	808.33	272.79	33.75
14	Bandhan Bank	18.58	0.00	0.00	150.57	179.14	118.98	**169.14**	**179.14**	**105.91**	**605.48**	**423.54**	**69.95**	239.54	87.20	36.40	285.05	390.10	136.85	164.35	85.37	51.94
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	0.00	0.00	**178.95**	**0.00**	**0.00**	**549.20**	**519.06**	**94.51**	68.62	19.83	28.90	79.82	20.77	26.02	46.93	10.84	23.10
17	Federal Bank	25.21	0.00	0.00	3.92	10.50	268.11	**29.12**	**10.50**	**36.05**	**604.52**	**639.51**	**105.79**	154.39	16.21	10.50	187.82	60.03	31.96	108.54	94.34	86.92
18	HDFC Bank	83.09	401.44	483.13	64.54	14.45	22.39	**147.63**	**415.89**	**281.72**	**1113.51**	**1452.45**	**130.44**	1202.60	308.73	25.67	1456.63	1414.55	97.11	864.22	511.61	59.20
19	ICICI Bank	42.36	0.00	0.00	319.41	341.92	107.05	**361.77**	**341.92**	**94.51**	**1842.56**	**1773.26**	**96.24**	1181.65	2330.83	197.25	1426.68	0.00	0.00	829.10	2699.17	325.55
20	IDBI Bank	14.44	20.74	143.62	1.22	78.15	6397.24	**15.66**	**98.89**	**631.42**	**310.41**	**301.00**	**96.97**	221.06	32.22	14.58	268.13	333.87	124.52	155.46	18.24	11.73
21	IDFC Bank	22.96	0.00	0.00	11.85	0.00	0.00	**34.81**	**0.00**	**0.00**	**699.00**	**358.60**	**51.30**	84.64	26.73	31.58	99.44	253.49	254.91	59.82	7.97	13.32
22	Indus Ind Bank	28.21	0.00	0.00	25.27	0.00	0.00	**53.47**	**0.00**	**0.00**	**3291.01**	**3352.59**	**101.87**	512.93	47.95	1.43	611.14	1017.77	33.40	363.36	569.98	33.03
23	Karnatak Bank Ltd.	2.18	0.16	7.21	69.54	1.15	1.65	**71.73**	**1.31**	**1.82**	**116.06**	**284.14**	**244.83**	52.05	0.00	0.00	63.31	0.00	0.00	36.59	0.09	0.26
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	166.18	44.43	**383.51**	**166.18**	**43.33**	**611.26**	**354.34**	**57.97**	211.56	33.70	15.93	260.57	239.23	91.81	152.18	77.42	50.88
26	DBS Bank(e-LVB)	0.69	0.00	0.00	0.02	1.39	8539.74	**0.70**	**1.39**	**197.31**	**12.23**	**32.08**	**262.26**	3.28	1.73	52.90	3.90	1.34	34.36	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**	**486.20**	**312.72**	27.84	0.00	0.00	31.99	4.26	13.31	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**	**128.41**	**346.71**	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**	4.60	0.00	0.00	3.87	0.50	12.91	3.39	0.00	0.00
31	Yes Bank	8.49	0.00	0.00	0.33	9.60	2877.32	**8.82**	**9.60**	**108.86**	**80.88**	**245.53**	**303.58**	51.26	14.04	27.39	59.97	142.48	237.60	36.26	13.56	37.39
Private Sector Banks		**609.60**	**1085.21**	**178.02**	**1209.15**	**982.49**	**81.25**	**1818.75**	**2067.70**	**113.69**	**12977.23**	**13054.96**	**100.60**	**5178.56**	**3525.28**	**68.07**	**6243.95**	**4788.01**	**76.68**	**3656.19**	**4361.37**	**119.29**
32	Odisha Gramya Bank	34.98	0.00	0.00	6.02	0.00	0.00	**41.00**	**0.00**	**0.00**	1966.01	1658.40	84.35	343.08	8.76	2.55	401.45	302.68	75.40	242.64	0.87	0.36
33	Utkal Grameen Bank	8.36	0.00	0.00	33.35	1517.73	4550.52	**41.72**	**1517.73**	**3638.08**	2169.85	2861.91	131.89	406.70	283.59	69.73	492.58	370.37	75.19	285.99	8.78	3.07
Regional Rural Banks		**43.34**	**0.00**	**0.00**	**39.38**	**1517.73**	**3854.47**	**82.72**	**1517.73**	**1834.87**	**4135.86**	**4520.32**	**109.30**	**749.77**	**292.35**	**38.99**	**894.03**	**673.04**	**75.28**	**528.63**	**9.65**	**1.83**
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	180.92	75.86	21.22	6.87	32.36	25.03	10.13	40.47	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	389.70	59.70	54.84	8.62	15.72	61.59	90.10	146.28	38.29	1.04	2.71
36	Suryoday Small Finance Ba	13.84	6.65	48.04	3.63	0.06	1.68	**17.47**	**6.71**	**38.40**	552.77	419.88	75.96	64.00	0.00	0.00	74.56	0.37	0.49	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	103.17	43.67	42.94	66.70	155.33	49.66	0.00	0.00	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	176.26	34.64	44.39	0.00	0.00	48.86	38.90	79.61	31.67	0.00	0.00
39	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**	**0.00**	0.00	**0.00**	65.22	0.00	0.00	32.04	0.00	0.00	0.00	0.00	0.00	5.30	0.00
40	Unity Small Finance Bank	0.00	0.00	0.00	0.00	5.37	0.00	**0.00**	**5.37**	0.00	**0.00**	249.86	0.00	0.00	0.39	0.00	0.00	3.57	0.00	0.00	0.00	0.00
Small Finance Bank		**45.84**	**6.65**	**14.50**	**24.96**	**5.43**	**21.75**	**70.80**	**12.08**	**17.06**	**2189.06**	**1585.01**	**72.41**	**227.39**	**114.62**	**50.41**	**259.71**	**143.07**	**55.09**	**160.65**	**6.34**	**3.95**
39	Orissa State Co-Op. Bank	105.95	107.72	101.67	102.02	55.12	54.03	**207.98**	**162.84**	**78.30**	**20271.93**	**19050.13**	**93.97**	235.23	0.00	0.00	241.39	0.16	0.07	150.41	0.09	0.06
TOTAL		**3539.06**	**5291.21**	**149.51**	**2001.15**	**4377.02**	**218.72**	**5540.21**	**9668.23**	**174.51**	**74381.60**	**76066.78**	**102.27**	**20301.87**	**16241.58**	**80.00**	**24487.21**	**26476.40**	**108.12**	**14291.71**	**13241.11**	**92.65**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure-12**

Sl	BANKS	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	Bank of Baroda	495.80	415.98	83.90	274.39	279.51	101.87	340.41	226.23	66.46	69.56	20.16	28.98	113.18	20.13	17.79	**3111.88**	**2960.46**	**95.13**
2	Bank of India	590.10	656.43	111.24	324.05	0.00	0.00	402.73	332.43	82.54	83.35	40.54	48.64	136.69	0.00	0.00	**3666.98**	**3584.27**	**97.74**
3	Bank of Maharastra	62.70	55.62	88.70	34.48	0.00	0.00	42.81	40.11	93.68	8.79	0.00	0.00	14.35	0.00	0.00	**393.76**	**184.53**	**46.86**
4	Canara Bank	608.05	490.55	80.67	330.67	697.35	210.89	413.77	52.38	12.66	89.83	28.47	31.70	151.48	8.26	5.45	**3769.69**	**3428.29**	**90.94**
5	Central Bank of India	212.05	284.01	133.94	115.98	0.00	0.00	144.54	120.00	83.02	30.52	11.69	38.31	50.66	0.00	0.00	**1316.31**	**1595.01**	**121.17**
6	Indian Bank	660.53	626.42	94.84	360.95	247.80	68.65	449.94	279.53	62.12	95.14	0.02	0.02	159.07	0.00	0.00	**4135.83**	**3716.52**	**89.86**
7	Indian Overseas Bank	293.17	68.94	23.52	161.43	17.48	10.83	200.25	359.27	179.41	40.88	0.00	0.00	66.47	208.35	313.45	**1830.11**	**1744.21**	**95.31**
8	Punjab & Sind Bank	42.39	17.17	40.50	23.09	0.00	0.00	28.86	1.18	4.07	6.21	0.00	0.00	10.44	0.00	0.00	**266.96**	**18.34**	**6.87**
9	Punjab National Bank	789.95	1421.31	179.92	432.60	205.03	47.40	538.68	516.93	95.96	113.04	0.26	0.23	186.97	0.00	0.00	**4937.64**	**4716.50**	**95.52**
10	State Bank of India	5622.04	6420.93	114.21	3052.26	3058.06	100.19	3839.64	4366.05	113.71	790.50	0.08	0.01	1303.37	0.00	0.00	**34704.99**	**35437.44**	**102.11**
11	UCO Bank	774.20	721.90	93.24	414.58	415.12	100.13	517.27	532.07	102.86	110.07	41.02	37.27	179.57	286.47	159.53	**4768.45**	4925.06	103.28
12	Union Bank of India	1125.66	943.05	83.78	637.08	572.11	89.80	781.84	695.42	88.95	160.31	17.76	11.08	264.32	905.26	342.48	**7025.99**	**6459.24**	**91.93**
Public Sector Banks		**11276.63**	**12122.29**	**107.50**	**6161.56**	**5492.46**	**89.14**	**7700.74**	**7521.58**	**97.67**	**1598.20**	**160.00**	**10.01**	**2636.57**	**1428.46**	**54.18**	**69928.58**	**68769.89**	**98.34**
13	Axis Bank Ltd	928.90	1136.16	122.31	510.47	532.17	104.25	634.09	1290.69	203.55	130.76	0.00	0.00	208.97	0.00	0.00	**5772.86**	**4747.53**	**82.24**
14	Bandhan Bank	189.08	73.37	38.80	103.41	67.49	65.27	128.89	0.00	0.00	27.23	0.00	0.00	45.22	23.49	51.95	**1182.78**	**727.02**	**61.47**
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	7.16	13.25	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**	**58.62**	**17.39**
17	Federal Bank	124.72	127.47	102.21	68.57	401.25	585.14	85.15	65.95	77.45	17.51	0.36	2.07	28.61	0.00	0.00	**775.30**	**765.60**	**98.75**
18	HDFC Bank	976.22	2016.71	206.58	529.22	334.07	63.12	678.53	836.73	123.31	134.10	0.00	0.00	218.13	0.00	0.00	**6059.65**	**5422.40**	**89.48**
19	ICICI Bank	942.75	0.00	0.00	550.02	1709.67	310.84	644.28	0.00	0.00	130.34	0.00	0.00	210.73	0.00	0.00	**5915.55**	**6739.66**	**113.93**
20	IDBI Bank	178.71	287.56	160.91	98.08	26.72	27.24	121.94	18.86	15.47	25.31	1.57	6.20	41.57	601.92	1447.92	**1110.26**	**1320.95**	**118.98**
21	IDFC Bank	69.19	52.19	75.44	36.98	2.42	6.55	46.84	11.11	23.72	11.01	0.00	0.00	21.39	0.00	0.00	**429.32**	**353.91**	**82.44**
22	Indus Ind Bank	425.27	696.31	38.92	221.87	39.03	4.33	277.76	14.42	0.29	60.50	0.00	0.00	102.28	0.00	0.00	**2575.11**	**2385.45**	**92.63**
23	Karnatak Bank Ltd.	44.05	0.09	0.21	23.12	23.02	99.57	28.71	1.67	5.83	5.91	0.00	0.00	9.65	0.00	0.00	**263.37**	**24.88**	**9.45**
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	0.32	142.30	**5.26**	**0.32**	**6.09**
25	Kotak Mahindra Bank Ltd	175.41	177.52	101.20	92.98	43.55	46.84	115.60	160.58	138.91	23.99	0.00	0.00	39.41	0.00	0.00	**1071.69**	**732.00**	**68.30**
26	DBS Bank(e-LVB)	2.67	9.05	339.10	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**	**12.12**	**73.39**
27	RBL Bank	27.93	3.50	12.53	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**	**7.76**	**5.31**
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**	**0.50**	**2.07**
31	Yes Bank	51.97	88.64	170.58	22.35	83.83	375.02	28.38	69.80	245.94	6.77	0.00	0.00	12.01	0.00	0.00	**268.97**	**412.35**	**153.31**
Private Sector Banks		**4201.54**	**4675.74**	**111.29**	**2305.09**	**3263.20**	**141.57**	**2851.21**	**2469.82**	**86.62**	**588.10**	**1.93**	**0.33**	**964.11**	**625.73**	**64.90**	**25988.75**	**23711.08**	**91.24**
32	Odisha Gramya Bank	280.86	108.91	38.78	149.59	1.00	0.67	189.94	63.81	33.59	45.32	5.54	12.23	80.42	600.47	746.70	**1733.29**	**1092.05**	**63.00**
33	Utkal Grameen Bank	328.70	12.00	3.65	180.51	85.30	47.26	224.33	0.00	0.00	46.42	0.00	0.00	76.13	0.00	0.00	**2041.35**	**760.04**	**37.23**
Regional Rural Banks		**609.55**	**120.91**	**19.84**	**330.10**	**86.30**	**26.15**	**414.27**	**63.81**	**15.40**	**91.74**	**5.54**	**6.04**	**156.54**	**600.47**	**383.58**	**3774.64**	**1852.09**	**49.07**
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**	**17.00**	**15.88**
35	Jana Small Finance Bank	44.61	1.98	4.44	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**	**101.74**	**36.54**
36	Suryoday Small Finance Bai	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**	**0.37**	**0.11**
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**	**66.70**	**30.70**
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**	**38.90**	**17.21**
39	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**	**37.84**	0.00
40	Unity Small Finance 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**	**3.96**	0.00
Small Finance Bank		**186.71**	**1.98**	**1.06**	**97.68**	**0.50**	**0.51**	**125.60**	**0.00**	**0.00**	**32.27**	**0.00**	**0.00**	**65.58**	**0.00**	**0.00**	**1155.61**	**266.51**	**23.06**
39	Orissa State Co-Op. Bank	173.80	0.15	0.09	86.36	0.00	0.00	114.41	0.00	0.00	75.92	1.90	2.51	158.56	5.37	3.39	**1236.08**	**7.68**	**0.62**
TOTAL		**16448.24**	**16921.07**	**102.87**	**8980.79**	**8842.47**	**98.46**	**11206.23**	**10055.21**	**89.73**	**2386.24**	**169.38**	**7.10**	**3981.36**	**2660.03**	**66.81**	**102083.66**	**94607.24**	**92.68**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure-12**

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	45.58	113.79	204.98	302.51	147.58	2.33	0.98	42.02	287.17	282.56	98.40	77.44	0.37	0.48	**5206.44**	**5036.29**	**96.73**
2	Bank of India	243.67	172.43	70.76	59.53	25.06	42.09	371.70	281.05	75.61	3.44	0.00	0.00	597.59	963.24	161.19	115.92	0.89	0.77	**7876.74**	**7852.55**	**99.69**
3	Bank of Maharastra	16.13	17.50	108.53	4.08	3.68	90.16	31.20	12.40	39.75	0.26	0.00	0.00	30.47	136.22	447.04	8.06	0.00	0.00	**696.37**	**724.23**	**104.00**
4	Canara Bank	201.89	100.00	49.53	49.94	38.78	77.67	257.83	57.15	22.17	54.06	59.32	109.73	376.42	0.12	0.03	96.65	0.00	0.00	**6800.95**	**6123.55**	**90.04**
5	Central Bank of India	67.81	0.00	0.00	16.69	12.11	72.52	86.00	12.38	14.39	1.02	0.00	0.00	122.11	0.00	0.00	32.44	0.00	0.00	**2204.04**	**2184.01**	**99.09**
6	Indian Bank	220.16	0.00	0.00	53.59	32.91	61.42	317.76	529.83	166.74	3.32	0.59	17.75	398.57	0.00	0.00	135.42	2.17	1.61	**6978.14**	**6288.62**	**90.12**
7	Indian Overseas Bank	460.30	78.08	16.96	29.08	4.81	16.56	150.33	43.11	28.68	1.68	0.33	19.39	209.37	200.20	95.62	57.45	0.00	0.00	**3632.69**	**3240.62**	**89.21**
8	Punjab & Sind Bank	40.89	0.00	0.00	3.43	0.30	8.69	23.00	1.08	4.68	0.21	0.11	51.09	28.10	0.01	0.04	3.99	0.00	0.00	**415.67**	**32.34**	**7.78**
9	Punjab National Bank	301.69	90.45	29.98	74.68	127.02	170.09	379.57	480.39	126.56	4.48	16.65	371.88	540.48	214.09	39.61	144.30	53.06	36.77	**9479.91**	**8674.97**	**91.51**
10	State Bank of India	4530.12	6787.03	149.82	455.43	460.03	101	2249.63	1099.36	48.87	57.98	70.46	121.52	3977.45	0.00	0.00	967.16	967.35	100.02	**63029.97**	**63201.18**	**100.27**
11	UCO Bank	254.25	0.00	0.00	70.13	72.69	103.65	368.35	321.77	87.35	24.79	32.66	131.73	461.06	834.21	180.93	121.55	28.49	23.44	**8736.39**	**8892.23**	**101.78**
12	Union Bank of India	374.56	336.00	89.71	92.43	91.24	98.72	485.01	476.56	98.26	5.62	1.33	23.68	676.73	1063.17	157.10	179.00	52.09	29.10	**12229.85**	**11566.45**	**94.58**
Public Sector Banks		**6872.56**	**7678.34**	**111.72**	**949.06**	**914.22**	**96.33**	**4925.35**	**3617.59**	**73.45**	**159.18**	**182.41**	**114.60**	**7705.53**	**3693.82**	**47.94**	**1939.38**	**1104.42**	**56.95**	**127287.18**	**123817.05**	**97.27**
13	Axis Bank Ltd	237.76	0.00	0.00	59.93	5.74	9.57	314.72	5.03	1.60	3.75	0.00	0.00	446.94	489.23	109.46	116.72	0.00	0.00	**9887.13**	**7951.76**	**80.43**
14	Bandhan Bank	69.11	0.00	0.00	16.68	0.00	0.00	85.66	24.34	28.41	1.04	0.00	0.00	250.81	677.43	270.09	32.72	0.00	0.00	**2244.29**	**1852.33**	**82.54**
15	City Union Bank	0.98	0.00	0.00	0.05	0.00	0	0.46	3.30	716.71	0.00	0.00	#DIV/0!	0.47	0.00	0.00	0.04	0.44	1106.21	**3.00**	**3.74**	**124.76**
16	DCB Bank Ltd	33.72	0.00	0.00	8.27	0.05	0.60	76.12	66.78	87.73	0.51	0.00	0.00	56.70	0.00	0.00	15.99	18.83	117.75	**1077.65**	**663.34**	**61.55**
17	Federal Bank	119.64	0.00	0.00	11.61	0.10	0.90	69.11	0.88	1.27	0.68	0.00	0.00	95.33	1.41	1.48	28.46	0.00	0.00	**1704.65**	**1407.49**	**82.57**
18	HDFC Bank	217.30	0.00	0.00	54.34	1.29	2.37	283.54	72.20	25.47	3.36	0.00	0.00	405.04	32.34	7.99	105.55	0.00	0.00	**8242.29**	**6980.68**	**84.69**
19	ICICI Bank	229.61	18.00	7.84	57.95	6.50	11.21	298.29	12.06	4.04	3.58	0.00	0.00	422.85	0.50	0.12	112.11	0.00	0.00	**8882.50**	**8549.99**	**96.26**
20	IDBI Bank	58.10	0.00	0.00	14.23	2.79	19.58	70.81	9.25	13.07	0.84	0.04	4.72	102.01	0.00	0.00	27.60	1.51	5.47	**1694.27**	**1635.54**	**96.53**
21	IDFC Bank	24.14	0.00	0.00	5.75	0.00	0.00	37.82	22.94	60.65	0.32	0.00	0.00	50.83	0.00	0.00	11.30	0.20	1.76	**1258.49**	**735.65**	**58.46**
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	0.44	0.00	58.60	0.00	0.00	**6743.97**	**5738.47**	**85.09**
23	Karnatak Bank Ltd.	9.76	10.35	106.02	1.25	13.21	1058.84	8.92	192.30	2155.90	0.08	0.00	0.00	11.40	0.00	0.00	2.14	0.00	0.00	**412.98**	**524.89**	**127.10**
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**	**0.32**	**3.21**
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	37.21	56.27	13.78	0.00	0.00	**1870.35**	**1123.55**	**60.07**
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	1.47	68.69	0.29	3.93	1355.48	**36.61**	**49.61**	**135.50**
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	0.43	1.27	3.58	0.00	0.00	**439.75**	**494.39**	**112.43**
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**	**128.41**	**138.18**
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**	**0.50**	**1.12**
31	Yes Bank	61.46	0.00	0.00	4.54	0.00	0.00	32.28	0.08	0.25	0.30	0.00	0.00	238.99	1.19	0.50	103.71	0.00	0	**791.12**	**659.15**	**83.32**
Private Sector Banks		**1444.48**	**28.35**	**1.96**	**289.58**	**29.68**	**10.25**	**1635.65**	**409.15**	**25.01**	**17.98**	**0.04**	**0.22**	**2446.30**	**1241.65**	**50.76**	**636.58**	**24.91**	**3.91**	**45436.54**	**38499.82**	**84.73**
32	Odisha Gramya Bank	20.40	0.00	0.00	40.53	0.62	1.53	204.68	82.03	40.08	2.41	0.02	0.94	2533.11	3930.85	155.18	156.08	0.00	0.00	**6656.51**	**6763.97**	**101.61**
33	Utkal Grameen Bank	4.55	0.00	0.00	26.05	0.21	0.79	124.31	197.35	158.76	2.12	0.03	1.62	146.67	255.05	173.90	32.84	0.00	0.00	**4547.74**	**4074.60**	**89.60**
Regional Rural Banks		**24.95**	**0.00**	**0.00**	**66.58**	**0.83**	**1.24**	**328.99**	**279.38**	**84.92**	**4.54**	**0.06**	**1.26**	**2679.77**	**4185.90**	**156.20**	**188.92**	**0.00**	**0.00**	**11204.25**	**10838.56**	**96.74**
34	ESAF Small Finance Bank	21.68	0.00	0.00	1.39	0.00	0.00	12.37	8.25	66.70	0.11	0.00	0.00	14.39	75.77	526.71	1.52	0.00	0.00	**397.04**	**281.95**	**71.01**
35	Jana Small Finance Bank	17.94	0.00	0.00	4.61	0.00	0.00	28.68	9.07	31.62	0.32	0.00	0.00	207.24	93.19	44.97	8.19	0.00	0.00	**1198.13**	**593.70**	**49.55**
36	Suryoday Small Finance Bar	25.66	0.00	0.00	4.47	0.00	0.00	27.54	1.00	3.64	0.35	0.00	0.00	73.12	59.21	80.97	8.55	0.00	0.00	**1019.16**	**480.46**	**47.14**
37	Ujjivan Small Finance Bank	20.31	0.00	0.00	3.39	0.00	0.00	18.63	12.81	68.76	0.19	0.00	0.00	93.90	114.14	121.55	3.74	0.00	0.00	**593.71**	**296.82**	**49.99**
38	Utkarsh Small Finance Bank	12.03	0.00	0.00	3.85	0.00	0.00	23.45	8.07	34.41	0.31	0.00	0.00	442.23	288.78	65.30	6.75	0.00	0.00	**1223.53**	**512.00**	**41.85**
39	AU Small Finance 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	2.11	0.00	0.00	0.00	0.00	**0.00**	**105.16**	**0.00**
40	Unity Small Finance 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	15.83	0.00	0.00	0.54	0.00	**0.00**	**270.18**	**0.00**
Small Finance Bank		**97.62**	**0.00**	**0.00**	**17.72**	**0.00**	**0.00**	**110.67**	**39.20**	**35.42**	**1.28**	**0.00**	**0.00**	**830.87**	**649.02**	**78.11**	**28.75**	**0.54**	**1.87**	**4431.58**	**2540.27**	**57.32**
39	Orissa State Co-Op. Bank	3.65	0.00	0.00	33.93	0.13	0.38	221.18	8.26	3.73	4.07	0.00	0.00	359.36	220.14	61.26	56.59	0.00	0.00	**22186.80**	**19286.34**	**86.93**
TOTAL		**8443.26**	**7706.69**	**91.28**	**1356.87**	**944.85**	**69.63**	**7221.85**	**4353.57**	**60.28**	**187.05**	**182.51**	**97.57**	**14021.84**	**9990.53**	**71.25**	**2850.23**	**1129.87**	**39.64**	**210546.35**	**194982.04**	**92.61**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure - 12**

Sl	DISTRICTS	Crop Loan			Term Loan												Allied Advance								
					Water Resources			Farm Mechanisation			Plantation & Horticulture			Forestry & Wasteland Dev.			AH-Dairy			AH-Poultry			AH - Sheep/Goat/ Piggery		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	1650.06	1409.95	85.45	39.26	10.77	27.44	99.86	100.18	100.32	38.46	21.63	56.23	10.22	6.38	62.42	86.34	88.46	102.46	53.82	61.97	115.16	48.78	107.54	220.46
2	BALASORE	2523.36	2134.50	84.59	73.08	4.59	6.28	163.21	247.51	151.66	214.96	29.93	13.93	4.47	9.66	216.08	140.40	120.82	86.06	78.37	40.89	52.18	12.32	105.47	855.79
3	BARGARH	3694.49	2797.52	75.72	119.18	19.05	15.98	355.67	392.19	110.27	106.33	40.88	38.45	22.76	12.62	55.45	140.09	90.43	64.55	100.56	40.27	40.05	119.61	94.27	78.81
4	BHADRAK	2071.46	1699.72	82.05	34.97	2.52	7.21	51.36	185.08	360.40	66.49	22.07	33.19	13.78	9.49	68.84	93.08	90.17	96.87	66.41	32.31	48.65	106.12	83.99	79.15
5	BOLANGIR	2305.88	2057.71	89.24	30.02	604.55	2014.00	208.79	144.20	69.07	28.38	1199.74	4227.10	17.07	3.47	20.30	94.06	172.49	183.38	109.56	60.81	55.50	105.53	75.56	71.60
6	BOUDH	874.03	702.85	80.41	5.65	1.11	19.72	42.72	35.53	83.17	16.75	2.39	14.28	2.53	2.27	89.94	17.78	18.99	106.80	24.16	9.79	40.54	51.19	4.17	8.14
7	CUTTACK	2145.22	2848.96	132.80	36.13	10.43	28.86	214.10	301.81	140.97	78.50	28.67	36.52	2.25	19.26	857.17	238.46	225.10	94.40	127.68	99.47	77.91	180.00	211.72	117.62
8	DEOGARH	565.51	413.97	73.20	6.06	5.55	91.62	28.01	24.40	87.13	24.08	3.14	13.06	2.44	0.79	32.57	6.44	5.62	87.31	4.53	4.18	92.24	15.27	1.23	8.03
9	DHENKANAL	1358.45	1124.29	82.76	71.81	16.24	22.61	129.09	72.22	55.95	152.61	24.01	15.73	8.43	5.79	68.72	81.62	56.73	69.50	41.65	26.51	63.66	23.08	10.05	43.54
10	GAJAPATI	506.32	424.21	83.78	11.25	2.20	19.57	23.44	49.46	211.07	24.19	2.81	11.62	8.88	2.84	31.99	20.70	19.90	96.09	11.93	11.36	95.20	21.57	26.11	121.04
11	GANJAM	3397.92	3945.10	116.10	63.05	26.60	42.18	303.89	463.41	152.49	174.83	52.19	29.85	12.29	49.74	404.70	315.11	339.79	107.83	388.93	256.87	66.05	224.86	199.53	88.73
12	JAGATSINGHPUR	1267.51	1101.11	86.87	15.11	5.37	35.55	74.50	226.91	304.59	43.20	7.31	16.93	1.26	3.78	300.78	76.98	105.62	137.20	31.07	71.01	228.55	13.61	89.82	660.01
13	JAJPUR	2418.33	2191.15	90.61	33.02	11.26	34.09	168.01	223.29	132.90	37.45	38.83	103.68	12.72	6.40	50.33	128.43	138.48	107.82	88.88	58.00	65.26	562.27	324.08	57.64
14	JHARSUGUDA	644.92	468.00	72.57	26.61	2.35	8.85	237.93	78.21	32.87	12.50	10.48	83.86	1.18	2.22	188.40	25.43	36.25	142.58	21.01	20.47	97.44	9.38	17.91	190.99
15	KALAHANDI	1676.10	1543.87	92.11	16.56	7.57	45.73	356.66	222.54	62.40	103.08	15.91	15.43	8.20	5.49	67.02	31.28	51.42	164.37	21.81	20.07	92.02	8.67	36.98	426.72
16	KANDHAMAL	695.72	657.19	94.46	34.43	2.34	6.80	46.94	41.38	88.16	35.89	4.48	12.48	5.30	2.38	44.88	7.38	14.47	196.25	25.72	7.73	30.04	36.88	0.88	2.39
17	KENDRAPARA	2091.31	2278.97	108.97	51.11	6.35	12.42	59.58	126.37	212.09	57.62	6.08	10.55	5.88	6.46	109.96	142.25	37.70	26.50	28.02	23.86	85.14	28.85	43.58	151.09
18	KEONJHAR	1389.27	1228.22	88.41	45.07	5.46	12.11	161.87	81.54	50.37	99.45	12.06	12.13	9.63	3.58	37.16	96.54	85.87	88.95	149.45	39.44	26.39	89.98	110.32	122.60
19	KHURDA	1966.30	3005.92	152.87	86.36	15.82	18.32	382.85	582.52	152.15	567.16	190.61	33.61	24.92	96.15	385.88	419.05	223.13	53.25	364.68	115.03	31.54	125.44	166.29	132.56
20	KORAPUT	1491.01	1058.32	70.98	14.22	5.03	35.35	28.22	100.59	356.46	80.91	5.43	6.71	12.30	13.77	111.93	71.78	19.39	27.02	38.94	30.99	79.58	26.36	10.85	41.15
21	MALKANGIRI	401.68	448.85	111.74	13.72	2.75	20.01	29.99	52.03	173.50	21.72	3.09	14.24	10.06	2.76	27.49	22.65	7.00	30.89	9.19	5.31	57.76	5.95	10.04	168.64
22	MAYURBHANJ	1772.88	1521.10	85.80	52.32	3.40	6.49	154.07	165.46	107.39	66.00	26.23	39.75	5.82	5.14	88.36	102.39	101.36	98.99	42.09	45.87	108.98	86.83	81.72	94.11
23	NABARANGPUR	948.16	821.06	86.59	31.97	2.44	7.62	45.03	58.16	129.15	19.82	4.16	21.02	16.37	2.95	18.05	74.00	20.16	27.25	8.73	24.41	279.74	1.58	8.57	543.54
24	NAYAGARH	1581.58	1680.53	106.26	31.57	8.35	26.46	94.07	103.42	109.94	96.75	17.00	17.57	4.17	4.49	107.72	71.49	120.62	168.71	55.54	67.18	120.96	25.32	43.12	170.35
25	NUAPADA	544.66	495.73	91.02	33.42	1.69	5.06	53.85	49.84	92.56	19.80	5.84	29.50	8.56	1.78	20.75	14.10	112.73	799.72	22.71	126.97	558.97	9.66	36.48	377.85
26	PURI	1868.25	2136.15	114.34	78.64	15.00	19.07	129.41	173.07	133.74	73.19	23.25	31.77	3.38	7.99	236.09	187.50	276.90	147.68	56.27	187.15	332.60	8.08	153.91	1903.81
27	RAYAGADA	778.45	787.22	101.13	29.41	2.25	7.65	36.58	100.61	275.04	30.35	12.23	40.31	9.45	2.34	24.76	32.99	202.07	612.43	57.14	191.81	335.67	22.69	89.82	395.85
28	SAMBALPUR	1788.54	1197.96	66.98	39.30	7.37	18.74	146.88	402.42	273.98	85.22	34.07	39.98	12.30	10.74	87.29	51.73	157.34	304.16	53.65	146.03	272.21	183.22	83.09	45.35
29	SONEPUR	976.27	885.21	90.67	12.96	4.02	31.01	94.43	95.56	101.19	23.50	12.61	53.68	7.85	2.34	29.83	41.10	70.10	170.58	28.64	43.93	153.39	11.89	51.90	436.42
30	SUNDARGARH	2520.06	1906.81	75.67	58.70	3.31	5.63	728.42	351.20	48.21	58.87	110.73	188.09	32.40	13.78	42.54	76.74	122.18	159.22	53.48	71.93	134.49	22.69	84.51	372.44
TOTAL		**47913.73**	**44972.12**	**93.86**	**1194.97**	**815.73**	**68.26**	**4649.42**	**5251.13**	**112.94**	**2458.07**	**1967.89**	**80.06**	**296.86**	**316.87**	**106.74**	**2907.89**	**3131.31**	**107.68**	**2164.62**	**1941.64**	**89.70**	**2187.68**	**2363.51**	**108.04**

ACP FOR THE QUARTER ENDED MARCH'25

Annexure - 12

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	17.93	66.65	24.05	14.22	59.10	**2077.75**	**1839.03**	**88.51**	38.72	32.05	82.76	11.73	24.41	208.11	9.27	2.63	28.33	**59.73**	**59.09**	**98.92**
2	BALASORE	325.42	86.59	26.61	2.75	13.44	488.90	**3538.33**	**2793.41**	**78.95**	1.47	58.78	3995.13	16.70	33.22	198.89	2.33	14.93	640.88	**20.50**	**106.92**	**521.53**
3	BARGARH	413.26	27.48	6.65	2.06	25.48	1237.25	**5074.01**	**3540.18**	**69.77**	92.22	95.83	103.91	15.62	24.52	156.94	23.40	8.17	34.92	**131.24**	**128.52**	**97.92**
4	BHADRAK	119.23	59.75	50.12	2.24	6.64	296.65	**2625.13**	**2191.74**	**83.49**	51.60	34.05	65.98	11.32	29.98	264.96	5.84	13.95	238.93	**68.76**	**77.98**	**113.41**
5	BOLANGIR	49.11	13.91	28.33	2.85	13.17	462.75	**2951.25**	**4345.61**	**147.25**	149.62	29.83	19.93	7.57	37.86	500.20	12.43	3.81	30.63	**169.62**	**71.49**	**42.15**
6	BOUDH	18.70	2.55	13.61	1.51	2.58	170.48	**1055.01**	**782.23**	**74.14**	14.16	0.96	6.80	3.47	24.19	696.41	6.87	1.10	15.96	**24.50**	**26.25**	**107.15**
7	CUTTACK	103.10	109.55	106.25	131.10	53.24	40.61	**3256.55**	**3908.20**	**120.01**	9.30	471.28	5065.62	3.35	109.11	3258.90	14.79	16.80	113.60	**27.44**	**597.20**	**2176.03**
8	DEOGARH	10.45	2.33	22.25	0.23	0.96	422.32	**663.01**	**462.17**	**69.71**	9.32	1.21	12.96	2.97	2.43	81.92	0.92	0.15	16.27	**13.20**	**3.79**	**28.70**
9	DHENKANAL	6.90	7.09	102.78	0.90	7.49	832.69	**1874.54**	**1350.41**	**72.04**	10.48	17.75	169.39	10.98	6.04	54.98	1.47	2.13	144.80	**22.93**	**25.92**	**113.04**
10	GAJAPATI	5.57	19.43	348.68	2.15	1.82	84.77	**636.01**	**560.14**	**88.07**	13.88	2.46	17.75	3.57	10.14	284.01	2.54	3.82	150.14	**20.00**	**16.43**	**82.14**
11	GANJAM	220.02	266.14	120.96	3.52	22.45	637.77	**5104.44**	**5621.82**	**110.14**	225.09	116.26	51.65	24.14	76.82	318.14	22.72	11.92	52.44	**271.96**	**204.99**	**75.38**
12	JAGATSINGHPUR	55.62	27.55	49.53	2.43	26.66	1096.58	**1581.29**	**1665.14**	**105.30**	24.37	4.30	17.65	7.71	58.79	762.52	8.54	4.01	46.92	**40.61**	**67.09**	**165.20**
13	JAJPUR	54.26	106.13	195.59	16.37	18.91	115.54	**3519.75**	**3116.53**	**88.54**	178.13	105.42	59.18	29.05	82.20	282.99	16.97	5.87	34.61	**224.15**	**193.49**	**86.32**
14	JHARSUGUDA	7.71	6.66	86.43	0.40	5.75	1438.47	**987.06**	**648.30**	**65.68**	26.71	452.32	1693.20	10.54	21.10	200.28	16.32	1.96	12.01	**53.57**	**475.38**	**887.41**
15	KALAHANDI	32.63	7.42	22.73	1.76	6.66	378.35	**2256.76**	**1917.95**	**84.99**	20.62	9.58	46.45	13.45	8.25	61.36	1.80	7.85	436.59	**35.87**	**25.68**	**71.60**
16	KANDHAMAL	2.69	4.01	148.89	0.78	2.17	277.98	**891.74**	**737.03**	**82.65**	7.84	0.82	10.45	5.25	6.54	124.64	2.52	0.03	1.01	**15.60**	**7.38**	**47.31**
17	KENDRAPARA	126.20	34.02	26.96	3.22	3.88	120.31	**2594.04**	**2567.26**	**98.97**	14.16	7.58	53.57	10.50	40.19	382.75	3.72	1.00	26.94	**28.38**	**48.77**	**171.87**
18	KEONJHAR	40.57	31.58	77.84	1.23	9.05	738.40	**2083.04**	**1607.11**	**77.15**	133.06	97.03	72.92	6.84	5.97	87.22	1.16	1.87	162.03	**141.06**	**104.87**	**74.34**
19	KHURDA	179.84	228.24	126.91	19.18	209.58	1092.79	**4135.78**	**4833.31**	**116.87**	186.99	148.65	79.50	35.70	91.47	256.22	54.80	245.46	447.96	**277.48**	**485.58**	**174.99**
20	KORAPUT	147.31	16.51	11.21	0.00	21.60	#DIV/0!	**1911.04**	**1282.47**	**67.11**	216.07	16.36	7.57	11.30	26.11	230.98	3.24	1.68	51.64	**230.62**	**44.15**	**19.14**
21	MALKANGIRI	22.40	2.06	9.21	0.57	2.92	514.39	**537.93**	**536.82**	**99.79**	20.82	13.95	67.02	8.44	1.78	21.04	0.57	0.25	44.86	**29.83**	**15.99**	**53.58**
22	MAYURBHANJ	50.96	36.67	71.95	16.68	6.19	37.08	**2350.05**	**1993.13**	**84.81**	33.88	64.36	189.94	8.30	5.79	69.72	14.66	9.35	63.76	**56.84**	**79.49**	**139.85**
23	NABARANGPUR	19.67	13.21	67.15	2.09	5.64	270.19	**1167.41**	**960.77**	**82.30**	11.01	1.18	10.70	8.25	2.76	33.42	1.15	2.17	188.48	**20.41**	**6.10**	**29.91**
24	NAYAGARH	13.94	110.50	792.66	1.76	36.66	2079.48	**1976.19**	**2191.88**	**110.91**	12.93	10.73	82.96	10.84	22.58	208.34	2.48	2.92	117.89	**26.24**	**36.23**	**138.03**
25	NUAPADA	7.08	67.46	953.40	1.63	2.89	177.11	**715.47**	**901.42**	**125.99**	14.79	2.37	16.03	4.25	3.30	77.50	1.34	1.08	80.48	**20.39**	**6.75**	**33.10**
26	PURI	124.69	284.68	228.31	4.23	41.42	979.34	**2533.65**	**3299.51**	**130.23**	65.65	44.44	67.68	11.77	13.21	112.22	60.02	2.21	3.69	**137.44**	**59.86**	**43.55**
27	RAYAGADA	28.97	110.40	381.10	8.69	3.65	42.03	**1034.72**	**1502.41**	**145.20**	32.08	29.99	93.50	16.16	3.90	24.13	3.39	0.55	16.12	**51.63**	**34.44**	**66.70**
28	SAMBALPUR	52.40	89.77	171.33	1.66	35.37	2133.48	**2414.89**	**2164.15**	**89.62**	46.47	52.89	113.83	28.38	10.97	38.67	16.30	10.38	63.63	**91.15**	**74.24**	**81.45**
29	SONEPUR	14.19	14.06	99.06	2.39	1.87	78.12	**1213.23**	**1181.61**	**97.39**	38.98	16.65	42.71	3.29	2.93	88.88	2.55	4.57	179.53	**44.82**	**24.15**	**53.88**
30	SUNDARGARH	26.08	24.16	92.65	2.23	17.95	803.90	**3579.68**	**2706.56**	**75.61**	111.26	61.27	55.07	20.49	15.34	74.87	13.90	5.42	38.98	**145.65**	**82.03**	**56.32**
TOTAL		**2305.87**	**1827.81**	**79.27**	**260.65**	**620.28**	**237.97**	66339.75	63208.30	95.28	**1811.69**	**2000.34**	**110.41**	**361.94**	**801.89**	**221.55**	**328.01**	**388.02**	**118.30**	**2501.64**	**3190.25**	**127.53**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure - 12**

Sl	DISTRICTS	Ancillary Ativities									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	ANGUL	69.80	47.97	68.73	26.10	64.04	245.32	**95.91**	**112.01**	**116.79**	**2233.39**	**2010.13**	**90.00**	700.00	918.48	131.21	875.00	1154.87	131.98	490.00	723.54	147.66
2	BALASORE	44.80	231.70	517.19	28.39	149.88	527.92	**73.19**	**381.58**	**521.35**	**3632.02**	**3281.92**	**90.36**	927.71	942.46	101.59	1159.64	1340.18	115.57	649.40	897.88	138.26
3	BARGARH	65.83	410.30	623.27	2.12	334.76	15779.08	**67.95**	**745.06**	**1096.45**	**5273.20**	**4413.76**	**83.70**	327.81	862.46	263.10	276.05	744.67	269.76	241.54	836.99	346.52
4	BHADRAK	12.67	64.57	509.80	25.08	91.47	364.74	**37.74**	**156.04**	**413.42**	**2731.64**	**2425.77**	**88.80**	375.04	382.89	102.09	468.81	637.18	135.92	262.53	307.22	117.02
5	BOLANGIR	197.95	523.24	264.32	187.46	233.78	124.71	**385.41**	**757.01**	**196.42**	**3506.28**	**5174.12**	**147.57**	470.51	471.81	100.27	588.14	723.71	123.05	329.36	247.82	75.24
6	BOUDH	20.26	41.51	204.90	36.55	39.24	107.35	**56.81**	**80.75**	**142.13**	**1136.32**	**889.23**	**78.26**	77.85	73.82	94.82	97.31	130.53	134.14	54.49	42.92	78.76
7	CUTTACK	822.07	398.05	48.42	53.65	117.64	219.27	**875.72**	**515.69**	**58.89**	**4159.72**	**5021.09**	**120.71**	1619.77	1036.52	63.99	1364.01	2023.33	148.34	1193.51	999.70	83.76
8	DEOGARH	5.86	2.05	34.94	1.38	41.80	3033.69	**7.24**	**43.85**	**605.53**	**683.45**	**509.81**	**74.59**	37.08	43.61	117.61	46.35	94.01	202.83	25.96	9.16	35.29
9	DHENKANAL	79.04	35.57	45.01	8.66	26.59	307.02	**87.70**	**62.16**	**70.88**	**1985.17**	**1438.50**	**72.46**	250.08	271.54	108.58	312.60	420.82	134.62	175.06	110.70	63.24
10	GAJAPATI	57.24	27.25	47.60	13.60	41.48	304.96	**70.84**	**68.73**	**97.01**	**726.85**	**645.29**	**88.78**	86.74	101.68	117.23	73.04	180.33	246.89	63.91	25.59	40.03
11	GANJAM	308.91	731.00	236.64	20.97	325.25	1550.90	**329.88**	**1056.25**	**320.19**	**5706.28**	**6883.07**	**120.62**	1305.02	1386.58	106.25	1631.27	2075.39	127.23	913.51	653.56	71.54
12	JAGATSINGHPUR	67.88	12.02	17.70	51.68	23.68	45.81	**119.56**	**35.69**	**29.85**	**1741.46**	**1767.93**	**101.52**	401.69	261.37	65.07	502.11	554.51	110.44	281.18	124.04	44.11
13	JAJPUR	143.28	66.09	46.13	49.39	27.96	56.60	**192.68**	**94.05**	**48.81**	**3936.58**	**3404.07**	**86.47**	719.60	480.35	66.75	899.50	804.79	89.47	503.72	492.83	97.84
14	JHARSUGUDA	34.07	15.57	45.70	55.69	165.56	297.28	**89.77**	**181.13**	**201.78**	**1130.40**	**1304.81**	**115.43**	408.70	462.67	113.21	510.88	819.89	160.49	286.09	377.35	131.90
15	KALAHANDI	106.22	137.36	129.32	14.40	128.88	894.87	**120.62**	**266.24**	**220.73**	**2413.25**	**2209.87**	**91.57**	291.99	462.12	158.27	364.99	626.45	171.64	204.39	251.20	122.90
16	KANDHAMAL	7.19	6.32	87.82	2.20	65.38	2977.82	**9.39**	**71.70**	**763.81**	**916.73**	**816.12**	**89.03**	199.90	208.48	104.29	249.88	194.43	77.81	139.93	129.62	92.63
17	KENDRAPARA	28.07	20.94	74.59	47.06	65.79	139.80	**75.13**	**86.73**	**115.43**	**2697.55**	**2702.76**	**100.19**	253.03	272.08	107.53	316.29	422.25	133.50	177.12	70.20	39.63
18	KEONJHAR	49.75	24.26	48.75	1.35	167.47	12442.06	**51.10**	**191.73**	**375.22**	**2275.20**	**1903.70**	**83.67**	502.00	463.18	92.27	627.50	894.02	142.47	351.40	535.11	152.28
19	KHURDA	756.19	1625.06	214.90	964.40	1063.50	110.28	**1720.59**	**2688.56**	**156.26**	**6133.85**	**8007.45**	**130.55**	6369.00	2788.18	43.78	7961.25	5834.78	73.29	4458.30	3239.84	72.67
20	KORAPUT	134.02	183.05	136.59	12.66	131.83	1040.93	**146.69**	**314.89**	**214.67**	**2288.35**	**1641.50**	**71.73**	602.42	423.28	70.26	753.03	692.05	91.90	421.70	219.25	51.99
21	MALKANGIRI	16.20	8.99	55.47	3.37	56.92	1687.47	**19.58**	**65.91**	**336.68**	**587.34**	**618.71**	**105.34**	51.00	60.33	118.30	63.75	99.12	155.49	35.70	19.35	54.19
22	MAYURBHANJ	116.18	26.10	22.47	85.86	211.53	246.36	**202.04**	**237.63**	**117.62**	**2608.93**	**2310.26**	**88.55**	390.74	653.05	167.13	488.43	804.66	164.75	273.52	627.36	229.37
23	NABARANGPUR	1.09	35.19	3232.29	1.82	99.69	5473.38	**2.91**	**134.88**	**4635.01**	**1190.73**	**1101.75**	**92.53**	105.15	164.29	156.24	131.44	235.67	179.30	73.61	54.72	74.34
24	NAYAGARH	24.66	53.76	218.05	98.94	31.29	31.62	**123.59**	**85.05**	**68.81**	**2126.03**	**2313.15**	**108.80**	215.16	243.00	112.94	268.95	399.17	148.42	150.61	75.81	50.34
25	NUAPADA	8.81	23.30	264.35	3.82	67.87	1778.01	**12.63**	**91.16**	**721.79**	**748.49**	**999.33**	**133.51**	97.52	112.98	115.85	121.90	191.02	156.71	68.26	58.78	86.11
26	PURI	114.74	51.49	44.88	79.25	69.59	87.80	**193.99**	**121.08**	**62.42**	**2865.08**	**3480.46**	**121.48**	518.53	413.24	79.69	648.16	804.26	124.08	362.97	146.36	40.32
27	RAYAGADA	47.12	78.83	167.29	9.38	106.27	1132.97	**56.50**	**185.10**	**327.59**	**1142.85**	**1721.94**	**150.67**	228.54	344.29	150.65	285.68	378.19	132.38	159.98	295.77	184.88
28	SAMBALPUR	38.52	194.92	505.99	28.78	180.84	628.26	**67.31**	**375.75**	**558.28**	**2573.34**	**2614.14**	**101.59**	660.80	480.25	72.68	826.00	902.72	109.29	462.56	501.34	108.38
29	SONEPUR	44.11	41.43	93.92	44.79	88.96	198.61	**88.90**	**130.39**	**146.67**	**1346.95**	**1336.14**	**99.20**	147.98	159.57	107.83	124.61	197.78	158.72	109.04	51.68	47.40
30	SUNDARGARH	116.52	173.33	148.75	42.33	158.09	373.45	**158.85**	**331.42**	**208.63**	**3884.18**	**3120.01**	**80.33**	1960.53	1297.03	66.16	2450.66	2095.60	85.51	1372.37	1115.45	81.28
TOTAL		**3539.06**	**5291.21**	**149.51**	**2001.15**	**4377.02**	**218.72**	**5540.21**	**9668.23**	**174.51**	**74381.60**	**76066.78**	**102.27**	**20301.87**	**16241.58**	**80.00**	**24487.21**	**26476.40**	**108.12**	**14291.71**	**13241.11**	**92.65**

ACP FOR THE QUARTER ENDED MARCH'25 **Annexure - 12**

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	578.79	103.35	315.00	375.92	119.34	385.00	322.73	83.83	70.00	14.76	21.09	105.00	69.98	66.65	**3500.00**	**4159.06**	**118.83**
2	BALASORE	742.17	743.46	100.17	417.47	528.82	126.67	510.24	494.94	97.00	92.77	3.78	4.07	139.16	101.54	72.97	**4638.55**	**5053.06**	**108.94**
3	BARGARH	293.30	375.84	128.14	124.22	547.11	440.43	186.33	124.08	66.59	86.26	6.96	8.07	189.78	35.88	18.91	**1725.30**	**3533.99**	**204.83**
4	BHADRAK	300.04	271.84	90.60	168.77	30.31	17.96	206.27	22.00	10.66	37.50	5.89	15.71	56.26	62.02	110.24	**1875.22**	**1719.35**	**91.69**
5	BOLANGIR	376.41	362.39	96.28	211.73	143.43	67.74	258.78	189.78	73.34	47.05	8.93	18.99	70.58	34.77	49.27	**2352.58**	**2182.65**	**92.78**
6	BOUDH	62.28	66.91	107.43	35.03	4.36	12.45	42.82	10.54	24.61	7.78	0.66	8.44	11.68	7.17	61.37	**389.24**	**336.90**	**86.55**
7	CUTTACK	1449.26	1509.94	104.19	613.80	757.89	123.47	920.71	1103.76	119.88	426.25	11.28	2.65	937.76	396.11	42.24	**8525.07**	**7838.53**	**91.95**
8	DEOGARH	29.66	34.01	114.66	16.69	0.00	0.00	20.39	0.33	1.61	3.71	2.30	62.07	5.56	8.64	155.26	**185.40**	**192.06**	**103.59**
9	DHENKANAL	200.06	153.61	76.78	112.54	16.29	14.48	137.54	19.62	14.26	25.01	7.29	29.13	37.51	45.30	120.76	**1250.40**	**1045.16**	**83.59**
10	GAJAPATI	77.61	51.34	66.16	32.87	2.30	7.00	49.30	3.21	6.52	22.82	0.68	3.00	50.21	19.06	37.97	**456.50**	**384.20**	**84.16**
11	GANJAM	1044.01	830.78	79.58	587.26	289.83	49.35	717.76	394.31	54.94	130.50	9.72	7.45	195.75	212.16	108.38	**6525.08**	**5852.32**	**89.69**
12	JAGATSINGHPUR	321.35	251.01	78.11	180.76	9.63	5.32	220.93	37.52	16.98	40.17	2.89	7.19	60.25	69.05	114.61	**2008.44**	**1310.01**	**65.23**
13	JAJPUR	575.68	612.19	106.34	323.82	130.50	40.30	395.78	146.07	36.91	71.96	5.76	8.00	107.94	89.29	82.72	**3598.00**	**2761.77**	**76.76**
14	JHARSUGUDA	326.96	442.35	135.29	183.91	79.90	43.44	224.78	275.53	122.58	40.87	5.11	12.49	61.30	26.74	43.62	**2043.50**	**2489.54**	**121.83**
15	KALAHANDI	233.59	313.43	134.18	131.40	59.49	45.28	160.59	68.58	42.70	29.20	2.11	7.22	43.80	25.66	58.58	**1459.95**	**1809.03**	**123.91**
16	KANDHAMAL	159.92	71.68	44.82	89.96	54.44	60.52	109.95	6.24	5.68	19.99	0.69	3.44	29.99	5.34	17.81	**999.50**	**670.92**	**67.13**
17	KENDRAPARA	202.42	133.35	65.87	113.86	15.68	13.77	139.17	17.04	12.24	25.30	3.35	13.24	37.95	43.90	115.66	**1265.14**	**977.84**	**77.29**
18	KEONJHAR	401.60	618.31	153.96	225.90	133.15	58.94	276.10	177.56	64.31	50.20	5.17	10.29	75.30	67.59	89.77	**2509.99**	**2894.09**	**115.30**
19	KHURDA	5095.20	5912.24	116.04	2866.05	3392.12	118.36	3502.95	4375.03	124.90	636.90	9.97	1.57	955.35	839.06	87.83	**31845.00**	**26391.23**	**82.87**
20	KORAPUT	481.94	298.56	61.95	271.09	76.45	28.20	331.33	121.19	36.58	60.24	2.59	4.30	90.36	60.26	66.68	**3012.11**	**1893.62**	**62.87**
21	MALKANGIRI	40.80	60.90	149.27	22.95	0.10	0.44	28.05	9.70	34.58	5.10	2.71	53.14	7.65	9.34	122.14	**255.00**	**261.56**	**102.57**
22	MAYURBHANJ	312.59	323.52	103.50	175.83	354.95	201.87	214.91	45.06	20.97	39.07	18.23	46.66	58.61	75.66	129.08	**1953.70**	**2902.49**	**148.56**
23	NABARANGPUR	84.12	97.40	115.79	47.32	3.09	6.54	57.83	19.98	34.55	10.52	0.71	6.79	15.77	14.01	88.82	**525.76**	**589.87**	**112.19**
24	NAYAGARH	172.13	94.70	55.02	96.82	2.30	2.38	118.34	9.66	8.16	21.52	3.31	15.36	32.27	56.99	176.59	**1075.80**	**884.93**	**82.26**
25	NUAPADA	78.01	58.82	75.40	43.88	1.35	3.08	53.63	5.71	10.65	9.75	1.24	12.67	14.63	6.08	41.56	**487.59**	**435.98**	**89.41**
26	PURI	414.82	222.58	53.66	233.34	8.89	3.81	285.19	103.24	36.20	51.85	5.38	10.38	77.78	115.16	148.05	**2592.64**	**1819.11**	**70.16**
27	RAYAGADA	182.84	152.76	83.55	102.84	59.93	58.27	125.70	26.15	20.81	22.85	2.65	11.58	34.28	25.80	75.26	**1142.72**	**1285.54**	**112.50**
28	SAMBALPUR	528.64	648.34	122.64	297.36	112.63	37.88	363.44	245.72	67.61	66.08	6.33	9.59	99.12	53.95	54.43	**3304.00**	**2951.29**	**89.32**
29	SONEPUR	132.40	42.40	32.03	56.08	12.24	21.83	84.11	15.57	18.51	38.94	4.04	10.37	85.67	15.28	17.83	**778.84**	**498.56**	**64.01**
30	SUNDARGARH	1568.42	1587.61	101.22	882.24	1639.38	185.82	1078.29	1664.35	154.35	196.05	14.90	7.60	294.08	68.26	23.21	**9802.64**	**9482.57**	**96.73**
TOTAL		**16448.24**	**16921.07**	**102.87**	**8980.79**	**8842.47**	**98.46**	**11206.23**	**10055.21**	**89.73**	**2386.24**	**169.38**	**7.10**	**3981.36**	**2660.03**	**66.81**	**102083.66**	**94607.24**	**92.68**

ACP FOR THE QUARTER ENDED MARCH'25

Annexure - 12

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	0.20	1.84	29.12	19.79	67.93	151.19	94.94	62.79	3.40	1.19	34.96	388.88	314.45	80.86	50.01	51.17	102.33	**6366.59**	**6650.91**	**104.47**
2	BALASORE	1285.00	62.00	4.82	56.23	34.11	60.66	223.77	202.52	90.51	6.05	0.72	11.87	638.01	612.59	96.02	132.17	2.49	1.89	**10611.80**	**9249.41**	**87.16**
3	BARGARH	2.00	15.00	750.00	19.59	10.93	55.80	180.21	104.32	57.89	4.09	0.83	20.22	138.40	120.14	86.81	29.34	2.98	10.14	**7372.13**	**8201.95**	**111.26**
4	BHADRAK	25.00	0.00	0.00	39.14	17.07	43.61	193.85	113.51	58.56	4.22	0.90	21.24	567.60	367.49	64.74	73.70	5.51	7.48	**5510.37**	**4649.59**	**84.38**
5	BOLANGIR	5.00	0.00	0.00	23.26	13.79	59.27	198.24	110.16	55.57	4.81	0.29	6.03	277.44	196.55	70.84	77.17	169.66	219.86	**6444.78**	**7847.22**	**121.76**
6	BOUDH	5.10	0.00	0.00	6.18	1.53	24.78	115.69	40.44	34.95	3.10	0.26	8.26	61.64	34.66	56.23	7.12	0.76	10.65	**1724.39**	**1303.77**	**75.61**
7	CUTTACK	23.24	0.94	4.05	80.50	81.34	101.03	1034.62	360.50	34.84	13.88	14.13	101.80	1801.74	1742.86	96.73	115.62	11.30	9.78	**15754.39**	**15070.70**	**95.66**
8	DEOGARH	2.00	0.00	0.00	5.81	1.33	22.86	59.05	11.11	18.82	0.59	0.04	6.48	72.99	15.26	20.91	6.32	1.38	21.90	**1015.62**	**730.99**	**71.98**
9	DHENKANAL	25.00	0.00	0.00	28.63	12.80	44.71	147.59	67.27	45.58	4.70	0.45	9.55	325.62	233.76	71.79	78.27	1.04	1.33	**3845.38**	**2798.98**	**72.79**
10	GAJAPATI	2.00	0.00	0.00	16.33	9.40	57.59	98.61	28.49	28.89	5.04	0.61	12.18	313.35	51.81	16.53	94.35	0.47	0.50	**1713.04**	**1120.28**	**65.40**
11	GANJAM	42.00	0.06	0.15	95.27	81.62	85.67	588.96	591.37	100.41	1.20	4.26	355.10	645.00	636.98	98.76	24.68	5.47	22.15	**13628.47**	**14055.15**	**103.13**
12	JAGATSINGHPUR	2.00	0.00	0.00	83.90	17.87	21.29	95.66	112.54	117.64	3.48	1.40	40.19	204.46	323.73	158.34	88.16	4.89	5.55	**4227.56**	**3538.37**	**83.70**
13	JAJPUR	2.00	1.71	85.26	40.25	27.51	68.34	166.61	221.32	132.84	3.73	1.18	31.62	389.48	404.81	103.93	64.90	3.20	4.93	**8201.57**	**6825.56**	**83.22**
14	JHARSUGUDA	5.00	0.00	0.00	10.56	14.38	136.22	166.77	93.35	55.98	7.09	0.45	6.32	96.67	72.51	75.01	82.01	1.24	1.52	**3542.00**	**3976.28**	**112.26**
15	KALAHANDI	15.00	0.00	0.00	19.23	11.31	58.83	186.83	105.63	56.54	2.67	0.32	12.15	153.32	139.78	91.17	46.17	431.04	933.55	**4296.42**	**4706.99**	**109.56**
16	KANDHAMAL	3.15	0.00	0.00	8.82	3.40	38.58	51.01	23.08	45.25	1.30	3.20	247.09	94.03	79.78	84.84	40.94	61.85	151.09	**2115.48**	**1658.36**	**78.39**
17	KENDRAPARA	20.60	0.00	0.00	17.18	14.78	86.03	74.69	62.15	83.21	2.66	0.30	11.45	247.00	224.13	90.74	81.99	0.71	0.86	**4406.81**	**3982.67**	**90.38**
18	KEONJHAR	2.00	0.00	0.00	15.22	13.90	91.30	140.98	100.69	71.42	2.64	0.69	26.21	767.93	519.63	67.67	59.97	69.56	115.98	**5773.93**	**5502.26**	**95.29**
19	KHURDA	6315.58	4563.09	72.25	430.30	309.11	71.84	1510.79	818.89	54.20	34.56	67.97	196.68	3752.48	1200.41	31.99	887.04	93.45	10.53	**50909.60**	**41451.59**	**81.42**
20	KORAPUT	1.12	0.00	0.00	39.85	16.30	40.89	169.98	152.80	89.89	31.21	0.40	1.29	226.25	193.08	85.34	131.15	1.53	1.17	**5900.02**	**3899.23**	**66.09**
21	MALKANGIRI	5.20	0.00	0.00	2.15	1.20	56.03	48.02	13.20	27.48	0.07	0.61	854.98	87.36	49.55	56.73	59.07	0.00	0.00	**1044.21**	**944.84**	**90.48**
22	MAYURBHANJ	22.44	3.00	13.37	51.88	14.23	27.43	199.65	109.17	54.68	3.59	1.15	32.02	925.57	666.09	71.97	22.47	3.25	14.48	**5788.23**	**6009.65**	**103.83**
23	NABARANGPUR	2.46	0.00	0.00	22.36	4.73	21.14	55.45	51.06	92.08	3.79	0.40	10.46	115.99	90.84	78.31	53.84	3.47	6.44	**1970.39**	**1842.11**	**93.49**
24	NAYAGARH	25.00	0.00	0.00	11.63	12.79	110.01	219.56	118.90	54.16	1.21	3.94	325.79	282.67	376.21	133.09	48.12	1.59	3.30	**3790.01**	**3711.53**	**97.93**
25	NUAPADA	4.25	0.00	0.00	7.65	2.88	37.67	80.20	30.93	38.56	3.23	0.53	16.35	75.85	39.05	51.49	47.50	191.91	404.03	**1454.75**	**1700.61**	**116.90**
26	PURI	6.12	7.00	114.38	22.81	61.34	268.86	157.63	168.21	106.72	1.39	75.14	5406.72	556.95	790.04	141.85	67.84	3.04	4.48	**6270.47**	**6404.34**	**102.13**
27	RAYAGADA	2.00	0.00	0.00	19.59	10.85	55.39	179.41	98.41	54.85	6.71	0.17	2.53	89.33	96.61	108.15	57.27	1.68	2.94	**2639.88**	**3215.22**	**121.79**
28	SAMBALPUR	27.30	2.91	10.65	77.55	44.31	57.13	219.40	172.83	78.77	3.25	0.24	7.49	187.37	132.35	70.63	192.46	2.79	1.45	**6584.68**	**5920.86**	**89.92**
29	SONEPUR	5.10	0.00	0.00	10.34	5.62	54.36	74.70	59.85	80.12	1.90	0.27	13.99	56.83	56.11	98.73	40.25	0.95	2.36	**2314.90**	**1957.50**	**84.56**
30	SUNDARGARH	550.00	3050.78	554.69	65.52	74.65	113.94	432.73	115.92	26.79	21.48	0.47	2.20	481.62	209.27	43.45	90.33	1.47	1.63	**15328.49**	**16055.16**	**104.74**
TOTAL		**8443.26**	**7706.69**	**91.28**	**1356.87**	**944.85**	**69.63**	**7221.85**	**4353.57**	**60.28**	**187.05**	**182.51**	**97.57**	**14021.84**	**9990.53**	**71.25**	**2850.23**	**1129.87**	**39.64**	**210546.35**	**194982.04**	**92.61**

Annexure - 13

PROGRESS UNDER EDUCATION LOAN AS OF 31.03.2025

Sl No		Disbursement under Priority Sector from 01.04.2024 to 31.03.2025		Out of sanctioned, disbursed to Girl student		Balance O/S under Priority Sector as on 31.03.2025		Balance O/S in Girl Student accounts as on 31.03.2025		Total Disbursement (Priority + Non Priority) from 01.04.2024 to 31.03.2025		Balance O/S (Prority + Non Priority) as on 31.03.2025	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	825	45.58	149	13.09	1747	61.17	269	9.59	895	55.37	1898	100.29
2	Bank of India	952	25.06	161	10.70	2857	101.75	1087	40.51	952	25.06	2857	101.75
3	Bank of Maharastra	172	3.68	25	1.27	269	10.44	101	6.85	197	6.82	295	17.03
4	Canara Bank	2183	38.78	376	8.96	5385	186.81	1860	70.73	2223	42.84	5466	205.17
5	Central Bank of India	382	12.11	20	2.97	1371	70.40	487	24.73	757	53.71	1893	163.95
6	Indian Bank	327	32.91	191	6.87	1317	40.12	491	23.50	327	39.18	1433	59.90
7	Indian Overseas Bank	346	4.81	57	4.31	708	19.65	232	9.16	365	7.77	751	30.04
8	Punjab & Sind Bank	18	0.30	24	0.79	123	3.35	23	0.46	21	0.60	131	4.28
9	Punjab National Bank	1924	127.02	192	16.33	4139	160.57	1404	66.41	2001	138.49	4267	190.37
10	State Bank of India	5179	460.03	1268	45.45	15643	751.20	5793	328.45	5828	533.23	16550	971.75
11	UCO Bank	465	72.69	30	1.30	3617	157.14	270	7.35	465	72.69	3626	227.91
12	Union Bank of India	2794	91.24	338	29.60	5579	227.68	1531	84.09	3041	126.58	5948	319.27
	Public Sector Banks	**15567**	**914.22**	**2831**	**141.64**	**42755.00**	**1790.27**	**13548**	**671.81**	**17072**	**1102.34**	**45115**	**2391.70**
13	Axis Bank Ltd	164	5.74	144	3.79	369	13.06	152	10.07	197	12.33	439	29.35
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	0.05	7	0.30	3	0.08	6	0.37	36	1.82	30	1.68
17	Federal Bank	3	0.10	1	0.30	9	0.34	3	0.30	6	0.80	15	1.07
18	HDFC Bank	101	1.29	31	1.08	327	7.43	98	2.32	106	2.07	335	7.83
19	ICICI Bank	78	6.50	42	11.40	335	18.15	151	8.30	168	37.40	549	79.71
20	IDBI Bank	162	2.79	0	0.00	415	14.39	153	5.32	180	4.86	439	21.28
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.	127	13.21	0	0.00	403	43.35	2	0.08	127	13.21	403	43.35
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	1	0.03	2	0.09	0	0.00	1	0.03
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	**642**	**29.68**	**225**	**16.88**	**1862**	**96.83**	**567**	**26.84**	**820**	**72.48**	**2212**	**184.38**
32	Odisha Gramya Bank	34	0.62	10	0.28	468	15.75	114	3.92	34	0.62	511	16.98
33	Utkal Grameen Bank	5	0.21	3	0.24	62	1.78	13	0.34	5	0.21	69	2.23
	RRBs	**39**	**0.83**	**13**	**0.52**	**530**	**17.53**	**127**	**4.26**	**39**	**0.83**	**580**	**19.21**
34	AU Small Finance Bank	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
35	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	Unity 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**
41	Orissa State Co-Op. Bank	8	0.13	0	0.00	40	**1.12**	2	0.04	7	0.12	41	1.15
	Total of Co-op Bank	**8**	**0.13**	**0**	**0.00**	**40**	**1.12**	**2**	**0.04**	**7**	**0.12**	**41**	**1.15**
	TOTAL	**16256**	**944.85**	**3069**	**159.04**	**45187**	**1905.75**	**14244**	**702.94**	**17938**	**1175.77**	**47948**	**2596.44**

Annexure - 14

PERFORMANCE UNDER HOUSING LOAN AS ON 31.03.2025
(Amount in Crores)

Sl No.	Name of Bank	Disbursement made under Priority Sector (01.04.2024 to 31.03.2025)		Disbursement made under Non-Priority Sector (01.04.2024 to 31.03.2025)		Total Disbursement made during the current year (01.04.2024 to 31.03.2025)		Balance outstanding as on 31.03.2025	
		No of A/c	Amt.	No of A/c	Amt.	No of A/c	Amt.	No of A/c	Amt
1	Bank of Baroda	223	302.51	1544	249.67	1767	552.18	8133	1339.95
2	Bank of India	1200	281.05	0	0.00	1200	281.05	8489	1308.53
3	Bank of Maharastra	140	12.40	434	99.44	574	111.85	1594	395.10
4	Canara Bank	785	57.15	1390	312.04	2175	369.19	8177	1375.84
5	Central Bank of India	231	12.38	440	83.59	671	95.96	3105	479.16
6	Indian Bank	5283	529.83	1080	233.59	6363	763.42	10638	1219.77
7	Indian Overseas Bank	373	43.11	687	110.38	1060	153.49	3629	647.09
8	Punjab & Sind Bank	9	1.08	45	12.50	54	13.58	675	105.27
9	Punjab National Bank	3260	480.39	2089	454.69	5349	935.08	14095	2138.30
10	State Bank of India	2426	1099.36	17424	2842.39	19850	3941.75	95677	9949.29
11	UCO Bank	1950	321.78	1533	404.96	3483	726.73	15504	879.72
12	Union Bank	840	476.56	6645	454.04	7485	930.61	24987	2478.86
Total Public Sector Banks		**16720**	**3617.59**	**33311**	**5257.29**	**50031**	**8874.88**	**194703**	**22316.89**
13	Axis Bank Ltd	81	5.03	121	14.51	202	19.54	1839	459.19
14	Bandhan Bank	526	24.34	586	81.88	1112	106.22	2392	302.78
15	City Union Bank	5	3.30	0	0.00	5	3.30	0	0.00
16	DBS Bank(e-LVB)	0	0.00	0	0.00	0	0.00	5	0.46
17	DCB Bank Ltd	13336	66.78	98	23.98	13434	90.76	42066	301.93
18	Federal Bank	9	0.88	30	8.13	39	9.00	330	60.82
19	HDFC Bank	6223	72.20	1616	390.71	7839	462.92	16817	2224.23
20	ICICI Bank	50	12.06	976	616.09	1026	628.14	10658	3267.31
21	IDBI BANK	77	9.25	868	220.68	945	229.93	4797	933.26
22	IDFC First Bank	319	22.94	586	67.46	905	90.40	3122	219.81
23	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnatak Bank Ltd.	1254	192.30	0	0.00	1254	192.30	969	420.21
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	2	0.37
27	RBL Bank	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
29	Tamilnadu Mercantile Bank	0	0.00	1	0.15	1	0.15	0	0.00
30	The South Indian Bank Ltd.	0	0.00	2	0.14	2	0.14	10	1.92
31	Yes Bank	1	0.08	6	1.34	7	1.42	51	8.92
Total Private Sector Banks		**21881**	**409.15**	**4890**	**1425.07**	**26771**	**1834.22**	**83058**	**8201.22**
32	Odisha Gramya Bank	351	82.03	78	20.39	429	102.42	3239	302.48
33	Utkal Grameen Bank	2225	197.35	302	52.00	2527	249.36	6608	701.01
Total of RRBs		**2576**	**279.38**	**380**	**72.40**	**2956**	**351.77**	**9847**	**1003.49**
34	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	ESAF Small Finance Bank	87	8.25	0	0.00	87	8.25	45	10.19
36	Jana Small Finance Bank	487	9.07	1269	16.53	1756	25.60	3196	80.77
37	Suryoday Small Finance Bank	8	1.00	5	3.01	13	4.01	80	14.09
38	Ujjivan Small Finance Bank	418	12.81	254	35.49	672	48.31	0	0.00
39	Unity Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
40	Utkarsh Small Finance Bank	647	8.07	0	0.00	647	8.07	74	19.88
	Total Small Finance Bank	**1647**	**39.20**	**1528**	**55.04**	**3175**	**94.24**	**3395**	**124.93**
41	Orissa State Co-Op. Bank	248	8.26	35	1.58	283	9.84	4764	93.58
Total of Co-operative		**248**	**8.26**	**35**	**1.58**	**283**	**9.84**	**4764**	**93.58**
Grand Total		**43072**	**4353.58**	**40144**	**6811.37**	**83216**	**11164.95**	**295767**	**31740.10**

Annexure-14A

Pradhan Mantri Awas Yojana (Urban) - CLSS - Implementation by NHB as on 31-03-2025 for Odisha

			EWS/LIG			MIG			Total		
S. No.	Institution Name	PLI Category	No of Loan Accounts (in units)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts (in units)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts (in units)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)
1	Housing and Urban development Corporation Ltd.	CNA	2	0.20	0.05	-	-	-	2	0.2	0.0
2	State Bank of India	CNA	393	29.84	7.53	415	82.64	8.60	808	112.5	16.1
A	**Sub Total**	**CNA**	395	30.05	7.58	415	82.64	8.60	810	112.69	16.17
3	Aadhar Housing Finance Ltd.	PLI_HFC	94	6.89	1.92	8	0.81	0.13	102	7.7	2.1
4	Aavas Financiers Limited	PLI_HFC	13	1.03	0.25	-	-	-	13	1.0	0.3
5	Aditya Birla Housing Finance Ltd.	PLI_HFC	61	6.29	1.38	6	0.69	0.12	67	7.0	1.5
6	Bajaj Housing Finance Ltd	PLI_HFC	5	0.57	0.08	3	0.81	0.07	8	1.4	0.2
7	Can Fin Homes Ltd.	PLI_HFC	82	8.38	1.94	8	1.27	0.17	90	9.6	2.1
8	Dewan Housing Finance Corporation Ltd.	PLI_HFC	31	3.05	0.66	22	3.80	0.38	53	6.9	1.0
9	GIC Housing Finance Ltd.	PLI_HFC	13	1.10	0.28	2	0.43	0.03	15	1.5	0.3
10	Housing Development Finance Corporation Ltd.	PLI_HFC	577	66.87	12.91	703	135.44	14.23	1,280	202.3	27.1
11	ICICI Home Finance Company Ltd.	PLI_HFC	1	0.10	0.02	-	-	-	1	0.1	0.0
12	India Bulls Housing Finance Ltd.	PLI_HFC	7	1.21	0.15	10	2.37	0.22	17	3.6	0.4
13	LIC Housing Finance Ltd.	PLI_HFC	920	83.67	21.48	983	146.08	18.71	1,903	229.7	40.2
14	Magma Housing Finance	PLI_HFC	8	0.61	0.18	5	0.48	0.07	13	1.1	0.2
16	PNB Housing Finance Ltd.	PLI_HFC	12	1.93	0.28	13	2.91	0.26	25	4.8	0.5
17	SwarnaPragati Housing Microfiance Private Limited	PLI_HFC	179	3.10	0.39	-	-	-	179	3.1	0.4
18	Tata Capital Housing Finance Ltd.	PLI_HFC	20	2.94	0.46	7	1.52	0.14	27	4.5	0.6
19	Shriram Housing Finance Ltd.	PLI_HFC	-	-	-	1	0.17	0.02	1	0.2	0.0
B	**Sub Total**	**PLI_HFC**	2023	187.74	42.38	1771	296.78	34.54	3,794	484.52	76.92
20	ODISHA GRAMYA BANK	PLI_RRB	22	2.54	0.42	-	-	-	22	2.5	0.4
C	**Sub Total**	**PLI_RRB**	22	2.54	0.42	0	0.00	0.00	22	2.54	0.42
21	Axis Bank Ltd.	Private Sector Bank	33	5.44	0.84	61	13.73	1.32	94	19.2	2.2
22	Bandhan Bank Ltd	Private Sector Bank	34	3.26	0.78	-	-	-	34	3.3	0.8
23	CSB BANK LTD	Private Sector Bank	1	0.03	0.01	-	-	-	1	0.0	0.0
24	DCB Bank Ltd.	Private Sector Bank	8	0.69	0.13	3	1.10	0.06	11	1.8	0.2
25	ICICI Bank Ltd.	Private Sector Bank	317	40.05	7.26	520	105.37	10.04	837	145.4	17.3
26	IDFC Bank Ltd	Private Sector Bank	172	12.78	2.70	-	-	-	172	12.8	2.7
27	Karnataka Bank Ltd.	Private Sector Bank	5	0.46	0.11	7	1.31	0.12	12	1.8	0.2
28	KarurVysya Bank Ltd.	Private Sector Bank	5	0.42	0.09	1	0.07	0.02	6	0.5	0.1
29	Kotak Mahindra Bank Ltd	Private Sector Bank	1	0.25	0.02	1	0.12	0.02	2	0.4	0.0
30	The Federal Bank Ltd	Private Sector Bank	9	0.69	0.20	11	2.50	0.22	20	3.2	0.4
D	**Sub Total**	**Private Sector Bank**	585	64.07	12.12	604	124.20	11.80	1,189	188.27	23.92
31	Allahabad Bank	Public Sector Bank	50	3.89	1.01	39	8.48	0.82	89	12.4	1.8
32	Andhra Bank	Public Sector Bank	111	10.91	2.31	72	11.46	1.38	183	22.4	3.7
33	Bank of Baroda	Public Sector Bank	1	0.05	0.02	12	2.24	0.23	13	2.3	0.3
34	Bank of India	Public Sector Bank	372	45.46	8.14	79	16.89	1.66	451	62.3	9.8
35	Bank of Maharashtra	Public Sector Bank	50	6.85	1.22	5	1.08	0.11	55	7.9	1.3
36	Canara Bank	Public Sector Bank	300	25.27	6.99	111	16.00	2.01	411	41.3	9.0
37	Corporation Bank	Public Sector Bank	50	4.37	1.12	38	5.28	0.71	88	9.7	1.8
38	IDBI Bank Ltd.	Public Sector Bank	84	8.97	1.80	60	11.24	1.22	144	20.2	3.0
39	Indian Bank	Public Sector Bank	360	27.37	6.97	85	13.25	1.63	445	40.6	8.6
40	Indian Overseas Bank	Public Sector Bank	31	3.75	0.69	18	2.20	0.29	49	6.0	1.0
41	Oriental Bank of Commerce	Public Sector Bank	127	9.72	2.46	122	22.66	2.45	249	32.4	4.9
42	Punjab & Sind Bank	Public Sector Bank	11	1.56	0.27	-	-	-	11	1.6	0.3
43	Punjab National Bank	Public Sector Bank	68	8.60	1.63	14	2.52	0.31	82	11.1	1.9
44	Syndicate Bank	Public Sector Bank	40	3.59	0.96	4	0.76	0.08	44	4.3	1.0
45	UCO Bank	Public Sector Bank	74	7.43	1.66	22	3.39	0.40	96	10.8	2.1
46	Union Bank of India	Public Sector Bank	186	22.97	4.15	23	4.89	0.47	209	27.9	4.6
47	United Bank of India	Public Sector Bank	95	9.89	2.17	112	20.63	2.32	207	30.5	4.5
E	**Sub Total**	**Public Sector Bank**	2010	200.63	43.57	816	142.97	16.07	2,826	343.60	59.64
48	Suryoday Small Finance Bank Ltd	Small Finance Bank	13	1.55	0.29	-	-	-	13	1.5	0.3
49	Ujjivan Small Finance Bank	Small Finance Bank	9	1.11	0.20	-	-	-	9	1.1	0.2
F	**Sub- Total**	**Small Finance Ban**	22	2.66	0.49	0	0.00	0.00	22	2.66	0.49
	GRAND TOTAL		**5057**	**487.69**	**106.55**	**3606**	**646.59**	**71.01**	**8,663**	**1134.28**	**177.56**

Annexure - 15

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
BANKING KEY INDICATOR AS ON 31.03.2025													Amount in Crores
1	Bank of Baroda	202	13717.78	11774.75	9689.23	5705.50	2073.42	3149.00	1389.89	1559.05	2.43	2149.91	238.89
2	Bank of India	277	22759.60	16977.92	16057.44	9894.56	3353.46	4099.96	3279.30	4748.17	2.46	3547.68	1416.73
3	Bank of Maharastra	57	3139.26	2771.60	2771.60	1913.25	1063.56	768.90	768.90	1386.87	0.00	16.52	9.18
4	Canara Bank	292	27946.13	17448.00	14304.83	6674.06	2939.35	3191.28	2147.04	4467.58	5.10	5870.32	459.69
5	Central Bank of India	104	4299.18	2582.40	2582.40	1724.48	517.04	978.99	806.26	773.38	13.34	1155.67	149.86
6	Indian Bank	199	17883.05	13676.03	10606.74	5038.18	1783.39	2495.74	1593.65	1226.95	0.74	1983.86	238.37
7	Indian Overseas Bank	137	9022.38	5441.61	5441.61	4108.25	1694.18	2167.73	1392.32	34159.89	0.96	941.55	81.15
8	Punjab & Sind Bank	22	1926.43	501.52	501.52	266.76	29.67	204.89	204.79	1008.85	0.00	0.00	12.48
9	Punjab National Bank	346	31518.87	26873.83	26873.83	8081.75	3071.43	4148.95	3296.09	2028.42	0.01	4387.13	587.54
10	State Bank of India	918	197575.53	124394.55	83132.38	65220.98	19767.85	37230.81	21445.53	31951.09	11.84	19689.70	5462.88
11	UCO Bank	268	23767.49	17417.60	11261.60	10906.35	3227.09	5895.11	2772.47	8170.81	8.31	3019.94	583.64
12	Union Bank of India	369	46252.41	29700.22	17035.23	13716.97	3958.74	6818.26	3126.75	4078.32	0.41	8989.83	623.80
Total Public Sector Banks		**3191**	**399808.10**	**269560.04**	**200258.42**	**133251.09**	**43479.18**	**71149.63**	**42222.99**	**95559.37**	**45.60**	**51752.11**	**9864.21**
13	Axis Bank Ltd	236	33071.60	23234.52	23234.52	7851.35	2966.47	4569.09	3401.68	3220.77	0.65	1762.64	670.32
14	Bandhan Bank	252	4329.65	3042.15	3042.15	2195.89	525.08	894.84	606.22	1390.47	0.00	3109.70	67.16
15	City Union Bank	1	31.90	1.40	1.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	DCB Bank Ltd	54	2281.29	2112.44	2112.44	1652.67	1088.44	302.01	198.20	770.61	0.00	0.00	3.05
17	Federal Bank	30	1485.76	1781.11	1781.11	1053.90	494.41	538.61	275.97	517.86	0.00	1320.52	19.88
18	HDFC Bank	257	37897.67	24557.01	24557.01	9112.68	1652.47	6997.69	5418.03	1214.00	0.00	5361.75	21.81
19	ICICI Bank	202	31283.60	22554.66	22554.66	9354.43	2160.53	6866.01	0.00	1922.29	0.00	11434.08	303.26
20	IDBI Bank	77	7720.04	5628.90	4194.70	2435.81	463.03	1820.13	746.65	397.69	0.03	1176.86	95.35
21	IDFC First Bank	45	4467.11	3821.05	3821.05	1334.91	610.42	633.02	552.57	519.94	0.00	767.59	198.67
22	Indus Ind Bank	72	6123.62	7123.73	7206.37	5109.82	3232.79	1844.02	1788.45	6249.60	1057.95	7823.75	1747.13
23	Karnatak Bank Ltd.	9	595.28	797.50	797.50	797.50	259.46	25.72	0.58	13.13	0.00	145.38	0.42
24	Karur Vysya Bank	5	308.79	0.30	0.30	0.23	0.11	0.12	0.00	0.00	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd	25	2769.95	2726.79	2726.79	1492.79	289.81	1193.92	989.78	210.46	0.00	0.00	54.58
26	Laxmi Vilas Bank	5	133.78	112.99	112.99	109.66	91.08	10.50	10.45	0.00	0.00	0.00	0.01
27	RBL Bank	6	1261.03	866.24	652.57	652.57	647.32	2.84	2.84	739.30	0.00	252.28	266.63
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	3448.27
29	The South Indian Bank Ltd.	3	200.52	145.76	145.76	109.48	109.26	0.00	0.00	0.00	0.00	0.00	0.00
30	Tamilnadu Mercantile Bank	1	113.03	19.88	19.88	0.50	0.00	0.50	0.50	0.32	0.00	27.06	0.00
31	Yes Bank	12	2521.22	1798.14	1798.14	951.63	365.40	570.15	442.44	0.00	0.00	0.01	0.51
Total Private Sector Banks		**1293**	**136595.85**	**100324.56**	**98759.34**	**44215.82**	**14956.08**	**26269.17**	**14434.36**	**17166.45**	**1058.64**	**33181.63**	**6897.05**
32	Odisha Gramya Bank	546	17915.78	10212.96	10212.96	9303.75	4806.19	2560.15	1191.57	7928.55	2840.73	4079.46	939.93
33	Utkal Gramya Bank	433	10211.11	6033.00	6033.00	4538.82	3046.26	640.47	208.00	5112.53	0.00	3015.87	1393.19
Total of RRBs		**979**	**28126.89**	**16245.96**	**16245.96**	**13842.57**	**7852.45**	**3200.62**	**1399.57**	**13041.08**	**2840.73**	**7095.33**	**2333.12**
RIDF(NABARD)				**16324.21**	**16324.21**	**16324.21**	**16324.21**						
34	ESAF Small Finance Bank	15	77.10	318.09	318.09	288.09	192.65	23.82	13.10	172.38	0.00	47.22	45.40
35	Jana Small Finance Bank	87	1235.73	1158.84	1158.84	951.98	524.26	274.87	222.37	977.95	0.00	208.17	200.68
36	Suryoday Small Finance Bank	77	393.35	983.66	983.66	724.31	628.28	10.47	9.39	148.11	0.00	377.93	116.20
37	Ujjivan Small Finance Bank	25	461.18	582.02	582.02	582.02	438.44	143.58	38.85	6.04	0.00	2.84	1.68
38	Utkarsh Small Finance Bank	101	210.48	826.38	826.38	749.35	253.33	62.06	62.06	534.81	0.00	224.06	168.65
39	AU Small Finance Bank	20	155.45	209.85	209.85	164.25	98.34	56.08	0.00	107.03	0.00	64.16	0.00
40	Unity Small Finance Bank	26	0.25	410.94	410.94	410.94	322.58	53.75	49.30	464.32	0.00	207.04	0.00
	Total Small Finance Bank	**351**	**2533.54**	**4489.77**	**4489.77**	**3870.95**	**2457.88**	**624.63**	**395.08**	**2410.62**	**0.00**	**1131.42**	**532.62**
41	Orissa State Co-Op. Bank	348	30935.04	38922.68	38922.68	22333.76	21414.52	155.80	1.59	20796.84	0.00	4765.20	5851.96
	Total of Co-operative bank	**348**	**30935.04**	**38922.68**	**38922.68**	**22333.76**	**21414.52**	**155.80**	**1.59**	**20796.84**	**0.00**	**4765.20**	**5851.96**
	GRAND TOTAL	**6162**	**597999.41**	**445867.22**	**375000.38**	**233838.39**	**106484.32**	**101399.84**	**58453.58**	**148974.36**	**3944.97**	**97925.69**	**25478.96**

Annexure - 15

BANKING KEY INDICATOR AS ON 31.03.2025

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	202	785.47	8.11	85.84	58.89	21.40	16.09	0.03	22.19
2	Bank of India	277	1002.70	6.24	74.60	61.62	20.88	29.57	0.02	22.09
3	Bank of Maharastra	57	46.99	1.70	88.29	69.03	38.37	50.04	0.00	0.60
4	Canara Bank	292	1577.72	11.03	62.43	46.66	20.55	31.23	0.04	41.04
5	Central Bank of India	104	294.07	11.39	60.07	66.78	20.02	29.95	0.52	44.75
6	Indian Bank	199	287.75	2.71	76.47	47.50	16.81	11.57	0.01	18.70
7	Indian Overseas Bank	137	330.33	6.07	60.31	75.50	31.13	627.75	0.02	17.30
8	Punjab & Sind Bank	22	39.49	7.87	26.03	53.19	5.92	201.16	0.00	0.00
9	Punjab National Bank	346	2008.10	7.47	85.26	30.07	11.43	7.55	0.00	16.32
10	State Bank of India	918	1291.12	1.55	62.96	78.45	23.78	38.43	0.01	23.68
11	UCO Bank	268	713.09	6.33	73.28	96.85	28.66	72.55	0.07	26.82
12	Union Bank of India	369	873.60	5.13	64.21	80.52	23.24	23.94	0.00	52.77
Total Public Sector Banks		**3191**	**9250.42**	**4.62**	**67.42**	**66.54**	**21.71**	**47.72**	**0.02**	**25.84**
13	Axis Bank Ltd	236	412.44	1.78	70.26	33.79	12.77	13.86	0.00	7.59
14	Bandhan Bank	252	216.69	7.12	70.26	72.18	17.26	45.71	0.00	102.22
15	City Union Bank	1	0.00	0.00	4.39	0.00	0.00	0.00	0.00	0.00
16	DCB Bank Ltd	54	52.97	2.51	92.60	78.23	51.53	36.48	0.00	0.00
17	Federal Bank	30	46.68	2.62	119.88	59.17	27.76	29.08	0.00	74.14
18	HDFC Bank	257	587.57	2.39	64.80	37.11	6.73	4.94	0.00	21.83
19	ICICI Bank	202	424.37	1.88	72.10	41.47	9.58	8.52	0.00	50.69
20	IDBI Bank	77	233.70	5.57	72.91	58.07	11.04	9.48	0.00	28.06
21	IDFC First Bank	45	99.19	2.60	85.54	34.94	15.98	13.61	0.00	20.09
22	Indus Ind Bank	72	353.22	4.90	116.33	70.91	44.86	86.72	14.68	108.57
23	Karnatak Bank Ltd.	9	72.03	9.03	133.97	100.00	32.53	1.65	0.00	18.23
24	Karur Vysya Bank	5	0.00	0.00	0.10	76.67	36.67	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd	25	64.53	2.37	98.44	54.75	10.63	7.72	0.00	0.00
26	Laxmi Vilas Bank	5	0.32	0.29	84.46	97.06	80.61	0.00	0.00	0.00
27	RBL Bank	6	223.41	34.24	68.69	100.00	99.20	113.29	0.00	38.66
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	5.02	3.44	72.69	75.11	74.96	0.00	0.00	0.00
30	Tamilnadu Mercantile Bank	1	0.00	0.00	17.59	2.52	0.00	1.60	0.00	136.12
31	Yes Bank	12	1064.15	59.18	71.32	52.92	20.32	0.00	0.00	0.00
Total Private Sector Banks		**1293**	**3856.28**	**3.90**	**73.45**	**44.77**	**15.14**	**17.38**	**1.07**	**33.60**
32	Odisha Gramya Bank	546	1223.62	11.98	57.01	91.10	47.06	77.63	27.81	39.94
33	Utkal Gramya Bank	433	301.61	5.00	59.08	75.23	50.49	84.74	0.00	49.99
Total of RRBs		**979**	**1525.23**	**9.39**	**57.76**	**85.21**	**48.33**	**80.27**	**17.49**	**43.67**
RIDF(NABARD)		0								
34	ESAF Small Finance Bank	15	62.83	19.75	412.57	90.57	60.57	54.19	0.00	14.84
35	Jana Small Finance Bank	87	69.71	6.02	93.78	82.15	45.24	84.39	0.00	17.96
36	Suryoday Small Finance Bank	77	118.35	12.03	250.07	73.63	63.87	15.06	0.00	38.42
37	Ujjivan Small Finance Bank	25	3.57	0.61	126.20	100.00	75.33	1.04	0.00	0.49
38	Utkarsh Small Finance Bank	101	193.71	23.44	392.62	90.68	30.66	64.72	0.00	27.11
39	AU Small Finance Bank	20	20.46	9.75	134.99	78.27	46.86	51.00	0.00	30.57
40	Unity Small Finance Bank	26	61.18	14.89	163458.93	100.00	78.50	112.99	0.00	50.38
	Total Small Finance Bank	**351**	**529.81**	**11.80**	**177.21**	**86.22**	**54.74**	**53.69**	**0.00**	**25.20**
34	Orissa State Co-Op. Bank	348	1430.37	3.67	125.82	57.38	55.02	53.43	0.00	12.24
	Total of Co-operative bank	348	**1430.37**	3.67	**125.82**	**57.38**	55.02	**53.43**	0.00	12.24
	GRAND TOTAL	**6162**	**16592.12**	**4.63**	**74.56**	**62.36**	**28.40**	**39.73**	**1.05**	**26.11**

Annexure- 16

Progress under Applications received & disposed through SAFAL Portal

TERM LOAN PERFORMANCE UNDER SAFAL 31.03.2025

Sl. No.	Bank Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
1	State Bank of India	1,429	16	1,046	329	38
2	Union Bank of India	132	14	59	29	30
3	Punjab National Bank	172	10	42	25	95
4	Bank of India	249	5	76	22	146
5	Central Bank of India	34	5	16	3	10
6	Canara Bank	92	2	61	16	13
7	Odisha Gramya Bank	197	2	17	18	160
8	UCO Bank	166	2	65	46	53
9	Bank of Maharashtra	5	1	1	3	0
10	Indian Bank	79	1	9	61	8
11	Punjab & Sind Bank	3	1	0	1	1
12	Axis Bank	6	0	0	0	6
13	Bandhan Bank	12	0	0	4	8
14	Bank of Baroda	13	0	6	3	4
15	Federal Bank	1	0	1	0	0
16	HDFC Bank	1	0	0	1	0
17	ICICI Bank	6	0	4	2	0
18	IDBI Bank	14	0	5	0	9
19	Indian Overseas Bank	1	0	0	0	1
20	Utkal Gramin Bank	256	0	77	47	132
Total		**2,868**	**59**	**1,485**	**610**	**714**

Annexure- 16

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	32,075	17,700	454	719	1,036
2	Berhampur CCB	12,583	7,442	691	118	2,865
3	Banki CCB	6,767	5,543	132	54	489
4	Balasore Bhadrak CCB	4,969	4,094	172	67	336
5	Boudh CCB	5,582	3,555	81	59	549
6	Nayagarh CCB	2,861	1,906	74	129	254
7	Mayurbhanj CCB	2,056	1,642	67	33	73
8	Bhawanipatna CCB	2,505	1,570	27	61	240
9	Sundargarh CCB	2,143	1,541	14	39	117
10	Khorda CCB	1,933	1418	90	112	149
11	Cuttack CCB	1,479	975	41	27	304
12	United Puri Nimapara CCB	1,251	700	8	31	273
13	Koraput CCB	1386	630	48	21	77
14	Bolangir DCCB	1,151	615	82	53	71
15	Angul DCCB	1,860	579	164	59	692
16	Aska CCB	823	482	15	20	85
17	Keonjhar CCB	821	381	13	10	50
Total		**82,245**	**50,773**	**2,173**	**1,612**	**7,660**

Annexure-17

Financing under Agriculture as on 31.03.2025

Amount in Rs. 'Crore'

Sl	Name Of Bank	Crop Loan					Term Loan										Total Agriculture				
							Allied Agricultural Advances					Other Agricultural Term Loan									
		Target (2024-25)	Disbursement (01.04.2024 to 31.03.2025)		Balance Outstanding as on 31.03.2025		Target (2024-25)	Disbursement (01.04.2024 to 31.03.2025)		Balance Outstanding as on 31.03.2025		Target (2024-25)	Disbursement (01.04.2024 to 31.03.2025)		Balance Outstanding as on 31.03.2025		Target (2024-25)	Disbursement (01.04.2024 to 31.03.2025)		Balance Outstanding as on 31.03.2025	
			No	Amt	No	Amt		No	Amt	No	Amt		No	Amt	No	Amt		No	Amt	No	Amt
1	Bank of Baroda	801.29	75357	812.68	45973	671.27	153.84	14693	140.70	17407	303.81	520.20	24848	393.59	32968	1098	1321.49	114898	1346.96	96348	2073.42
2	Bank of India	1768.58	119418	1533.78	193401	1530.15	296.77	16334	297.74	18265	285.47	1049.34	13433	994.10	33936	1538	2817.92	149185	2825.62	245602	3353.46
3	Bank of Maharastra	70.32	102	2.92	112	5.87	26.89	125	2.38	96	4.28	142.09	13248	364.59	13701	1053	212.41	13475	369.89	13909	1063.56
4	Canara Bank	1183.24	126617	1707.50	169575	2180.26	264.79	3476	225.29	17783	272.35	811.22	4586	507.08	12732	487	1994.46	134679	2439.88	200090	2939.35
5	Central Bank of India	490.79	24155	529.29	29162	432.04	34.60	683	23.70	1849	47.17	70.87	63	11.54	1492	38	561.66	24901	564.53	32503	517.04
6	Indian Bank	966.84	53428	539.39	53428	539.39	186.76	8029	338.96	9426	295.61	746.64	24107	1128.24	26681	948	1713.48	85564	2006.59	89535	1783.39
7	Indian Overseas Bank	550.13	31928	551.63	34839	289.82	124.91	8802	189.12	63817	743.44	344.25	3452	429.13	22450	661	894.38	44182	1169.88	121106	1694.18
8	Punjab & Sind Bank	18.42	26	2.00	150	5.20	14.71	297	9.36	400	17.69	30.67	11	1.14	50	7	49.09	334	12.51	600	29.67
9	Punjab National Bank	1580.27	60044	1585.15	139461	1673.70	552.23	5814	225.05	3962	151.85	1516.81	23358	1166.61	18439	1246	3097.08	89216	2976.81	161862	3071.43
10	State Bank of India	9098.56	541791	9183.54	584518	9308.73	1943.02	3990	2079.79	87930	2910.17	6988.65	92491	7116.18	147223	7549	16087.22	638272	18379.51	819671	19767.85
11	UCO Bank	1368.88	68481	1462.36	152789	1511.25	649.57	1878	653.37	20739	969.76	1298.92	9123	561.62	65697	746	2667.80	79482	2677.35	239225	3227.09
12	Union Bank of India	1823.90	52020	1624.75	190528	1785.91	407.31	16104	339.77	9729	539.58	1566.62	103229	1122.30	28112	1633	3390.52	171353	3086.83	228369	3958.74
Total Public Sector Banks		19721.23	1153367	19535.00	1593936	19933.58	4655.41	80225	4525.25	251403	6541.17	15086.29	311949	13796.11	403481	17004.43	34807.52	1545541	37856.36	2248820	43479.18
13	Axis Bank Ltd	1574.63	20497	1491.44	17887	1920.09	276.34	12496	200.29	53940	258.89	1359.82	28188	1012.50	29096	787.48	2934.45	61181	2704.23	100923	2966.47
14	Bandhan Bank	165.80	255	28.03	267	33.92	170.63	32837	193.33	57743	232.97	439.68	32647	202.19	30201	258.19	605.48	65739	423.54	88211	525.08
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	3909	272.95	10752	351.41	146.33	36928	205.44	76935	538.51	407.04	766	40.67	7651	198.52	549.20	41603	519.06	95338	1088.44
17	Federal Bank	528.61	30028	615.54	46509	405.48	23.41	1128	8.99	26786	52.89	75.92	158	14.97	739	36.04	604.52	31314	639.51	74034	494.41
18	HDFC Bank	358.58	2033	63.17	2610	100.09	95.21	8434	135.78	23871	156.93	754.93	63189	1253.50	142367	1395.45	1113.51	73656	1452.45	168848	1652.47
19	ICICI Bank	1066.28	47252	1050.38	63285	1191.02	255.28	14971	276.63	12084	283.23	776.27	1896	446.25	5292	686.28	1842.56	64119	1773.26	80661	2160.53
20	IDBI Bank	264.69	12112	133.72	21788	210.86	17.94	677	26.40	2291	62.77	45.72	2433	140.89	2790	189.40	310.41	15222	301.00	26869	463.03
21	IDFC Bank	93.48	224	27.81	221	29.26	381.58	45086	247.08	124546	365.12	605.53	2851	83.71	25225	216.05	699.00	48161	358.60	149992	610.42
22	Indus Ind Bank	372.82	7	0.15	2	0.07	1621.91	514520	2265.60	892143	2061.86	2918.19	278917	1086.84	436743	1170.86	3291.01	793444	3352.59	1328888	3232.79
23	Karnatak Bank Ltd.	9.96	925	19.73	754	15.17	31.67	898	246.39	1021	192.78	106.09	143	18.01	287	51.50	116.06	1966	284.14	2062	259.46
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	2	0.11	1.92	0	0.00	2	0.11
25	Kotak Mahindra Bank Ltd	52.55	0	0.00	0	0.00	40.41	6633	26.13	15076	34.01	558.71	9092	328.22	76	255.80	611.26	15725	354.34	15152	289.81
26	DBS Bank(e-LVB)	9.43	6451	30.69	49220	89.75	1.16	0	0.00	0	0.00	2.80	4	1.39	1	1.33	12.23	6455	32.08	49221	91.08
27	RBL Bank	5.70	0	0.00	0	0.00	124.81	19747	84.42	112687	216.80	149.77	51194	401.78	28390	430.53	155.47	70941	486.20	141077	647.32
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	1574	31.18	1263	29.03	20.35	20	12.37	48	51.21	23.03	1580	84.87	1263	29.03	37.04	3174	128.41	2574	109.26
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	55051	245.53	117066	365.40	80.88	55051	245.53	117066	365.40
Total Private Sector Banks		4696.10	125267	3764.80	214558	4376.15	3232.58	694375	3928.85	1399171	4507.95	8281.12	528109	5361.31	827189	6071.98	12977.23	1347751	13054.96	2440918	14956.08
32	Odisha Gramya Bank	1580.75	255925	1496.22	334844	2014.61	237.67	5391	147.01	94551	2676.48	385.26	395	15.17	9686	115.10	1966.01	261711	1658.40	439081	4806.19
33	Utkal Grameen Bank	1971.06	178244	1342.09	213816	1575.69	58.77	15	0.92	531	22.64	198.79	53773	1518.91	64823	1447.93	2169.85	232032	2861.91	279170	3046.26
	Total of RRBs	3551.81	434169	2838.31	548660	3590.31	296.45	5406	147.93	95082	2699.12	584.04	54168	1534.08	74509	1563.02	4135.86	493743	4520.32	718251	7852.45
34	ESAF Small Finance Bank	5.76	0	0.00	0	0.00	188.83	22177	180.17	68863	191.00	232.75	160	0.75	775	1.66	238.51	22337	180.92	69638	192.65
35	Jana Small Finance Bank	124.33	0	0.00	0	0.00	493.80	65798	389.70	154022	524.26	528.40	0	0.00	0	0.00	652.73	65798	389.70	154022	524.26
36	Suryoday Small Finance B	87.97	0	0.00	0	0.00	296.71	59557	321.63	138703	464.00	464.80	19066	98.25	64194	164.28	552.77	78623	419.88	202897	628.28
37	Ujjivan Small Finance Ban	39.13	42	0.63	42	0.34	164.60	16094	102.54	21557	87.47	197.10	0	0.00	93410	350.63	236.23	16136	103.17	115009	438.44
38	Utkarsh Small Finance Bar	94.87	0	0.00	0	0.00	293.74	40605	159.71	91517	229.69	413.94	4748	16.54	10890	23.65	508.82	45353	176.26	102407	253.33
39	AU Small Finance Bank	0.00	0	0.00	0	0.00	0.00	1	0.02	2	0.03	0.00	12156	65.20	45872	98.30	0.00	12157	65.22	45874	98.34
40	Unity Small Finance Bank	0.00	0	0.00	0	0.00	0.00	27558	115.51	13143	104.69	0.00	31867	134.35	16770	217.89	0.00	59425	249.86	29913	322.58
Total Small Finance Bank		352.06	42	0.63	42	0.34	1437.68	231790	1269.29	487807	1601.13	1836.99	67997	315.09	231911	856.40	2189.06	299829	1585.01	719760	2457.88
41	Orissa State Co-Op. Ban	19592.51	3514573	18833.40	3529550	20988.50	204.59	556	13.24	8113	63.91	679.42	17511	203.50	25117	362.11	20271.93	3532640	19050.13	3562780	21414.52
	Grand Total	47913.73	5227418	44972.12	5886746	48888.89	9826.71	1012352	9884.56	2241576	15413.28	26467.87	979734	21210.10	1562207	25857.94	74381.60	7219504	76066.78	9690529	90160.11

						Annexure - 18
FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 31.03.2025						
						(Amount in Crores)
Sl	**Name of Bank**	**New No. of KCCs issued from 01.04.2024 to 31.03.2025**			**Balance O/S as on 31.03.2025**	
		A/c	**Amt.**	**Avg loan Size in Rs.**	**A/c**	**Amt**
1	Bank of Baroda	75357	812.68	107844.00	45973	671.27
2	Bank of India	50169	279.24	55659.87	118562	622.87
3	Bank of Maharastra	3	0.06	200000.00	43	0.58
4	Canara Bank	1291	9.02	69868.32	25690	182.43
5	Central Bank of India	1475	9.97	67593.22	3114	22.27
6	Indian Bank	768	6.93	90234.38	15753	109.81
7	Indian Overseas Bank	631	10.63	168462.76	14314	114.37
8	Punjab & Sind Bank	4	0.06	150000.00	110	1.40
9	Punjab National Bank	3172	29.10	91740.23	78211	469.12
10	State Bank of India	68547	1708.29	249214.41	363927	2874.04
11	UCO Bank	25247	329.25	130411.53	141978	985.24
12	Union Bank of India	19686	70.37	35746.22	37035	346.35
Public Sector Banks		**246350**	**3265.60**	**132559.37**	**844710**	**6399.75**
13	Axis Bank Ltd	15142	553.55	365572.58	16654	1844.57
14	Bandhan Bank	9	0.05	55555.56	20	0.18
15	City Union Bank	0	0.00	0.00	0	0.00
16	DCB Bank Ltd	514	30.95	602140.08	5497	368.12
17	Federal Bank	369	3.96	107317.07	1055	25.56
18	HDFC Bank	13978	225.89	161603.95	168110	1142.44
19	ICICI Bank	893	57.18	640313.55	2529	218.04
20	IDBI Bank	357	1.52	42577.03	12403	83.30
21	IDFC First Bank	224	27.81	1241517.86	221	29.26
22	Indus Ind Bank	0	0.00	0.00	0	0.00
23	Karnatak Bank Ltd.	270	7.10	262962.96	752	15.38
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	0	0.00	0.00	0	0.00
Private Sector Banks		**31756**	**908.01**	**285933.37**	**207241**	**3726.85**
31	Odisha Gramya Bank	167612	848.49	50622.27	236125	1283.46
32	Utkal Grameen Bank	178244	1342.09	75295.10	213816	1575.69
RRBs		**345856**	**2190.58**	**63337.92**	**449941**	**2859.15**
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	0	0.00	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0.00	0	0.00
	AU Small Finance Bank	0	0.00	0.00	0	0.00
	Unity Small Finance Bank	0	0.00	0.00	0	0.00
	Total Small Finance Bank	**0**	**0.00**	**0.00**	**0**	**0.00**
38	Orissa State Co-Op. Bank	3307717	17122.31	51764.74	3491274	20939.29
Total of Co-op Bank		**3307717**	**17122.31**	**51764.74**	**3491274**	**20939.29**
TOTAL		**3931679**	**23486.50**	**59736.57**	**4993166**	**33925.04**

					Annexure-19
Status Report of Joint Liabilities Groups Under BALARAM Scheme for 2024-25					
Sl. No.	**Name of the Bank**	**Target**	**JLGs sponsored to bank During 2024-25**	**JLGs disbursed During 2024-25 including previous year pending**	**JLGs Pending**
1	OSCB/LAMPS	22,430	10,935	2423	8,514
2	Punjab National Bank	2,786	38	32	6
3	Union Bank of India	2,449	2	18	0
4	UCO Bank	2,389	14	11	3
5	Canara Bank	2,473	4	8	0
6	State Bank of India	6,874	38	8	30
7	Bank of Baroda	1,049	6	6	0
8	Bank of India	2,153	3	4	0
9	Central Bank of India	688	12	0	12
10	Indian Bank	1,673	1	0	1
11	Indian Overseas Bank	973	4	0	4
12	Odisha Gramya Bank	6,994	2	0	2
Total		**52931**	**11059**	**2510**	**8572**

								Annexure - 20
FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF) during the FY 2024-25								
								(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	152	106	66.31	78	39.14	34	12
2	Bank of India	402	305	139.62	295	94.11	77	20
3	Bank of Maharastra	3	2	1.52	2	1.37	0	1
4	Canara Bank	109	74	211.46	66	89.35	31	4
5	Central Bank of India	38	27	15.77	22	13.44	9	2
6	Indian Bank	94	74	71.36	71	51.90	19	1
7	Indian Overseas Bank	42	30	9.72	26	8.54	7	5
8	Punjab & Sind Bank	3	0	0.00	0	0.00	3	0
9	Punjab National Bank	658	535	286.21	470	177.84	76	47
10	State Bank of India	1488	1103	425.69	991	319.80	340	45
11	UCO Bank	128	89	59.06	74	27.00	28	11
12	Union Bank of India	246	163	88.27	150	60.77	61	22
	Public Sector Banks	**3363**	**2508**	**1374.99**	**2245**	**883.26**	**685**	**170**
13	Axis Bank Ltd	27	8	10.69	7	9.93	10	9
14	Bandhan Bank							
15	City Union Bank							
16	DCB Bank Ltd	1	0	0.00	0	0.00	1	0
17	Federal Bank	3	2	3.95	2	2.15	1	0
18	HDFC Bank	346	176	185.25	155	156.92	98	72
19	ICICI Bank	10	2	2.84	1	1.17	7	1
20	IDBI Bank	47	28	30.77	25	25.94	16	3
21	IDFC First Bank	2	0	0.00	0	0.00	0	2
22	Indus Ind Bank	0	0	0.00	0	0.00	0	0
23	Karnatak Bank Ltd.	15	7	1.94	7	1.86	6	2
24	Karur Vysya Bank	2	1	1.28	1	1.28	1	0
25	Kotak Mahindra Bank Ltd	9	3	9.58	2	2.21	5	1
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	**465**	**227**	**246.30**	**200**	**201.46**	**148**	**90**
32	Odisha Gramya Bank	6	2	0.54	0	0.00	3	1
33	Utkal Grameen Bank	26	16	9.09	16	7.86	9	1
	RRBs	**32**	**18**	**9.63**	**16**	**7.86**	**12**	**2**
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 Bank	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 Bank	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	**3861**	**2753**	**1630.92**	**2461**	**1092.58**	**845**	**263**
40	NABKISAN Finance Ltd	50	38	1.57	38	1.48	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	**3913**	**2791**	**1632.49**	**2499**	**1094.06**	**857**	**265**

Annexure-21

PROGRESS UNDER MIDH as on 31.03.2025

Sl. No.	Name of the bank	Received proposals		Sanctioned Projects		Rejected Projects by Bank		Pending Proposals	
		Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost
1	Punjab National Bank	27	57.47	21	24.45	2	17.22	4	15.80
2	State Bank of India	56	142.51	41	104.90	0	0.00	15	37.61
3	Bank of India	22	72.01	22	72.01	0	0.00	0	0.00
4	OSCB	20	60.76	20	60.76	0	0.00	0	0.00
5	Odisha Gramya Bank	29	64.91	28	62.42	1	2.22	0	0.27
6	Canara Bank	12	249.82	10	232.18	1	15.00	1	2.64
7	Utkal Grameen Bank	4	9.60	4	9.60	0	0.00	0	0.00
8	Indian Bank	9	14.78	5	9.19	0	0.00	4	5.59
9	ICICI Bank	2	30.00	2	30.00	0	0.00	0	0.00
10	Indian Overseas Bank	2	16.00	2	16.00	0	0.00	0	0.00
11	Bank of Maharastra	2	17.00	2	17.00	0	0.00	0	0.00
12	Bank of Baroda	7	35.50	3	17.65	0	0.00	4	17.85
13	UCO Bank	7	11.36	2	2.03	1	2.38	4	6.95
14	Central Bank of India	2	4.15	1	2.80	0	0.00	1	1.35
15	CCB	26	62.27	17	40.50	0	0.00	9	21.77
16	Union Bank of India	1	1.00	0	0.00	0	0.00	1	1.00
	TOTAL	**228**	**849.14**	**180**	**701.49**	**5**	**36.82**	**43**	**110.83**

Annexure-22

Financing under various Allied Agriculture schemes as on 31.03.2025

Sl	Name of Bank	Dairy				Poultry				Fishery				AH-Sheep/Goatery/Piggery				Other Allied Sector				Total Allied Sector			
		Disbursement (01.04.2024 to 31.03.2025)		Balance outstanding as on 31.03.2025		Disbursement (01.04.2024 to 31.03.2025)		Balance outstanding as on 31.03.2025		Disbursement (01.04.2024 to 31.03.2025)		Balance outstanding as on 31.03.2025		Disbursement (01.04.2024 to 31.03.2025)		Balance outstanding as on 31.03.2025		Disbursement (01.04.2024 to 31.03.2025)		Balance outstanding as on 31.03.2025		Disbursement (01.04.2024 to 31.03.2025)		Balance outstanding as on 31.03.2025	
		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	A/c	Amt.	A/c	Amt
1	Bank of Baroda	4130	45.22	4742	55.49	4842	46.49	7052	138.12	2278	31.44	2333	51.22	2877	13.67	2878	54.39	566	3.89	402	4.60	14693	140.70	17407	303.81
2	Bank of India	8187	110.82	8918	96.42	2446	97.35	2817	93.43	4518	70.20	4983	72.34	1183	19.38	1547	23.27	0	0.00	0	0.00	16334	297.74	18265	285.47
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	125	2.38	96	4.28	125	2.38	96	4.28
4	Canara Bank	2163	60.43	9165	115.48	498	68.24	2126	60.54	544	77.71	4483	53.25	271	18.92	2009	43.08	0	0.00	0	0.00	3476	225.29	17783	272.35
5	Central Bank of India	444	11.00	1077	17.15	47	5.86	184	11.96	190	6.53	381	16.58	2	0.31	207	1.49	0	0.00	0	0.00	683	23.70	1849	47.17
6	Indian Bank	3228	142.07	3231	86.55	46	3.43	163	20.36	148	5.17	148	5.17	4607	188.29	5884	183.52	0	0.00	0	0.00	8029	338.96	9426	295.61
7	Indian Overseas Bank	5614	94.54	17116	306.57	1474	45.53	6850	139.28	1611	48.43	13357	75.55	103	0.63	13634	147.41	0	0.00	12860	74.63	8802	189.12	63817	743.44
8	Punjab & Sind Bank	0	0.00	317	9.72	0	0.00	37	3.95	0	0.00	0	0.00	0	0.00	0	0.00	297	9.36	46	4.01	297	9.36	400	17.69
9	Punjab National Bank	1688	119.51	1031	30.72	1178	45.31	511	55.86	1274	30.17	324	12.03	1674	30.06	2096	53.25	0	0.00	0	0.00	5814	225.05	3962	151.85
10	State Bank of India	1445	661.01	85108	883.89	1307	739.16	603	803.77	968	374.64	1125	420.64	270	304.98	1094	801.88	0	0.00	0	0.00	3990	2079.79	87930	2910.17
11	UCO Bank	285	141.25	6641	293.79	366	111.17	4131	121.68	1145	367.47	7598	517.12	82	33.48	2369	37.17	0	0.00	0	0.00	1878	653.37	20739	969.76
12	Union Bank of India	2506	58.57	2503	140.39	7043	120.86	139	158.05	5025	134.08	4534	159.11	1530	26.26	2553	82.03	0	0.00	0	0.00	16104	339.77	9729	539.58
	Public Sector Banks	**29690**	**1444.41**	**139849**	**2036.17**	**19247**	**1283.38**	**24613**	**1606.99**	**17701**	**1145.84**	**39266**	**1383.02**	**12599**	**635.98**	**34271**	**1427.48**	**988**	**15.63**	**13404**	**87.52**	**80225**	**4525.25**	**251403**	**6541.17**
13	Axis Bank Ltd	2621	33.30	2621	32.49	5932	71.51	5410	77.72	3943	95.48	45909	148.68	0	0.00	0	0.00	0	0.00	0	0.00	12496	200.29	53940	258.89
14	Bandhan Bank	8996	48.67	19709	59.19	5911	45.88	16732	55.20	8605	46.71	11245	58.60	9077	49.96	9157	54.56	248	2.10	900	5.42	32837	193.33	57743	232.97
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	0	0.00	0	0.00
16	DCB Bank Ltd	26099	111.42	68106	159.22	0	0.00	11	0.01	1	0.00	0	0.00	0	0.00	0	0.00	10828	94.03	8818	379.28	36928	205.44	76935	538.51
17	Federal Bank	1004	5.34	23453	45.42	102	2.32	3253	5.98	22	1.33	76	1.40	0	0.00	0	0.00	0	0.00	4	0.09	1128	8.99	26786	52.89
18	HDFC Bank	3288	27.04	15999	50.61	888	24.81	1339	25.52	357	3.02	51	0.60	519	6.43	129	2.56	3382	74.48	6353	77.65	8434	135.78	23871	156.93
19	ICICI Bank	11920	191.72	9398	176.54	1427	18.17	1228	20.47	1624	66.75	1458	86.22	0	0.00	0	0.00	0	0.00	0	0.00	14971	276.63	12084	283.23
20	IDBI Bank	4	0.22	153	2.75	57	12.61	105	31.73	0	0.00	1406	12.09	0	0.00	0	0.00	616	13.56	627	16.19	677	26.40	2291	62.77
21	IDFC Bank	36302	184.16	102929	283.52	837	4.39	2442	6.46	3038	14.87	8088	20.67	4189	19.97	10343	30.76	720	23.68	744	23.71	45086	247.08	124546	365.12
22	Indus Ind Bank	64670	436.10	107450	555.41	9077	95.00	9077	174.40	38205	314.61	65004	486.65	402568	1419.89	710612	845.40	0	0.00	0	0.00	514520	2265.60	892143	2061.86
23	Karnatak Bank Ltd.	15	4.96	0	0.00	650	14.73	610	13.62	70	97.03	109	79.26	157	63.53	285	39.69	6	66.14	17	60.21	898	246.39	1021	192.78
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	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	6633	26.13	15076	34.01	6633	26.13	15076	34.01
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	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	19747	84.42	112687	216.80	19747	84.42	112687	216.80
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	0	0.00	0	0.00
29	The South Indian Bank Ltd.	16	4.85	27	41.15	4	7.52	19	5.65	0	0.00	0	0.00	0	0.00	2	4.42	0	0.00	0	0.00	20	12.37	48	51.21
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	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	0	0.00	0	0.00
	Private Sector Banks	**154935**	**1047.78**	**349845**	**1406.29**	**24885**	**296.95**	**40226**	**416.75**	**55865**	**639.80**	**133346**	**894.16**	**416510**	**1559.77**	**730528**	**977.39**	**42180**	**384.55**	**145226**	**813.36**	**694375**	**3928.85**	**1399171**	**4507.95**
32	Odisha Gramya Bank	1769	43.51	21502	599.40	1775	51.45	25109	735.67	451	13.97	6479	179.22	1396	38.08	25784	522.96	0	0.00	15677	639.23	5391	147.01	94551	2676.48
33	Utkal Grameen Bank	8	0.04	219	3.00	7	0.88	43	14.13	0	0.00	94	1.70	0	0.00	175	3.82	0	0.00	0	0.00	15	0.92	531	22.64
	RRBs	**1777**	**43.55**	**21721**	**602.40**	**1782**	**52.33**	**25152**	**749.80**	**451**	**13.97**	**6573**	**180.92**	**1396**	**38.08**	**25959**	**526.78**	**0**	**0.00**	**15677**	**639.23**	**5406**	**147.93**	**95082**	**2699.12**
34	ESAF Small Finance Bank	10316	48.10	39883	84.22	487	2.23	2040	4.23	3867	17.76	9330	22.15	0	0.00	0	0.00	7507	112.08	17610	80.40	22177	180.17	68863	191.00
35	Jana Small Finance Bank	65798	389.70	154022	524.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	65798	389.70	154022	524.26
36	Suryoday Small Finance Banl	1865	9.98	5386	17.17	54367	294.24	125092	422.79	291	1.45	687	1.97	3012	15.81	7384	21.79	22	0.15	154	0.27	59557	321.63	138703	464.00
37	Ujjivan Small Finance Bank	0	0.00	21554	86.00	0	0.00	3	1.47	0	0.00	0	0.00	0	0.00	0	0.00	16094	102.54	0	0.00	16094	102.54	21557	87.47
38	Utkarsh Small Finance Bank	34511	135.76	77784	195.23	2028	7.99	4578	11.48	819	3.19	1830	4.59	3247	12.78	7325	18.37	0	0.00	0	0.00	40605	159.71	91517	229.69
	AU 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	1	0.02	2	0.03	1	0.02	2	0.03
	Unity Small Finance Bank	2055	8.52	252	1.23	238	1.34	254	1.21	1045	4.58	665	2.66	24036	100.24	4542	19.74	184	0.82	7430	79.85	27558	115.51	13143	104.69
	Total Small Finance Bank	**114545**	**592.06**	**298881**	**908.11**	**57120**	**305.80**	**131967**	**441.19**	**6022**	**26.98**	**12512**	**31.37**	**30295**	**128.83**	**19251**	**59.91**	**23808**	**215.62**	**25196**	**160.55**	**231790**	**1269.29**	**487807**	**1601.13**
39	Orissa State Co-Op. Bank	243	3.51	5069	28.25	43	3.17	640	15.00	57	1.22	634	9.37	43	0.85	1529	6.78	170	4.48	241	4.51	556	13.24	8113	63.91
	TOTAL	**301190**	**3131.31**	**815365**	**4981.22**	**103077**	**1941.64**	**222598**	**3229.72**	**80096**	**1827.81**	**192331**	**2498.84**	**460843**	**2363.51**	**811538**	**2998.33**	**67146**	**620.28**	**199744**	**1705.16**	**1012352**	**9884.56**	**2241576**	**15413.28**

					Annexure-23
BANKWISE PROGRESS UNDER MKUY AS OF 31.03.2025					
Sl	**Name of Bank**	No. of applications Sponsored	No. of applications Sanctioned	No. of applications Rejected	No. of applications Pending
1	Bank of Baroda	370	199	77	94
2	Bank of India	623	341	69	213
3	Bank of Maharastra	23	10	0	13
4	Canara Bank	414	206	139	69
5	Central Bank of India	160	78	41	41
6	Indian Bank	276	123	40	113
7	Indian Overseas Bank	127	58	26	43
8	Punjab & Sind Bank	27	9	4	14
9	Punjab National Bank	1201	710	163	328
10	State Bank of India	2709	1436	743	530
11	UCO Bank	350	194	78	78
12	Union Bank of India	576	271	119	186
Public Sector Banks		**6856**	**3635**	**1499**	**1722**
13	Axis Bank Ltd	65	23	11	31
14	Bandhan Bank	1	0	0	1
15	City Union Bank	0	0	0	0
16	DCB Bank Ltd	7	2	0	5
17	Federal Bank	10	5	1	4
18	HDFC Bank	233	97	17	119
19	ICICI Bank	61	29	9	23
20	IDBI Bank	199	93	59	47
21	IDFC First Bank	4	2	0	2
22	Indus Ind Bank	1	0	0	1
23	Karnatak Bank Ltd.	23	9	0	14
24	Karur Vysya Bank	1	0	0	1
25	Kotak Mahindra Bank Ltd	10	5	0	5
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		**616**	**265**	**98**	**253**
32	Odisha Gramya Bank	229	121	83	25
33	Utkal Grameen Bank	129	63	50	16
RRBs		**358**	**184**	**133**	**41**
34	ESAF Small Finance Bank	0	0	0	0
35	Jana Small Finance Bank	0	0	0	0
36	Suryoday Small Finance Banl	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	502	203	170	129
Total of Co-op Bank		**502**	**203**	**170**	**129**
TOTAL		**8332**	**4287**	**1900**	**2145**

Annexure-24

BANKWISE AH KCC CAMP 31.03.2025					
Sl No	**Bank Name**	**No of Applications Accepted**	**No of Applications Sanctioned**	**No of Applications Pending**	**No of Applications Rejected**
1	State Bank of India	24,914	8,421	787	15,706
2	Cooperative Bank	16,751	3,448	116	13,187
3	Bank of India	2,902	1,286	41	1,575
4	UCO Bank	3,711	1,233	43	2,435
5	Punjab National Bank	3,006	735	176	2,095
6	Union Bank of India	3,170	727	511	1,932
7	Indian Overseas Bank	6,792	659	1,113	5,020
8	Canara Bank	2,202	590	82	1,530
9	Indian Bank	1,910	587	40	1,283
10	Bank of Baroda	2,136	540	122	1,474
11	Central Bank of India	979	144	108	727
12	Punjab & Sind Bank	116	18	5	93
13	IDBI Bank Ltd.	74	14	14	46
14	Bank of Maharashtra	2	0	0	2
Grand Total		**68,665**	**18,402**	**3,158**	**47,105**

					Annexure-24
DISTRICTWISE AH KCC CAMP 31.03.2025					
Sl No	**District Name**	**No of Applications Accepted**	**No of Applications Sanctioned**	**No of Applications Pending**	**No of Applications Rejected**
1	Anugul	3,147	716	-	2,431
2	Balangir	1,569	454	257	858
3	Baleshwar	4,342	1,376	57	2,909
4	Bargarh	1,485	720	56	709
5	Baudh	282	12	-	270
6	Bhadrak	1,738	300	-	1,438
7	Cuttack	3,892	1,602	112	2,178
8	Debagarh	78	45	-	33
9	Dhenkanal	2,780	1,149	180	1,451
10	Gajapati	636	201	5	430
11	Ganjam	2,369	457	11	1,901
12	Jagatsinghapur	1,220	195	79	946
13	Jajapur	1,390	275	9	1,106
14	Jharsuguda	267	75	6	186
15	Kalahandi	1,037	229	26	782
16	Kandhamal	696	131	3	562
17	Kendrapara	15,764	3,021	17	12,726
18	Kendujhar	2,351	553	1,484	314
19	Khordha	1,389	540	-	849
20	Koraput	1,279	460	76	743
21	Malkangiri	2,063	313	6	1,744
22	Mayurbhanj	1,557	651	24	882
23	Nabarangpur	1,408	445	74	889
24	Nayagarh	565	42	-	523
25	Nuapada	513	138	43	332
26	Puri	9,290	2,523	480	6,287
27	Rayagada	2,063	596	37	1,430
28	Sambalpur	1,218	556	20	642
29	Subarnapur	362	133	96	133
30	Sundargarh	1,915	494	-	1,421
	TOTAL	**68,665**	**18,402**	**3,158**	**47,105**

					Annexure-24
BANKWISE FISHERIES KCC CAMP 31.03.2025					
Sl No	**Bank Name**	**No of Applications Accepted**	**No of Applications Sanctioned**	**No of Applications Pending**	**No of Applications Rejected**
1	Cooperative Bank	6,840	1,484	34	5,322
2	State Bank of India	2,414	556	76	1,782
3	Bank of India	276	113	9	154
4	UCO Bank	370	91	6	273
5	Indian Bank	276	63	13	200
6	Union Bank of India	252	47	-	205
7	Punjab National Bank	248	41	15	192
8	Canara Bank	189	37	10	142
9	Central Bank of India	237	31	2	204
10	Bank of Baroda	165	24	13	128
11	Indian Overseas Bank	459	23	91	345
12	Bank of Maharashtra	0	0	-	0
13	IDBI Bank Ltd.	17	0	2	15
14	Punjab & Sind Bank	4	0	-	4
Grand Total		**11,747**	**2,510**	**271**	**8,966**

					Annexure-24
DISTRICTWISE FISHERIES KCC CAMP 31.03.2025					
Sl No	**District Name**	**No of Applications Accepted**	**No of Applications Sanctioned**	**No of Applications Pending**	**No of Applications Rejected**
1	Anugul	57	6	0	51
2	Balangir	149	91	17	41
3	Baleshwar	834	212	5	617
4	Bargarh	171	70	0	101
5	Baudh	28	1	0	27
6	Bhadrak	273	27	1	245
7	Cuttack	204	66	2	136
8	Debagarh	31	6	0	25
9	Dhenkanal	163	10	49	104
10	Gajapati	75	7	0	68
11	Ganjam	235	53	3	179
12	Jagatsinghapu	161	26	3	132
13	Jajapur	240	36	0	204
14	Jharsuguda	131	18	4	109
15	Kalahandi	138	13	27	98
16	Kandhamal	7	3	0	4
17	Kendrapara	6048	1276	51	4721
18	Kendujhar	13	10	0	3
19	Khordha	230	49	0	181
20	Koraput	30	0	0	30
21	Malkangiri	466	51	6	409
22	Mayurbhanj	312	160	12	140
23	Nabarangpur	110	60	8	42
24	Nayagarh	673	27	0	646
25	Nuapada	169	70	23	76
26	Puri	369	51	58	260
27	Rayagada	54	3	2	49
28	Sambalpur	132	40	0	92
29	Subarnapur	11	2	0	9
30	Sundargarh	233	66	0	167
	TOTAL	**11,747**	**2,510**	**271**	**8,966**

Annexure-25			
District-wise FPO details as of 31.03.2025			
SL. N	**District**	**No of FPOs Credit Linked by NABKISAN**	**Amount of Loan Sanctioned (Rs. Lakhs)**
1	Angul	2	24.50
2	Balasore	4	95.00
3	Bargarh	1	10.00
4	Bhadrak	1	7.00
5	Balangir	9	110.00
6	Boudh	1	10.00
7	Cuttack	3	22.00
8	Deogarh	1	15.00
9	Dhenkanal	3	30.00
10	Gajapati	4	30.00
11	Ganjam	9	45.00
12	Jagatsinghpur	1	15.00
13	Jajpur	3	90.00
14	Jharsuguda	1	4.00
15	Kalahandi	11	84.00
16	Kandhamal	0	0.00
17	Kendrapara	5	42.00
18	Keonjhar	7	35.00
19	Khordha	6	50.00
20	Koraput	2	15.00
21	Malkangiri	1	10.00
22	Mayurbhanj	15	105.00
23	Nabarangpur	6	172.40
24	Nayagarh	6	47.00
25	Nuapada	5	35.00
26	Puri	1	35.00
27	Rayagada	2	10.00
28	Sambalpur	2	15.00
29	Sonepur	2	25.00
30	Sundergarh	9	140.00
TOTAL		**123**	**1327.90**

Annexure - 26

Sl. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi Village		Others under MSME		Total MSME Sector	
	PRIORITY SECTOR-Credit Flow to Micro Small Medium Enterprises(MSME)Sectors from 01.04.2024 to 31.03.2025											**Amt.in Crores**	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	14828	1639.06	485	775.37	160	505.74	378	20.16	372	20.13	16223	2960.46
2	Bank of India	21850	1842.08	696	1369.22	484	332.43	696	40.54	0	0.00	23726	3584.27
3	Bank of Maharastra	973	88.81	51	55.62	4	40.11	0	0.00	0	0.00	1028	184.53
4	Canara Bank	16407	1610.85	574	1030.98	54	749.73	495	28.47	83	8.26	17613	3428.29
5	Central Bank of India	10474	1071.29	297	392.03	32	120.00	292	11.69	0	0.00	11095	1595.01
6	Indian Bank	10960	2173.20	1431	1015.99	89	527.32	1	0.02	0	0.00	12481	3716.52
7	Indian Overseas Bank	22661	1062.91	141	96.21	15	376.74	0	0.00	5363	208.35	28180	1744.21
8	Punjab & Sind Bank	0	0.00	14	17.17	1	1.18	0	0.00	0	0.00	15	18.34
9	Punjab National Bank	32255	2362.42	3231	1631.87	260	721.96	7	0.26	0	0.00	35753	4716.50
10	State Bank of India	60735	16584.36	4860	11428.89	480	7424.11	1	0.08	0	0.00	66076	35437.44
11	UCO Bank	48657	2236.94	8992	1413.44	498	947.19	1199	41.02	1010	286.47	60356	4925.06
12	Union Bank of India	23782	2509.53	977	1759.17	90	1267.52	107	17.76	50893	905.26	75849	6459.24
	Total Public Sector Banks	**263582**	**33181.44**	**21749**	**20985.95**	**2167**	**13014.03**	**3176**	**160.00**	**57721**	**1428.46**	**348395**	**68769.89**
13	Axis Bank Ltd	321	1515.73	2905	1408.94	1420	1822.86	0	0.00	0	0.00	4646	4747.53
14	Bandhan Bank	61723	477.31	343	158.74	136	67.49	0	0.00	3	23.49	62205	727.02
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	329	40.60	46	18.01	1	0.02	0	0.00	0	0.00	376	58.62
17	Federal Bank	1025	76.23	118	221.81	40	467.19	5	0.36	0	0.00	1188	765.60
18	HDFC Bank	4858	1723.28	2736	2528.32	861	1170.80	0	0.00	0	0.00	8455	5422.40
19	ICICI Bank	5811	2330.83	2522	2699.17	636	1709.67	0	0.00	0	0.00	8969	6739.66
20	IDBI Bank	3173	366.09	215	305.80	5	45.58	6	1.57	6219	601.92	9618	1320.95
21	IDFC First Bank	2725	280.22	314	60.16	46	13.53	0	0.00	0	0.00	3085	353.91
22	Indus Ind Bank	41202	1065.72	615	1266.29	63	53.45	0	0.00	0	0.00	41880	2385.45
23	Karnatak Bank Ltd.	0	0.00	30	0.19	840	24.69	0	0.00	0	0.00	870	24.88
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	0.32	1	0.32
25	Kotak Mahindra Bank Ltd	1294	272.93	300	254.94	138	204.13	0	0.00	0	0.00	1732	732.00
26	DBS Bank(e-LVB)	16	3.07	19	9.05	0	0.00	0	0.00	0	0.00	35	12.12
27	RBL Bank	8	4.26	4	3.50	0	0.00	0	0.00	0	0.00	12	7.76
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	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	1	0.50
31	Yes Bank	678	156.52	193	102.20	82	153.63	0	0.00	0	0.00	953	412.35
	Total Private Sector Banks	**123164**	**8313.29**	**10360**	**9037.11**	**4268**	**5733.03**	**11**	**1.93**	**6223**	**625.73**	**144026**	**23711.08**
32	Odisha Gramya Bank	13908	311.44	42	109.79	7	64.81	131	5.54	58375	600.47	72463	1092.05
33	Utkal Gramya Bank	4685	653.96	7	20.78	3	85.30	0	0.00	0	0.00	4695	760.04
	Total of RRBs	**18593**	**965.40**	**49**	**130.56**	**10**	**150.11**	**131**	**5.54**	**58375**	**600.47**	**77158**	**1852.09**
35	ESAF Small Finance Bank	3475	17.00	0	0.00	0	0.00	0	0.00	0	0.00	3475	17.00
36	Jana Small Finance Bank	6772	98.72	6	3.02	0	0.00	0	0.00	0	0.00	6778	101.74
37	Suryoday Small Finance Bar	2	0.37	0	0.00	0	0.00	0	0.00	0	0.00	2	0.37
38	Ujjivan Small Finance Bank	10468	66.70	0	0.00	0	0.00	0	0.00	0	0.00	10468	66.70
39	Utkarsh Small Finance Bank	334	38.90	0	0.00	0	0.00	0	0.00	0	0.00	334	38.90
	AU SMALL FINANCE BANK	865	32.04	4	5.30	1	0.50	0	0.00	0	0.00	870	37.84
	Unity Small Finance Bank Li	480	3.96	0	0.00	0	0.00	0	0.00	0	0.00	480	3.96
	Total Small Finance Bank	**22396**	**257.69**	**10**	**8.32**	**1**	**0.50**	**0**	**0.00**	**0**	**0.00**	**22407**	**266.51**
34	Orissa State Co-Op. Bank	41	0.17	30	0.24	0	0.00	296	1.90	122	5.37	489	7.68
	Total of Co-op Bank	**41**	**0.17**	**30**	**0.24**	**0**	**0.00**	**296**	**1.90**	**122**	**5.37**	**489**	**7.68**
	Grand Total	**427776**	**42717.98**	**32198**	**30162.18**	**6446**	**18897.67**	**3614**	**169.38**	**122441**	**2660.03**	**592475**	**94607.24**

Annexure - 26

PRIORITY SECTOR-Credit Flow to Micro,Small & Medium Enterprises(MSME)Sectors-Balance Outstanding as on 31.03.2025													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	31904	2082.67	812	707.53	355	302.48	677	28.16	677	28.16	34425	3149.00
2	Bank of India	75568	2696.74	1007	991.21	682	280.33	4660	131.69	0	0.00	81917	4099.96
3	Bank of Maharastra	2331	682.75	81	67.64	4	18.51	1	0.00	0	0.00	2417	768.90
4	Canara Bank	39612	1946.63	1509	643.24	101	489.21	2976	102.47	787	9.74	44985	3191.28
5	Central Bank of India	19078	683.63	325	180.34	36	101.26	1016	13.75	0	0.00	20455	978.99
6	Indian Bank	27068	1530.96	2620	632.64	81	331.97	9	0.17	0	0.00	29778	2495.74
7	Indian Overseas Bank	61015	1118.80	836	815.52	48	233.41	0	0.00	0	0.00	61899	2167.73
8	Punjab & Sind Bank	2365	144.65	58	51.49	3	8.65	6	0.10	0	0.00	2432	204.89
9	Punjab National Bank	50906	2261.03	4528	1332.87	323	554.57	23	0.48	0	0.00	55780	4148.95
10	State Bank of India	108918	16853.16	5473	12310.37	456	8067.18	5	0.10	0	0.00	114852	37230.81
11	UCO Bank	119042	2277.05	24026	1891.63	1888	1056.89	1349	352.87	1049	316.67	147354	5895.11
12	Union Bank of India	148482	2803.72	8969	1785.94	1773	1290.59	157	18.01	51914	920.01	211295	6818.26
Total Public Sector Banks		**686289**	**35081.78**	**50244**	**21410.42**	**5750**	**12735.04**	**10879**	**647.80**	**54427**	**1274.57**	**807589**	**71149.63**
13	Axis Bank Ltd	10050	1875.22	3188	1603.97	909	1089.91	0	0.00	0	0.00	14147	4569.09
14	Bandhan Bank	111551	547.67	35459	201.96	226	145.21	0	0.00	0	0.00	147236	894.84
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	1991	202.43	169	96.42	5	3.16	0	0.00	0	0.00	2165	302.01
17	Federal Bank	20765	125.51	153	187.09	68	225.38	6	0.65	0	0.00	20992	538.61
18	HDFC Bank	15014	2741.79	6398	2833.63	2115	1422.27	0	0.00	0	0.00	23527	6997.69
19	ICICI Bank	12398	2954.23	4973	2626.73	1170	1285.05	0	0.00	0	0.00	18541	6866.01
20	IDBI Bank	4610	484.28	240	314.47	9	55.36	12	2.30	11462	963.72	16333	1820.13
21	IDFC First Bank	5898	493.96	536	105.16	144	33.90	0	0.00	0	0.00	6578	633.02
22	IndusInd Bank	65818	1450.38	802	257.04	218	136.60	0	0.00	0	0.00	66838	1844.02
23	Karnatak Bank Ltd.	0	0.00	17	1.80	792	23.92	0	0.00	0	0.00	809	25.72
24	Karur Vysya Bank	1	0.12	0	0.00	0	0.00	0	0.00	0	0.00	1	0.12
25	Kotak Mahindra Bank Ltd	3733	569.91	949	366.81	272	257.20	0	0.00	0	0.00	4954	1193.92
26	Laxmi Vilas Bank	8	1.93	7	8.57	0	0.00	0	0.00	0	0.00	15	10.50
27	RBL Bank	2	1.82	1	1.01	0	0.00	0	0.00	0	0.00	3	2.84
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	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	1	0.50
31	Yes Bank	1412	239.86	629	168.94	236	161.35	0	0.00	0	0.00	2277	570.15
Total Private Sector Banks		**253252**	**11689.60**	**53521**	**8773.61**	**6164**	**4839.29**	**18**	**2.95**	**11462**	**963.72**	**324417**	**26269.17**
32	Odisha Gramya Bank	46	90.16	6485	458.95	73611	974.83	3495	41.59	40220	994.61	123857	2560.15
33	Utkal Gramya Bank	8955	360.66	11	32.43	3	247.38	0	0.00	0	0.00	8969	640.47
Total of RRBs		**9001**	**450.82**	**6496**	**491.38**	**73614**	**1222.21**	**3495**	**41.59**	**40220**	**994.61**	**132826**	**3200.62**
34	ESAF Small Finance Bank	9275	23.82	0	0.00	0	0.00	0	0.00	0	0.00	9275	23.82
35	Jana Small Finance Bank	8840	262.81	28	11.92	1	0.14	0	0.00	0	0.00	8869	274.87
36	Suryoday Small Finance Bank	302	10.06	19	0.41	1	0.00	0	0.00	0	0.00	322	10.47
37	Ujjivan Small Finance Bank	68618	104.21	693	21.53	7908	17.84	0	0.00	0	0.00	77219	143.58
38	Utkarsh Small Finance Bank	1496	62.06	0	0.00	0	0.00	0	0.00	0	0.00	1496	62.06
	AU SMALL FINANCE BANK	2396	39.93	21	16.15	1	0.00	0	0.00	0	0.00	2418	56.08
	Unity Small Finance Bank Limit	13138	53.75	0	0.00	0	0.00	0	0.00	0	0.00	13138	53.75
Total Small Finance Bank		**104065**	**556.63**	**761**	**50.01**	**7911**	**17.98**	**0**	**0.00**	**0**	**0.00**	**112737**	**624.63**
39	Orissa State Co-Op. Bank	3503	22.91	0	0.00	1	42.62	1342	14.45	10226	75.82	15072	155.80
Total of Co-op Bank		**3503**	**22.91**	**0**	**0.00**	**1**	**42.62**	**1342**	**14.45**	**10226**	**75.82**	**15072**	**155.80**
Grand Total		**1056110**	**47801.75**	**111022**	**30725.43**	**93440**	**18857.14**	**15734**	**706.79**	**116335**	**3308.72**	**1392641**	**101399.84**

Annexure - 26

PRIORITY SECTOR-CREDIT FLOW TO MSME(MANUFACTURING)SECTOR UPTO 31.03.2025

Amount in Crores

Sl. No.	Name of Bank	MICRO ENTERPRISES (MANUFACTURING)				SMALL ENTERPRISES (MANUFACTURING)				MEDIUM ENTERPRISES (MANUFACTURING)				TOTAL MSME (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	8942	879.44	9624	1364.20	313	359.39	235	202.48	134	279.51	295	136.12	9389	1518.35	10154	1702.79
2	Bank of India	7793	503.54	4675	329.59	384	712.79	245	248.69	0	0.00	28	110.69	8177	1216.34	4948	688.97
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	2802	279.53	3867	337.74	102	540.43	203	194.40	44	697.35	54	399.90	2948	1517.32	4124	932.04
5	Central Bank of India	1310	161.14	2345	115.94	52	108.02	59	42.51	0	0.00	1	0.52	1362	269.16	2405	158.97
6	Indian Bank	3752	683.03	3765	439.99	310	389.57	311	276.76	42	247.80	42	185.17	4104	1320.40	4118	901.92
7	Indian Overseas Bank	8540	413.38	21837	483.52	109	27.27	429	226.45	9	17.48	11	65.44	8658	458.13	22277	775.41
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	5048	197.41	9464	465.93	371	210.56	664	274.40	27	205.03	60	112.04	5446	613.00	10188	852.38
10	State Bank of India	8384	6954.83	10380	7099.93	897	5007.96	1268	5102.34	93	3058.06	106	3582.90	9374	15020.85	11754	15785.18
11	UCO Bank	38479	989.25	73145	989.47	3217	691.54	14879	998.38	377	415.12	1347	465.25	42073	2095.91	89371	2453.10
12	Union Bank of India	9511	1247.77	59876	1320.08	365	816.12	4791	838.89	67	572.11	1346	594.53	9943	2635.99	66013	2753.50
Total Public Sector Banks		**94561**	**12309.32**	**198978**	**12946.40**	**6120**	**8863.66**	**23084**	**8405.30**	**793**	**5492.46**	**3290**	**5652.56**	**101474**	**26665.44**	**225352**	**27004.26**
13	Axis Bank Ltd	124	606.11	1352	267.77	494	272.79	719	443.80	321	532.17	306	455.83	939	1411.07	2377	1167.41
14	Bandhan Bank	13941	87.20	24117	90.55	126	85.37	20391	90.21	136	67.49	141	107.85	14203	240.06	44649	288.62
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	19.83	34	46.77	23	10.84	16	57.03	0	0.00	0	0.00	140	30.67	50	103.80
17	Federal Bank	173	16.21	3900	31.41	11	94.34	16	69.79	19	401.25	27	160.80	203	511.80	3943	262.00
18	HDFC Bank	685	308.73	2327	483.07	419	511.61	1376	574.38	115	334.07	409	522.22	1219	1154.41	4112	1579.66
19	ICICI Bank	5811	2330.83	12398	2954.23	2522	2699.17	4973	2626.73	636	1709.67	1170	1285.05	8969	6739.66	18541	6866.01
20	IDBI Bank	322	32.22	494	48.51	18	18.24	20	28.99	2	26.72	4	29.96	342	77.17	518	107.45
21	IDFC First Bank	161	26.73	487	54.64	34	7.97	72	14.16	8	2.42	48	11.65	203	37.12	607	80.46
22	Indus Ind Bank	1675	47.95	3081	27.94	174	569.98	27	24.72	17	39.03	1	2.91	1866	656.95	3109	55.57
23	Karnatak Bank Ltd.	0	0.00	0	0.00	15	0.09	17	1.80	716	23.02	694	23.33	731	23.11	711	25.13
24	Karur Vysya Bank	0	0.00	1	0.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.12
25	Kotak Mahindra Bank Ltd	123	33.70	349	64.63	64	77.42	149	97.99	32	43.55	53	41.52	219	154.67	551	204.14
26	Laxmi Vilas Bank	3	1.73	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	3	1.73	1	0.05
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	65	14.04	116	19.51	21	13.56	88	22.03	16	83.83	56	86.16	102	111.42	260	127.70
Total Private Sector Banks		**23200**	**3525.28**	**48657**	**4089.20**	**3921**	**4361.37**	**27864**	**4051.66**	**2018**	**3263.20**	**2909**	**2727.28**	**29139**	**11149.85**	**79430**	**10868.14**
32	Odisha Gramya Bank	208	8.76	7	11.20	1	0.87	3	25.04	1	1.00	18615	296.14	210	10.64	18625	332.38
33	Utkal Grameen Bank	2046	283.59	3873	156.11	5	8.78	10	28.99	3	85.30	3	247.38	2054	377.67	3886	432.47
Total of RRBs		**2254**	**292.35**	**3880**	**167.30**	**6**	**9.65**	**13**	**54.03**	**4**	**86.30**	**18618**	**543.52**	**2264**	**388.31**	**22511**	**764.85**
34	ESAF Small Finance Bank	1519	6.87	4602	10.73	0	0.00	0	0.00	0	0.00	0	0.00	1519	6.87	4602	10.73
35	Jana Small Finance Bank	112	8.62	484	50.24	3	1.04	7	2.26	0	0.00	0	0.00	115	9.66	491	52.50
36	Suryoday Small Finance Bank	0	0.00	7	1.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	1.07
37	Ujjivan Small Finance Bank	10468	66.70	68618	104.21	0	0.00	0	0.00	0	0.00	53	0.52	10468	66.70	68671	104.73
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
	AU SMALL FINANCE BANK	865	32.04	2396	39.93	4	5.30	21	16.15	1	0.50	1	0.00	870	37.84	2418	56.08
	Unity Small Finance Bank Limited	52	0.39	888	4.44	0	0.00	0	0.00	0	0.00	0	0.00	52	0.39	888	4.44
Total Small Finance Bank		**13016**	**114.62**	**76995**	**210.62**	**7**	**6.34**	**28**	**18.41**	**1**	**0.50**	**54**	**0.52**	**13024**	**121.46**	**77077**	**229.55**
39	Orissa State Co-Op. Bank	1	0.00	3308	**21.32**	7	0.09	0	0.00	0	0.00	1	42.62	8	0.09	3309	63.95
Total of Co-op Bank		**1**	**0.00**	**3308**	**21.32**	**7**	**0.09**	**0**	**0.00**	**0**	**0.00**	**1**	**42.62**	**8**	**0.09**	**3309**	**63.95**
Grand Total		**133032**	**16241.58**	**331818**	**17434.85**	**10061**	**13241.11**	**50989**	**12529.39**	**2816**	**8842.47**	**24872**	**8966.50**	**145909**	**38325.15**	**407679**	**38930.74**

Annexure - 26

PRIORITY SECTOR-CREDIT FLOW TO MSME(SERVICES)SECTOR UPTO 31.03.2025

Amount in Crores

Sl. No.	Name of Bank	MICRO ENTERPRISES (SERVICES)				SMALL ENTERPRISES (SERVICES)				MEDIUM ENTERPRISES (SERVICES)				TOTAL MSME (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	5886	759.62	22280	718.47	172	415.98	577	505.06	26	226.23	60	166.36	6084	1401.82	22917	1389.89
2	Bank of India	14057	1338.53	70893	2367.15	312	656.43	762	742.52	484	332.43	654	169.63	14853	2327.39	72309	3279.30
3	Bank of Maharastra	973	88.81	2331	682.75	51	55.62	81	67.64	4	40.11	4	18.51	1028	184.53	2416	768.90
4	Canara Bank	13605	1331.32	35745	1608.89	472	490.55	1306	448.84	10	52.38	47	89.30	14087	1874.25	37098	2147.04
5	Central Bank of India	9164	910.15	16733	567.69	245	284.01	266	137.83	32	120.00	35	100.74	9441	1314.16	17034	806.26
6	Indian Bank	7208	1490.17	23303	1090.96	1121	626.42	2309	355.88	47	279.53	39	146.81	8376	2396.11	25651	1593.65
7	Indian Overseas Bank	14121	649.53	39178	635.28	32	68.94	407	589.07	6	359.27	37	167.98	14159	1077.74	39622	1392.32
8	Punjab & Sind Bank	0	0.00	2365	144.65	14	17.17	58	51.49	1	1.18	3	8.65	15	18.34	2426	204.79
9	Punjab National Bank	27207	2165.00	41442	1795.09	2860	1421.31	3864	1058.47	233	516.93	263	442.53	30300	4103.24	45569	3296.09
10	State Bank of India	52351	9629.53	98538	9753.23	3963	6420.93	4205	7208.02	387	4366.05	350	4484.28	56701	20416.51	103093	21445.53
11	UCO Bank	10178	1247.69	45897	1287.58	5775	721.94	9147	893.25	121	532.07	541	591.64	16074	2501.70	55585	2772.47
12	Union Bank of India	14271	1261.77	88606	1483.64	612	943.05	4178	947.06	23	695.42	427	696.06	14906	2900.23	93211	3126.75
	Total Public Sector Banks	**169021**	**20872.12**	**487311**	**22135.38**	**15629**	**12122.33**	**27160**	**13005.12**	**1374**	**7521.58**	**2460**	**7082.48**	**186024**	**40516.02**	**516931**	**42222.99**
13	Axis Bank Ltd	197	909.62	8698	1607.45	2411	1136.16	2469	1160.16	1099	1290.69	603	634.07	3707	3336.46	11770	3401.68
14	Bandhan Bank	47782	390.10	87434	457.12	217	73.37	15068	111.75	0	0.00	85	37.35	47999	463.47	102587	606.22
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	212	20.77	1957	155.66	23	7.16	153	39.39	1	0.02	5	3.16	236	27.95	2115	198.20
17	Federal Bank	852	60.03	16865	94.10	107	127.47	137	117.29	21	65.95	41	64.58	980	253.44	17043	275.97
18	HDFC Bank	4173	1414.55	12687	2258.72	2317	2016.71	5022	2259.26	746	836.73	1706	900.05	7236	4267.99	19415	5418.03
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	2851	333.87	4116	435.77	197	287.56	220	285.48	3	18.86	5	25.40	3051	640.29	4341	746.65
21	IDFC First Bank	2564	253.49	5411	439.32	280	52.19	464	91.00	38	11.11	96	22.25	2882	316.79	5971	552.57
22	Indus Ind Bank	39527	1017.77	62737	1422.44	441	696.31	775	232.31	46	14.42	217	133.69	40014	1728.50	63729	1788.45
23	Karnatak Bank Ltd.	0	0.00	0	0.00	15	0.09	0	0.00	124	1.67	98	0.58	139	1.77	98	0.58
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	1171	239.23	3384	505.28	236	177.52	800	268.82	106	160.58	219	215.68	1513	577.33	4403	989.78
26	Laxmi Vilas Bank	13	1.34	7	1.87	19	9.05	7	8.57	0	0.00	0	0.00	32	10.38	14	10.45
27	RBL Bank	8	4.26	2	1.82	4	3.50	1	1.01	0	0.00	0	0.00	12	7.76	3	2.84
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	1	0.50	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	1	0.50	1	0.50
31	Yes Bank	613	142.48	1296	220.35	172	88.64	541	146.91	66	69.80	180	75.19	851	300.93	2017	442.44
	Total Private Sector Banks	**99964**	**4788.01**	**204595**	**7600.40**	**6439**	**4675.74**	**25657**	**4721.95**	**2250**	**2469.82**	**3255**	**2112.01**	**108653**	**11933.57**	**233507**	**14434.36**
32	Odisha Gramya Bank	13700	302.68	39	78.96	41	108.91	6482	433.91	6	63.81	54996	678.69	13747	475.40	61517	1191.57
33	Utkal Grameen Bank	2639	370.37	5082	204.55	2	12.00	1	3.45	0	0.00	0	0.00	2641	382.37	5083	208.00
	Total of RRBs	**16339**	**673.04**	**5121**	**283.52**	**43**	**120.91**	**6483**	**437.36**	**6**	**63.81**	**54996**	**678.69**	**16388**	**857.76**	**66600**	**1399.57**
34	ESAF Small Finance Bank	1956	10.13	4673	13.10	0	0.00	0	0.00	0	0.00	0	0.00	1956	10.13	4673	13.10
35	Jana Small Finance Bank	6660	90.10	8356	212.57	3	1.98	21	9.67	0	0.00	1	0.14	6663	92.08	8378	222.37
36	Suryoday Small Finance Bank	2	0.37	295	8.98	0	0.00	19	0.41	0	0.00	1	0.00	2	0.37	315	9.39
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	693	21.53	0	0.00	7855	17.32	0	0.00	8548	38.85
38	Utkarsh Small Finance Bank	334	38.90	1496	62.06	0	0.00	0	0.00	0	0.00	0	0.00	334	38.90	1496	62.06
	AU 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
	Unity Small Finance Bank Limited	428	3.57	12250	49.30	0	0.00	0	0.00	0	0.00	0	0.00	428	3.57	12250	49.30
	Total Small Finance Bank	**9380**	**143.07**	**27070**	**346.01**	**3**	**1.98**	**733**	**31.60**	**0**	**0.00**	**7857**	**17.46**	**9383**	**145.05**	**35660**	**395.08**
39	Orissa State Co-Op. Bank	40	0.16	195	1.59	23	0.15	0	0.00	0	0.00	0	0.00	63	0.31	195	1.59
	Total of Co-op Bank	**40**	**0.16**	**195**	**1.59**	**23**	**0.15**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**63**	**0.31**	**195**	**1.59**
	Grand Total	**294744**	**26476.40**	**724292**	**30366.90**	**22137**	**16921.11**	**60033**	**18196.03**	**3630**	**10055.21**	**68568**	**9890.65**	**320511**	**53452.72**	**852893**	**58453.58**

Annexure-27

PMEGP REPORT AS ON 31.03.2025 (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 INDIA	355	2011.67	1103	3598.10	371	1232.90	104.51%	61.29%	478	1425.99	135	303.06	657	2089.76	122	472.10	371	1181.67
2	STATE BANK OF INDIA	1950	11050.00	6191	19604.23	1980	4986.79	101.54%	45.13%	2277	5269.39	1005	2185.29	3706	11480.98	572	2207.53	1388	3443.69
3	CANARA BANK	354	2006.00	931	3226.28	341	1319.65	96.33%	65.79%	358	1199.69	91	295.51	583	1904.25	32	138.46	288	997.26
4	PUNJAB NATIONAL BANK	468	2652.00	1266	4639.20	399	1696.94	85.26%	63.99%	432	1607.94	118	399.52	530	1802.35	431	1682.98	335	1314.84
5	UCO BANK	385	2181.67	889	2837.34	322	1221.08	83.64%	55.97%	303	1042.40	98	340.76	553	1613.74	37	180.32	231	812.01
6	UNION BANK OF INDIA	540	3060.00	1182	4631.23	421	2022.51	77.96%	66.10%	541	2514.76	118	443.78	554	1781.19	267	1179.85	471	2287.83
7	INDIAN OVERSEAS BANK	170	963.33	339	1192.36	132	454.03	77.65%	47.13%	106	401.17	27	91.94	151	424.57	86	401.17	88	348.39
8	BANK OF BARODA	270	1530.00	651	2280.53	179	803.03	66.30%	52.49%	232	964.10	85	351.56	270	859.97	230	752.69	176	737.24
9	PUNJAB AND SIND BANK	15	85.00	27	143.00	9	52.41	60.00%	61.66%	9	44.38	1	3.50	2	4.00	19	103.50	8	40.88
10	CENTRAL BANK OF INDIA	133	753.67	265	1158.40	77	479.00	57.89%	63.56%	89	486.61	43	259.57	153	568.84	49	189.43	60	292.87
11	INDIAN BANK	286	1620.67	535	2055.72	120	592.51	41.96%	36.56%	163	740.86	50	251.71	276	954.04	175	673.56	123	559.73
12	BANK OF MAHARASHTRA	40	226.67	59	236.97	13	45.48	32.50%	20.06%	15	69.03	8	33.51	25	98.78	25	104.20	9	43.51
	TOTAL PSBS	**4966**	**28140.68**	**13438**	**45603.36**	**4364**	**14906.33**	**87.88%**	**52.97%**	**5003**	**15766.32**	**1779**	**4959.71**	**7460**	**23582.47**	**2045**	**8085.79**	**3548**	**12059.92**
13	IDBI BANK	60	340.00	175	798.03	71	353.02	118.33%	103.83%	74	416.54	17	73.12	67	258.77	47	230.04	62	367.53
14	HDFC BANK	200	1133.33	779	4738.35	115	704.39	57.50%	62.15%	52	352.94	6	38.00	201	1123.24	487	2966.54	46	314.94
15	AXIS BANK LTD	200	1133.33	315	1071.16	91	168.33	45.50%	14.85%	20	35.67	5	9.20	58	183.40	198	717.63	16	27.17
16	KARNATAKA BANK LTD	4	22.67	6	38.85	1	17.50	25.00%	77.19%	2	10.90	1	8.66	0	0.00	6	38.85	1	2.24
17	FEDERAL BANK	17	96.33	21	75.59	4	20.99	23.53%	21.79%	4	27.92	3	10.16	6	16.46	13	56.75	2	19.08
18	ICICI BANK LTD	180	1020.00	96	580.70	42	224.57	23.33%	22.02%	3	42.56	0	0.00	39	183.89	22	160.27	3	42.56
19	BANDHAN BANK LTD	90	510.00	8	29.90	0	0.00	0.00%	0.00%	0	0.00	0	0.00	2	5.82	6	24.08	0	0.00
20	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
21	DCB BANK LIMITED	23	130.33	4	29.95	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	4	29.95	0	0.00
22	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
23	INDUSIND BANK	40	226.67	3	9.50	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	3	9.50	0	0.00
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	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
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	1	0.75	0	0.00	0.00%	0.00%	0	0.00	0	0.00	0	0.00	1	0.75	0	0.00
29	TAMILNAD MERCANTILE BANK L	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**	**1412**	**7379.69**	**324**	**1488.8**	**37.94%**	**30.76%**	**155**	**886.53**	**32**	**139.14**	**373**	**1771.58**	**791**	**4241.27**	**130**	**773.52**
31	UTKAL GRAMYA BANK	30	170.00	109	621.51	54	326.29	180.00%	191.94%	31	250.71	5	42.91	53	254.46	3	52.21	26	207.80
32	ODISHA GRAMYA BANK	150	850.00	283	949.04	57	304.15	38.00%	35.78%	70	309.90	28	99.81	133	369.20	106	353.57	51	268.45
	TOTAL RRBS	**180**	**1020**	**392**	**1570.55**	**111**	**630.44**	**61.67%**	**61.81%**	**101**	**560.61**	**33**	**142.72**	**186**	**623.66**	**109**	**405.78**	**77**	**476.25**
	TOTAL	**6000**	**34000**	**15242**	**54553.6**	**4799**	**17025.57**	**79.98%**	**50.08%**	**5259**	**17213.46**	**1844**	**5241.57**	**8019**	**25977.71**	**2945**	**12732.84**	**3755**	**13309.69**

								Annexure-28
Bank Wise Target Vs Achievements Under PMFME Scheme as on 31.03.2025								
Sl. No.	**Name of the Bank**	**Target for the FY 2024-25**	**Sponsored during the FY 2024-25**	**Sanctioned during the FY 2024-25**	**Achivement Sanction %**	**Cumulative Sanction since inception**	**Cumulative Pending**	**Rejected by Bank**
1	STATE BANK OF INDIA	901	746	179	19.87%	717	446	567
2	UNION BANK OF INDIA	327	246	93	28.44%	266	108	153
3	UCO BANK	249	181	77	30.92%	206	92	104
4	ICICI BANK	177	82	74	41.81%	81	4	8
5	CANARA BANK	253	181	66	26.09%	175	96	115
6	BANK OF INDIA	225	163	42	18.67%	112	61	121
7	PUNJAB NATIONAL BANK	312	163	41	13.14%	138	111	122
8	INDIAN BANK	176	86	36	20.45%	102	28	50
9	INDIAN OVERSEAS BANK	117	70	31	26.50%	83	40	39
10	BANK OF BARODA	173	83	24	13.87%	90	56	59
11	ODISHA GRAMYA BANK	0	57	16	0.00%	37	33	41
12	CENTRAL BANK OF INDIA	98	36	13	13.27%	48	23	23
13	HDFC BANK	216	51	13	6.02%	21	31	38
14	UTKAL GRAMYA BANK	0	12	8	0.00%	23	6	4
15	IDBI BANK	79	14	7	8.86%	15	3	7
16	PUNJAB AND SIND BANK	16	4	2	12.50%	3	5	2
17	FEDERAL BANK	24	3	2	8.33%	3	1	1
18	BANK OF MAHARASHTRA	48	5	2	4.17%	3	5	3
19	KARNATAKA BANK	0	3	1	0.00%	1	2	2
20	AXIS BANK	0	12	1	0.00%	1	12	11
21	BANDHAN BANK	249	0	0	0.00%	0	3	0
22	INDUSIND BANK	59	1	0	0.00%	0	1	1
23	IDFC First Bank	29	0	0	0.00%	0	1	0
24	KOTAK MAHINDRA BANK	16	0	0	0.00%	0	0	0
25	DCB BANK	56	0	0	0.00%	0	0	0
26	OTHERS	0	1	0	-	1	13	1
	TOTAL	**3800**	**2200**	**728**	**19.16%**	**2126**	**1181**	**1472**

Annexure-28A

PMFME not logged-in status as of 22.04.2025

Sl. No	Name of the Bank	No of Branches							
		00-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	>180 days	Total
1	STATE BANK OF INDIA	106	74	89	24	20	16	164	493
2	ODISHA GRAMYA BANK	18	14	23	0	5	1	204	265
3	PUNJAB NATIONAL BANK	25	15	18	3	4	4	104	173
4	CANARA BANK	41	18	19	1	4	2	44	129
5	UCO BANK	35	18	9	4	12	4	31	113
6	UNION BANK OF INDIA	19	6	12	10	1	4	38	90
7	INDIAN BANK	12	12	8	8	6	3	36	85
8	BANK OF BARODA	7	21	11	6	4	1	26	76
9	HDFC BANK	2	6	18	3	3	14	25	71
10	INDIAN OVERSEAS BANK	12	13	12	2	1	1	19	60
11	BANK OF INDIA	4	14	3	4	3	0	17	45
12	CENTRAL BANK OF INDIA	5	9	2	0	2	1	20	39
13	ICICI BANK	9	2	5	1	0	0	9	26
14	IDBI BANK	1	8	2	1	5	2	7	26
15	BANK OF MAHARASHTRA	1	1	0	0	1	0	4	7
16	PUNJAB & SIND BANK	0	0	1	0	1	0	2	4
17	FEDERAL BANK	0	0	1	1	0	0	2	4
18	KARNATAKA BANK	0	0	0	0	0	0	2	2
19	AXIS BANK	1	0	1	0	0	0	0	2
20	OSCB	0	0	0	0	0	0	1	1
21	ESAF SMALL FINANCE BANK	0	0	0	0	0	0	0	0
22	DCB BANK	0	0	0	0	0	0	0	0
Total		**298**	**231**	**234**	**68**	**72**	**53**	**755**	**1711**

Annexure-28B

PMFME Target for FY 2025-26

SL No	Bank Name	Target for FY 25-26	SL No	District Name	Target for FY 25-26
1	Bank of Baroda	150	1	ANGUL	90
2	Bank of India	200	2	BALASORE	170
3	Bank of Maharastra	40	3	BARGARH	135
4	Canara Bank	210	4	BHADRAK	142
5	Central Bank of India	70	5	BOLANGIR	91
6	Indian Bank	140	6	BOUDH	50
7	Indian Overseas Bank	100	7	CUTTACK	206
8	Punjab & Sind Bank	15	8	DEOGARH	40
9	Punjab National Bank	250	9	DHENKANAL	90
10	State Bank of India	680	10	GAJAPATI	42
11	UCO Bank	190	11	GANJAM	237
12	Union Bank of India	270	12	JAGATSINGHPUR	50
13	Axis Bank	60	13	JAJPUR	115
14	Yes Bank	5	14	JHARSUGUDA	50
15	Bandhan Bank	60	15	KALAHANDI	50
16	DCB Bank	10	16	KANDHAMAL	40
17	Federal Bank	10	17	KENDRAPARA	102
18	HDFC Bank	70	18	KEONJHAR	50
19	ICICI Bank	150	19	KHURDA	223
20	IDBI Bank	20	20	KORAPUT	105
21	IDFC Bank	10	21	MALKANGIRI	50
22	Indus Ind Bank	20	22	MAYURBHANJ	108
23	Karnatak Bank	5	23	NABARANGPUR	50
24	Kotak Mahindra Bank	5	24	NAYAGARH	80
25	Odisha Grameen Bank	260	25	NUAPADA	50
Total		**3000**	26	PURI	218
			27	RAYAGADA	125
			28	SAMBALPUR	72
			29	SONEPUR	69
			30	SUNDARGARH (50 no of target each for DIC Sundargarh & DIC Rourkela)	100
			Total		**3000**

Annexure-29

BANKWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 31.03.2025 [Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishor (Loans above Rs 50,000 upto Rs 5 Lakh)			Tarun (Loans above Rs 5 lakh upto Rs 10 Lakh)			TarunPlus (Loans above Rs 10 lakh upto Rs 20 Lakh)			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	Bank of Baroda	39,131	112.55	112.54	24,637	258.13	257.71	4,101	276.27	275.65	44	6.72	6.60	67,913	653.67	652.50
2	Bank of India	1,147	3.57	3.42	12,744	400.92	381.07	8,894	749.29	731.85	-	-	-	22,785	1,153.78	1,116.34
3	Bank of Maharashtra	48,676	142.93	142.93	6,211	53.88	53.84	193	12.87	12.87	-	-	-	55,080	209.69	209.65
4	Canara Bank	3,159	9.72	9.65	11,371	360.75	360.26	7,173	597.67	597.13	35	5.97	5.97	21,738	974.10	973.01
5	Central Bank of India	794	2.41	1.45	1,866	52.78	40.62	974	81.40	71.27	-	-	-	3,634	136.58	113.35
6	Indian Bank	1,558	4.88	4.83	5,014	126.22	125.48	2,158	179.16	178.59	1	0.20	0.20	8,731	310.45	309.10
7	Indian Overseas Bank	4,723	17.82	17.80	14,517	238.18	237.89	853	67.08	66.59	31	5.28	5.28	20,124	328.37	327.56
8	Punjab & Sind Bank	271	0.76	0.67	719	18.15	17.81	345	27.33	26.88	-	-	-	1,335	46.25	45.36
9	Punjab National Bank	2,949	11.38	10.82	10,992	273.86	272.80	7,882	633.22	632.70	36	4.84	4.21	21,859	923.31	920.54
10	State Bank of India	10,108	32.69	32.68	31,127	670.59	670.11	7,745	1,746.76	1,746.23	73	10.71	10.71	49,053	2,460.75	2,459.73
11	UCO Bank	1,568	4.13	4.00	1,438	36.71	36.24	858	76.38	76.20	18	2.69	2.69	3,882	119.92	119.13
12	Union Bank of India	2,260	7.33	6.98	9,434	256.67	246.53	4,512	383.56	373.00	9	1.64	1.17	16,215	649.20	627.68
	PSB Total	**116,344**	**350.17**	**347.77**	**130,070**	**2,746.84**	**2,700.36**	**45,688**	**4,830.99**	**4,788.96**	**247**	**38.05**	**36.83**	**292,349**	**7,966.07**	**7,873.95**
13	IndusInd Bank	569,396	1,967.62	1,967.62	215,551	1,622.05	1,622.05	908	61.97	61.97	-	-	-	785,855	3,651.64	3,651.64
14	Bandhan Bank	59,139	206.82	206.82	82,933	780.72	780.72	630	42.19	42.19	-	-	-	142,702	1,029.73	1,029.73
15	Axis Bank	49,732	193.67	193.67	14,283	234.35	234.35	1,491	116.28	116.28	10	1.70	1.70	65,516	546.00	546.00
16	IDFC Bank Limited	37,262	144.45	144.45	19,775	303.75	303.50	461	31.38	31.38	-	-	-	57,498	479.58	479.34
17	ICICI Bank	132	0.55	0.52	6,347	204.82	200.15	3,065	221.55	219.23	32	4.22	4.14	9,576	431.14	424.04
18	HDFC Bank	5,085	21.28	21.28	8,345	92.81	92.81	2,201	153.66	153.66	56	7.28	7.28	15,687	275.04	275.04
19	Yes Bank	46,658	182.68	182.68	8,669	67.29	67.29	36	2.87	2.87	-	-	-	55,363	252.84	252.84
20	Ratnakar Bank	34,420	135.88	135.88	-	-	-	-	-	-	-	-	-	34,420	135.88	135.88
21	IDBI Bank Limited	82	0.26	0.26	965	33.64	33.64	1,102	88.58	88.58	36	6.62	6.62	2,185	129.10	129.10
22	DCB Bank	21,492	77.27	77.27	6,523	42.81	42.81	11	1.16	1.16	-	-	-	28,026	121.25	121.25
23	Kotak Mahindra Bank	14,464	55.98	55.98	1,581	8.09	8.09	-	-	-	-	-	-	16,045	64.08	64.08
24	Federal Bank	1,345	6.25	6.21	857	7.62	7.51	28	2.49	2.38	2	0.40	0.32	2,232	16.77	16.42
25	Karnataka Bank	10	0.02	0.02	11	0.33	0.26	14	1.18	1.07	-	-	-	35	1.52	1.35
26	South Indian Bank	-	-	-	-	-	-	1	0.10	0.10	-	-	-	1	0.10	0.10
27	Karur Vysya Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pvt. Banks Total	**839,217**	**2,992.73**	**2,992.66**	**365,840**	**3,398.28**	**3,393.18**	**9,948**	**723.41**	**720.87**	**136**	**20.22**	**20.06**	**1,215,141**	**7,134.67**	**7,126.81**
28	Odisha Gramya Bank	5,919	13.47	13.47	8,469	175.16	175.16	1,239	95.33	95.33	2	0.26	0.26	15,629	284.22	284.22
29	Utkal Grameen Bank	9	0.04	0.03	1,548	54.23	48.27	819	67.09	59.71	35	5.79	5.15	2,411	127.15	113.16
	RRB Total	**5,928**	**13.51**	**13.50**	**10,017**	**229.39**	**223.43**	**2,058**	**162.42**	**155.04**	**37**	**6.05**	**5.41**	**18,040**	**411.37**	**397.38**
30	SURYODAY SFB	48,196	185.43	185.43	38,901	281.32	281.32	14	1.09	1.09	-	-	-	87,111	467.83	467.83
31	Utkarsh SFB	65,692	218.80	218.80	19,013	123.46	123.46	-	-	-	-	-	-	84,705	342.26	342.26
32	Ujjivan SFB	14,726	61.88	61.88	19,839	150.62	150.62	-	-	-	-	-	-	34,565	212.50	212.50
33	Jana SFB	4,380	19.87	19.86	6,236	48.64	48.64	-	-	-	-	-	-	10,616	68.51	68.50
34	AU SFB	2,140	8.85	8.85	1,228	11.42	11.42	149	10.42	10.42	-	-	-	3,517	30.69	30.69
35	ESAF SFB	15,731	69.16	69.16	1,768	11.97	11.97	10	0.68	0.68	-	-	-	17,509	81.81	81.81
36	Unity SFB	4,589	22.51	22.51	4,704	32.88	32.88	-	-	-	-	-	-	9,293	55.39	55.39
	SFB Total	**155,454**	**586.50**	**586.49**	**91,689**	**660.31**	**660.31**	**173**	**12.19**	**12.19**	**-**	**-**	**-**	**247,316**	**1,258.99**	**1,258.98**
	Member Banks Total	**1,116,943**	**3,942.91**	**3,940.42**	**597,616**	**7,034.82**	**6,977.28**	**57,867**	**5,729.01**	**5,677.06**	**420**	**64.32**	**62.30**	**1,772,846**	**16,771.10**	**16,657.12**
	Others (MFIs & NBFCs)	**434,824**	**1,730.56**	**1,709.78**	**325,427**	**2,509.87**	**2,497.50**	**1,877**	**117.06**	**117.06**	**35**	**4.73**	**4.73**	**762,163**	**4,362.21**	**4,329.07**
	Grand Total	**1,551,767**	**5,673.49**	**5,650.23**	**923,043**	**9,544.72**	**9,474.81**	**59,744**	**5,846.09**	**5,794.13**	**455**	**69.03**	**67.02**	**2,535,009**	**21,133.33**	**20,986.19**

Annexure-29

DISTRICTWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 31.03.2025

[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 Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Angul	54256	196.71	195.42	31432	302.07	299.37	1418	113.16	111.72	6	0.82	0.78	87112	612.76	607.29
2	Balangir	64865	245.55	244.46	35761	315.02	311.97	1333	103.89	102.41	12	1.76	1.59	101971	666.22	660.42
3	Baleshwar	68775	245.50	244.57	49783	515.73	512.65	2851	223.76	221.39	27	3.91	3.83	121436	988.90	982.45
4	Bargarh	63501	225.94	225.25	35396	320.05	317.93	1060	86.44	84.85	13	1.8	1.79	99970	634.24	629.82
5	Bhadrak	59259	217.13	216.54	46817	440.59	439.39	2383	187.32	185.56	18	2.61	2.61	108477	847.66	844.10
6	Boudh	14841	55.69	55.35	9159	87.41	86.61	501	40.41	39.59	6	0.93	0.9	24507	184.44	182.45
7	Cuttack	115731	417.29	417.02	62781	655.73	652.08	4687	380.61	376.95	30	5.01	4.85	183229	1458.63	1450.90
8	Debagarh	7500	26.48	26.22	2938	34.1	32.67	342	25.48	24.62	1	0.2	0.2	10781	86.26	83.71
9	Dhenkanal	45975	167.39	166.97	24780	246.21	245.3	1490	115.75	115.39	8	1.31	1.22	72253	530.65	528.88
10	Gajapati	14495	51.52	51.42	7191	73.69	72.99	409	31.78	31.64	3	0.34	0.34	22098	157.33	156.38
11	Ganjam	110087	400.96	399.6	78382	808.6	803.93	5141	411.84	406.8	48	7.27	6.79	193658	1628.67	1617.12
12	Jagatsinghpur	50021	183.68	181.56	29086	293.28	290.49	2022	160.9	159.85	9	1.45	1.45	81138	639.31	633.36
13	Jajpur	53842	197.05	196.2	35178	392.22	390.24	2395	186.61	185.34	34	5.16	5.16	91449	781.05	776.94
14	Jharsuguda	22732	82.30	81.99	14907	142.85	141.38	802	63.05	62.11	16	1.98	1.88	38457	290.18	287.37
15	Kalahandi	50613	185.49	184.94	24804	223.76	222.65	1076	88.09	87.31	18	2.8	2.72	76511	500.13	497.62
16	Kandhamal	23111	85.00	84.69	7104	79.15	78.31	709	57.44	56.24	4	0.53	0.52	30928	222.13	219.76
17	Kendrapara	26482	93.18	93.01	15697	183.5	180.97	1699	136.91	136.15	9	1.32	1.18	43887	414.90	411.30
18	Kendujhar	39700	140.58	140.03	21106	282.82	280.12	3019	254.42	252.83	10	1.58	1.58	63835	679.40	674.57
19	Khordha	139921	516.69	515.73	75951	927.73	922.1	7362	1702.38	1695.28	75	11.38	11.3	223309	3158.18	3144.40
20	Koraput	45705	164.04	163.58	20191	195.1	193.08	1314	108.19	106.13	22	3.82	3.59	67232	471.15	466.39
21	Malkangiri	26748	96.06	95.37	9189	77.32	76.07	388	30	29.82	6	0.86	0.85	36331	204.24	202.10
22	Mayurbhanj	83968	285.67	284.45	34270	423	413.47	3988	320.85	314.48	4	0.57	0.57	122230	1030.09	1012.98
23	Nabarangpur	21401	78.49	77.68	9892	87.51	86.85	705	54	53.55	3	0.46	0.46	32001	220.45	218.54
24	Nayagarh	39711	150.04	149.07	27269	261.75	260.06	1627	124.64	123.67	13	2.03	2.03	68620	538.45	534.82
25	Nuapada	18328	70.50	70.17	10556	89.34	88.48	493	39.52	39.26	2	0.38	0.38	29379	199.74	198.30
26	Other	51574	234.21	232.16	67448	661.79	661.79	1829	113.46	113.46	0	0	0	120851	1009.46	1007.41
27	Puri	67754	237.40	236.54	41823	449.95	447.6	2693	214.34	212.79	19	3.12	3.02	112289	904.81	899.95
28	Rayagada	36713	131.05	130.3	18004	159.4	158.26	690	54.54	53.63	1	0.12	0.12	55408	345.11	342.31
29	Sambalpur	45536	167.27	166.5	24121	277.15	274.67	2046	160.42	159	16	2.61	2.57	71719	607.45	602.74
30	Subarnapur	30959	115.17	114.71	17056	163.06	161.69	820	64.16	63.52	3	0.27	0.27	48838	342.65	340.18
31	Sundargarh	57663	209.47	208.73	34971	374.84	371.62	2452	191.74	188.78	19	2.65	2.49	95105	778.70	771.62
Total		**1551767**	**5673.49**	**5650.23**	**923043**	**9544.72**	**9474.81**	**59744**	**5846.09**	**5794.13**	**455**	**69.03**	**67.02**	**2535009**	**21133.33**	**20986.19**

Annexure-29

PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 as on 31.03.2025

[Amount Rs. in Crore]

Sr No	Category	Shishu (Loans up to Rs. 50,000)				Kishore (Loans from Rs. 50,001 to Rs. 5.00				Tarun (Loans from Rs. 5.00 to Rs. 10.00				Tarun Plus (Loans above Rs 10 lakh upto Rs 20				Total			
		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	524535	1958.97	1948.27	1656.48	464878	5782.83	5739.08	5104.71	49092	5011.71	4971.72	4020.93	401	61.50	59.49	43.80	1038906	12815.01	12718.56	10825.92
2	SC	286472	1026.32	1021.75	782.92	110797	875.03	866.36	750.88	2690	214.88	210.55	186.61	1	0.15	0.15	0.07	399960	2116.38	2098.80	1720.48
3	ST	167048	584.28	582.78	437.81	58407	511.06	505.63	474.80	2553	204.74	202.48	178.32	2	0.31	0.31	0.30	228010	1300.39	1291.20	1091.24
4	OBC	573712	2103.92	2097.43	1686.40	288961	2375.80	2363.74	2045.42	5409	414.76	409.39	377.27	51	7.07	7.07	6.49	868133	4901.55	4877.63	4115.59
Total		**1551767**	**5673.49**	**5650.23**	**4563.62**	**923043**	**9544.72**	**9474.81**	**8375.80**	**59744**	**5846.09**	**5794.13**	**4763.13**	**455**	**69.03**	**67.02**	**50.67**	**2535009**	**21133.33**	**20986.19**	**17753.22**
Out of Above																					
1	Women Enterpreneurs	1384712	5128.91	5107.41	3950.44	649959	5437.36	5404.50	4619.05	15175	1202.25	1184.89	1016.39	21	2.70	2.70	2.58	2049867	11771.24	11699.51	9588.46
2	New Enterpreneurs / Accounts	376883	1446.23	1434.91	1276.32	113642	1850.05	1813.88	1795.01	21224	2818.39	2786.86	2326.10	229	33.19	32.01	25.65	511978	6147.87	6067.66	5423.08
3	Minority	53626	185.92	185.62	146.63	18406	175.51	174.10	177.26	1446	103.76	101.09	95.97	9	1.16	1.16	1.04	73487	466.35	461.97	420.91
4	PMJDY OD Account	22763	83.90	83.89	73.75	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	22763	83.90	83.89	73.75
5	Mudra card	14	0.08	0.08	0.05	27	0.78	0.78	0.64	10	0.82	0.82	0.72	0	0.00	0.00	0.00	51	1.68	1.68	1.41
6	NULM	47	0.20	0.19	0.14	299	6.42	6.30	4.21	184	13.95	13.91	10.26	0	0.00	0.00	0.00	530	20.57	20.41	14.62
7	NRLM	85	0.11	0.11	0.12	10033	368.52	359.54	570.31	12122	981.81	972.91	825.53	0	0.00	0.00	0.00	22240	1350.44	1332.55	1395.95
8	Other Govt. Sponsored Prog.	9003	35.05	34.93	31.27	26633	391.86	386.03	343.50	2056	160.22	157.70	137.01	0	0.00	0.00	0.00	37692	587.12	578.66	511.77
9	Skill Certified	10999	32.83	32.83	33.80	5208	137.16	136.80	123.05	1141	86.69	85.93	77.13	1	0.11	0.11	0.00	17349	256.80	255.67	233.97
10	Self Certified	49717	146.07	146.05	148.07	23513	391.87	388.70	329.00	3541	257.27	255.32	222.18	20	2.58	2.58	1.15	76791	797.80	792.66	700.40
11	Unskilled	6111	22.68	22.65	24.52	9452	295.02	293.36	243.41	5879	490.99	490.33	403.84	46	7.49	7.41	5.43	21488	816.19	813.76	677.20

Annexure-29

STATE WISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 31.03.2025

[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	358	1.08	1.05	1513	44.61	44.48	1138	96.47	96.26	2	0.35	0.35	3011	142.51	142.14
2	Andhra Pradesh	613006	2066.67	2029.77	620808	8805.73	8675.56	89371	7267.16	7187.27	8620	1269.05	1221.01	1331805	19408.62	19113.6
3	Arunachal Pradesh	11363	36.61	36.07	11474	216.57	212.14	2296	185.51	182.04	20	3.03	3.03	25153	441.72	433.29
4	Assam	463146	1610.34	1604.52	367003	4932.76	4894.51	36167	2691.71	2662.36	194	29	28.88	866510	9263.81	9190.28
5	Bihar	3545531	13878.96	13738.64	2983237	29627.17	26480.42	93914	7396.84	6674.08	1033	161.29	99.14	6623715	51064.25	46992.28
6	Chandigarh	8088	32.2	32.15	5462	106.26	104.98	2099	173.73	171.38	15	2.07	2.07	15664	314.26	310.58
7	Chhattisgarh	504038	1768.79	1724.2	358338	4738.16	4227.34	32475	2474.02	2380.11	187	30.89	30.73	895038	9011.86	8362.37
8	Dadra and Nagar Haveli	1306	4.69	4.69	1704	28.78	28.57	662	54.03	53.8	5	0.54	0.54	3677	88.04	87.6
9	Daman and Diu	355	0.97	0.95	571	14.44	14.1	407	34.21	34.04	6	0.84	0.84	1339	50.45	49.93
10	Delhi	68410	198.59	196.9	87229	1614.14	1591.08	33779	2645.43	2619.39	401	59.92	59.36	189819	4518.08	4466.73
11	Goa	9464	34.78	34.54	11109	210.87	206.64	4913	381.31	375.4	28	3.97	3.97	25514	630.92	620.55
12	Gujarat	658776	2473.51	2461.77	650928	8492.42	8425.15	80679	7357.51	7286.25	937	133.24	132.5	1391320	18456.68	18305.67
13	Haryana	323683	1249.52	1242.4	358698	4791.63	4737.56	41649	3223.45	3180.8	316	47.94	47	724346	9312.54	9207.75
14	Himachal Pradesh	26223	100.41	98.92	59882	1350.91	1336.67	17643	1420.52	1413.2	94	14.45	14.16	103842	2886.29	2862.95
15	Jharkhand	970689	3470.51	3454.17	516245	5434.11	5357.38	42171	3182.7	2861.07	354	48.46	48.1	1529459	12135.78	11720.72
16	Karnataka	2383930	8793.67	8771.63	2074754	25002.61	24940.56	128993	12111.71	12047	581	87.61	86.79	4588258	45995.6	45845.99
17	Kerala	1047053	4127.17	4101.52	685103	8535.6	8455.84	61410	5453.58	5411.66	1256	197.25	194.93	1794822	18313.6	18163.95
18	Lakshadweep	599	2.19	2.18	1502	30.12	30.1	128	10.9	10.9	0	0	0	2229	43.21	43.17
19	Madhya Pradesh	1676494	6144.83	6011.36	1124518	13261.93	12504.86	103975	7675.35	7025.5	470	71.15	70.7	2905457	27153.25	25612.42
20	Maharashtra	2242248	8036.35	8013.98	1712514	20946.55	20680.56	210715	19567.9	19304.47	1048	150.16	148.84	4166525	48700.97	48147.86
21	Manipur	2615	8.27	7.87	7024	165.14	159.44	1755	141.57	138.63	20	3.09	3.09	11414	318.07	309.03
22	Meghalaya	14730	53.67	53.6	13661	228.58	225.77	2440	194.4	192.69	15	2.05	2.05	30846	478.71	474.11
23	Mizoram	11312	41.06	40.86	10091	188.17	186.65	4519	368.29	365.83	8	1.36	1.36	25930	598.88	594.7
24	Nagaland	12887	51.57	51.18	11570	230.04	227.58	2814	216.24	213.28	21	2.89	2.89	27292	500.74	494.93
25	Odisha	1551767	5673.49	5650.23	923043	9544.72	9474.81	59744	5846.09	5794.13	455	69.03	67.02	2535009	21133.33	20986.19
26	Pondicherry	25068	100.81	100.33	42301	501.6	496.86	2421	187.81	185.75	6	0.87	0.87	69796	791.1	783.81
27	Punjab	244853	917.06	899.53	307398	4769.93	4571.14	47636	3694.59	3489.47	336	53.33	52.66	600223	9434.91	9012.8
28	Rajasthan	851271	3203.99	3189.79	1000054	13080.35	13003.9	100584	7526.51	7416.4	873	130.62	130.07	1952782	23941.46	23740.16
29	Sikkim	6619	25.82	25.59	9450	152.36	149.98	1089	82.42	81.1	12	1.98	1.98	17170	262.57	258.65
30	Tamil Nadu	1427626	5529.34	5499.57	2145153	24461.87	24354.52	126685	10677.38	10619.2	994	146.81	146.09	3700458	40815.4	40619.37
31	Telangana	583398	2121.83	2111.62	315441	4677.18	4652.2	57104	4893.94	4856.5	7269	875.52	875.19	963212	12568.46	12495.51
32	Tripura	140934	520.41	519.22	147281	1613.09	1599.13	4656	342.64	336.8	39	5.21	5.13	292910	2481.34	2460.28
33	Union Territory of Jammu and Kashmir	77094	273.2	268.01	272744	5453.77	5165.7	46225	3435.56	3295.55	42	6.78	6.67	396105	9169.31	8735.94
34	Union Territory of Ladakh	974	2.78	2.72	9170	192.58	188.98	2047	160.41	158.42	5	0.73	0.41	12196	356.49	350.53
35	Uttar Pradesh	2816474	10627.4	10523.17	2019827	23842.31	23530.41	210488	18293.26	17987.42	1605	245.72	242.8	5048394	53008.68	52283.81
36	Uttarakhand	135620	520.18	509.39	131875	1986.92	1964.32	21844	1727.11	1711.37	256	41.6	41.47	289595	4275.82	4226.55
37	West Bengal	2313214	8472.42	8461.38	2354508	25987.45	25888.28	136101	10152.64	9835.81	956	140.72	135.04	4804779	44753.22	44320.52
	Total	**24771216**	**92175.12**	**91475.48**	**21353183**	**255261.41**	**248788.16**	**1812736**	**151344.89**	**147655.31**	**28479**	**4039.51**	**3907.76**	**47965614**	**502820.93**	**491826.71**

												Annexure- 30
BANKWISE PERFORMANCE OF STAND UP INDIA AS OF 31.03.2025												
												(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**
BANK OF BARODA	924	73	17.14	16.06	185	381	75.18	65.21	1109	454	92.32	81.27
BANK OF INDIA	395	69	15.49	11.60	258	322	61.59	33.75	653	391	77.08	45.35
BANK OF MAHARASHTRA	349	3	0.43	0.32	48	32	6.86	4.31	397	35	7.29	4.63
CANARA BANK	285	155	33.13	13.07	285	327	75.78	40.11	570	482	108.91	53.18
CENTRAL BANK OF INDIA	185	16	4.37	1.18	104	155	32.53	9.96	289	171	36.90	11.14
INDIAN BANK	261	31	7.31	3.28	195	242	56.12	31.71	456	273	63.43	34.99
INDIAN OVERSEAS BANK	258	88	14.41	11.55	137	257	51.90	46.13	395	345	66.31	57.68
PUNJAB AND SIND BANK	137	7	1.76	1.54	19	38	7.33	6.94	156	45	9.09	8.48
PUNJAB NATIONAL BANK	195	95	22.06	18.14	349	668	171.03	140.40	544	763	193.09	158.54
STATE BANK OF INDIA	104	664	159.56	141.16	924	1858	511.14	453.31	1028	2522	670.70	594.47
UCO BANK	19	57	16.12	14.25	261	394	109.45	89.60	280	451	125.57	103.85
UNION BANK OF INDIA	48	120	18.35	5.19	395	846	169.55	43.22	443	966	187.90	48.41
Total PSBs	**3160**	**1378**	**310.13**	**237.34**	**3160**	**5520**	**1328.46**	**964.65**	**6320**	**6898**	**1638.59**	**1201.99**
HDFC BANK LTD	254	12	2.01	0.00	254	308	66.30	1.63	508	320	68.31	1.63
ICICI BANK LTD	121	16	6.23	2.71	121	182	62.11	27.65	242	198	68.34	30.36
IDBI BANK LTD	71	24	4.94	4.13	71	61	18.42	10.42	142	85	23.36	14.55
INDUSIND BANK LIMITED	32	8	1.97	1.97	32	83	20.10	18.86	64	91	22.07	20.83
KARUR VYSYA BANK	5	0	0.00	0.00	5	1	0.20	0.00	10	1	0.20	0.00
KOTAK MAHINDRA BANK	19	23	8.28	6.20	19	114	43.84	34.21	38	137	52.12	40.41
THE FEDERAL BANK LTD	26	1	0.17	0.03	26	8	1.85	0.17	52	9	2.02	0.20
YES BANK LTD	3	10	3.85	3.85	3	20	6.24	6.24	6	30	10.09	10.09
Total Pvts	**531**	**94**	**27.45**	**18.89**	**531**	**777**	**219.06**	**99.18**	**1062**	**871**	**246.51**	**118.07**
ODISHA GRAMYA BANK	550	157	24.17	23.97	550	350	67.71	66.98	1100	507	91.88	90.95
UTKAL GRAMEEN BANK	442	9	1.90	1.90	442	27	5.92	5.33	884	36	7.82	7.23
Total RRBs	**992**	**166**	**26.07**	**25.87**	**992**	**377**	**73.63**	**72.31**	**1984**	**543**	**99.70**	**98.18**
Grand Total	**4683**	**1638**	**363.65**	**282.10**	**4683**	**6674**	**1621.15**	**1136.14**	**9366**	**8312**	**1984.80**	**1418.24**

Annexure- 30

DISTRICTWISE PERFORMANCE UNDER STAND UP INDIA FY 2024-25 AS OF 31.03.2025

[Amount Rs. in Crore]

Sr No	District	Total Target	SC/ST			Women			Total		
			No Of A/Cs	Sanction Amount	Disburseme nt Amt	No Of A/Cs	Sanction Amount	Disbursement Amt	No Of A/Cs	Sanction Amount	Disbursement Amt
1	ANUGUL	308	52	12.24	8.77	329	90.48	71.5	381	102.72	80.27
2	BALANGIR	290	30	6.77	5.26	123	27.45	18.27	153	34.22	23.53
3	BALESHWAR	454	58	13.71	9.14	308	71.64	51.27	366	85.35	60.41
4	BARGARH	294	61	12.71	9.67	185	46.82	33.33	246	59.53	43.00
5	BHADRAK	278	30	6.22	5.64	176	40.74	24.55	206	46.96	30.19
6	BOUDH	92	22	5.18	4.26	43	11.2	8.7	65	16.38	12.96
7	CUTTACK	850	101	21.95	13.44	638	145.76	90.52	739	167.71	103.96
8	DEOGARH	74	6	0.75	0.14	23	5.69	2.55	29	6.44	2.69
9	DHENKANAL	276	47	10.06	8.29	223	57.12	44.15	270	67.18	52.44
10	GAJAPATI	96	10	2.19	1.22	43	9.49	5.66	53	11.68	6.88
11	GANJAM	816	96	21.24	15.4	500	129.83	81.74	596	151.07	97.14
12	JAGATSINGHAPUR	282	40	11	9.19	171	44.3	36.98	211	55.30	46.17
13	JAJAPUR	366	38	9.81	7.83	230	50.08	33.9	268	59.89	41.73
14	JHARSUGUDA	184	36	8.3	6.09	154	38.39	27.79	190	46.69	33.88
15	KALAHANDI	262	50	9.29	7.54	99	24.15	15.85	149	33.44	23.39
16	KANDHAMAL	134	27	5.02	4.19	64	10.79	8.04	91	15.81	12.23
17	KENDRAPARA	260	22	4.59	3.61	104	20.19	13.6	126	24.78	17.21
18	KENDUJHAR	380	56	12.8	11.36	240	62.21	46.71	296	75.01	58.07
19	KHORDHA	1226	204	43.64	31.75	1141	278.71	187.59	1345	322.35	219.34
20	KORAPUT	238	47	11.5	9.82	146	32.57	16.42	193	44.07	26.24
21	MALKANGIRI	108	39	8.87	5.54	24	5.28	4.24	63	14.15	9.78
22	MAYURBHANJ	498	95	23.74	20.01	244	57.6	43.62	339	81.34	63.63
23	NABARANGPUR	130	28	7.23	4.43	43	7.85	5.38	71	15.08	9.81
24	NAYAGARH	226	23	4.46	3.99	131	25.65	19.33	154	30.11	23.32
25	NUAPADA	104	15	3.07	1.92	35	8.02	4.83	50	11.09	6.75
26	PURI	420	101	15.62	13.87	300	55.94	41.16	401	71.56	55.03
27	RAYAGADA	200	33	6.44	5.28	109	22.93	14.85	142	29.37	20.13
28	SAMBALPUR	370	102	20.72	18.17	322	83.6	61.74	424	104.32	79.91
29	SONEPUR	130	19	3.51	2.71	43	10.15	7.25	62	13.66	9.96
30	SUNDARGARH	480	150	41.02	33.59	483	146.53	114.61	633	187.55	148.20
Total		**9826**	**1638**	**363.65**	**282.12**	**6674**	**1621.16**	**1136.13**	**8312**	**1984.81**	**1418.25**

Annexure-31

CGTMSE - ODISHA - GUARANTEE APPROVED			
FY 2024-25 Till 31/12/2024			
Sr.No.	**MLI Name**	**No.**	**Amt. (₹ Lakh)**
1	AXIS BANK LIMITED	348	20588.67
2	BANDHAN BANK	1	130.00
3	BANK OF BARODA	1854	19283.54
4	BANK OF INDIA	9380	86667.90
5	BANK OF MAHARASHTRA	72	2298.39
6	CANARA BANK	990	23979.49
7	CENTRAL BANK OF INDIA	1575	17396.56
8	CITY UNION BANK	2	77.00
9	DBS BANK INDIA LIMITED	1	32.00
10	HDFC BANK LIMITED	1194	63204.74
11	ICICI BANK	278	23547.80
12	IDBI BANK LTD	325	12090.85
13	IDFC FIRST BANK LIMITED	1	74.00
14	INDIAN BANK	2694	23048.90
15	INDIAN OVERSEAS BANK	1099	12349.39
16	INDUSIND BANK	18653	25294.03
17	JANA SMALL FINANCE BANK LIMITED	3723	2570.39
18	JHARKHAND RAJYA GRAMIN BANK	3	104.55
19	KARNATAKA BANK LTD	46	1217.48
20	KISETSU SAISON FINANCE INDIA AND CBI	7	162.61
21	KISETSU SAISON FINANCE INDIA AND DCB	3	58.56
22	KISETSU SAISON FINANCE INDIA AND IDBI	7	163.86
23	KOTAK MAHINDRA BANK	29	1032.28
24	PUNJAB & SIND BANK	184	1698.68
25	PUNJAB NATIONAL BANK	11552	77736.47
26	SMALL INDUSTRIES DEVELOPMENT BANK OF IN	4000	4286.72
27	STATE BANK OF INDIA	13443	321314.12
28	TAMILNAD MERCANTILE BANK LTD	3	19.82
29	THE FEDERAL BANK LTD	36	1522.86
30	THE KARUR VYSYA BANK LTD	3	55.00
31	THE SOUTH INDIAN BANK LIMITED	2	12.00
32	UCO BANK	1586	21390.04
33	UNION BANK OF INDIA	12524	79465.04
34	VEDIKA CREDIT CAPITAL LTD	45	43.65
35	YES BANK LTD	5	328.67
36	NBFCs	8460	125127.45
	TOTAL	**94128**	**968373.49**

CGTMSE - ODISHA - GUARANTEE APPROVED			
FY 2024-25 Till 31/12/2024			
Sr. No.	**District**	**No.**	**Amt. (₹ Lakh)**
1	ANGUL	3249	32056.54
2	BALANGIR	2635	18205.64
3	BALASORE	7636	39671.85
4	BARGARH	2978	23296.34
5	BHADRAK	3409	26128.88
6	BOUDH	464	5649.30
7	CUTTACK	7579	92041.41
8	DEOGARH	401	2781.01
9	DHENKANAL	1794	13938.44
10	GAJAPATI	570	4068.23
11	GANJAM	6698	55472.23
12	JAGATSINGHAPUR	1841	20595.17
13	JAJAPUR	3324	28921.25
14	JHARSUGUDA	1294	17326.04
15	KALAHANDI	1571	14463.04
16	KANDHAMAL	594	5258.90
17	KENDRAPARA	1850	15621.81
18	KENDUJHAR	4097	48633.19
19	KHORDHA	19262	284837.85
20	KORAPUT	1985	16855.92
21	MALKANGIRI	286	2255.87
22	MAYURBHANJ	4915	35514.49
23	NABARANGAPUR	583	8860.16
24	NAYAGARH	1360	9894.94
25	NUAPADA	532	5183.72
26	PURI	4529	26918.05
27	RAYAGADA	692	7504.68
28	SAMBALPUR	2753	34461.37
29	SONAPUR	1026	7117.44
30	SUNDERGARH	4221	64839.72
	TOTAL	**94128**	**968373.49**

			Annexure-31
CGTMSE - ODISHA - GUARANTEE APPROVED			
Cumulative since Inception as on 31st March 2025			
Sr.No.	MLI Name	No.	Amt. (₹ Lakh)
1	AXIS BANK LIMITED	1645	58194.52
2	BANDHAN BANK	2	171.60
3	BANK OF BARODA	20136	100861.00
4	BANK OF INDIA	47769	347249.55
5	BANK OF MAHARASHTRA	277	4423.18
6	CANARA BANK	19788	130917.57
7	CENTRAL BANK OF INDIA	5859	62842.27
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	2512	134103.11
14	ICICI BANK	349	28044.32
15	IDBI BANK LTD	845	25823.61
16	IDFC FIRST BANK LIMITED	1	76.95
17	INDIAN BANK	17846	106955.72
18	INDIAN OVERSEAS BANK	13504	74793.91
19	INDUSIND BANK	21984	29446.55
20	JANA SMALL FINANCE BANK LIMITED	3723	2570.39
21	JHARKHAND RAJYA GRAMIN BANK	3	104.89
22	KARNATAKA BANK LTD	420	4666.08
23	KISETSU SAISON FINANCE INDIA AND CBI	7	162.61
24	KISETSU SAISON FINANCE INDIA AND DCB	3	58.56
25	KISETSU SAISON FINANCE INDIA AND IDBI	7	163.86
26	KOTAK MAHINDRA BANK	62	2561.56
27	LAKSHMI VILAS BANK	17	44.54
28	ODISHA GRAMYA BANK	7837	27164.13
29	PUNJAB & SIND BANK	814	7231.41
30	PUNJAB NATIONAL BANK	54155	294775.68
31	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	6460	10383.11
32	STANDARD CHARTERED BANK	1	52.00
33	STATE BANK OF INDIA	79981	772240.10
34	TAMILNAD MERCANTILE BANK LTD	7	37.78
35	THE FEDERAL BANK LTD	89	2904.35
36	THE KARUR VYSYA BANK LTD	7	255.71
37	THE SOUTH INDIAN BANK LIMITED	14	157.84
38	UCO BANK	15434	83647.57
39	UNION BANK OF INDIA	54403	253939.47
40	UNITED BANK OF INDIA	1	0.52
41	UTKAL GRAMEEN BANK	9	43.53
42	VEDIKA CREDIT CAPITAL LTD	45	43.65
43	YES BANK LTD	8	677.60
44	NBFCs	50325	476620.43
	TOTAL	**426365**	**3044772.93**

Annexure-32

PM Vishwakarma as on 31.03.2025 (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	16,638	15,824.85	2,079	1,719	12,094	2,465
2	PUNJAB NATIONAL BANK	1,693	1,624.46	444	424	640	609
3	UCO BANK	2,007	1,916.24	442	209	922	643
4	CANARA BANK	1,285	1,189.60	342	263	555	388
5	INDIAN BANK	1,971	1,908.26	314	194	1274	383
6	BANK OF INDIA	1,290	1,250.89	250	226	398	642
7	INDIAN OVERSEAS BANK	940	909.13	184	176	599	157
8	BANK OF BARODA	1,074	1,024.46	89	77	151	834
9	CENTRAL BANK OF INDIA	410	391.11	60	31	257	93
10	UNION BANK OF INDIA	1503	1,458.14	46	34	124	1,333
11	UTKAL GRAMEEN BANK	83	78.45	27	13	46	10
12	KARNATAKA BANK	19	19.00	4	0	5	10
13	PUNJAB AND SIND BANK	20	18.00	3	3	7	10
14	BANK OF MAHARASHTRA	15	14.45	3	1	4	8
15	AXIS BANK	141	134.73	3	3	13	125
16	ODISHA GRAMYA BANK	22	21.30	3	0	2	17
17	IDBI BANK	77	75.00	1	1	66	10
18	HDFC BANK	110	106.30	0	0	32	78
19	ICICI BANK	26	25.35	0	0	4	22
20	THE FEDERAL BANK	24	22.00	0	0	1	23
21	KOTAK MAHINDRA BANK	4	4.00	0	0	0	4
22	INDUSIND BANK	3	3.00	0	0	0	3
23	KARUR VYSYA BANK	2	2.00	0	0	0	2
24	SOUTH INDIAN BANK	2	2.00	0	0	2	0
25	Bandhan Bank	1	1.00	0	0	0	1
26	IDFC FIRST BANK	1	1.00	0	0	0	1
27	Others	3	3.00	0	0	1	2
Grand Total		**29,364**	**28,027.72**	**4,294**	**3,374**	**17,197**	**7,873**

Annexure-33			
INFORMATION ON CM-SRIM AS ON 31.03.2025			
Sl. No.	**DISTRICT NAME**	**CUMULATIVE till 31.03.2025**	
		Total Application	**Disbursed Amount (In Rs. Lakhs)**
1	Angul	62	48.54
2	Balasore	161	163.55
3	Bargarh	129	137.65
4	Bhadrak	155	107.78
5	Bolangir	105	137.36
6	Boudh	38	31.74
7	Cuttack	281	345.10
8	Deogarh	17	5.21
9	Dhenkanal	131	117.30
10	Gajapati	110	98.54
11	Ganjam	383	398.58
12	Jagatsinghpur	23	29.75
13	Jajpur (Kalinga Nagar)	100	81.04
14	Jharsuguda	62	69.00
15	Kalahandi	114	108.59
16	Kandhamal	23	15.27
17	Kendrapara	34	30.52
18	Kendujhar	23	14.66
19	Khordha	269	370.26
20	Koraput	128	166.54
21	Malkangiri	26	13.05
22	Mayurbhanj	52	36.50
23	Nabarangpur	20	13.99
24	Nayagarh	44	44.37
25	Nuapada	28	25.52
26	Puri	150	148.90
27	Rayagada	48	43.53
28	Sambalpur	136	149.88
29	Sonepur	71	66.78
30	Sundargarh	60	56.24
31	Rourkela	108	129.30
TOTAL		**3,091**	**3,205.04**

			Annexure-33
INFORMATION ON CM-SRIM AS ON 31.03.2025			
Sl. No.	**BANK NAME**	**CUMULATIVE till 31.03.2025**	
		Total Application	**Disbursed Amount (In Rs. Lakhs)**
1	State Bank of India	718	698.47
2	Union Bank of India	537	598.72
3	Punjab National Bank	340	337.64
4	Bank of Baroda	224	265.25
5	Canara Bank	234	235.73
6	Bank of India	189	187.33
7	HDFC Bank	101	136.52
8	UCO Bank	121	116.37
9	Axis Bank	89	115.44
10	Indian Bank	121	112.44
11	Central Bank of India	83	70.14
12	Indian Overseas Bank	89	65.14
13	Utkal Grameen Bank	53	53.28
14	ICICI Bank	37	49.37
15	Odisha Gramya Bank	47	38.77
16	Kotak Mahindra Bank	20	28.44
17	IDBI Bank	30	25.64
18	Karur Vysya Bank	8	16.71
19	Federal Bank	12	14.60
20	Karnataka Bank	10	10.91
21	Bank of Maharashtra	11	8.05
22	DCB bank	4	6.63
23	The Urban Co-operative Bank	3	4.74
24	Yes Bank	5	3.68
25	Indusind Bank	3	2.64
26	The South Indian bank	1	1.38
27	Ujjivan Small Finance Bank	1	1.02
TOTAL		**3,091**	**3205.05**

									Annexure-34

Performance on SUY for FY 2024-25

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 31.03.2025		REJECTED AS ON 31.03.2025		PENDING AS ON 31.03.2025	
		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	Bank of Baroda	85	46.30	14	7.00	10	5.80	61	33.50
2	Bank of India	222	130.96	72	44.46	46	23.50	104	63.00
3	Canara Bank	65	40.20	31	18.50	7	4.50	27	17.20
4	Central Bank of India	55	29.00	13	6.50	6	3.00	36	19.50
5	Indian Bank	110	64.00	27	18.00	12	6.50	71	39.50
4	Indian Overseas Bank	66	34.90	34	17.90	8	4.50	24	12.50
7	Punjab & Sind Bank	1	0.50	0	0.00	0	0.00	1	0.50
8	Punjab National Bank	202	117.50	64	39.50	40	22.50	98	55.50
9	State Bank of India	998	599.73	184	104.74	117	81.00	697	413.99
10	UCO Bank	196	118.85	44	26.45	34	16.90	118	75.50
11	Union Bank of India	175	103.00	59	32.50	22	14.50	94	56.00
Public Sector Banks		**2175**	**1284.94**	**542**	**315.55**	**302**	**182.70**	**1331**	**786.69**
15	Axis Bank Ltd	4	2.00	0	0.00	0	0.00	4	2.00
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	1	0.50	0	0.00	0	0.00	1	0.50
20	HDFC Bank	1	0.50	0	0.00	0	0.00	1	0.50
21	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDBI Bank	9	5.50	0	0.00	0	0.00	9	5.50
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	2.00		0.00	2	1.00	2	1.00
Private Sector Banks		**20**	**11**	**0**	**0.00**	**2**	**1.00**	**18**	**10.00**
34	Odisha Gramya Bank	419	250.04	128	77.50	75	46.54	216	126.00
35	Utkal Grameen Bank	52	28.50	5	2.50	9	5.00	38	21.00
Regional Rural Banks		**471**	**278.54**	**133**	**80.00**	**84**	**51.54**	**254**	**147.00**
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	440	291.50	355	215.00	33	30.00	52	46.50
TOTAL		**3106**	**1865.98**	**1030**	**610.55**	**421**	**265.24**	**1655**	**990.19**

									Annexure-34
Sl No	**DISTRICTS**	**Forwarded to Bank AS ON 31.12.2024 including the Pending applications of 2023-24**		**SANCTIONED BY BANK FROM 01.04.2024 TO 31.03.2025**		**REJECTED AS ON 31.03.2025**		**PENDING AS ON 31.03.2025**	
		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	ANGUL	73	39.00	16	8.50	6	3	51	27.50
2	BALASORE	395	219.00	311	169.00	0	0	84	50.00
3	BARGARH	117	61.50	6	3.00	14	7	97	51.50
4	BHADRAK	256	190.45	72	63.91	67	47.54	117	79.00
5	BOLANGIR	74	37.00	33	16.50	11	5.50	30	15.00
6	BOUDH	24	12.00	6	3.00	11	5.5	7	3.50
7	CUTTACK	66	47.00	27	18.00	1	1	38	28.00
8	DEOGARH	64	45.00	10	5.00	0	0	54	40.00
9	DHENKANAL	153	109.89	45	29.89	26	17.5	82	62.50
10	GAJAPATI	66	33.70	9	5.00	12	5.2	45	23.50
11	GANJAM	82	65.00	10	8.00	35	25.5	37	31.50
12	JAGATSINGHPUR	93	50.00	29	16.00	0	0	64	34.00
13	JAJPUR	218	119.50	44	24.50	1	0.5	173	94.50
14	JHARSUGUDA	23	13.00	15	9.00	0	0	8	4.00
15	KALAHANDI	137	81.50	11	8.00	5	5	121	68.50
16	KANDHAMAL	42	21.45	2	1.75	5	3.5	35	16.20
17	KENDRAPARA	132	67.00	72	36.00	0	0	60	31.00
18	KEONJHAR	98	50.00	7	3.50	0	0	91	46.50
19	KHURDA	134	111.50	24	20.50	0	0	110	91.00
20	KORAPUT	45	24.00	2	1.00	0	0	43	23.00
21	MALKANGIRI	5	2.50	0	0.00	0	0	5	2.50
22	MAYURBHANJ	182	115.00	85	52.00	85	56	12	7.00
23	NABARANGPUR	38	22.99	9	5.50	13	7	16	10.49
24	NAYAGARH	116	68.00	25	14.50	34	18	57	35.50
25	NUAPADA	16	8.00	15	7.50	1	0.5	0	0.00
26	PURI	224	135.90	75	46.40	66	43	83	46.50
27	RAYAGADA	28	14.00	15	7.50	1	0.5	12	6.00
28	SAMBALPUR	76	37.60	11	5.10	1	0.5	64	32.00
29	SONEPUR	99	49.50	28	14.00	16	8	55	27.50
30	SUNDARGARH	30	15.00	16	8.00	10	5	4	2.00
TOTAL		**3106**	**1865.98**	**1030**	**610.55**	**421**	**265.24**	**1655**	**990.19**

Annexure-35

Bank wise SHG Bank Linkage Progress - FY 2024-25
(INR in Lakh)

S.No	Name of the District	Target		Cumulative Application Sponsored		Cumulative Achievement		% Achievement		Average Loan Size
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	
1	2	3	4	5	6	7	8	9 (7/3)	10 (8/4)	11 (8/7)
1	AXIS BANK	1035	4107.25	236	1382.50	149	573.80	14%	14%	3.85
2	BANK OF BARODA	9123	47066.30	8609	57181.90	7807	42333.70	86%	90%	5.42
3	BANK OF INDIA	20654	110817.43	19269	134735.83	17864	112341.91	86%	101%	6.29
4	BANK OF MAHARASHTRA	136	543.75	40	203.00	33	119.20	24%	22%	3.61
5	CANARA BANK	14412	76420.14	13937	91398.97	12354	67761.11	86%	89%	5.48
6	CENTRAL BANK OF INDIA	6546	35083.12	5980	38905.75	5644	29235.10	86%	83%	5.18
7	FEDERAL BANK	60	269.33	59	315.00	47	209.40	78%	78%	4.46
8	HDFC BANK	6255	30200.60	1826	12313.05	1726	7867.96	28%	26%	4.56
9	ICICI BANK	4740	24137.19	2754	18241.02	2360	11820.77	50%	49%	5.01
10	IDBI BANK	482	2285.27	401	2432.40	348	1882.88	72%	82%	5.41
11	INDIAN BANK	14843	74761.30	14864	93868.68	12914	68881.86	87%	92%	5.33
12	INDIAN OVERSEAS BANK	10610	51939.56	10915	68679.40	9784	50520.39	92%	97%	5.16
13	INDUSIND BANK	50	100.00	0	0.00	0	0.00	0%	0%	#DIV/0!
14	ODISHA CO-OP APEX BANK	21756	93293.75	17374	97635.84	14524	58684.98	67%	63%	4.04
15	ODISHA GRAMYA BANK	91534	486285.91	90638	575532.86	83180	417414.74	91%	86%	5.02
16	PUNJAB AND SIND BANK	43	208.81	78	660.00	63	489.80	147%	235%	7.77
17	PUNJAB NATIONAL BANK	21875	117630.68	21401	146583.93	19394	109579.14	89%	93%	5.65
18	STATE BANK OF INDIA	90621	473616.00	86394	541107.52	79207	404906.54	87%	85%	5.11
19	UCO BANK	25410	131180.40	25643	172893.69	23453	126847.00	92%	97%	5.41
20	UNION BANK OF INDIA	15812	79507.30	16759	113262.35	15301	86823.97	97%	109%	5.67
21	UTKAL GRAMEEN BANK	44003	160545.94	50894	263214.31	46567	147125.31	106%	92%	3.16
Grand Total:		**400000**	**2000000.00**	**388071**	**2430548.00**	**352719**	**1745419.56**	**88%**	**87%**	**4.95**

Annexure-35

District wise SHG Bank Linkage Progress - FY 2024-25

S. No	Name of the District	Target		Cumulative Sponsoring		Cumulative Achievement		% Achievement		Average Loan Size
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	
1	2	3	4	5	6	7	8	9 (7/3)	10 (8/4)	11 (8/7)
1	ANGUL	16130	79992.90	14726	81013.70	13266	63515.04	82%	79%	4.79
2	BALESHWAR	24770	129801.35	25656	173915.93	23077	115964.25	93%	89%	5.03
3	BARGARH	11750	54202.52	11378	60728.50	9429	38310.21	80%	71%	4.06
4	BHADRAK	17700	94260.45	15584	101294.09	14046	78136.97	79%	83%	5.56
5	BOLANGIR	12050	48264.77	12647	65532.00	10725	37809.16	89%	78%	3.53
6	BOUDH	3980	19762.22	3541	19557.30	3382	14393.69	85%	73%	4.26
7	CUTTACK	24385	128411.50	26090	167809.18	23452	133430.75	96%	104%	5.69
8	DEOGARH	4450	19006.23	3888	20362.20	3765	16048.45	85%	84%	4.26
9	DHENKANAL	12090	60443.04	12736	80925.21	10085	51793.75	83%	86%	5.14
10	GAJAPATI	6195	25042.45	6345	35056.60	5151	23830.37	83%	95%	4.63
11	GANJAM	31365	156287.15	29277	198177.20	27581	137877.37	88%	88%	5.00
12	JAGATSINGHAPUR	13990	72757.74	15313	103958.00	13541	69577.45	97%	96%	5.14
13	JAJPUR	19500	105695.60	17291	104698.90	17164	97859.89	88%	93%	5.70
14	JHARSUGUDA	4805	23310.24	4708	24168.05	4466	18453.46	93%	79%	4.13
15	KALAHANDI	9985	40572.66	10707	55765.50	10298	40881.79	103%	101%	3.97
16	KANDHAMAL	7645	33990.77	8489	52287.50	7241	28945.15	95%	85%	4.00
17	KENDRAPARA	15900	84865.11	13227	85396.87	11807	58148.28	74%	69%	4.92
18	KENDUJHAR	17035	81627.75	17028	97809.03	16163	78260.68	95%	96%	4.84
19	KHORDHA	19600	120937.00	19656	170109.44	18191	118767.76	93%	98%	6.53
20	KORAPUT	10045	40210.89	8771	45854.78	7825	29137.53	78%	72%	3.72
21	MALKANGIRI	4920	19951.28	4780	25916.20	4599	18586.37	93%	93%	4.04
22	MAYURBHANJ	26535	134164.63	19169	113544.49	18898	98335.14	71%	73%	5.20
23	NABARANGAPUR	7290	29662.25	6732	33608.88	5924	21131.63	81%	71%	3.57
24	NAYAGARH	11740	69681.05	12903	94437.70	11979	72505.79	102%	104%	6.05
25	NUAPADA	5440	22154.19	5837	30884.15	5786	20151.80	106%	91%	3.48
26	PURI	21415	114356.00	23121	168498.10	20027	115437.87	94%	101%	5.76
27	RAYAGADA	7120	30119.29	6455	32834.11	5653	19153.39	79%	64%	3.39
28	SAMBALPUR	8880	48656.00	9066	59861.90	8607	41735.19	97%	86%	4.85
29	SUBARNAPUR	5790	24992.23	5400	32729.40	4379	17923.13	76%	72%	4.09
30	SUNDARGARH	17500	86820.78	17550	93813.10	16212	69317.25	93%	80%	4.28
Grand Total		**400000**	**2000000.00**	**388071**	**2430548.01**	**352719**	**1745419.56**	**88%**	**87%**	**4.95**

	Annexure-36				
NULM SEP-I (INDIVIDUAL) STATUS- 1st April 2024 - 31st March 2025					
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	38	13	12	1040
2	Bank of India	60	44	40	1845
3	Bank of Maharastra	4	7	7	44
4	Canara Bank	68	65	61	1757
5	Central Bank of India	10	0	0	568
6	Indian Bank	69	41	37	1345
7	Indian Overseas Bank	34	29	24	645
8	Punjab & Sind Bank	2	0	0	35
9	Punjab National Bank	60	61	58	2067
10	State Bank of India	215	100	89	6138
11	UCO Bank	85	50	49	1139
12	Union Bank of India	106	86	78	2594
	Public Sector Banks	**751**	**496**	**455**	**19217**
13	Axis Bank Ltd	36	21	22	379
14	Bandhan Bank	0	0	0	24
15	City Union Bank				
16	DCB Ltd				
17	Federal Bank	1	0	0	68
18	HDFC Bank	8	1	0	237
19	ICICI Bank	1	2	1	228
20	IDBI Bank	15	3	3	265
21	IDFC First Bank				
22	Indus Ind Bank	0	0	0	8
23	Karnatak Bank Ltd.	1	0	0	40
24	Karur Vysya Bank				6
25	Kotak Mahindra Bank Ltd				3
26	Laxmi Vilas Bank				1
27	RBL Bank				
28	Standard Chartered Bank				
29	The South Indian Bank Ltd.				2
30	Tamilnadu Mercantile Bank				
31	Yes Bank				
	Private Sector Banks	**62**	**27**	**26**	**1261**
32	Odisha Gramya Bank	38	1	1	518
33	Utkal Grameen Bank	5	0	0	67
	RRBs	**43**	**1**	**1**	**585**
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	3	2	2	65
	Total of Co-operative	3	2	2	65
	TOTAL	**859**	**526**	**484**	**21128**

Annexure-36

NULM SEP-G (GROUP) STATUS- 1st April 2024 - 31st March 2025

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	15	12	12	19
2	Bank of India	23	22	21	36
3	Bank of Maharastra	1	1	1	0
4	Canara Bank	27	18	17	27
5	Central Bank of India	10	9	9	16
6	Indian Bank	37	29	26	41
7	Indian Overseas Bank	6	5	4	21
8	Punjab & Sind Bank	0	0	0	0
9	Punjab National Bank	30	18	15	34
10	State Bank of India	71	67	64	88
11	UCO Bank	13	10	10	36
12	Union Bank of India	38	34	30	58
	Public Sector Banks	**271**	**225**	**209**	**376**
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	26	26	26	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	**28**	**28**	**27**	**9**
32	Odisha Gramya Bank	13	13	12	24
33	Utkal Grameen Bank	8	8	4	6
	RRBs	**21**	**21**	**16**	**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	**329**	**282**	**259**	**419**

Annexure-36

NULM SEP-SHG Bank Linkage- 1st April 2024 - 31st March 2025

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	95	58	53	501
2	Bank of India	129	100	87	707
3	Bank of Maharastra	8	7	7	12
4	Canara Bank	216	167	156	668
5	Central Bank of India	31	31	27	309
6	Indian Bank	211	139	121	766
7	Indian Overseas Bank	69	45	27	371
8	Punjab & Sind Bank	0	0	0	0
9	Punjab National Bank	123	118	108	660
10	State Bank of India	274	229	190	942
11	UCO Bank	127	98	97	648
12	Union Bank of India	135	96	88	982
	Public Sector Banks	**1418**	**1088**	**961**	**6566**
13	Axis Bank	9	9	8	68
14	Bandhan Bank	0	0	0	0
15	City Union Bank	0	0	0	0
16	DCB Ltd	2	1	3	18
17	Federal Bank	0	0	0	0
18	HDFC Bank	14	11	11	33
19	ICICI Bank	181	172	164	161
20	IDBI Bank	6	3	3	30
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	**212**	**196**	**189**	**310**
32	Odisha Gramya Bank	101	114	70	481
33	Utkal Grameen Bank	49	66	45	209
	RRBs	**150**	**180**	**115**	**690**
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	43	51	39	195
	Total of Co-operative	43	51	39	195
	TOTAL	**1823**	**1515**	**1304**	**7761**

Annexure - 37

NPA Position under Priority Sector as on 31.03.2025 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	671.27	40.79	6.08	1098.33	73.26	6.67	303.81	15.85	5.22	2073.42	129.91	6.27
2	Bank of India	1530.15	253.25	16.55	1537.84	62.59	4.07	285.47	9.89	3.46	3353.46	325.73	9.71
3	Bank of Maharastra	5.87	1.49	25.45	1053.42	13.94	1.32	4.28	0.05	0.00	1063.56	15.48	1.46
4	Canara Bank	2180.26	72.51	3.33	486.74	19.13	3.93	272.35	12.30	4.52	2939.35	103.95	3.54
5	Central Bank of India	432.04	64.29	14.88	37.83	9.57	25.31	47.17	14.23	30.17	517.04	88.10	17.04
6	Indian Bank	539.39	64.69	11.99	948.40	48.12	5.07	295.61	8.91	3.02	1783.39	121.73	6.83
7	Indian Overseas Bank	289.82	39.83	13.74	660.92	55.63	8.42	743.44	149.03	20.05	1694.18	244.49	14.43
8	Punjab & Sind Bank	5.20	0.81	15.64	6.77	0.77	11.43	17.69	2.27	12.83	29.67	3.86	13.00
9	Punjab National Bank	1673.70	273.61	16.35	1245.88	174.26	13.99	151.85	18.35	12.08	3071.43	466.22	15.18
10	State Bank of India	9308.73	595.33	6.40	7548.95	38.38	0.51	2910.17	15.28	0.52	19767.85	648.99	3.28
11	UCO Bank	1511.25	214.57	14.20	746.08	56.79	7.61	969.76	19.74	2.04	3227.09	291.10	9.02
12	Union Bank of India	1785.91	118.88	6.66	1633.26	85.48	5.23	539.58	16.12	2.99	3958.74	220.47	5.57
	Total Public Sector Banks	**19933.58**	**1740.09**	**8.73**	**17004.43**	**637.93**	**3.75**	**6541.17**	**282.01**	**4.31**	**43479.18**	**2660.03**	**6.12**
13	Axis Bank Ltd	1920.09	94.00	4.90	787.48	37.91	4.81	258.89	13.13	5.07	2966.47	145.04	4.89
14	Bandhan Bank	33.92	0.00	0.00	258.19	0.00	0.00	232.97	23.37	10.03	525.08	23.37	4.45
15	City Union Bank	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	DCB Bank Ltd	351.41	6.81	1.94	198.52	10.95	5.52	538.51	6.92	1.28	1088.44	24.68	2.27
17	Federal Bank	405.48	17.03	4.20	36.04	0.43	1.20	52.89	12.95	24.49	494.41	30.41	6.15
18	HDFC Bank	100.09	25.97	25.95	1395.45	29.50	2.11	156.93	10.14	6.46	1652.47	65.62	3.97
19	ICICI Bank	1191.02	54.78	4.60	686.28	6.12	0.89	283.23	0.00	0.00	2160.53	60.90	2.82
20	IDBI Bank	210.86	64.16	30.43	189.40	20.71	10.93	62.77	11.41	18.18	463.03	96.28	20.79
21	IDFC First Bank	29.26	0.00	0.00	216.05	9.08	4.20	365.12	39.91	10.93	610.42	48.99	8.03
22	Indus Ind Bank	0.07	0.00	0.00	1170.86	0.00	0.00	2061.86	194.17	9.42	3232.79	194.17	6.01
23	Karnatak Bank Ltd.	15.17	0.02	0.12	51.50	18.73	36.37	192.78	1.81	0.94	259.46	20.56	7.92
24	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.11	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
25	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	255.80	16.41	6.42	34.01	6.00	17.64	289.81	22.41	7.73
26	Laxmi Vilas Bank	89.75	0.00	0.00	1.33	0.00	0.00	0.00	0.00	0.00	91.08	0.00	0.00
27	RBL Bank	0.00	0.00	#DIV/0!	430.53	159.10	0.00	216.80	63.59	29.33	647.32	222.69	34.40
28	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	The South Indian Bank Ltd.	29.03	0.04	0.14	29.03	0.04	0.14	51.21	2.86	5.58	109.26	2.94	2.69
30	Tamilnadu Mercantile Bank	0.00	0.00	#DIV/0!	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	#DIV/0!	365.40	245.53	67.20	0.00	0.00	0.00	365.40	245.53	0.00
	Total Private Sector Banks	**4376.15**	**262.81**	**6.01**	**6071.98**	**554.53**	**9.13**	**4507.95**	**386.25**	**8.57**	**14956.08**	**1203.60**	**8.05**
32	Odisha Gramya Bank	2014.61	286.65	14.23	115.10	87.45	75.98	2676.48	58.23	2.18	4806.19	432.33	9.00
33	Utkal Grameen Bank	1575.69	140.86	8.94	1447.93	66.27	4.58	22.64	8.19	36.17	3046.26	215.33	7.07
	Total Of RRBs	**3590.31**	**427.52**	**11.91**	**1563.02**	**153.72**	**9.83**	**2699.12**	**66.42**	**2.46**	**7852.45**	**647.66**	**8.25**
34	ESAF Small Finance Bank	0.00	0.00	#DIV/0!	1.66	0.67	40.27	191.00	51.41	26.91	192.65	52.07	27.03
35	Jana Small Finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	524.26	45.88	0.00	524.26	45.88	8.75
36	Suryoday Small Finance Bank	0.00	0.00	#DIV/0!	164.28	1.17	0.71	464.00	103.82	22.38	628.28	104.99	16.71
37	Ujjivan Small Finance Bank	0.34	0.00	0.00	350.63	0.00	0.00	87.47	0.00	0.00	438.44	0.00	0.00
38	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	23.65	6.68	28.24	229.69	64.86	28.24	253.33	71.53	28.24
39	AU Small Finance Bank	0.00	0.00	#DIV/0!	98.30	17.60	17.91	0.03	0.00	0.00	98.34	17.60	17.90
40	Unity Small Finance Bank	0.00	0.00	#DIV/0!	217.89	37.61	17.26	104.69	13.60	12.99	322.58	51.22	15.88
	Total Small Finance Bank	**0.34**	**0.00**	**0.00**	**856.40**	**63.73**	**7.44**	**1601.13**	**279.57**	**17.46**	**2457.88**	**343.29**	**13.97**
41	Orissa State Co-Op. Bank	20988.50	927.91	4.42	362.11	59.25	16.36	63.91	27.52	43.06	21414.52	1014.68	4.74
	Total of Co-operative Banks	**20988.50**	**927.91**	**4.42**	**362.11**	**59.25**	**16.36**	**63.91**	**27.52**	**43.06**	**21414.52**	**1014.68**	**4.74**
	GrandTotal	**48888.89**	**3358.32**	**6.87**	**25857.94**	**1469.17**	**5.68**	**15413.28**	**1041.77**	**6.76**	**90160.11**	**5869.26**	**6.51**

Annexure - 37

NPA Position under Priority Sector as on 31.03.2025 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	3149.00	393.09	12.48	61.17	5.98	9.77	341.25	15.25	4.47
2	Bank of India	4099.96	417.33	10.18	101.75	11.00	10.81	924.94	13.43	1.45
3	Bank of Maharastra	768.90	28.67	3.73	10.44	0.00	0.00	69.73	0.77	1.10
4	Canara Bank	3191.28	283.01	8.87	186.81	18.43	9.86	351.68	4.38	1.24
5	Central Bank of India	978.99	151.20	15.44	70.40	9.09	12.91	158.03	9.94	6.29
6	Indian Bank	2495.74	141.79	5.68	40.12	2.79	6.96	579.30	1.24	0.21
7	Indian Overseas Bank	2167.73	85.84	3.96	19.65	0.00	0.00	223.96	0.00	0.00
8	Punjab & Sind Bank	204.89	30.68	14.98	3.35	0.24	7.06	28.71	2.04	7.10
9	Punjab National Bank	4148.95	597.56	14.40	160.57	25.30	15.76	401.76	15.00	3.73
10	State Bank of India	37230.81	241.43	0.65	751.20	6.73	0.90	1120.69	12.76	1.14
11	UCO Bank	5895.11	321.29	5.45	157.14	20.75	13.20	731.58	36.05	4.93
12	Union Bank of India	6818.26	189.35	2.78	227.68	10.43	4.58	1050.41	8.00	0.76
	Total Public Sector Banks	**71149.63**	**2881.25**	**4.05**	**1790.27**	**110.72**	**6.18**	**5982.03**	**118.86**	**1.99**
13	Axis Bank Ltd	4569.09	68.84	1.51	13.06	0.17	1.34	39.81	0.45	1.14
14	Bandhan Bank	894.84	44.21	4.94	0.00	0.00	0.00	72.37	2.13	2.94
15	City Union Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	DCB Bank Ltd	302.01	13.85	4.59	0.08	0.00	0.00	233.24	0.97	0.41
17	Federal Bank	538.61	6.87	1.28	0.34	0.05	15.81	12.61	0.43	3.45
18	HDFC Bank	6997.69	67.82	0.97	7.43	0.17	2.32	389.18	5.92	1.52
19	ICICI Bank	6866.01	68.91	1.00	18.15	0.21	1.15	288.46	9.35	3.24
20	IDBI Bank	1820.13	80.91	4.45	14.39	0.65	4.55	138.24	2.53	1.83
21	IDFC First Bank	633.02	4.72	0.75	0.00	0.00	0.00	90.97	1.34	1.47
22	Indus Ind Bank	1844.02	60.86	3.30	0.00	0.00	0.00	0.00	0.00	0.00
23	Karnatak Bank Ltd.	25.72	0.02	0.09	43.35	0.30	0.69	420.21	50.91	12.12
24	Karur Vysya Bank	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd	1193.92	21.00	1.76	0.00	0.00	0.00	0.37	0.00	0.00
26	Laxmi Vilas Bank	10.50	0.11	1.09	0.00	0.00	0.00	0.00	0.00	0.00
27	RBL Bank	2.84	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	0.03	0.00	0.00	0.18	0.00	0.00
30	Tamilnadu Mercantile Bank	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Yes Bank	570.15	0.00	0.00	0.00	0.00	0.00	0.94	0.08	0.00
	Total Private Sector Banks	**26269.17**	**438.14**	**1.67**	**96.83**	**1.56**	**1.61**	**1686.58**	**74.12**	**4.39**
32	Odisha Gramya Bank	2560.15	335.03	13.09	15.75	11.82	75.07	174.59	18.52	10.61
33	Utkal Grameen Bank	640.47	34.92	5.45	1.78	1.44	80.66	572.84	5.98	1.04
	Total Of RRBs	**3200.62**	**369.94**	**11.56**	**17.53**	**13.26**	**75.64**	**747.43**	**24.50**	**3.28**
34	ESAF Small Finance Bank	23.82	6.37	26.74	0.00	0.00	0.00	10.19	0.00	0.00
35	Jana Small Finance Bank	274.87	15.55	5.66	0.00	0.00	0.00	27.28	0.93	3.42
36	Suryoday Small Finance Bank	10.47	0.82	7.85	0.00	0.00	0.00	3.61	0.00	0.00
37	Ujjivan Small Finance Bank	143.58	0.96	0.67	0.00	0.00	0.00	0.00	0.14	0.00
38	Utkarsh Small Finance Bank	62.06	0.88	1.42	0.00	0.00	0.00	19.88	0.93	4.68
39	AU Small Finance Bank	56.08	0.39	0.70	0.00	0.00	0.00	0.00	0.00	0.00
40	Unity Small Finance Bank	53.75	3.52	6.55	0.00	0.00	0.00	0.00	0.00	0.00
	Total Small Finance Bank	**624.63**	**28.50**	**4.56**	**0.00**	**0.00**	**0.00**	**60.96**	**2.00**	**3.29**
39	Orissa State Co-Op. Bank	155.80	51.00	32.73	1.12	0.96	0.00	81.61	46.20	56.61
	Total of Co-operative Banks	**155.80**	**51.00**	**32.73**	**1.12**	**0.96**	**85.58**	**81.61**	**46.20**	**56.61**
	Grand Total	**101399.84**	**3768.83**	**3.72**	**1905.75**	**126.50**	**6.64**	**8558.61**	**265.68**	**3.10**

Annexure - 37

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	5705.50	544.29	9.54	3983.72	241.18	6.05	9689.23	785.47	8.11
2	Bank of India	9894.56	793.85	8.02	6162.88	208.85	3.39	16057.44	1002.70	6.24
3	Bank of Maharastra	1913.25	44.92	2.35	858.35	2.07	0.24	2771.60	46.99	1.70
4	Canara Bank	6674.06	410.10	6.14	7630.77	1167.61	15.30	14304.83	1577.72	11.03
5	Central Bank of India	1724.48	258.35	14.98	857.92	35.72	4.16	2582.40	294.07	11.39
6	Indian Bank	5038.18	267.71	5.31	5568.56	20.04	0.36	10606.74	287.75	2.71
7	Indian Overseas Bank	4108.25	330.33	8.04	1333.36	0.00	0.00	5441.61	330.33	6.07
8	Punjab & Sind Bank	266.76	36.82	13.80	234.76	2.66	1.13	501.52	39.49	7.87
9	Punjab National Bank	8081.75	1104.54	13.67	18792.09	903.56	4.81	26873.83	2008.10	7.47
10	State Bank of India	65220.98	910.04	1.40	17911.40	381.08	2.13	83132.38	1291.12	1.55
11	UCO Bank	10906.35	688.44	6.31	355.25	24.65	6.94	11261.60	713.09	6.33
12	Union Bank of India	13716.97	428.38	3.12	3318.26	445.22	13.42	17035.23	873.60	5.13
	Total Public Sector Banks	**133251.09**	**5817.77**	**4.37**	**67007.33**	**3432.65**	**5.12**	**200258.42**	**9250.42**	**4.62**
13	Axis Bank Ltd	7851.35	274.24	3.49	15383.17	138.20	0.90	23234.52	412.44	1.78
14	Bandhan Bank	2195.89	126.48	5.76	846.26	90.21	10.66	3042.15	216.69	7.12
15	City Union Bank	0.00	0.00	0.00	1.40	0.00	0.00	1.40	0.00	0.00
16	DCB Bank Ltd	1652.67	39.50	2.39	459.78	13.47	2.93	2112.44	52.97	2.51
17	Federal Bank	1053.90	40.01	3.80	727.21	6.67	0.92	1781.11	46.68	2.62
18	HDFC Bank	9112.68	179.58	1.97	15444.33	407.99	2.64	24557.01	587.57	2.39
19	ICICI Bank	9354.43	139.79	1.49	13200.23	284.58	2.16	22554.66	424.37	1.88
20	IDBI Bank	2435.81	180.37	7.41	1758.90	53.33	3.03	4194.70	233.70	5.57
21	IDFC First Bank	1334.91	55.20	4.14	2486.14	43.99	1.77	3821.05	99.19	2.60
22	Indus Ind Bank	5109.82	258.27	5.05	2096.55	94.95	4.53	7206.37	353.22	4.90
23	Karnatak Bank Ltd.	797.50	72.03	9.03	0.00	0.00	0.00	797.50	72.03	9.03
24	Karur Vysya Bank	0.23	0.00	0.00	0.07	0.00	0.00	0.30	0.00	0.00
25	Kotak Mahindra Bank Ltd	1492.79	44.71	3.00	1234.00	19.82	1.61	2726.79	64.53	2.37
26	Laxmi Vilas Bank	109.66	0.11	0.10	3.33	0.21	6.27	112.99	0.32	0.29
27	RBL Bank	652.57	223.41	34.24	0.00	0.00	0.00	652.57	223.41	34.24
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.	109.48	3.06	0.00	36.28	1.96	5.40	145.76	5.02	3.44
30	Tamilnadu Mercantile Bank	0.50	0.00	0.00	19.38	0.00	0.00	19.88	0.00	0.00
31	Yes Bank	951.63	246.80	25.93	846.51	817.35	0.00	1798.14	1064.15	59.18
	Total Private Sector Banks	**44215.82**	**1883.57**	**4.26**	**54543.52**	**1972.71**	**3.62**	**98759.34**	**3856.28**	**3.90**
32	Odisha Gramya Bank	9303.75	1144.82	12.30	909.21	78.80	8.67	10212.96	1223.62	11.98
33	Utkal Grameen Bank	4538.82	258.18	5.69	1494.18	43.44	2.91	6033.00	301.61	5.00
	Total of RRBs	**13842.57**	**1403.00**	**10.14**	**2403.38**	**122.24**	**5.09**	**16245.96**	**1525.23**	**9.39**
34	ESAF Small Finance Bank	288.09	62.71	21.77	30.00	0.12	0.41	318.09	62.83	19.75
35	Jana Small Finance Bank	951.98	63.97	6.72	206.85	5.74	2.78	1158.84	69.71	6.02
36	Suryoday Small Finance Bank	724.31	117.11	16.17	259.34	1.24	0.48	983.66	118.35	12.03
37	Ujjivan Small Finance Bank	582.02	3.57	0.61	0.00	0.00	0.00	582.02	3.57	0.61
38	Utkarsh Small Finance Bank	749.35	164.44	21.94	77.03	29.26	37.99	826.38	193.71	23.44
39	AU Small Finance Bank	164.25	20.00	12.17	45.60	0.47	1.03	209.85	20.46	9.75
40	Unity Small Finance Bank	410.94	61.18	14.89	0.00	0.00	0.00	410.94	61.18	14.89
	Total Small Finance Bank	**3870.95**	**492.97**	**12.74**	**618.83**	**36.84**	**5.95**	**4489.77**	**529.81**	**11.80**
39	Orissa State Co-Op. Bank	22333.76	1174.58	5.26	16588.92	255.80	1.54	38922.68	1430.37	3.67
	Total of Co-operative Banks	**22333.76**	**1174.58**	**5.26**	**16588.92**	**255.80**	**1.54**	**38922.68**	**1430.37**	**3.67**
	Grand Total	**217514.18**	**10771.88**	**4.95**	**141161.98**	**5820.23**	**4.12**	**358676.17**	**16592.12**	**4.63**

NPA Position under Priority Sector as on 31.03.2025 under various sectors — Amt in Crores

Annexure - 38

Number of Applications for attachment of Property under Section 14 of SARFAESI pending with District Magistrate as on 31.03.2025

S. No.	Bank Name	Total Applications Pending	Amount (in Crores.)	Applications Pending for more than 60 days	Amount (in Crores.)
1	Bank of Baroda	38	55.10	35	50.93
2	Bank of India	45	14.09	44	13.75
3	Bank of Maharastra	21	11.62	21	11.62
4	Canara Bank	34	7.52	28	6.09
5	Central Bank of India	41	6.65	41	6.65
6	Indian Bank	28	11.10	28	11.10
7	Indian Overseas Bank	7	90.37	7	90.37
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	118	132.72	116	132.26
10	State Bank of India	40	4.62	19	2.26
11	UCO Bank	23	8.63	19	7.68
12	Union Bank of India	96	34.85	73	22.17
13	Axis Bank Ltd	118	31.85	118	31.85
14	Bandhan Bank	0	0.00	0	0.00
15	City Union Bank	0	0.00	0	0.00
16	DCB Bank Ltd	18	3.31	16	3.10
17	Federal Bank	0	0.00	0	0.00
18	HDFC Bank	25	22.18	25	22.18
19	ICICI Bank	0	0.00	0	0.00
20	IDBI Bank	27	6.32	26	5.51
21	IDFC Bank	22	1.39	17	1.14
22	Indus Ind Bank	0	0.00	0	0.00
23	Karnatak Bank Ltd.	0	0.00	0	0.00
24	Karur Vysya Bank	3	2.00	3	2.00
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00
26	DBS Bank(e-LVB)	0	0.00	0	0.00
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.	4	3.94	4	3.94
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00
31	Yes Bank	0	0.00	0	0.00
32	Odisha Gramya Bank	21	9.63	21	9.63
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	120	12.43	78	5.26
36	Suryoday Small Finance Ba	0	0.00	0	0.00
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	**849**	**470.32**	**739**	**439.48**

S. No.	District Name	Total Applications Pending	Amount (in Crores.)	Applications Pending for more than 60 days	Amount (in Crores.)
1	ANUGUL	24	22.31	24	22.31
2	BALASORE	42	14.31	27	9.89
3	BALANGIR	39	26.92	28	25.40
4	BARGARH	27	1.79	24	0.83
5	BHADRAK	22	3.55	15	2.05
6	BOUDH	4	0.76	3	0.65
7	CUTTACK	128	151.78	123	150.34
8	DEOGARH	0	0.00	0	0.00
9	DHENKANAL	14	3.32	13	2.90
10	GAJAPATI	3	0.52	3	0.33
11	GANJAM	81	75.61	70	71.40
12	JAGATSINGHAI	37	9.58	29	7.72
13	JAJAPUR	7	2.34	7	2.34
14	JHARSUGUDA	10	1.84	7	1.37
15	KALAHANDI	6	0.68	6	0.68
16	KANDHAMAL	2	0.17	2	0.17
17	KENDRAPARA	27	9.37	25	8.36
18	KENDUJHAR	23	12.09	17	11.11
19	KHORDHA	167	77.33	161	76.37
20	KORAPUT	14	12.62	9	10.24
21	MALKANGIRI	7	1.21	7	1.21
22	MAYURBHANJ	11	1.85	10	1.74
23	NABARANGPUI	2	0.06	2	0.06
24	NAYAGARH	11	1.20	9	1.08
25	NUAPADA	5	1.07	5	1.07
26	PURI	60	11.30	44	8.30
27	RAYAGADA	5	0.30	4	0.20
28	SAMBALPUR	30	8.49	27	4.74
29	SUBARNAPUR	8	0.91	8	0.91
30	SUNDARGARH	33	17.03	30	15.71
	Total	**849**	**470.32**	**739**	**439.48**

Annexure-39

Bank Wise PM SVANidhi as on 31.03.2025

Sl. No.	Bank Name	Target	Total Sponsored applications	Sanctioned	Disbursed	Sanctioned But not disbursed	Returned	Returned After Sanction	Returned Before Sanction	Pending
1	Bank of Baroda	5152	5044	4248	4027	221	408	75	333	388
2	Bank of India	5366	8776	8074	8065	9	544	170	374	158
3	Bank of Maharastra	1928	1145	987	931	56	146	99	47	12
4	Canara Bank	7615	9812	9009	8786	223	605	347	258	198
5	Central Bank of India	2981	3195	2497	2326	171	337	187	150	361
6	Indian Bank	5007	8232	7341	7223	118	455	182	273	436
7	Indian Overseas Bank	5007	3763	3324	3259	65	230	58	172	209
8	Punjab & Sind Bank	648	707	666	656	10	26	10	16	15
9	Punjab National Bank	7615	7497	6240	6121	119	986	651	335	271
10	State Bank of India	16083	53332	44815	43315	1500	4560	2792	1768	3957
11	UCO Bank	5539	5997	5210	5155	55	753	184	569	34
12	Union Bank of India	5545	10160	8445	8196	249	1018	207	811	697
	PSB Banks Total	**68486**	**117660**	**100856**	**98060**	**2796**	**10068**	**4962**	**5106**	**6736**
13	Axis Bank Ltd	6201	391	74	53	21	76	7	69	241
14	Bandhan Bank	6066	101	6	6	0	54	0	54	41
15	City Union Bank	69	8	4	4	0	4	0	4	0
16	DCB Bank Ltd	1307	8	0	0	0	0	0	0	8
17	Federal Bank	853	120	24	24	0	2	0	2	94
18	HDFC Bank	6704	1835	274	145	129	1521	1458	63	40
19	ICICI Bank	5476	101	5	4	1	60	0	60	36
20	IDBI Bank	5475	618	483	481	2	117	27	90	18
21	IDFC First Bank	1203	1	0	0	0	1	0	1	0
22	Indus Ind Bank	2200	47	9	6	3	1	0	1	37
23	Karnatak Bank Ltd.	373	223	142	81	61	5	1	4	76
24	Karur Vysya Bank	243	55	36	34	2	16	0	16	3
25	Kotak Mahindra Bank Ltd	1043	41	0	0	0	13	4	9	28
26	DBS Bank(e-LVB)	80	10	0	0	0	0	0	0	10
27	RBL Bank	202	0	0	0	0	0	0	0	0
28	South Indian Bank	115	3	0	0	0	1	0	1	2
29	Standard Chartered Bank	69	0	0	0	0	0	0	0	0
30	Tamilnadu Mercantile Bank	46	10	4	4	0	0	0	0	6
31	Yes Bank	491	1	0	0	0	1	0	1	0
	Pvt. Banks Total	**38216**	**3573**	**1061**	**842**	**219**	**1872**	**1497**	**375**	**640**
32	Odisha Gramya Bank	3929	1255	783	414	369	70	28	42	402
33	Utkal Grameen Bank	2685	311	38	38	0	172	0	172	101
	RRBs Total	**6614**	**1566**	**821**	**452**	**369**	**242**	**28**	**214**	**503**
34	ESAF Small Finance Bank	328	1	0	0	0	0	0	0	1
35	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0
36	Suryoday Small Finance Bank	1564	1	0	0	0	0	0	0	1
37	Ujjivan Small Finance Bank	725	18	1	1	0	1	0	1	16
38	Utkarsh Small Finance Bank	1831	356	123	122	1	10	1	9	223
	SFB Total	**4448**	**376**	**124**	**123**	**1**	**11**	**1**	**10**	**241**
39	**OSCB**	**7076**	**0**	**0**	0	0	**0**	0	**0**	0
40	Adhikar Microfinance Private Limited	0	1	0	0	0	0	0	0	1
41	Adilabad District Central Cooperativ	0	1	0	0	0	0	0	0	1
42	Annapurna Finance Pvt. Ltd.	0	194	135	134	1	24	0	24	35
43	Arohan Financial Services Limited	0	2	0	0	0	0	0	0	2
44	Fincare Small Finance Bank Limited	0	1	0	0	0	0	0	0	1
45	India Post Payments Bank	0	0	0	0	0	0	0	0	0
46	Unity Small Finance Bank Ltd.	0	17	9	9	0	0	0	0	8
47	Uttar Bihar Gramin Bank	0	1	0	0	0	0	0	0	1
48	Not Picked up by Any Bank	0	7	0	0	0	1	1	0	0
	Others	**0**	**224**	**144**	**143**	**1**	**25**	**1**	**24**	**49**
	Grand Total	**124840**	**123399**	**103006**	**99620**	**3386**	**12218**	**6489**	**5729**	**8169**

						Annexure-40
Performance under PM-Surya Ghar as of 31.12.2024						
Sl	**Name of Bank**	**Total Application Sourced**	**Sanctioned**	**Disbursed**	**Rejected**	**In - Pipeline**
1	Bank of Baroda	264	103	8	19	138
2	Bank of India	406	127	88	113	160
3	Bank of Maharastra	66	31	7	27	8
4	Canara Bank	617	285	205	211	120
5	Central Bank of India	118	19	11	87	12
6	Indian Bank	167	43	25	83	40
7	Indian Overseas Bank	129	49	19	60	15
8	Punjab & Sind Bank	8	6	4	2	0
9	Punjab National Bank	1178	761	478	231	183
10	State Bank of India	3256	1206	1056	1482	551
11	UCO Bank	263	65	30	127	69
12	Union Bank of India	314	110	89	107	92
	Public Sector Banks	**6786**	**2805**	**2020**	**2549**	**1388**
13	Axis Bank Ltd	0	0	0	0	
14	Bandhan Bank					
15	City Union Bank					
16	DCB Bank Ltd					
17	Federal Bank					
18	HDFC Bank	0	0	0	0	
19	ICICI Bank	0	0	0	0	
20	IDBI Bank	12	1	1	1	9
21	IDFC Bank					
22	Indus Ind Bank	0	0	0	0	
23	Karnatak Bank Ltd.					
24	Karur Vysya Bank	0	0	0	0	
25	Kotak Mahindra Bank Ltd					
26	Laxmi Vilas Bank					
27	RBL Bank	0	0	0	0	
28	Standard Chartered Bank					
29	The South Indian Bank Ltd.					
30	Tamilnadu Mercantile Bank Ltd.					
31	Yes Bank					
	Private Sector Banks	**12**	**1**	**1**	**1**	**9**
32	Odisha Gramya Bank					
33	Utkal Grameen Bank	50	1	1	16	33
	Regional Rural Banks	**50**	**1**	**1**	**16**	**33**
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	0	0	0
	Small Finance Bank	**0**	**0**	**0**	**0**	**0**
39	Orissa State Co-Op. Bank					
	Coop Bank Total	**0**	**0**	**0**	**0**	**0**
	TOTAL	**6848**	**2807**	**2022**	**2566**	**1430**

Annexure - 41

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.03.2025 (Amount in Crore)

Sl	Name of Bank	SIKHS				MUSLIMS				CHRISTIANS				BUDDHIST			
		Disbursement from 01.04.2024 to 31.03.2025		Balance outstanding as on 31.03.2025		Disbursement from 01.04.2024 to 31.03.2025		Balance outstanding as on 31.03.2025		Disbursement from 01.04.2024 to 31.03.2025		Balance outstanding as on 31.03.2025		Disbursement from 01.04.2024 to 31.03.2025		Balance outstanding as on 31.03.2025	
		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	16	1.37	59	3.89	310	11.79	1437	41.95	137	3.25	450	10.26	19	0.25	106	0.52
2	Bank of India	23	1.57	127	11.49	780	19.71	5297	128.87	269	7.18	2290	32.45	0	0.00	0	0.00
3	Bank of Maharastra	87	0.31	29	1.40	961	9.79	822	29.86	693	4.80	320	5.30	0	0.00	2	0.00
4	Canara Bank	730	7.41	1414	50.63	3818	50.25	10316	222.32	2915	25.30	5194	101.84	1944	21.87	5760	33.35
5	Central Bank of India	53	6.12	102	8.69	65	1.94	239	6.25	26	0.03	66	0.52	9	0.17	33	0.09
6	Indian Bank	56	2.98	83	6.51	1307	41.07	2842	66.60	1387	65.49	1465	54.92	40	1.79	48	0.05
7	Indian Overseas Bank	4	0.22	33	1.80	757	7.33	3281	35.54	168	1.75	630	16.27	4	0.03	8	0.00
8	Punjab & Sind Bank	4	0.83	16	1.03	26	1.13	87	3.91	5	0.10	9	0.34	0	0.00	0	0.00
9	Punjab National Bank	33	3.49	139	12.55	577	21.46	3467	136.21	719	10.61	2346	46.53	0	0.00	4	0.03
10	State Bank of India	3504	22.47	19215	217.15	16627	167.23	283675	3614.77	20373	119.92	213803	2443.91	477	0.74	584	1.65
11	UCO Bank	33	1.20	1721	145.92	1036	18.99	25690	146.64	389	5.67	12701	960.66	0	0.00	112	0.33
12	Union Bank of India	302	11.24	559	37.55	2434	58.42	6898	157.94	1105	21.11	1909	50.74	15	0.34	48	0.49
	Public Sector Banks	**4845**	**59.21**	**23497**	**498.61**	**28698**	**409.11**	**344051**	**4590.86**	**28186**	**265.21**	**241183**	**3723.74**	**2508**	**25.19**	**6705**	**36.51**
13	Axis Bank Ltd	45	4.68	99	8.26	832	39.70	2682	101.43	2205	13.17	2916	27.19	13	0.13	13	0.01
14	Bandhan Bank	11	0.13	16	0.12	13774	148.62	33800	365.56	1552	4.51	1734	5.84	7	0.05	8	0.01
15	City Union Bank	0	0.00	0	0.00	5	0.05	3	0.02	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Ltd	0	0.00	7	0.18	451	2.37	1618	24.64	115	0.40	317	2.73	0	0.00	4	0.01
17	Federal Bank	39	2.26	31	2.86	1231	21.57	2229	32.78	309	3.28	433	4.63	0	0.00	2	0.00
18	HDFC Bank	45	10.39	53	13.03	1548	21.98	6791	126.35	848	4.63	1643	10.59	0	0.02	3	0.00
19	ICICI Bank	61	3.66	139	21.14	1724	75.45	5071	242.95	1889	14.80	2948	39.05	15	0.79	67	0.73
20	IDBI Bank	49	4.47	38	4.63	645	18.99	1416	53.30	52	1.56	163	8.04	0	0.00	0	0.00
21	IDFC First Bank	178	0.59	222	0.89	1488	7.14	4208	11.00	246	0.82	404	1.21	4	0.02	7	0.00
22	Indus Ind Bank	11	1.37	28	5.91	25691	128.33	86343	244.50	17386	50.66	35384	87.15	0	0.00	0	0.00
23	Karnatak Bank Ltd.	11	0.20	9	0.42	31	3.24	51	4.52	0	0.00	2	0.01	0	0.00	0	0.00
24	Karur Vysya Bank	0	0.00	0	0.00	18	0.31	31	0.43	17	0.01	14	0.14	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	7	0.83	43	5.48	52	11.60	358	37.86	52	2.79	85	4.31	0	0.00	4	0.01
26	Laxmi Vilas Bank	0	0.00	0	0.00	12	0.15	7	0.06	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL Bank	7	0.02	10	0.04	3023	15.03	8190	25.27	5248	17.37	8628	27.72	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	0.12	58	0.56	26	0.66	24	0.06	7	0.11	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	2868	10.77	77	2.15	4085	26.95	354	1.21	891	3.61	0	0.00	167	0.05
	Private Sector Banks	**464**	**28.60**	**3565**	**73.85**	**50660**	**497.24**	**156909**	**1298.28**	**30297**	**115.27**	**55569**	**222.33**	**39**	**1.01**	**275**	**0.82**
32	Odisha Gramya Bank	20	0.22	37	1.17	4456	50.74	13919	127.36	192	3.06	207	4.74	37	0.87	95	0.29
33	Utkal Grameen Bank	37	0.35	876	10.90	52	0.42	4563	26.44	57	0.29	10234	40.81	0	0.00	0	0.00
	RRBs	**57**	**0.57**	**913**	**12.07**	**4508**	**51.16**	**18482**	**153.80**	**249**	**3.35**	**10441**	**45.55**	**37**	**0.87**	**95**	**0.29**
34	ESAF Small Finance Bank	7	0.02	16	0.05	536	3.20	1539	5.59	393	1.36	650	2.38	0	0.02	5	0.00
35	Jana Small Finance Bank	16	0.09	33	0.21	1418	10.49	5478	22.35	911	3.55	1821	6.51	2069	14.95	8104	4.71
36	Suryoday Small Finance Bank	23	0.09	49	0.20	1726	10.65	5507	19.72	992	3.89	1608	5.78	9	0.05	21	0.01
37	Ujjivan Small Finance Bank	39	0.22	92	0.46	1724	11.64	6070	22.92	2030	8.73	4188	16.91	7	0.03	11	0.01
38	Utkarsh Small Finance Bank	0	0.00	10	0.03	75	0.23	1736	6.55	137	0.19	2050	5.62	7	0.02	14	0.00
39	AU Small Finance Bank	1	0.04	1	0.03	83	1.70	899	3.47	124	1.26	1358	13.66	0	0.00	0	0.00
40	Unity Small Finance Bank	7	0.35	5	0.23	157	4.27	1650	13.12	346	9.34	2004	16.16	0	0.00	0	0.00
	Total Small Finance Bank	**93**	**0.81**	**206**	**1.21**	**5719**	**42.18**	**22879**	**93.72**	**4933**	**28.32**	**13679**	**67.02**	**2092**	**15.07**	**8155**	**4.73**
41	Orissa State Co-Op. Bank	771	2.26	763	3.63	22886	125.78	45828	210.55	25814	377.32	143765	66.84	0	0.00	2	0.00
	Total of Co-operative	**771**	**2.26**	**763**	**3.63**	**22886**	**125.78**	**45828**	**210.55**	**25814**	**377.32**	**143765**	**66.84**	**0**	**0.00**	**2**	**0.00**
	TOTAL	**6230**	**91.45**	**28944**	**589.37**	**112471**	**1125.47**	**588149**	**6347.21**	**89479**	**789.47**	**464637**	**4125.48**	**4676**	**42.14**	**15232**	**42.35**

Annexure - 41

		CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.03.2025 (Amount in Crore)											
Sl	Name of Bank	Zoroastrians				Jains				TOTAL			
		Disbursement from 01.04.2024 to 31.03.2025		Balance outstanding as on 31.03.2025		Disbursement from 01.04.2024 to 31.03.2025		Balance outstanding as on 31.03.2025		Disbursement from 01.04.2024 to 31.03.2025		Balance outstanding as on 31.03.2025	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	10	0.64	22	0.70	21	0.53	99	5.03	513	17.83	2173	62.35
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	1072	28.46	7714	172.81
3	Bank of Maharastra	0	0.00	0	0.00	24	0.23	34	0.49	1765	15.13	1207	37.05
4	Canara Bank	19	0.12	206	1.53	319	7.30	1113	51.70	9745	112.25	24003	461.37
5	Central Bank of India	0	0.00	0	0.00	21	4.37	47	4.08	174	12.63	487	19.63
6	Indian Bank	10	0.10	14	0.41	5	1.55	5	0.54	2805	112.98	4457	129.03
7	Indian Overseas Bank	0	0.00	0	0.00	5	0.01	7	0.03	938	9.34	3959	53.64
8	Punjab & Sind Bank	0	0.00	0	0.00	41	1.56	0	0.00	76	3.62	112	5.28
9	Punjab National Bank	0	0.00	3	0.01	11	0.51	52	1.99	1340	36.07	6011	197.32
10	State Bank of India	4	0.00	5	0.28	169	4.45	192	9.51	41154	314.81	517474	6287.27
11	UCO Bank	0	0.00	3	0.02	8	0.22	29	0.85	1466	26.08	40256	1254.42
12	Union Bank of India	0	0.00	3	0.00	62	3.62	184	11.56	3918	94.73	9601	258.28
	Public Sector Banks	**43**	**0.86**	**256**	**2.95**	**686**	**24.35**	**1762**	**85.78**	**64966**	**783.93**	**617454**	**8938.45**
13	Axis Bank Ltd	4	0.87	19	1.08	21	1.48	126	10.24	3120	60.03	5855	148.21
14	Bandhan Bank	0	0.00	0	0.00	62	0.21	135	0.44	15406	153.52	35693	371.97
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	5	0.05	3	0.02
16	DCB Ltd	0	0.00	0	0.00	0	0.00	2	0.05	566	2.77	1948	27.61
17	Federal Bank	0	0.00	0	0.00	66	0.23	183	1.77	1645	27.34	2878	42.04
18	HDFC Bank	0	0.00	0	0.00	5	0.01	21	1.66	2446	37.03	8511	151.63
19	ICICI Bank	14	0.25	75	3.29	5	0.22	38	2.81	3708	95.17	8338	309.97
20	IDBI Bank	0	0.00	0	0.00	5	0.17	13	1.80	751	25.19	1630	67.77
21	IDFC First Bank	4	0.01	7	0.03	0	0.01	5	0.02	1920	8.59	4853	13.15
22	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	43088	180.36	121755	337.56
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	42	3.44	62	4.95
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	35	0.32	45	0.57
25	Kotak Mahindra Bank Ltd	0	0.01	3	0.20	0	0.03	4	0.10	111	15.26	497	47.96
26	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	12	0.15	7	0.06
27	RBL Bank	4	0.03	7	0.02	0	0.00	4	0.01	8282	32.45	16839	53.06
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	82	0.62	35	0.89
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	16	0.42	0	0.00	16	0.42
31	Yes Bank	0	0.00	0	0.00	11	0.03	104	3.11	442	3.39	8115	44.49
	Private Sector Banks	**26**	**1.17**	**111**	**4.62**	**175**	**2.39**	**651**	**22.43**	**81661**	**645.68**	**217080**	**1622.33**
32	Odisha Gramya Bank	0	0.00	0	0.00	0	0.00	0	0.00	4705	54.89	14258	133.56
33	Utkal Grameen Bank	0	0.00	0	0.00	0	0.00	0	0.00	146	1.06	15673	78.15
	RRBs	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**4851**	**55.95**	**29931**	**211.71**
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	4	0.01	936	4.60	2214	8.03
35	Jana Small Finance Bank	0	0.00	0	0.00	75	0.29	511	1.32	4489	29.37	15947	35.10
36	Suryoday Small Finance Bank	42	0.16	195	0.62	21	0.08	62	0.17	2813	14.92	7442	26.50
37	Ujjivan Small Finance Bank	0	0.01	9	0.05	5	0.01	13	0.08	3805	20.64	10383	40.43
38	Utkarsh Small Finance Bank	0	0.00	5	0.01	8	0.01	550	1.24	227	0.45	4365	13.45
39	AU Small Finance Bank	0	0.00	0	0.00	5	0.03	92	2.46	213	3.03	2350	19.62
40	Unity Small Finance Bank	0	0.00	0	0.00	11	0.08	98	4.00	521	14.04	3757	33.51
	Total Small Finance Bank	**42**	**0.17**	**209**	**0.68**	**125**	**0.50**	**1330**	**9.28**	**13004**	**87.05**	**46458**	**176.64**
41	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	49471	505.36	190358	281.02
	Total of Co-operative	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**49471**	**505.36**	**190358**	**281.02**
	TOTAL	**111**	**2.20**	**576**	**8.25**	**986**	**27.24**	**3743**	**117.49**	**213953**	**2077.97**	**1101281**	**11230.15**

							Annexure-42
Central KYC Records Registry (CKYCR)- Odisha- from 01.01.2025 to 31.03.2025							
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	24695	38204	46375	62899	60.74%
2	BANK OF INDIA	PSU Bank	62847	0	13042	62847	0.00%
3	BANK OF MAHARASHTRA	PSU Bank	3977	3201	7243	7178	44.59%
4	CANARA BANK	PSU Bank	45904	4657	45226	50561	9.21%
5	CENTRAL BANK OF INDIA	PSU Bank	1	48	1772	49	97.96%
6	INDIAN BANK	PSU Bank	59199	18766	74911	77965	24.07%
7	INDIAN OVERSEAS BANK	PSU Bank	4	0	5617	4	0.00%
8	PUNJAB AND SIND BANK	PSU Bank	245	39	1724	284	13.73%
9	PUNJAB NATIONAL BANK	PSU Bank	40628	1	38537	40629	0.00%
10	STATE BANK OF INDIA	PSU Bank	118032	59228	516183	177260	33.41%
11	UCO BANK	PSU Bank	22190	73	93975	22263	0.33%
12	UNION BANK OF INDIA	PSU Bank	72933	1222	47439	74155	1.65%
Total			**450655**	**125439**	**892044**	**576094**	**21.77%**
13	Axis Bank Limited	Private Bank	9295	47382	76305	56677	83.60%
14	Bandhan Bank Limited	Private Bank	3829	2419	21686	6248	38.72%
15	CITY UNION BANK LTD	Private Bank	94	0	131	94	0.00%
16	DCB BANK LIMITED	Private Bank	800	0	653	800	0.00%
17	HDFC BANK	Private Bank	13060	23812	85128	36872	64.58%
18	ICICI BANK LIMITED	Private Bank	4479	30	17375	4509	0.67%
19	IDBI Bank Limited	Private Bank	3169	2945	15405	6114	48.17%
20	IDFC FIRST BANK LIMITED	Private Bank	6002	77331	151881	83333	92.80%
21	INDUSIND BANK LIMITED	Private Bank	31544	6	40111	31550	0.02%
22	KARUR VYSYA BANK LIMITED	Private Bank	1472	0	3493	1472	0.00%
23	Kotak Mahindra Bank	Private Bank	1647	7050	10925	8697	81.06%
24	RBL Bank Ltd	Private Bank	9374	81326	86601	90700	89.66%
25	Tamilnad Mercantile Bank Ltd	Private Bank	42	57	317	99	57.58%
26	THE FEDERAL BANK LTD	Private Bank	1519	702	25792	2221	31.61%
27	The Karnataka Bank Limited	Private Bank	710	0	3211	710	0.00%
28	THE SOUTH INDIAN BANK LIMIT	Private Bank	229	1624	1740	1853	87.64%
29	YES BANK LIMITED	Private Bank	534	6408	8644	6942	92.31%
Total			**87799**	**251092**	**549398**	**338891**	**74.09%**
30	ODISHA GRAMYA BANK	RRB	44487	0	35025	44487	0.00%
31	UTKAL GRAMEEN BANK	RRB	91975	0	3	91975	0.00%
Total			**136462**	**0**	**35028**	**136462**	**0.00%**
32	AU SMALL FINANCE BANK LIMIT	SFB	604	0	0	604	0.00%
33	ESAF SMALL FINANCE BANK LM	SFB	3327	222	11513	3549	6.26%
34	Jana Small Finance Bank Limited	SFB	2259	8320	16376	10579	78.65%
35	Suryoday Small Finance Bank Ltd	SFB	229	1624	1740	1853	87.64%
36	UJJIVAN SMALL FINANCE BANK	SFB	881	3913	4565	4794	81.62%
37	Unity Small Finance Bank Limited	SFB	4157	3861	8801	8018	48.15%
38	UTKARSH SMALL FINANCE BAN	SFB	7100	27360	25949	34460	79.40%
Total			**18557**	**45300**	**68944**	**63857**	**70.94%**
39	THE URBAN COOPERATIVE BA	Cooperative Bank	112	575	943	687	83.70%
40	THE KENDRAPARA URBAN CO	Cooperative Bank	66	0	0	66	0.00%
41	The Berhampur Co-operative urban	Cooperative Bank	26	0	51	26	0.00%
42	THE PURI URBAN COOPERATI	Cooperative Bank	25	0	188	25	0.00%
43	The Balasore Co-operative Urban Ba	Cooperative Bank	24	3	184	27	11.11%
44	THE URBAN COOPERATIVE BA	Cooperative Bank	0	0	1768	0	0.00%
Total			**253**	**578**	**3134**	**831**	**69.55%**

							Annexure-42
Central KYC Records Registry (CKYCR)- Odisha- from 01.01.2025 to 31.03.2025							
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	INDIA POST PAYMENTS BANK	Other	126036	5	13854	126041	0.00%
46	AIRTEL PAYMENTS BANK LIM	Other	29498	42286	103458	71784	58.91%
47	Fino Payments Bank Limited	Other	9406	3	4	9409	0.03%
48	NSDL Payments Bank Limited	Other	7345	6888	23343	14233	48.39%
49	Jio Payments Bank Limited	Other	1270	667	13427	1937	34.43%
50	CSB BANK LTD.	Other	662	0	382	662	0.00%
51	NORTH EAST SMALL FINANCE	Other	258	7462	62269	7720	96.66%
52	ANDHRA PRADESH GRAMEEN	Other	75	0	0	75	0.00%
53	ANDHRA PRAGATHI GRAMEE	Other	61	0	0	61	0.00%
54	TAMIL NADU GRAMA BANK	Other	40	0	26	40	0.00%
55	SAURASHTRA GRAMIN BANK	Other	17	0	0	17	0.00%
56	DHANLAXMI BANK LIMITED	Other	15	35	43	50	70.00%
57	TJSB Sahakari Bank LTD	Other	15	0	0	15	0.00%
58	SVC Cooperative Bank Ltd	Other	12	3	41	15	20.00%
59	BARODA U.P. BANK	Other	11	0	45	11	0.00%
60	KERALA GRAMIN BANK	Other	7	0	0	7	0.00%
61	Maharashtra Gramin Bank	Other	6	0	0	6	0.00%
62	THE SURAT DISTRICT CO OPEI	Other	6	0	2	6	0.00%
63	Shivalik Small Finance Bank	Other	5	0	31	5	0.00%
64	TELANGANA GRAMEENA BAN	Other	4	0	0	4	0.00%
65	Sundarlal Sawji Urban Coop Bank I	Other	4	0	0	4	0.00%
66	BALAGERIA CENTRAL CO-OPE	Other	4	0	0	4	0.00%
67	KARNATAKA VIKAS GRAMEEI	Other	3	0	0	3	0.00%
68	THE SHIRPUR PEOPLES COOPE	Other	3	0	0	3	0.00%
69	Bharat Co operative Bank Mumbai I	Other	3	0	0	3	0.00%
70	DINDIGUL CENTRAL COOPER.	Other	3	0	0	3	0.00%
71	THE RANDER PEOPLES COOPE	Other	3	0	2	3	0.00%
72	THE VARACHHA CO OP BANK	Other	2	0	4	2	0.00%
73	THE KALUPUR COMMERCIAL	Other	2	2	6	4	50.00%
74	THE ADARSH CO OPERATIVE U	Other	2	0	0	2	0.00%
75	THE GREATER BOMBAY COOP	Other	2	0	0	2	0.00%
76	BARODA GUJARAT GRAMIN B	Other	1	0	21	1	0.00%
77	RAJASTHAN MARUDHARA GR	Other	1	0	0	1	0.00%
78	JHARKHAND RAJYA GRAMIN	Other	1	0	0	1	0.00%
79	MIZORAM RURAL BANK	Other	1	0	0	1	0.00%
80	NKGSB Co op Bank Ltd	Other	1	0	11	1	0.00%
81	THE MEHSANA URBAN CO OP.	Other	1	1	1	2	50.00%
82	THE RAJKOT COMMERCIAL C	Other	1	0	2	1	0.00%
83	NEW INDIA CO OPERATIVE BA	Other	1	0	5	1	0.00%
84	SURATNATIONALCOOP BANK	Other	1	0	5	1	0.00%
85	The West Bengal State Co operative	Other	1	0	0	1	0.00%
86	TUMKUR GRAIN MERCHANTS	Other	1	0	0	1	0.00%
87	THE GADCHIROLI DISTRICT C	Other	1	0	0	1	0.00%
88	VIDYASAGAR CENTRAL CO OI	Other	1	0	0	1	0.00%
89	JILA SAHAKARI KENDRIYA BA	Other	1	0	0	1	0.00%
90	THE CHENNAI CENTRAL COOI	Other	1	0	0	1	0.00%
91	CONTAI CO-OPERATIVE BANK	Other	1	0	0	1	0.00%
92	The Cosmos Co op Bank Ltd.	Other	0	0	1	0	0.00%
93	Associate Co Operative Bank Ltd	Other	0	0	3	0	0.00%
94	SHREE KADI NAGARIK SAHAK	Other	0	0	2	0	0.00%
95	THE BHUJ MERCANTILE COOF	Other	0	0	2	0	0.00%
96	Textile Traders Cooperative Bank Lt	Other	0	0	3	0	0.00%
97	THE VERAVAL MERCANTILE C	Other	0	0	9	0	0.00%
98	PRERANA CO OP BANK LTD	Other	0	0	1	0	0.00%
99	RAJADHANI CO-OP URBAN BA	Other	0	0	2	0	0.00%
100	The Janata Cooperative Bank Ltd.	Other	0	0	2	0	0.00%
101	THE BANGALORE CITY CO OPI	Other	0	0	2	0	0.00%
102	THE HINDUSTHAN COOPERAT	Other	0	0	1	0	0.00%
Total			**174796**	**57352**	**216990**	**232148**	**24.70%**
Grand Total			**868522**	**479761**	**1765538**	**1348283**	**35.58%**

Annexure - 43

Bank wise settlement and credit linkage (cumulative W.E.F. 01.04.2011 to 31.03.205)

Name of Bank	Candidates Trained	Total Settled	%age of Settlement	%age of Credit Linkage
Union Bank of India	20247	16789	83	50
BOI	19980	15343	77	49
CBI	7206	5218	72	50
RUDSETI	16385	13634	83	68
SBI	154496	121471	78	52
UCO	66962	48687	73	52
TOTAL	285276	221142	78	54

*** Source - State Office, RSETI**

Annexure - 43

PERFORMANCE OF RSETIs IN ODISHA UNDER SETTLEMENT AND CREDIT LINKAGE AS ON 31.03.2025												
Sl	Name Of The District	Name Of RSETI	Name Of Sponsor Bank	Number Of Training Programmes Conducted	Number Of Trainees Trained	Total No. of Candidates Settled	Settled under Self Employment	Settled under Wage Employment	Self Finance	Bank Finance	% Of Settlement	% Of Credit Linked
1	Ganjam	Ganjam	Union Bank Chhatrapur	426	10892	8696	7264	1432	1543	3557	79.84	48.97
2	Gajapati	Gajapati	Union Bank Paralakhemundi	342	9355	8093	7496	597	2136	3931	86.51	52.44
3	Mayurbhanj	Mayurbhanj	BOI Baripada	385	11240	9017	8512	505	3229	4058	80.22	47.67
4	Keonjhar	Keonjhar	BOI Keonjhar	297	8740	6326	5663	663	2038	2852	72.38	50.36
5	Deogarh	Deogarh	CBI Deogarh	228	7206	5018	4934	84	1953	1939	69.64	39.30
6	Khordha	RUDSETI	Syndicate,Canara, Dharmasthala	508	16385	13634	12274	1360	2301	8298	83.21	67.61
7	Bargarh	Bargarh	SBI Baragarh	314	9120	8121	7297	824	1434	4644	89.05	63.64
8	Bolangir	Bolangir	SBI Bolangir	292	8770	7152	6692	460	2327	3342	81.55	49.94
9	Boudh	Boudh	SBI Boudh	281	8416	5771	5466	305	1197	3439	68.57	62.92
10	Jajpur	Jajpur	SBI Jajpur	319	9782	7771	7507	264	2081	4019	79.44	53.54
11	Jharsuguda	Jharsuguda	SBI Jharsuguda	456	12014	10194	8207	1987	2437	3186	84.85	38.82
12	Kalahandi	Kalahandi	SBI Kalahandi	321	9324	7215	6026	1189	2183	2690	77.38	44.64
13	Kandhamal	Kandhamal	SBI Kandhamal	285	8908	7130	6554	576	1838	4043	80.04	61.69
14	Kendrapara	Kendrapara	SBI Kendrapara	365	11185	8374	7676	698	1818	4124	74.87	53.73
15	Koraput	Koraput	SBI Koraput	259	7590	5426	4833	593	1456	3045	71.49	63.00
16	Malkangiri	Malkangiri	SBI Malkangiri	264	7659	5749	5539	210	1762	3036	75.06	54.81
17	Nabrangpur	Nabrangpur	SBI Nabarangpur	268	8671	6520	5954	566	2292	2971	75.19	49.90
18	Nayagarh	Nayagarh	SBI Nayagarh	301	8788	6961	6715	246	2377	3207	79.21	47.76
19	Nuapada	Nuapada	SBI Nuapara	292	8460	6770	6410	360	2489	2839	80.02	44.29
20	Rayagada	Rayagada	SBI Rayagara	276	8231	6799	5989	810	1426	3699	82.60	61.76
21	Sambalpur	Sambalpur	SBI Sambalpur	325	9491	7760	6627	1133	1635	3967	81.76	59.86
22	Subarnapur	Subarnapur	SBI Subarnapur	293	8713	6885	6752	133	1567	4580	79.02	67.83
23	Sundargarh	Sundargarh	SBI Sundargarh	317	9374	6873	6390	483	2077	3288	73.32	51.46
24	Angul	Angul	UCO Angul	279	9166	6956	6525	431	2488	3039	75.89	46.57
25	Balasore	Balasore	UCO Balasore	339	11089	7495	7009	486	2156	3734	67.59	53.27
26	Bhadrak	Bhadrak	UCO Bhadrak	321	9964	8127	7732	395	2449	4261	81.56	55.11
27	Cuttack	Cuttack	UCO Cuttack	295	8954	6053	5845	208	1702	2773	67.60	47.44
28	Dhenkanal	Dhenkanal	UCO Dhenkanal	297	9557	6982	6818	164	1601	4467	73.06	65.52
29	Jagatsinghpu	Jagatsinghpu	UCO Jagatsinghpu	306	8720	6204	5647	557	1882	2791	71.15	49.42
30	Puri	Puri	UCO Puri	311	9512	6870	6668	202	2503	2841	72.22	42.61
TOTAL				9562	285276	220942	203021	17921	60377	108660	77.45	53.52

* Source - State Office, RSETI

Annexure - 43

PERFORMANCE OF RSETI'S IN ODISHA AS ON 31.03.2025											
Sl	Name Of RSETI	Name of Supporting Bank	AAP					RURAL POOR / NRLM		
			Target For FY 2024-25		Achievement					
			No. of Programs	No. of Candidates	No. of Programs	No. of Candidates	%age	Target	Achievement	%age
1	Ganjam	Union Bank	31	980	33	1005	102.55	686	954	139.07
2	Gajapati	Union Bank	33	980	30	1003	102.35	686	1002	146.06
	Sub Total	**Union Bank**	**64**	**1960**	**63**	**2008**	**102.45**	**1372**	**1956**	**142.57**
3	Mayurbhanj	BOI	36	1150	37	1161	100.96	805	1148	142.61
4	Keonjhar	BOI	35	1050	35	1063	101.24	735	1058	143.95
	Sub Total	**BOI**	**71**	**2200**	**72**	**2224**	**101.09**	**1540**	**2206**	**143.25**
5	**Deogarh**	**CBI**	**32**	**1050**	**10**	**315**	**30.00**	**735**	**315**	**42.86**
6	**RUDSETI**	**Syndicate,Canara,Dharmasthala**	**38**	**1100**	**40**	**1206**	**109.64**	**770**	**1201**	**155.97**
7	Bargarh	SBI	34	970	31	979	100.93	679	975	143.59
8	Bolangir	SBI	31	920	28	923	100.33	644	887	137.73
9	Boudh	SBI	28	920	29	935	101.63	644	915	142.08
10	Jajpur	SBI	30	980	30	988	100.82	686	988	144.02
11	Jharsuguda	SBI	40	1120	38	1126	100.54	784	986	125.77
12	Kalahandi	SBI	28	970	31	1000	103.09	679	898	132.25
13	Kandhamal	SBI	33	980	29	995	101.53	686	987	143.88
14	Kendrapara	SBI	35	1050	31	1058	100.76	735	1055	143.54
15	Koraput	SBI	27	860	28	880	102.33	602	809	134.39
16	Malkangiri	SBI	34	850	29	867	102.00	595	863	145.04
17	Nabrangpur	SBI	30	970	29	971	100.10	679	961	141.53
18	Nayagarh	SBI	32	990	30	992	100.20	693	952	137.37
19	Nuapada	SBI	26	890	28	918	103.15	623	867	139.17
20	Rayagada	SBI	34	1000	31	1022	102.20	700	1021	145.86
21	Sambalpur	SBI	33	990	33	1026	103.64	693	962	138.82
22	Subarnapur	SBI	29	970	31	985	101.55	679	985	145.07
23	Sundargarh	SBI	33	970	31	975	100.52	679	975	143.59
	Sub-Total	**SBI**	**537**	**16400**	**517**	**16640**	**101.46**	**11480**	**16086**	**140.12**
24	Angul	UCO	34	1050	33	1051	100.10	735	1039	141.36
25	Balasore	UCO	41	1250	38	1251	100.08	875	1201	137.26
26	Bhadrak	UCO	33	1150	38	1165	101.30	805	1165	144.72
27	Cuttack	UCO	30	980	29	980	100.00	686	944	137.61
28	Dhenkanal	UCO	32	1000	30	1002	100.20	700	986	140.86
29	Jagatsinghpur	UCO	37	1050	32	1081	102.95	735	1046	142.31
30	Puri	UCO	34	1120	33	1123	100.27	784	1119	142.73
	Sub-Total	**UCO**	**241**	**7600**	**233**	**7653**	**100.70**	**5320**	**7500**	**140.98**
	TOTAL		**983**	**30310**	**935**	**30046**	**99.13**	**21217**	**29264**	**137.93**

*** Source - State Office, RSETI**

Annexure - 43

RSETI GRADING,RESIDENTIAL FACILITY AND BUILDING CONSTRUCTION STATUS AS ON 31.03.2025						
SL No	**Sponsoring Bank**	**Districts**	**RSETI Grading for 2023-24**	**Residential Training Facility**	**Issue Of Permissive Possession**	**Building Construction Status**
1	UCO BANK	Angul	AA	YES	Yes	Rented Building, Applied for waiver of premium, rent, cess. Pending with Revenue & Disaster Management Deptt., Govt. of Odisha.
		Balasore	AA	YES	YES	Running in own Building
		Bhadrak	AA	No	YES	Running in own Building
		Cuttack	AA	Yes	NO	Rented Building, Applied for waiver of premium, rent, cess. Pending with Revenue & Disaster Management Deptt., Govt. of Odisha.
		Dhenkanal	AA	YES	Yes	On the verge og completion
		Jagatsinghpur	AA	YES	YES	Own Building
		Puri	AA	Yes	NO	Land to be allotted , running in rented Building
2	SBI	Bargarh	AA	YES	YES	Own Building
		Bolangir	AA	YES	YES	Own Building
		Boudh	AA	YES	YES	Own Building
		Jajpur	AA	YES	YES	Own Building
		Jharsuguda	AA	YES	YES	Own Building
		Kalahandi	AA	YES	YES	Due to low lying areas, though building is constructed, is not in a position to be used. Bank has applied for fresh land, identification
		Kandhamal	AA	YES	YES	Own Building
		Kendrapara	AA	YES	YES	Own Building
		Koraput	AA	YES	YES	Own Building
		Malkangiri	AA	YES	YES	Own Building
		Nabrangpur	AA	YES	YES	Own Building
		Nayagarh	AA	YES	YES	Own Building
		Nuapada	AA	YES	YES	Own Building
		Rayagada	AA	YES	YES	Due to objection of NIRD (Since the constructed Building is not as per the approved plan), extension of Building work to be done.
		Sambalpur	AA	YES	YES	Own Building
		Subarnapur	AA	YES	YES	Own Building
		Sundargarh	AA	YES	YES	Own Building
3	Union Bank	Gajapati	AA	YES	YES	Rented Buidng, Applied for waivement of Premium, rent cess , Pending with Reveneue and Disaster Managent Govt of Odisha
		Ganjam	AA	YES	YES	Rented Buidng, Applied for waivement of Premium, rent cess , Pending with Reveneue and Disaster Managent Govt of Odisha
4	BOI	Keonjhar	AA	YES	YES	Own Building
		Mayurbhanj	AA	YES	YES	Own Building
5	CBI	Deogarh	AA	YES	YES	Own Building
6	RUDSETI	khordha	AA	YES	YES	Own Building
*** Source - State Office, RSETI**						

			Annexure-44
LIST OF ABSENTEEISM IN DCC/DLRC MEETING FOR THE September 2024 & December 2024			
Name of the banks	**Sep-24**	**Dec-24**	**Total (No. of DCC/DLRC Meeting in which bank is absent)**
Bank of Baroda	2(Bhadrak,Jajpur)	3(Bhadrak,Kalahandi,Cuttack)	5
Bank of India	1(Rayagada)	2(Rayagada,Jharsuguda)	3
Bank of Maharastra	3(Jajpur,Kendrapara,Sundargarh)	6(Bhadrak,Puri,Jharsuguda,Kendrapara,Rayagada,Sundargarh)	9
Canara Bank	1(Deogarh)	2(Kalahandi,Deogarh)	3
Central Bank of India	2(Gajapati,Sundargarh)	5(Bhadrak,Cuttack,Gajapati,Nabarangpur,Sundargarh)	7
Indian Bank	2(Jagatsinghpur,Kendrapara)	5(Angul,Bolangir,Mayurbhanj,Jagatsinghpur,Kendrapara)	7
Indian overseas Bank	2(Cuttack,Kendrapara)	4(Cuttack,Jharsuguda,Kalahandi,Kendrapara)	6
Punjab & Sind Bank	3(Cuttack,Jajpur,Sundargarh)	4(Khordha,Bhadrak,Cuttack,Sundargarh)	7
Punjab National Bank	2(Cuttack,Mayurbhanj)	3(Bhadrak,Cuttack,Mayurbhanj)	5
State Bank of India	0	0	0
UCO Bank	3(Deogarh,Kendrapara,Koraput)	3(Bolangir,Khordha,Sambalpur)	6
Union Bank of India	1(Jajpur)	3(Khordha,Kalahandi,Sambalpur)	4
Public SectorBanks (No. of DCC/DLRC Meeting in which bank is absent)	**23**	**40**	**63**
Axis Bank Ltd.	2(Malkangiri,Sundargarh)	4(Malkangiri,Puri,Sundargarh,Sambalpur)	6
Bandhan Bank	5(Cuttack,Boudh,Jharsuguda,Kandhamal, Kendrapara)	6(Boudh,Bolangir,Jharsuguda,Kandhamal, Kendrapara,Koraput)	11
City union Bank	1(Khurda)	1(Khurda)	2
DCB Bank Ltd	2(Koraput,Rayagada)	3(Cuttack,Mayurbhanj,Rayagada)	5
Federal Bank	1(Khurda)	1(,Cuttack,Khurda)	2
HDFC Bank	3(Kandhamal,Nuapada,Rayagada)	3(Kandhamal,Nuapada,Rayagada)	6
ICICI Bank	3(Khurda,Puri,Sambalpur)	1(Mayurbhanj)	4
IDBI Bank	2(Kendrapara,Rayagada)	2(Bhadrak,Cuttack, Kendrapara,Rayagada)	4
IDFC First Bank	3(Cuttack,Khurda,Mayurbhanj)	6(Cuttack,Jajpur,Khurda,Mayurbhanj,Jharsuguda,Koraput)	9
Indus Ind Bank	2(Koraput,Puri)	3(Koraput,Kalahandi,Puri)	5
Karnatak Bank Ltd.	2(Cuttack,Khurda)	2(Cuttack,Khurda)	4
Karur Vysya Bank	1(Cuttack)	1(Cuttack)	2
Kotak Mahindra Bank Ltd	2(Cuttack,Dhenkanal)	3(Cuttack,Dhenkanal,Jharsuguda)	5
DBS Bank	2(Jharsuguda,Khurda)	2(Jharsuguda,Khurda)	4
RBL Bank	2(Cuttack,Khurda)	3(Cuttack,Jajpur,Khurda)	5
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,Samablpur)	2(Cuttack,Puri)	5
Total Private Sector Banks	**38**	**45**	**83**
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)	3(Bolangir,Khurda,Cuttack)	5
Jana Small Finance Bank	4(Kandhmal,Mayurbhanja,Puri,Sundargarh)	5(Kandhmal,Mayurbhanja,Puri,Sundargarh,Cuttack)	9
Suryoday Small Finance Bank	9(Bargarh,Gajapati,Khurda,Koraput,Mayurbhanj,Nayagarh,Nuapada,Rayagada,Sundargarh)	8(Gajapati,Khurda,Koraput,Mayurbhanj,Nayagarh,Nuapada,Rayagada,Sundargarh)	17
Ujjivan Small Finance Bank	2(Cuttack,Sundargarh)	3(Cuttack,Jharsuguda,Sundargarh)	5
Utkarsh Small Finance Bank	15(Bargarh,Bolangir,Boudh,Deogarh,Kandhamal,Khurda,Koraput,Mayurbhanj,Nabarangapur,Nayagrh,Nuapada,Puri,Rayagada,Sambalpur,Sundargarh	13(Bargarh,Boudh,Deogarh,Kandhamal,Koraput,Mayurbhanj,Nabarangapur,Nayagrh,Nuapada,Puri,Rayagada,Sambalpur,Sundargarh	28
Total Small finance Banks	**32**	**32**	**64**
OdishaState Co-Op.Bank	4(Cuttack,Kendrapara,Puri,Nayagarh)	2(Cuttack,Nayagarh)	6
Total Cooperative banks	4	2	**6**

Annexure-45

TOWN HALL MEETING WITH MSME ENTERPRENEURS FROM 01.01.2025 TO 31.03.2025

SN	DISTRICT NAME	Date of meeting	Venue	No of Participants	Unresolved issues only			
					Name of Entrepreneur	Activity	Bank Branch	Unresolved issues only
1	Ganjam	07.03.2025	Kalyani Manadap NAC, Rambha, Ganjam organized by Union Bank of India, Rambha, Kehspur, MLP, RO, Berhampur.	42	NIL	NIL	NIL	NIL
2	Dhenkanal	29.03.2025	UCO RSETI, Dhenkanal	31	NIL	NIL	NIL	NIL
3	Mayurbhanj	24.02.2025	BOI BARIPADA	16	NIL	NIL	NIL	NIL
4	Koraput	21.03.2025	Ambaguda	33	NIL	NIL	NIL	NIL
5	Bolangir	28.03.2025	Hotel Park Land, Bolangir	22	NIL	NIL	NIL	NIL
6	Bargarh	18.01.2025	COLLECTORATE,BARGARH		NIL	NIL	NIL	NIL
		15.02.2025	COLLECTORATE,BARGARH		NIL	NIL	NIL	NIL
7	Angul	05.03.2025	Lead District Office, Angul	10	NIL	NIL	NIL	NIL
		12.03.2025	Black Diamond, Angul	200	NIL	NIL	NIL	NIL
8	Bhadrak	27.03.2025	DIC, Bhadrak	44	NIL	NIL	NIL	NIL
9	Khordha	22.01.2025	Collectorate conference hall Khordha		MSME ENTREPRENEURS	msme connect	all local brs incl C	Electricity issues
					both loanee and Entrepreneurs		ALL Dist level offic	traffic issues
								Delay in getting MM
								delay in sanctioning of loans by pvt banks
								Drainage issue
								Delay in getting PMEGP Subsidy
								Delay in land allotment
10	Nayagarh	19.02.2025	DIC,NAYAGARH		NA	NA	NA	NA
11	Jharsuguda	27.02.2025	DIC Office Jharsuguda	45	NA	NA	NA	NA
12	Sundargarh	3/13/2025	SAROVAR COURT, ROURKELA	70	NIL	NIL	NIL	NIL
			ARRANGED BY MSME Dept, Rourkela					
13	Kandhamal	20.03.2025	SBI RSETI, PHULBANI	16	NA	NA	NA	NIL
14	Balasore	29.03.2025	ITI College, Balasore	70	NIL	NIL	NIL	NIL
15	Jajpur	20.02.2025	KALINGANAGAR	34	NIL	NIL	NIL	NIL
16	Gajapati	18.03.2025	Zilla Parishad Conference Hall, Paralakhemundi,	26	Mr. Shyamsunder Bhuyan	Manufacturing	Indian Bank Para	Need more Finance and Marketing support
					M/s. Nilanchala Aromas	Essential Oils	CANARA Bank	He is facing problem regarding laboretory testing of the finished products. The testing lab is not available in Odisha, hence he has to travel to mumbai for the same
					M/s. FDM Water World	Water park	Bank Of India	Needs promotional and subsidy support from govt. Dept.
					M/s. Saraswati Tailoring	garment manu	Punjab National	Needs marketing support from govt. Dept.
					M/s. Sri Laxmi Venketa Sa	Rice Milling	Union Bank Of In	The Civil supply dept making unnessary delay in Procurement of rice
					M/s. NA Steel	Steel Furnitures	Bank Of Maharas	Needs marketing support from govt. Dept.
17	Nuapada	07.02.2025	Khariar Road	34	Panispal Singh Gurudatta	Rice Mill	NA	Incetive on captive solar palnt
					Kapish Agrawal	Fly Ash Bricks	NA	Exemption of premium amount on land conversion
					Dileswar Rout	Construction Ec	BOB, Khariar Roa	3rd party varification pending on PMEGP unit
					Hemanti Nag	raedy made go	Indian Bank, Kha	3rd party varification pending on PMEGP unit
					Amarjit Singh Gurudatta	Rice Mill	NA	Capital Investment subsidy on rice mill as par with Chhatisgarh
18	Puri	07.03.2025	Conference Hall, DIC, Puri		NA	NA	NA	NIL

cgtmse

Annexure-46

Ref. No. CGTMSE /273 March 18, 2025

Credit Guarantee Scheme – I (for Banks)

All Public Sector Banks, Pvt Banks, Foreign Banks and Select FIs

<u>Circular No.250/2024-25</u>

Madam / Dear Sir,

<u>Increase in ceiling of guarantee coverage from ₹5 crore to ₹10 crore - CGS -</u>

Please refer to our Circular No.220 / 2022 – 23 dated March 31, 2023, on increase in ceiling of coverage from ₹200 lakh to ₹500 lakh – CGS I. Further, in line with the announcement made by the Hon'ble Finance Minister, Government of India, during the Budget speech for FY 2025-26, it has been decided to increase the ceiling of guarantee coverage from ₹5 crore to ₹10 crore under Credit Guarantee Scheme – I (for Banks) (applicable for Public Sector Banks, Pvt Sector Banks, Foreign Banks and Select FIs).

The standard rate of Annual Guarantee fee shall be as under:

Slab (₹)	Standard Rate % (AGF)
Above 5 crore -8 crore	1.10
Above 8 crore -10 crore	1.20

The revised guideline will be applicable to all guarantees approved on or after April 01, 2025, including enhancement in Working Capital of existing covered accounts. It may be noted that all other covenants of the Credit Guarantee Scheme would apply mutatis mutandis.

The contents of this circular may please be brought to the notice of all your offices.

Yours faithfully,

Sd/-

(Dhiraj Kumar)

Deputy General Manager

Annexure-47

Ref. No. CGTMSE /274 March 18, 2025

To All Member Lending Institutions (MLIs) of CGTMSE - CGS I

Circular No.251/2024-25

Madam / Dear Sir,

Reduction in Annual Guarantee Fee for Guarantees above ₹1 Crore – CGS - I

Please refer to our Circular No. 221/2022-23 dated March 31, 2023 on reduction in Annual Guarantee Fee (AGF) Structure wherein the AGF was reduced to benefit the MSEs. In view of the recent enhancement in ceiling of guarantee coverage from ₹5 crore to ₹10 crore as communicated vide CGTMSE Circular No. 250/2024-25 dated March 18, 2025. In order to further lower the cost of credit for MSEs, it has been decided to bring down the Annual Guarantee Fee for guarantees above ₹1 crore to ₹5 crore. Accordingly, the revised fee structure is as under:

Slab (₹)	Revised Rate
	Standard Rate % (AGF)
0 - 10 lakh	0.37
Above 10 lakh -50 lakh	0.55
Above 50 lakh -1 crore	0.60
Above 1 crore -2 crore	0.85
Above 2 crore -5 crore	1.00
Above 5 crore -8 crore	1.10
Above 8 crore -10 crore	1.20

The above revised fee structure shall be applicable to all the guarantees approved/ renewed on or after April 01, 2025, including enhancement in existing working capital account already covered under Guarantee Scheme.

The contents of this circular may please be brought to the notice of all your offices.

Yours faithfully,

Sd/-
(Dhiraj Kumar)
Deputy General Manager

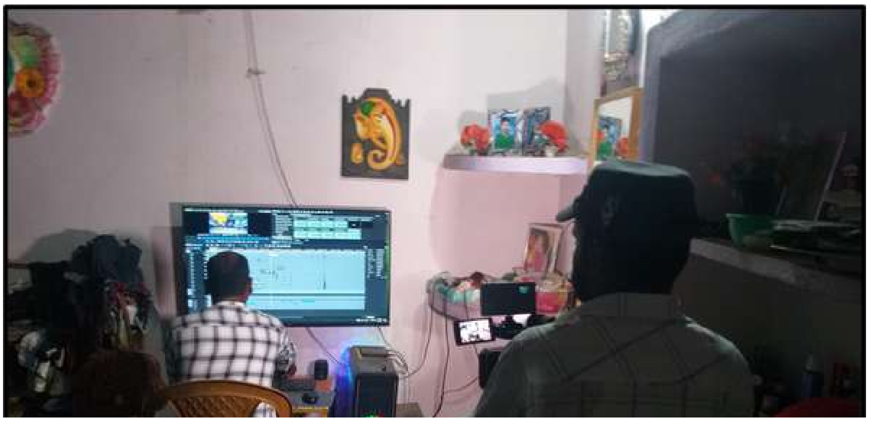
सूक्ष्म एवं लघु उद्यम क्रेडिट गारंटी फंड ट्रस्ट (भारत सरकार एवं सिडबी द्वारा स्थापित)
1ली मंजिल, सिडबी स्वावलंबन भवन, एवेन्यू 3, लेन 2, बांद्रा कुर्ला कॉम्पलैक्स, बांद्रा (पू.), मुंबई - 400 051.
Credit Guarantee Fund Trust for Micro and Small Enterprises (Set up by Government of India & SIDBI)
1st Floor, SIDBI Swavalamban Bhavan, Avenue 3, Lane 2, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
+91-22-67531553 | www.cgtmse.in | 1800 222 659 @CGTMSEOfficial CGTMSE Youtube Channel @CGTMSEOfficial

SUCCESS STORIES

SUCCESS STORY-1

Mrs. Jyotirmayee Khatua is a promising farmer and a young woman entrepreneur from Keonjhar district. She has successfully established an environmentally controlled broiler poultry farm with a capacity of 15,000 birds at Indupura village, located in the Ghasipura block of Keonjhar district. The Bank of India, Ghasipura Branch, has extended financial assistance of Rs. 70.12 lakhs to her under the Mukhyamantri Krushi Udyoga Yojana (MKUY). In addition to the bank loan, she has also availed a subsidy from the State Government, which has significantly supported the viability of the unit. The farm has been operating successfully for the past two years, and Mrs. Khatua is currently earning an annual income of Rs. 8.00 to Rs. 10.00 lakhs. Her dedication, combined with financial support and government subsidy, has turned her into a role model for many aspiring farmers in the Ghasipura locality. The seamless collaboration between the bank's financial support, the reduction of interest burden through MKUY subsidy, and the relentless efforts of Mrs. Jyotirmayee Khatua in efficiently managing the enterprise have made her an 'Atmanirbhar' woman.

SUCCESS STORY-2



Manoj Ku. Rana, S/o Nilamani Rana, belongs to Mudghat village in the Patnagarh Block of Bolangir district, Odisha. He underwent Photography & Videography training from 20.07.2022 to 19.08.2022 at SBI RSETI, Bolangir. After successfully completing his training, he invested ₹9.00 lakhs in essential equipment such as a drone camera, high-resolution cameras, a computer, a trapper, etc., by availing a PMEGP loan of ₹7.00 lakhs from IDBI Bank, Sarmuhan, Patnagarh. At present, he earns approximately ₹50,000 to ₹60,000 per month.

SUCCESS STORY-3

Mrs. Anita Raul, an entrepreneur from a remote village in Sambalpur district, attended a poultry training program at SBRSETI, Sambalpur in November 2021. Following the completion of her training, she availed a loan of ₹8 lakhs from SBI, Rairakhol branch, and established a poultry unit near her village with a capacity of 4,000 chicks. Through a marketing tie-up with Suguna Foods Pvt. Ltd., she has emerged as a successful entrepreneur, earning a net income of ₹40,000 to ₹50,000 per month.

She has been repaying the loan to SBI, Rairakhol branch on schedule and has also generated employment for three individuals who assist in managing the unit. With growing experience and confidence in her business, she now plans to expand her poultry unit to a capacity of 15,000 chicks. To support this expansion, she has applied for a loan of ₹42 lakhs under the Mukhyamantri Krushi Udyog Yojana (MKUY), a government-sponsored scheme aimed at promoting agricultural entrepreneurship. Her loan application is currently under process at SBI, Rairakhol branch.

SUCCESS STORY-4

Jyotsnamayee Ranjan Das, a determined entrepreneur from Begunia, Khordha, transformed her vision into reality with the launch of JRD Milk Processing Unit. With a project cost of ₹1.5 crore and timely financial assistance of ₹1 crore from UCO Bank, Begunia, the project was initiated on 19th December 2023.

By 15th October 2024, the unit became fully operational, with the capacity to process 5,000 liters of milk per day. The facility not only ensures hygienic and efficient milk processing but also manufactures a variety of traditional sweets, catering to rising consumer demand. It has also created meaningful employment opportunities for the local community.

Jyotsnamayee's journey reflects the strength of entrepreneurship, the importance of institutional credit, and the impact of dedication. Her success stands as an inspiration for aspiring entrepreneurs, especially in the agro-processing sector, and highlights the role of rural enterprises in driving inclusive economic growth.