

गौतम पात्र

महाप्रबंधक एवं संयोजक,
एसएलबीसी, ओडिशा

Goutam Patra

General Manager and Convener,
SLBC, Odisha



यूको बैंक

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

UCO BANK

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

संदर्भ सं/Ref. No. SLBC/ODI/2024-25/746

दिनांक / Date: 21-11-2024

राज्य स्तरीय बैंकर्स समिति, ओडिशा
के सभी सदस्य ।

All the Members of State Level Bankers'
Committee, Odisha

महोदया/ महोदय,

Madam/Sir,

विषय :दिनांक 25 नवंबर, 2024 को आयोजित होने
वाली 177वीं राज्य स्तरीय बैंकर्स समिति
(एस.एल.बी.सी.) की बैठक के लिए कार्यसूची नोट

Sub: Agenda Note for 177th SLBC Meeting to
be held on 25th November, 2024

हम नीचे दिए गए विवरण के अनुसार 25 नवंबर, 2024
को होने वाली ओडिशा की 177 वीं राज्य स्तरीय बैंकर्स
समिति (एस.एल.बी.सी.) की बैठक में आपके अवलोकन
और भागीदारी के लिए कार्यसूची नोट इसके साथ संलग्न
करके प्रेषित कर रहे हैं;

We are enclosing herewith the Agenda
Notes for your kind perusal and
participation in the 177th SLBC Meeting of
Odisha to be held on 25th November, 2024
as per the details below;

दिनांक: 25-11-2024 (सोमवार)

Date : 25-11-2024 (Monday)

समय: 11.00 A.M.

Time : 11.00 A.M.

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

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

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

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

शुभकामनाओं सहित !

With regards!

भवदीय,

Yours faithfully,

G. Patra

गौतम पात्र Goutam Patra

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

General Manager, UCO Bank & Convener, SLBC, Odisha

अनुलग्नक Encl.: यथोक्त As stated above



0674-2620430, 2620431, 2620432, 2620433



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www.slbcorissa.com

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177TH

SLBC

AGENDA



BANKING AT A GLANCE IN ODISHA AS ON 30th SEPTEMBER 2024

Sl	Particulars	Sept'23 (Amt in Cr)	March'24 (Amt in Cr)	June'24 (Amt in Cr)	Sept'24 (Amt in Cr)
1	Total Deposit	4,84,534.22	5,27,479.10	5,34,284.86	5,50,609.74
2	Total Advance utilized in the state	3,96,109.68	4,03,616.89	4,06,373.59	4,20,376.37
	Total Advance Sanctioned and utilized in State	3,40,289.50	3,48,963.33	3,39,619.94	3,50,823.48
3	Total Business (Deposit + Advance)	8,80,643.90	9,31,095.99	9,40,658.45	9,70,986.11
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	81.75%	76.52%	76.06%	76.35%
5	Total PS Advance	2,13,843.70	2,05,772.61	2,05,648.50	2,05,478.36
	% of PS Advance to ANBC Benchmark - 40%	62.84%	58.97%	60.55%	58.57%
6	Agriculture Advance	1,06,543.58	94,200.41	93,947.12	95,885.63
	% of Agriculture Advance to ANBC Benchmark - 18%	31.31%	26.99%	27.66%	27.33%
7	MSME Advance	85,378.11	90,608.34	91,342.17	91,779.75
	% Of MSME Advance to ANBC	25.08%	22.48%	22.50%	21.83%
	Out of which, Micro Enterprises	35,358.52	41,624.18	42,637.91	43,119.88
	% Of Micro Enterprises Advance (Benchmark- 7.5 % of ANBC)	10.39%	10.31%	10.51%	10.26%
8	Advance to Weaker Section	1,10,335.27	1,27,408.13	1,29,479.48	1,30,893.43
	Advance to weaker section to % Of ANBC (Benchmark - 12.00%)	32.42%	36.51%	38.12%	31.14%
9	Education Loan B/o	2,232.51	2,269.31	2,246.87	2,687.73
10	Housing Loan B/o	28,140.86	31,033.76	31,096.33	32,700.06
11	Total DRI Advance	3,341.44	3,529.78	3,617.37	3,759.57
12	Total Advance to Minority community	8,668.58	8,875.51	9,851.81	10,638.47
	Advance to Minority community of % Of Total Priority Sector	4.05%	4.31%	4.79%	5.18%
13	Advance to Women	79,130.08	84,667.58	85,967.88	89,469.67
	% Of Advance to Women to ANBC	23.25%	24.26%	25.31%	21.28%
14	NPA in % (Average in the state)	3.52	4.19	4.19	2.74
	Public Sector Banks	3.61	4.73	4.66	3.13
	Private Sector Banks	2.12	2.36	2.38	1.63
	RRBs	13.19	11.63	10.90	5.46
	Cooperative Banks	3.04	3.38	3.80	2.26
	Small Finance Banks	1.04	3.18	3.21	2.25



SI	Particulars	Sept'23 (Amt in Cr)	March'24 (Amt in Cr)	June'24 (Amt in Cr)	Sept'24 (Amt in Cr)
15	Total No. of Branches	5,812	5,927	5,948	6,015
	a) Rural Branches	3,060	3,095	3,100	3,145
	b) Semi Urban Branches	1,536	1,552	1,564	1,572
	c) Urban Branches	1,216	1,280	1,284	1,298
16	% Achievement under ACP	56.07%	103.33%	26.72%	49.34%
	Agriculture	61.58%	118.14%	25.22%	53.00%
	MSME	60.73%	106.43%	33.50%	56.89%
	Women SHG Finance	38.43%	111.00%	10.00%	26.00%
	Export Credit	38.15%	56.86%	9.36%	16.07%
	Education	31.64%	63.15%	8.09%	16.74%
	Housing	38.11%	69.62%	8.73%	15.04%
	Social Infrastructure	1.67%	97.04%	6.67%	58.10%
	Renewable Energy	47.01%	93.84%	14.74%	19.60%
	Others	29.92%	68.08%	11.04%	25.88%
	Priority Sector Disbursement (Rs. In Crores)	89,873.44	1,65,621.13	56,257.86	1,03,889.09
Non Priority Sector Disbursement (Rs. In Crores)	71,324.21	1,20,625.65	45,796.46	1,45,345.12	
17	Lead Districts :	30	30	30	30
	State Bank of India	19	19	19	19
	UCO Bank	7	7	7	7
	Bank of India	2	2	2	2
	Union Bank of India	2	2	2	2
18	RSETIs :	30	30	30	30
	State Bank of India	17	17	17	17
	UCO Bank	7	7	7	7
	Bank of India	2	2	2	2
	CBI	1	1	1	1
	Union Bank of India	2	2	2	2
	RUDSETI : Canara Bank	1	1	1	1
19	FLCs	30	30	30	30
	State Bank of India	19	19	19	19
	UCO Bank	7	7	7	7
	Union Bank of India	2	2	2	2
	Bank of India	2	2	2	2



177th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 175th & 176th SLBC Meeting held on 06.09.2024 at Bhubaneswar.

The proceedings of the 175th SLBC meeting for March-24 along with Special SLBC meeting on Financial Inclusion, Financial Literacy and Digital Payment for the FY 2023-24 and 176th SLBC meeting for June-24 of Odisha held on 06.09.2024 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2024-25/610 dated 21.10.2024. Since no comments have been received from any member, the same may please be confirmed.

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

Sl	Issues	Action taken																																							
1	All Banks to continue the momentum to achieve the ACP of the current year	<p>During the FY 2024-25, as of 30.09.2024, the total Priority Sector loan disbursement amounts to Rs. 1,03,889.11 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 49.34% under the Annual Credit Plan (ACP).</p> <p style="text-align: right;">‘Amt. in Rs. Crore’</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="5" style="text-align: center;">Target vs Achievement under ACP-FY 2024-25</th> </tr> <tr> <th style="text-align: center;">Total Target</th> <th style="text-align: center;">Achv. As on 30.06.2024</th> <th style="text-align: center;">% of Achv</th> <th style="text-align: center;">Achv. As on 30.09.2024</th> <th style="text-align: center;">% of Achv.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2,10,546.35</td> <td style="text-align: center;">56,257.86</td> <td style="text-align: center;">26.72</td> <td style="text-align: center;">1,03,889.11</td> <td style="text-align: center;">49.34</td> </tr> </tbody> </table>	Target vs Achievement under ACP-FY 2024-25					Total Target	Achv. As on 30.06.2024	% of Achv	Achv. As on 30.09.2024	% of Achv.	2,10,546.35	56,257.86	26.72	1,03,889.11	49.34																								
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2,10,546.35	56,257.86	26.72	1,03,889.11	49.34																																					
2	Banks to increase lending to education and housing sector	<p style="text-align: right;">‘Amt. in Rs. Crore’</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Scheme Name</th> <th style="text-align: center;">Disbursement as on 30.06.2024</th> <th style="text-align: center;">Disbursement as on 30.09.2024</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Education</td> <td style="text-align: center;">177.91</td> <td style="text-align: center;">366.38</td> </tr> <tr> <td style="text-align: center;">Housing</td> <td style="text-align: center;">1,960.58</td> <td style="text-align: center;">4,279.08</td> </tr> </tbody> </table>	Scheme Name	Disbursement as on 30.06.2024	Disbursement as on 30.09.2024	Education	177.91	366.38	Housing	1,960.58	4,279.08																														
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Education	177.91	366.38																																							
Housing	1,960.58	4,279.08																																							
3	The ticket size of crop loan is to be increased, specially by RRBs & Cooperative Bank.	<p>The average ticket size for crop loan of RRBs and Co-operative Banks given below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Banks</th> <th colspan="3">FY 2023-24</th> <th colspan="3">FY 2024-25 (30.06.2024)</th> <th colspan="3">FY 2024-25 (30.09.2024)</th> </tr> <tr> <th style="text-align: center;">No. of A/c</th> <th style="text-align: center;">Amt. in Rs. Crore</th> <th style="text-align: center;">Avg. ticket size in Rs.</th> <th style="text-align: center;">No. of A/c</th> <th style="text-align: center;">Amt. in Rs. Crore</th> <th style="text-align: center;">Avg. ticket size in Rs.</th> <th style="text-align: center;">No. of A/c</th> <th style="text-align: center;">Amt. in Rs. Crore</th> <th style="text-align: center;">Avg. ticket size in Rs.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">RRBs</td> <td style="text-align: center;">360151</td> <td style="text-align: center;">2318.31</td> <td style="text-align: center;">64370.42</td> <td style="text-align: center;">140712</td> <td style="text-align: center;">1019.77</td> <td style="text-align: center;">72472.34</td> <td style="text-align: center;">241429</td> <td style="text-align: center;">1482.48</td> <td style="text-align: center;">61404.25</td> </tr> <tr> <td style="text-align: center;">OSCB</td> <td style="text-align: center;">3658426</td> <td style="text-align: center;">19184.81</td> <td style="text-align: center;">52440.07</td> <td style="text-align: center;">761894</td> <td style="text-align: center;">3773.08</td> <td style="text-align: center;">49522.34</td> <td style="text-align: center;">1804468</td> <td style="text-align: center;">9522.95</td> <td style="text-align: center;">52774.30</td> </tr> </tbody> </table>	Banks	FY 2023-24			FY 2024-25 (30.06.2024)			FY 2024-25 (30.09.2024)			No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	No. of A/c	Amt. in Rs. Crore	Avg. ticket size in Rs.	RRBs	360151	2318.31	64370.42	140712	1019.77	72472.34	241429	1482.48	61404.25	OSCB	3658426	19184.81	52440.07	761894	3773.08	49522.34	1804468	9522.95	52774.30
Banks	FY 2023-24			FY 2024-25 (30.06.2024)			FY 2024-25 (30.09.2024)																																		
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RRBs	360151	2318.31	64370.42	140712	1019.77	72472.34	241429	1482.48	61404.25																																
OSCB	3658426	19184.81	52440.07	761894	3773.08	49522.34	1804468	9522.95	52774.30																																



4	All banks have to process the applications under various schemes in a time bound manner to reduce pendency	Name of Scheme	No. Of Applications forwarded to Banks as on			No. Of Applications sanctioned as on			No. Of Applications Pending as on		
			Mar-24	June-24	Sept-24	Mar-24	June-24	Sept-24	Mar-24	June-24	Sept-24
		PMEGP	17146	2848	7806	5341	409	1693	3495	2306	3952
		PMFME	5323	253	706	1399	102	224	1649	113	268
		MKUY	6368	6440	6856	2071	2523	2998	2957	2428	2283
		SUY	3488	2209	2209	1128	208	224	2209	1922	1427
	AIF	2221	2500	2938	1389	1756	768	341	109	324	
5	All banks to ensure 100% digitization in 26 districts by 30.09.2024	14 districts have achieved 100% digitalization in both SB & CA. Remaining 12 districts have achieved 100% digitalization in CA but achieved more than 99.90% in SB A/cs (Due to one bank OGB).									
			Freezed as on 31.03.2023			% of coverage as on 30.03.2024			% of coverage as on 01.11.2024		
		Savings Account	3,46,28,578			96.88%			99.90%		
		Current Account	4,71,565			91.36%			100.00%		

AGENDA NO.2

Annual Credit Plan / CD Ratio

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

As of September 30, 2024, in the current financial year 2024-25, the total Priority Sector loan disbursement amounts to Rs. 1,03,889.11 crore, against the annual target of Rs. 2,10,546.35 crore, resulting in an achievement rate of 49.34% under the Annual Credit Plan (ACP).

Comparative- Sectoral Target Vs Achievement under ACP 2024-25 as on 30.09.2024.

(Amt in Rs. Cr.)

Particulars	FY 2023-2024 (up to 30.09.23)			FY 2024-2025				
	Target	Achv	% Achv	Target	Up to 30.06.24		Up to 30.09.24	
					Achv	% Achv	Achv	% Achv
Agri Total	58,776.16	36192.55	61.58	74,381.60	18,761.61	25.22	39,419.41	53.00
MSME Total	72,297.84	43,908.13	60.73	1,02,083.66	34,199.45	33.50	58,075.44	56.89
Education	1,153.35	364.91	31.64	1,356.87	109.71	8.09	227.09	16.74
Housing	6,614.50	2,520.63	38.11	7,221.85	630.65	8.73	1,086.24	15.04



Export Credit	7,435.96	2837.01	38.15	8,443.26	790.16	9.36	1356.82	16.07
Other PS	13,255.64	4,050.21	30.55	17,059.11	1,766.28	10.35	3,724.11	21.83
Priority Sector Total	1,60,280.22	89,873.44	56.07	2,10,546.35	56,257.86	26.72	1,03,889.11	49.34

Bank group wise Achievement under ACP 2024-25 as on 30.09.2024

(Amt in Rs. Cr.)

Bank Group	FY 2023-2024 (up to 30.06.23)			FY 2024-2025				
	Target	Achv	% Achv	Target	Upto 30.06.24		Upto 30.09.24	
					Achv	% Achv	Achv	% Achv
Public Sector Banks	98,688.20	53,468.20	54.18	1,27,287.18	33,890.79	26.73	63,574.61	49.95
Private Sector Banks	31,640.40	19,650.69	62.11	45,436.54	15,114.48	33.27	23,567.60	51.65
Regional Rural Banks	8,159.58	5,462.66	66.95	11,204.25	2,695.52	24.06	5,317.73	47.46
Co-operative Banks	20,010.71	9,944.33	49.70	22,186.80	3,887.23	17.52	10,397.64	46.86
Small Finance Bank	1,781.33	1,347.54	75.65	4,431.58	669.84	15.12	1,131.54	25.53
Total	1,60,280.22	89,873.44	56.07	2,10,546.35	56,257.86	26.72	1,03,889.11	49.34

The top 3 and bottom 3 performing banks (ACP-Priority Sector) as on 30.09.2024 are given below:

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
State Bank of India	55.73
Indian Overseas Bank	52.63
Central Bank of India	51.85
BOTTOM 3 PERFORMING BANKS	
Punjab National Bank	41.78
Indian Bank	40.24
Punjab & Sind Bank	2.55

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
RBL Bank	97.67
DBS Bank(e-LVB)	96.68
Federal Bank	91.41
BOTTOM 3 PERFORMING BANKS	
Ujjivan SFB	13.03
City Union Bank	0.00
Tamilnadu Mercantile Bank Ltd	0.00

The top 3 and bottom 3 performing Districts under ACP-Priority Sector as on 30.09.2024 are given below :

DISTRICT	ACHIEVEMENT %
TOP 3	
Jharsuguda	71.49
Sundargarh	63.76
Bolangir	62.66

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Koraput	37.57
Gajapati	36.47
Kandhamal	33.96



District wise & Bank wise achievement as on 30.06.2024 is detailed in **Annexure-1**.

2.1.a Education Loan

During the current FY 2024-25, as on 30.09.2024 the total disbursement under Education loan is Rs. 366.38 Crores in 13,741 accounts and the Balance outstanding as on 30.09.2024 is Rs. 2687.73 Crores in 49,867 accounts.

Performance under education loan is given below.

FY	Disbursement (Priority)	Disbursement (Non-Priority)	(Amt in Rs. Cr.) Total Disbursement
	Amount	Amount	Amount
FY 2023-24, September 2024	364.91	60.81	425.72
FY 2024-25, June 2024	109.71	68.20	177.91
FY 2024-25, September 2024	227.09	139.29	366.38

Against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 30.09.2024 is **Rs.227.09 Crore** which is **16.79%** of the target.

The top 5 and bottom 3 performing banks under 2 categories in regard to disbursement in Education Loan (Both PS &NPS) are given below :

PSB,RRB& OSCB	
Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Central Bank of India	44.41
Bank of Maharashtra	43.59
Canara Bank	36.75
UCO Bank	27.77
Union Bank of India	27.44
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	0.59
OSCB	0.30
Utkal Grameen Bank	0.13

PVT BANKS & SFB	
Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
IDBI Bank	12.72
ICICI Bank	5.42
Axis Bank Ltd.	4.38
Karnataka Bank Ltd.	3.86
HDFC Bank	1.21
BOTTOM PERFORMING BANKS	
**	

** 16 Banks namely Bandhan Bank, City Union Bank, IDFC First Bank, Indusind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, DBS Bank, RBL Bank, Tamilnadu Mercantile Bank, Yes Bank, ESAF SFB, Jana SFB, Suryoday SFB, Ujjivan SFB and Utkarsh SFB have not sanctioned any education loan from 01.04.2024 to 30.09.2024

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



2.1.b Housing Loan

During the current FY 2024-25, all banks have disbursed Rs.4,279.08 Crore (both priority and non-priority) from 01.04.2024 to 30.09.2024. The balance outstanding as on 30.09.2024 is Rs.32,700.06 Crore in 2,71,556 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, September 2023	2,520.63	2,362.52	64,438	4,883.16	2,59,246	28,140.86
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

Against a target of **Rs.7,221.85 Crore** under Priority Sector Housing Loan, the achievement as of 30.09.2024 is **Rs.1,086.24 Crore** which is **15.04%** of the target.

Bank wise performance as on 30.09.2024 is available at **Annexure -3**.

The top 5 and bottom 3 performing banks under 2 categories in regard to disbursement in Housing Loan (Both PS & NPS) are given below are given below:

PSB,RRB& OSCB	
Bank	ACHIEVEMENT %
TOP 5 PERFORMING BANKS	
Utkal Grameen Bank	50.46
UCO Bank	43.86
Union Bank of India	38.71
Indian Bank	31.80
Bank of India	28.54
BOTTOM 3 PERFORMING BANKS	
Punjab & Sind Bank	3.05
Orissa State Co-Op. Bank	2.98
Bank of Baroda	2.43

PVT BANKS & SFB	
Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
DCB Bank	110.58
IDFC Bank	30.24
HDFC Bank	12.93
Bandhan Bank	9.77
Karnataka Bank	8.51
BOTTOM 3 PERFORMING BANKS	
**	

** 7 Banks viz. Indus Ind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, RBL Bank and DBS(e-Laxmi Vilas) Bank, South Indian Bank and Tamilnad Mercantile



Bank have not sanctioned any Housing Loan during the current FY 2024-25 till 30.09.2024.

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

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

The CLSS data of Odisha as on 30.09.2024 as provided by NHB (National Housing Bank) is given below –

PMAY-CLSS Status as on 30-09-2024 for Odisha			
SI No.	Scheme Name	Net Households (units in thousands)	Net Subsidy Amount (in ₹ crore)
1	EWS/LIG-Old	0.9	13.90
2	EWS/LIG-New	4.2	92.70
Sub-Total (A)		5.1	106.60
3	MIG-I	2.9	57.70
4	MIG-II	0.7	13.30
Sub-Total (B)		3.6	71.00
Grand Total (A)+(B)		8.7	177.60

The PLI wise Performance- EWS/LIG & MIG as on 30.09.2024 (Odisha) is given in **Annexure-3A**.

2.1.c Export Credit

During the current FY 2024-25 up to 30.09.2024, all banks have disbursed Rs.1,356.82 Crore against the annual target of Rs. 8,443.26 Crore achieving 16.07% of the target.

Performance under Export Credit is given below.

Export Credit			
FY	Target	Achv.	%Achv.
September'23	4,706.82	5,044.71	107.18
June'24	8,443.26	790.16	9.36
September'24	8,443.26	1,356.82	16.07



Bank Group	FY 2023-24 (30.09.2023)			FY 2024-25(up to 30.06.2024)		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Public Sector Banks	4,724.84	2,831.34	59.92	6,880.22	1,356.82	19.47
Private Sector Banks	2,048.37	5.67	0.28	1,442.17	0.00	0.00
Regional Rural Banks	176.51	0.00	0.00	23.53	0.00	0.00
Co-operative Banks	366.54	0.00	0.00	0.00	0.00	0.00
Small Finance Bank	119.70	0.00	0.00	97.34	0.00	0.00
Total	7,435.96	2,837.01	38.15	8,443.26	1,356.82	16.07

2.1.d Target under Advance to Weaker Section

As per the Master Direction of RBI on Priority Sector Lending- Targets and Classification updated as on July 27, 2023 the target under advance to weaker section for FY 2023-24 is 12% of ANBC. The achievement under advance to weaker section as of 30th September 2024 is Rs.1,30,547.24 Crore which is 31.14% of ANBC.

2.2 CD Ratio (All Banks)

The CD ratio as of September'2024 increased to 76.35% from 76.06% as of June'2024.

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

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

BANKS	March-2024	June-2024	September-2024		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Maharashtra	131.62	124.62	2108.89	2308.42	109.46
Bank of Baroda	79.66	72.05	12860.17	10857.56	84.43
Punjab National Bank	94.24	92.90	23992.31	19579.44	81.61



Bank of India	76.61	76.52	20358.77	15456.28	75.92
Canara Bank	74.08	70.05	22464.64	16090.74	71.63
Indian Bank	71.52	70.10	17923.23	12691.33	70.81
Union Bank of India	67.49	66.93	41985.11	28372.55	67.58
State Bank of India	62.86	62.91	188565.56	118663.98	62.93
Central Bank of India	61.08	62.94	4203.31	2644.43	62.91
Indian Overseas Bank	62.33	62.36	8726.78	5323.77	61.00
UCO Bank	65.69	66.91	24342.80	14736.98	60.54
Punjab & Sind Bank	133.81	33.69	1992.52	466.87	23.43
Public Sector Banks	68.69	67.83	369524.10	247192.35	66.89
Indus Ind Bank	110.19	117.35	6280.34	11398.45	181.49
Karnatak Bank	121.52	127.93	537.44	844.85	157.20
City Union Bank	162.88	162.07	29.13	44.25	151.91
DBS (e-Laxmi Vilas Bank)	19.13	24.85	116.86	175.72	150.37
Federal Bank	111.91	108.28	1406.64	1693.16	120.37
Kotak Mahindra Bank	99.65	114.67	2208.01	2545.20	115.27
IDFC Bank	98.08	98.00	3817.98	3585.03	93.90
DCB Bank Ltd	100.38	98.08	1962.11	1812.59	92.38
Yes Bank	105.24	96.66	2384.10	1987.36	83.36
ICICI Bank	72.11	74.13	28202.21	21853.67	77.49
IDBI Bank	72.04	74.26	6765.87	5118.46	75.65
Axis Bank	74.38	75.13	30269.97	22555.35	74.51
The South Indian Bank	152.33	79.97	202.94	146.75	72.31
Bandhan Bank	74.00	71.67	4177.22	3000.86	71.84
HDFC Bank	75.52	74.23	34134.09	23147.05	67.81
RBL Bank	72.18	59.94	1332.28	861.90	64.69
Karur Vysya Bank	36.58	36.73	319.20	128.45	40.24
Tamilnadu Mercantile	20.27	25.04	111.20	23.15	20.82
Standard Chartered	0.00	0.00	0.00	0.00	0.00
Private Sector Banks	78.48	79.10	124257.59	100922.24	81.22
Utkal Grameen Bank	52.15	55.49	8922.93	5281.77	59.19
Odisha Gramya Bank	55.08	57.65	16916.51	9797.49	57.92
Regional Rural Banks	54.02	56.89	25839.44	15079.26	58.36
Utkarsh SFB	320.14	508.80	192.47	932.47	484.48
ESAF SFB	846.09	574.85	68.38	322.21	471.20
Suryoday SFB	252.17	266.00	344.24	923.87	268.38
Ujjivan SFB	172.19	163.44	379.08	582.51	153.67
Jana SFB	79.73	80.82	1575.46	1192.78	75.71



Small Finance Bank	166.54	161.02	2559.62	3953.84	154.47
Orissa State Co-Op. Bank	124.26	125.27	28428.99	38423.21	135.16
RIDF NABARD				14805.45	
TOTAL	76.52	76.06	550609.74	420376.37	76.35

The details of bank wise deposit, advances, and important banking key indicators as on 30.09.2024 are available at **Annexure – 4**.

CD ratio of RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural labourer, small artisans, etc. However, the lower CD ratio hinders the fulfilment of credit aspiration of the people. As on 30.09.2024, CD ratio of Odisha Gramya Bank is 57.92% and that of Utkal Grameen Bank is 59.19%. In both the RRBs i.e., Odisha Gramya Bank & Utkal Grameen Bank to take all necessary steps for increasing the CD ratio.

2.3 CD Ratio (District-wise).

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

(Amt in Rs. Cr.)

DISTRICTS	Mar-24	Jun-24	Sep-24		
	CD Ratio	CD Ratio	Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	246.77	228.32	8598.29	19098.03	222.11
KALAHANDI	106.34	105.17	6499.71	6871.46	105.72
JAJPUR	90.77	90.53	15342.09	15145.86	98.72
BOUDH	86.81	89.48	1825.57	1739.68	95.29
SAMBALPUR	106.06	94.79	30627.20	29181.21	95.28
BARGARH	87.75	85.98	8869.05	7997.52	90.17
SONEPUR	80.67	78.53	3098.16	2619.04	84.54
NAYAGARH	78.30	78.06	5627.34	4466.07	79.36
BOLANGIR	75.54	74.60	9854.12	7810.28	79.26
BHADRAK	74.73	74.97	9454.90	7486.97	79.19
NABARANGPUR	77.17	78.66	3311.45	2592.44	78.29
DHENKANAL	66.44	77.05	9243.83	7047.09	76.24
KHURDA	75.42	76.72	194750.13	144247.62	74.07
NUAPADA	66.72	69.75	2628.91	1860.81	70.78



GANJAM	63.95	65.70	30162.50	20174.32	66.89
KORAPUT	64.91	64.49	8723.38	5717.13	65.54
SUNDARGARH	55.30	54.28	32244.40	21082.09	65.38
BALASORE	63.96	64.26	19353.43	12527.77	64.73
CUTTACK	59.34	61.10	42032.36	26941.10	64.10
RAYAGADA	108.87	63.80	5333.76	3393.85	63.63
MALKANGIRI	57.96	58.50	2386.54	1478.10	61.94
KEONJHAR	55.86	65.07	16460.77	9773.27	59.37
ANGUL	63.57	61.50	20054.36	11797.41	58.83
JAGATSINGHPUR	57.52	54.74	14550.15	8453.45	58.10
KENDRAPARA	56.38	56.78	9381.24	5357.05	57.10
KANDHAMAL	55.57	56.42	3482.50	1964.23	56.40
DEOGARH	51.90	51.17	2120.80	1140.93	53.80
PURI	53.22	52.23	14662.10	7753.16	52.88
GAJAPATI	49.99	50.76	3373.98	1748.52	51.82
MAYURBHANJ	48.87	49.17	16556.73	8104.45	48.95
RIDF NABARD				14805.45	
TOTAL	76.52	76.06	550609.74	420376.37	76.35

AGENDA NO. 3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha as on 30.09.2024 stands at 59,191 with 6,015 Brick & Mortar branches, 45,565 BC Points and 7,611 ATMs.

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

Parameter	Sept-23	Mar-24	June-24	Sept-24	Increase over Sept-2023	Increase over June-2024
No. of B&M Branch	5,812	5,927	5,948	6,015	203	67
No. of BC	42,299	43,115	42,486	45,565	3,266	3,079
No. of ATM	7,666	7,690	7,653	7,611	-55	-42
Total Banking Network	55,777	56,732	56,087	59,191	3,414	3,104



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

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

Bank Branch, ATM & BC Network in ODISHA- Rural Area				
Description	30.09.2023	31.03.2024	30.06.2024	30.09.2024
Branch	3,060	3,095	3,100	3,145
BC	29,738	34,084	31,144	32,730
ATM	1,842	1,872	1,837	1,824

Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area				
Description	30.09.2023	31.03.2024	30.06.2024	30.09.2024
Branch	1,536	1,552	1,564	1,572
BC	6,400	6,582	4,705	5,616
ATM	3,139	3,106	3,104	3,097

Bank Branch, ATM & BC Network in ODISHA- Urban Area				
Description	30.09.2023	31.03.2024	30.06.2024	30.09.2024
Branch	1,201	1,258	1,280	1,298
BC	6,162	5,913	2,449	7,219
ATM	2,688	2,704	2,712	2,690

As informed by IPPB, Bhubaneswar, 8,929 numbers of facility access points of IPPB are available as on 30.09.2024 through its 33 branches.

IPPB Branch	IPPB Facility Access Points				
	As on 30.09.2023	As on 31.12.2023	As on 31.03.2024	As on 30.06.2024	As on 30.09.2024
33	8,828	8,828	8,929	8,929	8,929

3.2 Operations of Business Correspondents (BCs).

As of 30.09.2024 there are 45,565 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of 30th September 2024 is given below.

Bank Type	Total BC Outlet				Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	Sept 23	March 24	June 24	Sept 24		
Public Sector Banks	12,740	15,015	15,054	15,281	14,564	14,566



Private Sector Bank	27,628	26,283	25,472	28,325	22,176	27,779
RRBs	1,833	1,856	1,857	1,858	1,216	1,216
SFBs	98	108	103	101	101	90
Total	42,299	43,262	42,486	45,565	38,057	43,651

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

It is reported that the information on BCs provided by Banks to RBI Central office is different from that reported to SLBC. SLBC has taken up with the banks for reconciliation and submission of actual data to SLBC.

3.3 Status of Financial Literacy Camps conducted

As per the information submitted by LDMs and Banks, in FY 2024-25 during the quarter ended 30th Sept 2024 a number of 9,315 financial literacy camps are conducted through 3,145 rural branches and 1,386 camps are conducted through 30 Financial Literacy Centers operating in the State.

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

3.4 Financial Literacy Centers (FLC)

Financial Literacy Centers are the building blocks or the basic units that initiate the financial literacy activities at the ground level and banks should provide the minimum basic infrastructure and strengthen the existing FLC Eco-system. The Financial Literacy Counsellor/ Director heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.

Details of 5 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 FLC in Angul district, UCO Bank has advertised inviting applications from candidates on 10.08.2023 but no application has been received. ZO has taken up the matter with the Head Office. In case of Bhadrak & Jagatsinghpur district, the advertisement inviting application for appointment of FL counsellor was published



			in paper in Sept 23 & May 24. No application has been 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	2	Mayurbhanj & Keonjhar	As reported by BOI, the FL counsellor in Mayurbhanj dist. was appointed on 05.10.2024. In case of Keonjhar dist. the process for appointment FL Counsellor was completed in May 2024. However, the selected candidate did not join. The have restarted the selection process and assured that the post will be filled up by the end of November 2024.

3.5 Centers for Financial Literacy (CFL) Project

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

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

As informed by Dhan Foundation, MOTHER and VIDs in quarter ending 30.09.2024 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 17,474 and number of individuals participated in these Financial Literacy Awareness Programs is 4,61,670.

Name of the Bank	No. of CFL Operational ized as of 30.09.2024	FY 2023-24 Quarter ending 30.09.2023		FY 2024-25 Quarter ending 30.09.2024	
		FLAPS conducted	No. of Participants	FLAPS conducted	No. of Participants
Bank of India	35	5,493	1,31,174	5,923	1,48,571



State Bank of India	38	5,631	1,23,062	6,747	1,78,446
UCO Bank	22	2,861	68,963	4,126	1,09,806
Union Bank of India	9	664	25,804	678	24,847
TOTAL	104	14,649	3,49,003	17,474	4,61,670

Name of the NGO	FY 2023-24 Quarter ending 30.06.2023		FY 2024-25 Quarter ending 30.09.2024	
	No. of FLAP conducted	No. of Members Attended	No. of FLAP conducted	No. of Members Attended
DHAN Foundation	12,524	2,98,595	13,430	3,38,146
MOTHER	1,823	33,925	3,740	1,08,558
VIDS	302	16,483	304	14,966
Grand Total	14,649	3,49,003	17,474	4,61,670

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

3.6 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 30.09.2024 brick and mortar branches were opened in 11 villages.

As reported by Indian bank, branch is functional on 12.08.2024 in Petru village which is within 5 km of Kandili village and updated the same in JDD app.

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

District	Sub District	Village	Allocated Bank	Status
Nabarangapur	Raighar	Hatigan	Central Bank of India	As informed by the bank there is no suitable premises present in Hatigan village for opening of a Brick & Mortar branch. They have taken up the matter with District Administration



				<p>for providing premises at panchayat office, Hatigaon.</p> <p>SLBC has taken up the matter with Finance Dept. and Home Department, Govt. of Odisha. However, no premises has been allotted to the bank for opening of B & M branch in the village yet.</p>
Koraput	Boipariguda	Mathpada	Bank of Baroda	<p>As reported by Bank of Baroda there is no suitable premises present in Mathpada village for opening of a Brick & Mortar branch.</p> <p>SLBC has taken up the matter with Finance Dept. and Home Department, Govt. of Odisha. However, no premises has been allotted to the bank for opening of B & M branch in the village yet.</p>

Opening of Brick & Mortar branches in 65 identified Gram Panchayats:

As per the decision of Special SLBC and 156th SLBC Meeting held on 30.09.2019, a Committee was constituted under the Chairmanship of Special Secretary Cum Director, Institutional Finance, Finance Department, Government of Odisha to examine the issue of opening of Brick & Mortar Bank Branches in Unbanked Gram Panchayats. The committee recommended for opening brick & mortar branches in 65 GPs. The committee also authorized SLBC to circulate the list to all banks and allocate GPs to different banks for opening of brick & mortar branches within 30th June 2020.

Till date, out of 65 identified GPs, B & M branches already opened in 22 GPs. The updated status of remaining 43 GPs for opening of Brick & mortar branches is enclosed in **Annexure-9**.

Since all the allottee banks have reported that branch opening in the remaining 43 locations is not feasible, the Committee is requested to take an appropriate decision in this regard.

Opening of Brick & Mortar Branches in Unbanked GPs:

As reported by LDMs 3 GPs in the State do not have banking touchpoints within the GP boundary.



DETAILS OF UNBANKED GPs						
SL NO	District	Name of the Block	Name of the Grama Panchayats	Population of the GP	NO. OF VILLAGES	Allottee Bank
1	MALKANGIRI	CHITRAKONDA	DHULIPUT	2349	20	SBI
2	MALKANGIRI	CHITRAKONDA	JANTRI	2042	16	SBI
3	MALKANGIRI	CHITRAKONDA	POPULUR	3308	14	SBI

All the 3 GPs are allotted to State Bank of India for opening of CSP+.

3.7 Status of opening of banking outlet in Unbanked Rural Centers/ Unbanked villages.

As mentioned in Para 5.3 of the Master Circular on Lead Bank Scheme dated April 1, 2024, in Odisha State, there are 24 Unbanked Villages/ Unbanked Rural Centers having population more than 5,000(Tier-5 centers) pertaining to 14 districts in the State. SLBC has taken up with the concerned LDMs to verify the presence of CBS-enabled banking outlet in the said locations and submit the status to SLBC on priority basis. Regarding villages having population less than 5000(Tier-6 centers), there are 2 unbanked villages as on 30.09.2024 namely Siuli and Satyarajpur as identified by Jan Dhan Darshak GIS App.

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

As on 31.03.2024 there were 14 unbanked villages out of which 9 villages were provided with banking touch points and 1 village was newly identified resulting in 6 villages remaining unbanked as on 30.06.2024.

As on 30.09.2024, out of these 6 identified unbanked villages 3 villages were provided with BC points and 1 village (Panaspadar of Malkangiri dist.) was recommended for exemption after approval in 176th SLBC meeting.

The status of remaining 2 unbanked villages is given below.

Sl. No.	District	Sub district	Village name	Allottee bank	Population	Reason/s for non-achievement as on 30.04.2024
1	Ganjam	Tarasingi	Siuli	UGB	110	As reported by bank, network connectivity and electricity is not available in the village. Bank has recommended for exemption of the village. LDM, Ganjam is requested to take up the matter of exempting the village in DCC.



2	Cuttack	Narasinghpur	Satyajaypur	SBI	491	As reported by bank, network connectivity is not available in the village.
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3.8 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 30.09.2024 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 2,125 i.e. 53.26 %.

Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fiber cable out of which 2,164 GPs and BHQs having active connectivity i.e. 70.60%.

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

As reported by BBNL all connected GPs/ BHQs are service ready as of 30.09.2024.

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

3.9 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2024-25 up to 30.09.2024 NABARD has sanctioned Rs. 94.56 Lac (Rs. 79.80 Lac to banks and Rs. 14.76 Lac to other agencies) under FIF out of sanction budget allocation of Rs. 2583.85 Lac.

NABARD has disbursed Rs. 460.49 Lac (Rs. 458.49 Lac to banks and Rs. 2.00 Lac to other agencies) during the FY 2023-24 up to 30.09.2024 out of disbursement budget allocation of Rs. 1,934.17 Lac.

(Amount in Rs. Lac)

Budget FY 2024-25	Components	Banks			Other Agencies			Total		
		30.09.23	30.06.24	30.09.24	30.09.23	30.06.24	30.09.24	30.09.23	30.06.24	30.09.24
2583.85	Sanctioned	71.48	0.00	79.80	14.96	14.54	14.76	86.44	14.54	94.56



1934.17	Disbursed including previous sanctions	199.24	9.00	458.49	100.13	0.00	2.00	299.37	9.00	460.49
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(Amount in Rs. Lac)

Disbursement details during FY 2024-25 (Year wise Sanction) under FIF up to 30 th Sept.			
Sanction Year	Banks	Other Agencies	Total
FY 2021-22	129.21	-	129.21
FY 2023-24	174.41	-	174.41
FY 2024-25	133.98	22.89	156.87
Total	458.49	2.00	460.49

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

3.10 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 30.09.2024, cumulative number of accounts opened under PMJDY is 2,20,35,437 and total deposit in these accounts is Rs. 9,666.76 Crore. Out of total PMJDY accounts as on 30.09.2024, Rupay Card issued in 1,55,59,637 accounts and 1,79,24,924 accounts are aadhaar seeded.

The performance regarding opening of PMJDY accounts as of 30.09.2024 (FY 2024-25) is given below:

FY	Date	Target	No. of PMJDY accounts opened	% Achievement	Cumulative No. of Accounts	Zero Balance Accounts	Rupay Card issued	Aadhaar Seeded
2023-24	30.09.23	14,50,000	6,55,178	45.18 %	2,06,39,643	13,30,048	1,48,93,427	1,64,42,049
	31.03.24		13,57,879	93.63 %	2,13,42,429	14,25,027	1,52,33,430	1,71,61,875
2024-25	30.06.24	14,55,000	4,18,103	28.74 %	2,17,60,532	14,91,627	1,53,61,583	1,76,10,215
	30.09.24		6,93,024	47.63 %	2,20,35,437	15,18,390	1,55,59,637	1,79,24,924

Bank wise and District wise performance on PMJDY as on 30.09.2024 is given in **Annexure – 12**

3.11 Performance by Commercial Banks under Social Security Schemes

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

Scheme	FY 2023-24			FY 2024-25				
	Target	Up to 30.09.2023	% Achievement	Target	Up to 30.06.2024	% Achievement	Up to 30.09.2024	% Achievement
APY	4,46,060	1,93,540	43.39 %	4,23,760	89,500	21.12 %	2,17,944	51.43 %
PMJJBY	16,00,000	7,44,638	46.54 %	18,40,000	2,31,805	12.60 %	13,22,434	71.87 %
PMSBY	30,00,000	30,58,423	101.95 %	34,50,000	4,92,806	14.28 %	22,27,388	64.56 %



Bank wise performance in the 3 Social Security Schemes is available at **Annexure-13,14,15.**

3.12 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 30.09.2024 in the KPIs in comparison to the Benchmark/Aspirational Target as reported by NITI Aayog is given below.

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
	Jan'20	Sept'24	% Ach	Jan'20	Sept'24	% Ach	Jan'20	Sept'24	% Ach	Jan'20	Sept'24	%Ach
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
State Average				18,767			46,743			6,091		
Bolangir	91,640	1,43,872	111	3,581	25,825	264	12,005	49,666	164	1,609	4,854	168
Dhenkanal	94,898	1,53,142	118	6,308	25,764	264	21,854	57,350	189	1,964	6,982	242
Gajapati	90,970	1,59,151	123	2,738	20,685	212	8,092	46,507	153	1,706	5,316	184
Kalahandi	72,899	1,20,480	93	2,046	17,386	178	7,306	39,405	130	937	3,716	129
Kandhamal	77,817	1,20,243	93	2,898	25,678	263	11,818	48,776	161	1,193	5,089	176
Koraput	72,387	1,16,369	90	3,228	18,720	192	8,555	39,006	129	1,069	5,011	174
Malkangiri	63,248	1,14,327	88	2,035	25,530	261	5,213	45,935	152	716	3,909	135
Nabarangpur	64,668	1,15,017	89	2,482	17,973	184	7,609	32,477	107	910	3,270	113
Nuapada	87,177	1,39,803	108	3,215	28,213	289	10,941	53,541	177	1,143	4,527	157
Rayagada	72,970	1,17,124	90	4,045	21,037	215	9,767	40,175	133	1,445	5,354	186

From the above table, it is observed that Nuapada, Gajapati, Bolangir and Dhenkanal districts have achieved 100% benchmark under the parameter Operative CASA Per lakh population. In case of PMSBY, PMJJBY & APY all districts have achieved 100% benchmark.

As on 31.03.2024 there were 6 unbanked villages out of which 5 villages were provided with banking touch points and 1 village i.e. Panaspadar in Jodamba Sub dist. remained unbanked. In the DCC meeting of Malkangiri district held on 01.03.2024, the village was exempted from providing banking touchpoint due to unavailability of connectivity and very low population (72). The matter was discussed in 175th & 176th SLBC meeting of Odisha State held on 06.09.2024 and



the committee accepted the decision. SLBC vide letter dated 25.10.2024 has taken up the matter with DFS, New Delhi for exemption.

3.13 Expanding and Deepening of Digital Payments Ecosystem

In an effort to expand and deepen digital payment eco system, four districts in Odisha namely Cuttack, Bolangir, Sambalpur and Ganjam have achieved 100% digitization and have been declared as fully digitalized districts.

Further, in view of successful and timely implementation of the project, RBI had proposed rest 26 districts for making them 100% digitally enabled in a time bound manner. The cutoff date for crystallization of total eligible accounts (SB & Current) by banks is fixed as 31.03.2023 and the date of achieving 100% digitization is fixed on 31.03.2024 which was subsequently extended up to 30.09.2024.

So far, the coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) of freezed savings accounts is 99.90% and freezed current accounts is 100.00%. In savings accounts 100% digitalization could not be achieved since Odisha Gramya Bank has digitalized 99.07% of their savings accounts and could not achieve 100% target.

	Savings Accounts	Current Accounts
No. of Districts in the State with 100% digitalization	14	26
Remaining Districts	12	00

The following districts have not achieved 100% digitalization in Current accounts.

Sl. No.	District	% of Digitalization in SB accounts
1	KENDRAPARA	99.99
2	KEONJHAR	99.95
3	KHURDA	99.93
4	MAYURBHANJ	99.89
5	NAYAGARH	99.88
6	PURI	99.83
7	JAJPUR	99.82
8	BHADRAK	99.80
9	ANGUL	99.79
10	BALASORE	99.77
11	JAGATSINGHPUR	99.70
12	DHENKANAL	99.68



Bank wise and district wise progress is given in **Annexure- 16**.

The reasons for non-achievement of 100% digitization of savings accounts by Odisha Gramya Bank as reported by bank is given below.

- a) Maximum of OGB customer base belongs to rural areas where the rate of literacy is also low which causes a barrier for the customers to avail digital products.
- b) As OGB does not have Mobile Banking, Internet Banking or UPI facility; maximum customers are reluctant to avail any other digital means of like issuing of debit card.

Out of 26 districts in 14 districts namely Bargarh, Boudh, Deogarh, Gajapati, Jharsuguda, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, Rayagada, Sonepur and Sundargarh all the savings and current accounts are digitalized. These districts can be declared as 100% digitalized.

House may consider declaring remaining 12 districts as fully digitalized as all Public Sector Banks, Private Sector Banks and Small Finance Banks have digitalized all their savings and current accounts except OGB having rural accounts.

In order to digitize all merchants in the 26 districts as per the direction of RBI, the list of district wise GPs (in case of rural area) and Wards (in case of urban area) was allotted to banks to conduct a merchant survey for identification of merchants who are not digitally enabled. The allottee banks had conducted the survey and it was found that there were 4,786 number of merchants who were to be digitalized in our State. SLBC had requested all banks to digitalize the merchants who are having account in respective banks. In the case of those merchants who don't have bank accounts or have not provided their bank account details the surveyee banks were advised to digitalize them.

After digitalization of all accounts, all banks have submitted certificate confirming the same.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

As on 30.09.2024, out of 45,526 applications received, 16,096 applications are sanctioned, 4,397 applications are rejected, and 13,628 applications are pending.



Scheme	Applications received	Applications Sanctioned	Applications Rejected	Applications Withdrawn/ Reverted	Applications pending
Term Loan All Banks	2,766	49	1,342	596	779
Crop Loan DCCBs	42,760	16,047	3,055	1,164	12,489
Total	45,526	16,096	4,397	1,760	13,268

The bank-wise details for Term Loan and DCCB-wise details for Crop loan in SAFAL Portal is given in **Annexure- 17**.

Pilot Project with PNB:

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

REJECTION REASON ANALYSIS		
REASON FOR REJECTION	NO OF APPLICATIONS	PERCENTAGE
IMPROPER DPR	537	40.01
WRONG APPLICATION	261	19.45
UNSATISFACTORY DUE DILLIGENCE	194	14.46
COULDN'T REACH CUSTOMER	88	6.56
APPLCIANT NOT INTERESTED	91	6.78
INSUFFICIENT COLLATERALS	55	4.10
OTHERS	52	3.87
INSUFFICIENT DOCUMENTS	37	2.76
LOANS AVAILED OUTSIDE SAFAL	27	2.01

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

All the Banks have disbursed **Rs. 39,419.41 Crore** to Agriculture Sector under Annual Credit Plan for FY 2024-25 as of 30.09.2024 which is **53.00%** of the total Annual target of **Rs. 74,381.60 Crore** allotted to different Banks.

Sector-wise Target vs Achievement as on 30.09.2024 is given below:

Particulars	FY 2023-2024 (up to 30.09.2023)			FY 2024-2025 (up to 30.06.2024)			FY 2024-2025 (up to 30.09.2024)	
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	Achv.	% Achv
Crop Loan	37,805.35	21,286.75	56.31	47,913.73	10,879.51	22.71	24,764.80	51.69
Term Loan	7,852.98	3,707.65	47.21	8,599.31	2,299.20	26.74	4,218.08	49.05



Allied Advance	7,664.73	4,817.36	58.11	9,826.71	2,330.09	23.71	4,537.35	46.17
Farm Credit	53,323.06	29,811.76	55.91	66,339.75	15,508.81	23.38	33,520.23	50.53
Agriculture Infra	2,112.46	582.11	27.56	2,501.64	840.56	33.60	1,380.40	55.18
Ancillary Activities	3,340.64	5,798.69	173.58	5,540.21	2,412.25	43.54	4,518.78	81.56
Agri Total	58,776.16	36,192.55	61.58	74,381.60	18,761.61	25.22	39,419.41	53.00

Bank Category Wise Target Vs Achievement under ACP as on 30.09.2024 given below:

Amt. in Rs. 'Crore'

Particulars	FY 2023-2024 (up to 30.06.2023)			FY 2024-2025 (up to 30.06.2024)			FY 2024-2025 (up to 30.09.2024)	
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	Achv.	% Achv
PSBs	29,036.14	17,536.53	60.40	34,807.52	9,379.57	26.95	19,042.39	54.71
PVTs	8,217.62	5,901.38	71.81	12,977.23	3,789.18	29.20	6,806.16	52.45
RRBs	3,509.65	2,078.55	59.22	4,135.86	1,354.18	32.78	2,569.88	62.14
SFBs	444.78	840.54	188.98	2,189.06	422.58	19.30	697.95	31.88
Co-op Banks	17,567.97	9,835.55	55.99	20,271.93	3,816.11	18.82	10,303.02	50.82
Total	58,776.16	36,192.55	61.58	74,381.60	18,761.61	25.22	39,419.41	53.00

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

PSB,RRB& OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Indian Overseas Bank	112.34	Karur Vysya Bank	314.76
Bank of Maharashtra	86.87	RBL	274.53
Utkal Grameen Bank	68.22	DBS Bank(e-LVB)	172.56
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
UCO Bank	46.39	Karnatak Bank Ltd.	5.01
Union Bank of India	45.40	City Union Bank	0.00
Punjab & Sind Bank	12.78	Tamilnadu Mercantile Bank Ltd.	0.00

Bank wise performance of Agriculture from 01.04.2024 to 30.09.2024 is available at **Annexure- 18**.



Agriculture (Crop Loan):

In the current FY 2024-25 as of 30.09.2024, all Banks have disbursed **Rs. 24,764.80 Crores** under Crop Loan against annual target of **Rs. 47,913.73 Crores** achieving **51.69 %** of the annual target.

Bank category-wise target vs achievement as of 30.09.2024 is given below:

Amt. in Rs. 'Crore'

Banks	FY 2023-2024 (up to 30.09.2023)				FY 2024-2025 (up to 30.09.2024)			
	Annual Target	Achv.	% Achv	Avg. Loan Size in Rs	Annual Target	Achv.	% Achv	Avg. Loan Size in Rs
PSBs	14,256.96	8,268.33	58.00	1,12,843.89	19,721.23	10,656.36	54.03	1,29,673.02
PVTs	3,730.15	1,754.54	47.04	1,85,218.25	4,696.10	1,644.16	41.40	2,42,295.97
RRBs	2,341.31	1,559.22	66.60	64,894.30	3,551.82	1,940.42	54.62	60,038.79
SFBs	204.20	0.00	0.00	0.00	352.07	38.54	10.95	59,460.20
Co-op	17,272.73	9,704.67	56.18	51,291.04	19,592.51	10,185.63	51.99	53,985.09
Total	37,805.35	21,286.75	56.31	71,919.57	47,913.73	24,764.80	51.69	79,415.10

Kharif 23 Target	Rs.20,792.94 Cr.	Achievement %
Achievement as on 30.09.2023	Rs.21,286.75 Cr.	102.37

Rabi 23-24 Target	Rs.17,012.41 Cr.	Achievement %
Achievement as on 31.03.2024	Rs.18,183.46 Cr.	106.88

Kharif 24 Target	Rs.26,328.35 Cr.	Achievement %
Achievement as on 30.06.2024	Rs.10,879.51Cr.	22.71
Achievement as on 30.09.2024	Rs.24,764.80 Cr.	51.69

The top 3 and bottom 3 performing banks in ACP Crop Loan as on 30.09.2024 are given below –

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	90.11
Central Bank of India	65.99
Canara Bank	65.60
BOTTOM 3 BANKS	
Indian Bank	41.53

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Karur Vysya Bank	542.56
DBS Bank(e-LVB)	209.27
DCB Bank Ltd	118.84
BOTTOM 3 BANKS	
**	



Punjab & Sind Bank	7.67
Bank of Maharashtra	2.43

**9 Banks namely City Union Bank, Kotak Mahindra Bank, RBL Bank, Tamilnadu Mercantile Bank, Yes Bank, Jana SFB, ESAF SFB, Suryoday SFB, and Utkarsh SFB have reported nil crop loan data as on 30.06.2024.

Agriculture (Term Loan):

All Banks have disbursed **Rs. 14,654.61 Crores** under Agriculture Term Loan against target of **Rs. 26,467.87 Crores** achieving **55.37 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan as of 30.09.2024 are given below:

Amt. in Rs. 'Crore'

Banks	FY 2023-2024 (up to 30.09.2023)			FY 2024-2025 (up to 30.09.2024)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
PSBs	14,779.18	9,268.20	62.71	15,086.29	8,386.03	55.59
PVTs	4,487.47	4,146.85	92.41	8,281.12	4,862.01	58.71
RRBs	1,168.34	519.33	44.45	584.05	629.76	107.83
SFBs	240.58	840.54	349.38	1,836.99	659.40	35.90
Co-op	295.24	130.89	44.33	679.42	117.40	17.28
Total	20,970.81	14,905.81	71.08	26,467.87	14,654.61	55.37

The top 3 and bottom 3 performing banks in ACP Term Loans on 30.09.2024 are given below :

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	245.79
Indian Overseas Bank	147.84
Bank of Maharashtra	128.14
BOTTOM 3 BANKS	
Central Bank of India	25.13
Orissa State Co-Op. Bank	17.28
Punjab & Sind Bank	15.85

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
RBL Bank	248.99
Yes Bank	246.71
IDBI Bank	235.98
BOTTOM 3 BANKS	
Karnataka Bank	1.65
Karur Vysya Bank	0
Tamilnadu Mercantile Bank Ltd	0



4.3 Kisan Credit Card (KCC)

In the current FY 2024-25, Banks have disbursed **22,79,514** numbers of KCC accounts amounting to **Rs.14,148.26 Crore** from **01.04.2024** to **30.09.2024**. Total outstanding balance as on **30.09.2024** is **Rs.33,563.25** crore in **51,01,120** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 62,067.00**.

Banks	FY 2023-2024 (30.09.2023)					FY 2024-2025 (30.09.2024)				
	No. of KCC Issued			Balance O/S		No. of KCC Issued			Balance O/S	
	No. (in actuals)	Amt (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)	Avg. Loan size in Rs.	No. (in actuals)	Amt (in Cr.)
PSBs	1,95,139	4,572.77	2,34,333.99	10,27,231	6,642.38	1,95,394	2,293.98	1,17,402.95	9,34,035	6,552.16
PVTs	34,491	709.13	2,05,598.56	1,65,041	2,488.44	38,216	848.81	2,22,108.72	2,30,963	3,503.56
RRBs	1,97,587	1,198.26	60,644.68	4,43,440	2,719.07	2,41,429	1,482.48	61,404.25	4,52,218	2,883.34
SFBs	0	0.00	0.00	0	0.00	7	0.04	50000.00	17	0.07
Co-op Banks	8,11,117	9,582.36	1,18,137.83	33,14,597	19,219.54	18,04,468	9,522.95	52,774.30	34,83,887	20,624.13
Total	12,38,334	16,062.52	1,29,710.72	49,50,309	31,069.43	22,79,514	14,148.26	62,067.00	51,01,120	33,563.25

The top 3 and bottom 3 performing banks as of 30.09.2024 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	9,522.95	Axis Bank	643.18
Utkal Grameen Bank	991.72	HDFC Bank	302.33
State Bank Of India	914.50	ICICI Bank	37.14
BOTTOM 3 BANKS		MAJOR BANK WITH NIL PERFORMANCE	
Indian Bank	0.56	**	
Bank of Maharashtra	0.02		
Punjab & Sind Bank	0.00		

** City Union Bank, Indus Ind Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd, DBS (e-Laxmi Vilas Bank), RBL Bank, Tamilnadu Mercantile Bank, ESAF SFB, Jana SFB, Suryoday SFB, and Utkarsh SFB have not sanctioned any KCC during the current FY 2024-25 as of 30.09.2024.



The Bank wise achievement made under KCC as on 30.09.2024 is available at **Annexure –19**.

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

Comparison of Farmers Covered under PMFBY is given below:		
Parameters	KHARIF 2023	KHARIF 2024
	(01.04.2023 to 30.09.2023)	(01.04.2024 to 30.09.2024)
No of Farmers	22,48,249	22,48,761
No of Enrolments (Both loanee & non loanee)	1,36,06,471	1,38,62,483
Area Insured (000'ha)	1,513.07	1,512.73
Sum Insured (Rs. In Crores)	11,386.73	12,081.67
Farmers Premium (Rs. In Crores)	12.60	11.66
State Premium (Rs. In Crores)	838.03	882.04
GOI Premium (Rs. In Crores)	592.61	617.20
Gross Premium (Rs. In Crores)	1,443.25	1,510.91

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme are given below :

Year wise data	30.06.2023	31.03.2024	30.06.2024
Target (No of JLG)	65,000	65,000	65,000
Sponsored	10,581	20,722	20,723
No of JLGs disbursed	1,704	9,286	9,429
Pending	12,761	11,436	11,294

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

JLG financed by OSCB:

Dept. Of Agriculture & Farmers' Empowerment has issued the special directive No. DAFE-AB-MISC-0020-2020-24665/A & FE dated 07.11.2023 enabling provision for forming/ nurturing/ financing JLGs under BALARAM by three tier short term credit co-operative societies. Eligible JLGs, as outlined in the operational guidelines of BALARAM scheme which are formed, nurtured and financed by PACs/ LAMPs are to be covered under BALARAM scheme.

In an email dated April 30, 2024, OSCB reported that they've approved 14,008 applications for BLARAM and 42,434 applications for JLG. Subsequently, SLBC sent a letter on 30.04.2024 & 22.07.2024 requesting clarification on the eligible JLGs under BALARAM.



4.6 Agriculture Infrastructure Fund:

As of **30.09.2024** out of **2,938** applications sponsored to various banks, **2,157** cases have been sanctioned amounting to **Rs. 1,343.42** Crores with **Rs.804.33** Crores disbursement made in **1,687** accounts. Banks have rejected **692** cases, and **324** cases are pending with various banks. Details are given below:

Bank-wise performance under AIF scheme is given in **Annexure-21**.

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that out of 215 forwarded applications 71 applications are pending with different banks amounting to Rs. 1.76 Crore & banks have sanctioned 139 applications amounting to Rs.6.22 Crores.

(Rs. in Lakh.)

PROGRESS UNDER MIDH as on 13.11.2024								
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
Punjab National Bank	27	57.47	19	24.45	2	17.22	6	15.80
State Bank of India	56	142.51	33	82.40	0	0.00	23	60.11
Bank of India	22	72.01	20	70.01	0	0.00	2	2.00
OSCB	20	60.76	17	57.76	0	0.00	3	3.00
Odisha Gramya Bank	29	64.91	23	56.72	1	2.22	5	5.97
Canara Bank	12	249.82	9	230.83	1	15.00	2	3.99
UGB	4	9.60	4	9.60	0	0.00	0	0.00
Indian Bank	9	14.78	4	8.44	0	0.00	5	6.34
ICICI	2	30.00	2	30.00	0	0.00	0	0.00
Indian Overseas Bank	2	16.00	2	16.00	0	0.00	0	0.00
Bank of Maharashtra	2	17.00	2	17.00	0	0.00	0	0.00
Bank of Baroda	7	35.50	1	14.65			6	20.85
UCO Bank	7	11.36	2	2.03	1	2.38	4	6.95
Central Bank of India	2	4.15	1	2.80	0	0.00	1	1.35
CCB	13	49.27	0	0.00	0	0.00	13	49.27
UBI	1	1.00	0	0.00	0	0.00	1	1.00
TOTAL	215	836.14	139	622.69	5	36.82	71	176.63



4.8 Agriculture Allied Sectors

Banks have disbursed **Rs. 4,537.35 Crores** against annual target of **Rs. 9,464.94 Crores** achieving **46.17 %** of the target as of 30.09.2024.

Sector-wise Performance under Allied Sectors as of 30.09.2024 is given hereunder:

(Amt in Rs. Cr.)

Sector	FY 2023-2024 (up to 30.09.2023)			FY 2024-2025 (up to 30.09.2024)			
	Target	Achv.	% Achv.	Target	Achv June 2024	Achv.	% Achv.
	Dairy	2,551.83	1,077.90	42.24	2,907.89	895.27	1,557.97
Poultry	1,566.43	877.88	56.04	2,164.62	560.42	1,063.83	49.15
AH Sheep/Goatery/ Piggery	1,722.84	1675.85	97.27	2,187.68	392.85	770.25	35.21
Fishery	1,609.54	698.2	43.38	2,305.87	366.56	892.05	38.69
Other Allied Sector	214.09	487.54	227.73	260.65	115	253.25	97.16
TOTAL	7,664.73	4,817.37	62.85	9,826.71	2,330.10	4,537.35	46.17

The top 3 and bottom 3 performing banks under 2 categories as on 30.09.2024 are given below –

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	130.54
Odisha Gramya Bank	56.38
Indian Bank	54.13
BOTTOM 3 PERFORMING BANKS	
Bank of Maharashtra	4.46
Orissa State Co-Op. Bank	2.37
Utkal Grameen Bank	0.44

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
ICICI Bank	77.68
DCB Bank Ltd	76.97
HDFC Bank	70.27
MAJOR BANKS WITH NIL PERFORMANCE	
**	

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

Reporting in “Others” under Allied Sector

Banks have reported Rs.253.25 Crore under Allied sector as of 30.09.2024. Banks like RBL Bank (Rs.70.77 Crore), DCB Bank Ltd. (Rs.64.84 Crore), ESAF SFB(Rs.42.17



Crore), HDFC Bank(Rs.29.90 Crore) and Kotak Mahindra Bank(Rs.22.30 Crore) have reported higher amount under other Allied Sector as on 30.09.2024.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.06.2024 is given in **Annexure – 22**.

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

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

MKUY SECTORAL PROGRESS 30.09.2024				
Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
Agriculture	2,325	1248	291	786
ARD	3,982	1,530	1,176	1,276
Fishery	84	25	19	40
Horticulture	228	107	42	79
Inter Sectoral	238	88	47	103
TOTAL	6,857	2,998	1,575	2,284

Mirror Account:

In the meeting held on 08.04.2024 under the chairmanship of Director Institutional Finance, following modifications in the mirror account have been considered.

1. Branch General Account shall be used in place of Mirror Account in case where the Bank is not able to open Mirror Account in the name of entrepreneur. Those Banks which are able to open mirror account in the name of the entrepreneur shall continue providing Mirror Account details for release of the advance CIS through Mirror Account. However individual TDR



number will be intimated by Banks to APICOL in case of Bank general Account.

2. All Banks shall discuss and take approval from their respective head office for opening Mirror Account in the coming days.

Notification in this regard has been issued by the Department on 02.07.2024 and the same has been circulated by SLBC vide letter no. SLBC/ODI/2024-25/267 dated 09.07.2024.

Bank wise progress made under Mukhyamantri Krushi Udyoga Yojana (MKUY) as on 30.09.2024 is given in **Annexure – 23**.

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

Performance as of 30.06.2024 and 30.09.2024 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below:

Sector	No. of application accepted		No. of application sanctioned		No. of application Pending		No of Application Rejected	
	30.06.24	30.09.24	30.06.24	30.09.24	30.06.24	30.09.24	30.06.24	30.09.24
Animal Husbandry	65,658	65,860	17,764	17,891	3,146	2,377	44,748	45,592
Fisheries	11,567	11,600	2,434	2,444	444	407	8,689	8,749
Total	77,225	77,460	20,198	20,335	3,590	2,784	53,436	54,341

3 Banks having highest no. of pendency as of 30.09.2024 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
State Bank of India	570	State Bank of India	117
Indian Overseas Bank (including OGB)	493	Indian Overseas Bank (including OGB)	88
Odisha State Cooperative Bank	430	Odisha State Cooperative Bank	55

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

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Ganjam	550	Ganjam	84



Baleshwar	407	Baleshwar	80
Bolangir	366	Dhenkanal	56

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

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

Progress up to 30.09.2024 is given at **Annexure - 24**.

4.11 Financing to FPOs (Farmers Producer Organization)

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

Banks	No of FPOs	Amount in Rs. Lakhs
State Bank of India	5	57.00
UCO Bank	1	9.90

As per information provided by NABARD total 154 FPOs have been credit linked, amounting to Rs. 24.75 Crores through NABAKISAN out of 248 available FPOs in 30 Districts as of 30.09.2024.

SL. No	District	Total No of FPOs	No of FPOs Credit Linked by NABKISAN	Amount of Loan Sanctioned (Rs. Lakhs)
1	Angul	6	5	55.90
2	Balasore	3	3	82.30
3	Bargarh	13	11	171.30
4	Bhadrak	10	6	131.41
5	Bolangir	23	21	316.16
6	Boudh	7	4	29.33
7	Cuttack	7	4	31.50
8	Deogarh	6	5	33.91
9	Dhenkanal	5	2	48.39
10	Gajapati	8	1	10.00



11	Ganjam	7	7	50.00
12	Jagatsinghpur	2	2	15.00
13	Jajpur	3	3	97.14
14	Jharsuguda	3	2	20.00
15	Kalahandi	23	17	110.83
16	Kandhamal	12	4	31.86
17	Kendrapara	9	6	65.70
18	Keonjhar	8	0	0.00
19	Khurda	5	8	235.70
20	Koraput	17	7	153.30
21	Malkangiri	3	1	5.00
22	Mayurbhanj	12	2	32.60
23	Nabarangpur	4	7	177.00
24	Nayagarh	9	2	10.00
25	Nuapada	9	4	28.00
26	Puri	9	6	291.70
27	Rayagada	5	0	0.00
28	Sambalpur	11	7	55.66
29	Subarnapur	4	5	73.78
30	Sundargarh	5	2	112.31
TOTAL		248	154	2,475.78

AGENDA NO. 5

Financing to MSME Sector

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

As of September 30, 2024, the MSME sector in Odisha achieved Rs. 58,075.44 crore in the Annual Credit Plan(ACP) for the financial year 2024-25, reaching 56.89% of the total target of Rs. 1,02,083.66 crore.

Sector-wise Target & Achievement as on 30.09.2024:

Sector	FY 2023-2024 (upto 30.09.2023)			FY 2024-2025				
	Annual Target	Achv.	% Achv	Upto (30.06.2024)			Upto (30.09.2024)	
				Annual Target	Achv.	% Achv	Achv.	% Achv
Micro Enterprises	25,304.25	19155.73	75.70	44,789.08	14,354.44	32.05	25,290.00	56.46
Small Enterprises	22,412.36	15410.74	68.76	30,739.96	11,772.22	38.30	18,717.23	60.89



Medium Enterprises	13,013.60	8375.16	64.35	20,187.01	7,374.85	36.53	12,922.29	64.01
Khadi & village	3,614.88	129.44	3.58	2,386.24	33.38	1.40	74.84	3.14
Others under MSME	7,952.75	837.06	10.53	3,981.36	664.56	16.69	1,071.08	26.90
TOTAL	72,297.84	43908.13	60.73	1,02,083.66	34,199.45	33.50	58,075.44	56.89

Bank Group-wise achievement as on 30.09.2024

Banks	FY 2023-2024(up to 30.09.2023)			FY 2024-2025				
	Annual Target	Achv.	Achv %	up to 30.06.2024			up to 30.09.2024	
				Annual Target	Achv.	Achv %	Achv.	Achv %
PSBs	4,9865.94	29,371.72	58.90	69,928.58	22,336.76	31.94	40,628.54	58.10
PVTs	16,591.23	13,041.75	78.61	25,988.75	10,926.34	42.04	16,037.21	61.71
RRBs	3,283.81	1,382.57	42.10	3,774.64	890.90	23.60	1,317.57	34.91
SFBs	938.56	110.94	11.82	1,155.61	44.35	3.84	87.19	7.55
Co-op Banks	1,618.30	1.15	0.07	1,236.08	1.10	0.09	4.91	0.40
Total	72,297.84	43,908.13	60.73	1,02,083.66	34,199.45	33.50	58,075.44	56.89

Top 3 & bottom 3 performing banks in terms of % ACP achievement as on 30.09.2024 is given below.

PSB,RRB& OSCB	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
State Bank of India	73.09
Central Bank of India	59.80
Bank of Baroda	57.54
BOTTOM 3 BANKS	
Bank of Maharastra	21.52
Punjab & Sind Bank	1.28
Orissa State Co-Op. Bank	0.40

PVT& SFBs	
BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS	
Yes Bank	72.53
ICICI Bank	59.72
DBS Bank(e-LVB)	49.56
BOTTOM 3 BANKS	
Suryoday Small Finance Bank	0.00
Tamilnadu Mercantile Bank Ltd.	0.00
Karur Vysya Bank and City Union Bank	0.00

The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)



Particulars	Balance outstanding as on 30.09.2023		Balance outstanding as on 31.03.2024		Balance outstanding as on 30.06.2024		Balance outstanding as on 30.09.2024	
	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	14,92,711	35,358.52	15,32,314	41,721.92	10,92,868	42,637.91	11,33,596	43,119.88
Small Enterprises	1,52,279	24,754.14	1,27,233	27,351.44	73,106	28,383.40	80,705	28,251.88
Medium Enterprise	39,622	21,683.83	33,256	19,225.47	9,524	17,865.01	10,294	17,937.57
Total MSME	16,84,612	81,796.49	16,92,803	88,298.83	11,75,498	88,886.32	12,24,595	89,309.33

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

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

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

(Margin Money Involved in Rs. Lakhs)

Date	Target		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM
30.06.24	6,000	34,000.00	2,848	10,170.95	409	1,602.05	6.82%	4.71%	2,306	8,340.68
30.09.24	6,000	34,000.00	7,806	28,020.80	1,693	5,722.12	28.21	16.83	3,952	15,279.24

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	691
Union Bank of India	172
Bank of India	151

Private Sector Banks	
Name of the Bank	No. of applications sanctioned
HDFC Bank	34
Axis Bank	20
IDBI Bank	14

Banks with highest number of pendency:

Public Sector Bank & RRBs	
Name of the Bank	No. of applications Pending
State Bank of India	1,281
Punjab National Bank	454
Union Bank of India	357

Private Sector Banks	
Name of the Bank	No. of applications Pending
HDFC Bank	253
Axis Bank	113
IDBI Bank	54



Banks like Bandhan Bank, City Union Bank, DCB Bank limited, IDFC First Bank, Indusind Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra, DBS Bank(e-Laxmi Vilas), RBL Bank, South Indian Bank, Tamilnadu Mercantile Bank and Yes Bank have not sanctioned any loan under this scheme.

The Bank wise achievement under PMEGP of Odisha as on 30.09.2024 is given in the **Annexure-26**.

Claim of Margin Money

As on 30.09.2024, during the Financial Year 2024-25, banks have sanctioned a total loan of Rs. 57.22 Crore under PMEGP in 1,693 accounts. Banks have claimed Margin Money in 2,449 accounts involving Rs. 81.27 Crore, and Margin Money disbursed in 802 accounts involving Rs. 19.09 Crore.

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.

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

For the FY 2024-25, PMFME target has been fixed for 3,800 units. The performance of this scheme 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

Top 3 banks with highest sanctions under PMFME:

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	83
Union Bank of India	25
Canara Bank	19



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

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

One meeting with Controlling heads of banks was conducted on 03.10.2024. The Lead Project Manager NPMU advised all banks to:

- Distribute the targets among their branches.
- Source internal applications and upload in the portal.
- Contribute for success of the scheme. Even if target is not given to any bank, they can sanction proposals sourcing internally and uploading in the portal.
- Dispose pending proposals within turnaround time.
- Ensure no branches should be under no logged in status.
- Ensure disbursement of sanctioned proposals and prompt updation in the PMFME portal for getting subsidy.
- Target fixed for OGB and UGB at 300 each.

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

All Banks and Financial Institutions have sanctioned 11,00,843 accounts with an amount of Rs. 8,239.38 Crore and disbursed Rs. 8,141.13 Crores as on 30.09.2024 during the financial year 2024-25.

'Amt. In Rs. Crore'

Categories	FY 2023-24 (up to 30.09.2023)			FY 2024-25 (up to 30.09.2024)		
	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)
Shishu	11,29,081	3,989.64	3,968.20	7,80,972	2,775.40	2,764.76
Kishore	2,91,111	2,915.30	2,840.82	2,97,728	3,227.12	3,180.29
Tarun	17,652	1,492.39	1,426.10	22,143	2,236.86	2,196.08
Total	14,37,844	8,397.33	8,235.12	11,00,843	8,239.38	8,141.13

The bank category-wise disbursement position under Mudra Sector (category wise) for FY 2024-25 up to 30.09.2024 is given below.

Financial Institutions	FY 2024-25 (From 01.04.2024 to 30.06.2024)	FY 2024-25 (From 01.04.2024 to 30.09.2024)
------------------------	--	--



	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	36827	1444.56	1,10,248	2,976.59
Private Sector Banks	289836	1480.45	5,82,367	3,230.97
Regional Rural Banks	3091	52.68	6,171	117.16
Small Finance Banks	88109	388.43	1,65,269	750.45
MFIs & NBFCs	144640	652.24	2,36,788	1,065.96
Total	562503	4018.36	11,00,843	8,141.13

The top 3 and bottom 3 performing banks in Mudra Scheme as of 30.09.2024 are given below –

PSB & RRBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
State Bank of India	1,090.48
Punjab National Bank	473.43
Canara Bank	384.43
BOTTOM 3 PERFORMING BANKS	
UCO Bank	50.95
Utkal Grameen Bank	19.51
Punjab & Sind Bank	6.00

PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
IndusInd Bank	1,495.41
Bandhan Bank	551.23
Axis Bank	266.43
BOTTOM 3 PERFORMING BANKS	
Jana SFB	0.45
Karur Vysya Bank	0
South Indian Bank	0

Tarun Plus:

Department of Financial Services, Ministry of Finance, Govt. of India vide letter no 6/12/2024-Mission Office-DFS, dated October 25, 2024 advised banks regarding enhancement of loan limit to Rs. 20 lakh from the current Rs. 10lakh under Pradhan Mantri Mudra Yojana (PMMY) for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' Category. The loans above Rs. 10 lakh and up to Rs. 20 lakh will be categorized as 'TarunPlus' and these changes are effective from FY 2024-25.

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

5.5 Stand Up India Scheme

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



As of 30th September 2024, 7,321 loan applications have been sanctioned with disbursement amount of Rs. 1,169.34 Crore.

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

(Amount in Rs, Crores)

AS on	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total Sanction	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
30.06.2024	4,686	1,265	195.72	4,686	5,717	929.36	9,372	6,982	1,125.08
% Achievement		27.00 %			122.00%			74.50 %	
30.09.2024	4,695	1,360	215.83	4,695	5,961	953.5	9,390	7,321	1,169.34
% Achievement		28.97 %			126.96%			77.97 %	

All the banks are requested to improve performance under Stand-Up India as the scheme is now extended up to 2025. Banks have to focus on more credit to SC/ST beneficiaries.

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 30.09.2024

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	2,377
Union Bank of India	951
Punjab National Bank	533
BOTTOM 3 BANKS	
Federal Bank	8
Yes Bank Ltd.	5
Karur Vysya Bank	1

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

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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70



FY 2021-22	25,788	1,801.05
FY 2022-23	34,081	3,044.90
FY 2023-24	56,392	6,109.41
FY 2024-25 (up to 30.09.2024)	26,962	3,052.18

The cumulative coverage since inception is 3,59,199 accounts amounting to Rs. 23,816.18 Crore.

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2024 to 30.09.2024 is available in **Annexure – 30**.

5.7 On boarding of MSME on Udyam Registration Portal

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

The on boarding of MSMEs on the portal is in progress and as on 30.09.2024, 2,98,03,912 MSMEs are registered on the platform in whole country and 9,02,774 MSMEs are registered in Odisha.

UDYAM Portal Registration			
30.06.2024		30.09.2024	
All India	Odisha	All India	Odisha
2,68,23,540	8,49,411	2,98,03,912	9,02,774

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

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

A part of slew of measures in the current year budget Govt has reduced the turn over threshold of MSME buyers for mandatory onboarding on TReDs platform from Rs 500 cr to RS 250cr. This will add 22 CPSEs and 7000 more companies to the platform.



The updated status on the adoption and use of TReDS portal by MSMEs as of 30.09.2024 is given below:

SN	Particulars	RXIL	Invoice Mart	M1 Exchange
1	Total buyers registered	29	46	27
2	Total MSME sellers registered	432	839	477
3	Total financing on TReDS for MSMEs of Odisha in Cr	2,267.99	3691.31	479.93
4	No of invoice financed	27,845	85442	3487
5	Govt Entities onboarded (CPSU/SPSU)	2	5	0
6	Average range of int	6.5% to 11.75%	-	6.8% to 9.55%
7	Average tenor (days)	106	86	31
8	Amount range	88k-4 Cr	0.009 to 2.204 Cr	5.26Cr

5.9 PM Vishwakarma Yojana

PM Vishwakarma Yojana is an initiative aimed at supporting traditional artisans and craftsmen. Launched to preserve and promote the skills of artisans such as blacksmiths, carpenters, potters, and weavers etc, this scheme provides financial assistance, training, and market access to enhance their livelihoods. The program focuses on improving their skills, incorporating modern tools and techniques, and creating opportunities for sustainable employment.

As on 30.09.2024, 8,602 loan applications are sent to various banks after completion of training. Banks have sanctioned 2,985 applications, rejected 3,269 applications and 2,348 applications are pending at banks.

Performance as on 30.09.2024 is given below.

Loan Application Sent to Banks	8,602
Total Loan Amount Required (in Rs. Lakhs)	8,219.53
Applications Sanctioned	2,985
Applications Disbursed	2,652
Applications rejected	3,269
Loan Pending For Sanction	2,348

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

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

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

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



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

Interest subsidy amount of Rs.1579.63 lakhs pertaining to 1,580 application has been disbursed as of 25.10.2024.

District-wise disbursement status of CM SRIM scheme as on 25.10.2024 is given at **Annexure-32**.

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 seven crafts and up to Rs 50,000.00 in rest 43 crafts) per artisan to avail bank loan for setting-up of own handicraft production unit.

During the current Financial Year 2024-25 upto 30.09.2024, total 224 loan applications are sanctioned amounting to Rs. 116.00 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 pending	No. of application rejected
30.06.2024	2,209	208	1,922	79
30.09.2024	2,209	244	1,427	558

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	666
Bank of India	193
OSCB(including DCCBs)	95

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

The bank-wise and district-wise details as on 30.09.2024 are given in **Annexure - 33**.

AGENDA NO. 6

Financing to SHGs:

6.1 WSHG in Odisha through Mission Shakti

a) SHG Bank Linkage:



As of 30th September 2024, 1,13,617 SHGs have been credit linked with an amount of Rs. 5,275.96crores, with an average loan size of Rs. 4.64 lakh. The physical linkage achievement is 28% with the financial linkage achievement of 26% as of 30.09.2024. The Bank & district wise progress is enclosed at **Annexure-34 & 35**.

b) Mission Shakti Loan - State Interest Subvention

Interest subvention claims amounting to Rs.181.71 Crore have been calculated and to be disbursed under the 'Mission Shakti Loan'- State Interest Subvention Scheme during the current financial year against the annual target of Rs.300 Crore.

c) Bank Linkage and Interest Subvention (BLIS) MIS Portal

A specialized Bank Linkage and Interest Subvention (BLIS) Management Information System (MIS) portal has been established to oversee and monitor various aspects including credit linkage, loan repayment, overdue accounts, Non-Performing Assets (NPAs), SHG Bank Linkage, and settlement of Interest Subvention. Further, loan application sponsoring along with reporting will be conducted online directly through the (BLIS) MIS portal by the SHGs/Mission Shakti staff to Banks.

Mission Shakti has collaborated with all banks that maintain a portfolio of Self-Help Groups (SHGs), ensuring regular sharing of data on the SHG Bank Linkage and Interest Subvention portal. MoUs have been signed with all banks, except Punjab & Sind, to facilitate the exchange of SHG data and the settlement of interest subvention.

The progress of data sharing by banks and calculated interest subvention benefits for the current financial year is outlined in **Annexure – 36 & 37**.

d) Mission Shakti Scooter Loan

The State Government, recognizing the invaluable role of Federation Leaders and Community Support Staff (CSS) in strengthening SHGs and their federations, during its 62nd Cabinet meeting on July 21, 2023, approved the "Mission Shakti Scooter Yojana". This initiative offers Interest-Free Loans for the purchase of Scooters by around 2 lakh Mission Shakti Federation Leaders and Community Support Staff of



their own choice, enhancing their operational efficiency and improving service quality for SHGs and their federations. The effective interest rate of 0% per annum applies to the entire loan amount, up to a maximum of Rs. 1 lakh, based on the vehicle's cost. This provision is effective from April 1, 2023.

For smooth implementation of the scheme, an amount of Rs. 50 crores have been placed with partnering banks against which Rs. 30.43 Crore has been utilised as on 30.09.2024. Mission Shakti Scooter Yojana Fund Utilization Status (cumulative i.e FY 2023-24 & 2024-25), as on 30.09.2024 available at **Annexure-38**.

e) WSHG members as BCA

2,082 Mission Shakti SHG members are engaged as Business Correspondent Agents (BCAs) through 5 banks (State Bank of India (296), UCO Bank (115), Utkal Grameen Bank (138), YES Bank (871) and ICICI Bank (662)). These BCAs have undertaken transactions amounting Rs 459.48 crore and received commission of Rs. 139.82 lakhs during financial year 2024-25 up to quarter ending September 2024.

In the Sub-Committee meeting of SLBC on FI, FL and Digital Payment for the quarter ended September 2024 held on 11.11.2024, Director, Institutional Finance advised that the performance of Mission Shakti members operating as BCs is to be evaluated by the 5 participating banks. She instructed SLBC to devise a common format for evaluation of the performance of those BCs considering customer feedbacks. After evaluation of the same the banks will be advised accordingly.

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY 2024-25 up to 30.09.2024, 408 applications under SEP-I, 207 applications under SEP-G and 932 applications under SHG Bank-linkage are disbursed as on 30.09.2024.

Category	For FY 2023-24 (up to 30.09.2023)			For FY 2024-25 (up to 30.06.2024)			For FY 2024-25 (up to 30.09.2024)	
	Target	No. of loan disbursed	% of Achv.	Target up to Sep-2024	No. of loan disbursed	% of Achv.	No. of loan disbursed	% of Achv.



Sep-I (Individual)	3000	346	11.53	2750	85	3.09	408	14.84
SEP-G (Group)	540	149	27.59	500	123	24.61	207	41.42
SHG Bank Linkage	6000	898	14.97	2500	594	23.76	932	37.28

Achievement figures up to September'2024 is furnished at **Annexure-39**.

6.3 Agenda notes relating to OSFDC.

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

Govt. has approved 305 no. of loan applications under Bankable IGS relating to the year 2023-24 & 2024-25 to be completed in 2024-25 in 28 districts. Against the target of 305 applications 120 applications have been sponsored to banks, 74 applications are disbursed as of 30th September 2024.

District-wise and bank-wise details of applications already shared with banks by SLBC vide letter no. SLBC/ODI/2024-25/615 dated 07.10.2024. All banks are requested to issue suitable instructions to their respective branches in this regard.

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 30.09.2024

Total NPA as on 30.09.2024 is Rs.14,434.64 Crore which is 2.74% of the total advance. (Priority Sector 5.08%, Non-Priority Sector 1.41%).

NPA % under Agriculture is 6.39% and under MSME is 4.24%.

Sector wise comparison of NPA %			
Sector	31.03.2024	30.06.2024	30.09.2024
Short Term Crop Loan	7.97	7.71	7.50
Agriculture Term Loan	5.66	5.29	5.01
Agriculture Allied	4.54	4.48	5.05
Total Agriculture	6.67	6.49	6.39
MSME Sector	4.24	4.31	4.24
Education Loan	8.99	6.98	7.73
Housing Loan	2.01	2.27	2.04
Total Priority Sector	5.18	5.23	5.08
Total Advance	4.19	4.19	2.74



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 – 40**.

7.2 State Recovery Act (OPDR)

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

As of 30.09.2024, 2,144 OPDR cases amounting to Rs.50.61 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 30.09.24	Amount involved (in Rs. lakhs)	No. of cases disposed off during 01.04.24 to 30.09.24	Amount involved (in Rs. lakhs)	No. of cases pending for disposal as on Sept 30, 2024	Amount involved (in Rs. lakhs)
Bank of Baroda	12	33.34	0	0.00	0	0.00	12	33.34
Indian Overseas Bank	13	92.15	0	0.00	0	0.00	13	92.15
State Bank of India	545	4723.06	0	0.00	5	16.06	540	4707.00
Odisha Gramya Bank	1546	123.23	0	0.00	0	0.00	1546	123.23
Utkal Grameen Bank	30	71.76	0	0.00	0	0.00	30	71.76
Suryoday Small Finance Bank	3	75.12	6	85.34	6	126.64	3	33.82
Total	2149	5118.66	6	85.34	11	142.70	2144	5061.30



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 30.09.2024, 719 numbers of applications are pending involving Rs. 404.12 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 576 applications involving Rs. 276.91 Crore are pending for more than 60 days.

All Lead District Managers are requested to incorporate in the 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 – 41**.

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 agriculture 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 branches for sale transaction of flats are being badly hampered. State Government is requested to intervene in the matter for its early resolution.

7.6 Registration of MOTD

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



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

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

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

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

As of September 30, 2024, a total of 3,039 SVAMITVA property cards have been issued across Odisha. This includes 2,654 cards in Rayagada, 317 in Jharsuguda, 35 in Nabarangpur, 21 in Gajapati, and 12 in Dhenkanal districts.

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

7.8 Digitization of land records

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

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

In this regard, a request letter has already been submitted to Revenue Department by SLBC vide letter no. SLBC/ODI/2024-25/676 dated 25.10.2024.

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



AGENDA NO.8

Other Issues

8.1 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 30.09.2024, out of 1,19,325 applications sponsored, 98,061 applications are sanctioned & disbursement made in 93,102 accounts. 13,624 applications are pending at different bank branches.

As on date	No. Of applications entered in the portal	No. Of applications sanctioned	Out of sanctioned, no. Of applications disbursed.	No. Of applications Pending
30.09.2023	1,06,898	83,189	78,739	7,989
31.12.2023	1,10,191	86,879	82,257	7,578
31.03.2024	1,15,593	93,774	88,771	8,674
30.06.2024	1,17,638	95,247	89,755	8,787
30.09.2024	1,19,325	98,061	93,102	13,624

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	41,990
Canara Bank	8,673
Union Bank of India	8,165
BOTTOM 3 BANKS	
Punjab & Sind Bank	659
Utkal Grameen Bank	13
OSCB	0

PVT BANKS & SFB	
Bank	No. of application sanctioned
TOP 3 PERFORMING BANKS	
IDBI Bank	465
HDFC Bank	313
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 bank wise achievement as on 30.09.2024 is given in **Annexure-42**.

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

The Government of India has approved the PM Surya Ghar: Muff Bijli Yojana on 29th February, 2024 to increase the share of solar rooftop capacity and empower



residential households to generate their own electricity. The scheme has an outlay of Rs 75,021 crore and is to be implemented till FY 2026-27.

Objective of PM- Surya Ghar : Muft Bijli Yojana

- To achieve 1 crore rooftop solar system (RTS) installation in residential sector.
- To help provide free/ low cost electricity to 1 crore households upto 300 units of electricity per month by installation of rooftop solar.
- To boost local economy and employment generation along with enhanced energy security
- To aid in achievement of India's commitment for green climate through its NDCs (Nationally Determined Contributions) at UNFCCC by installation of 30 GW of solar capacity through rooftop solar by 2026-27

The scheme will support the installation of grid-connected rooftop solar projects in the residential sector through Central Financial Support (CFA) support from the Central Government.

In order to support this scheme and to ease the financial burden of installing solar panels, Ministry of New and Renewable Energy , Govt. of India has come up with office memorandum dated 07.06.2024 regarding operational guidelines for implication of component " CFA to residential consumers".

The consumer may also opt for financing through the National Portal. The loan products of various banks and financial institutions will be available on the NP and the consumer may opt for any of them through integration provided by Jan Samarth Portal or through other Financial Institutions directly. Standardized low interest loan products in the range of benchmark rates (Repo + 50 bps) for installation of residential RTS systems that are up to 3 kW in size will be made available to the consumers by Banks.

For overall monitoring of PM Surya Ghar: Muft Bijli Yojana implemented in the State in accordance with MNRE, GOI memorandum no. 318/17/2024-GCRT dated 29.05.2024, Govt. of Odisha has constituted a State Level Coordination Committee with Chief Secretary as the Chairman of the Committee.

Performance under the PMSGMBY scheme for Odisha State is available at **Annexure-43**.

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

During the current FY 2024-25 as of 30.09.2024, Banks have extended credit to 1,66,945 beneficiaries of Minority Community amounting to Rs.1,398.61 Crore and the balance outstanding is Rs. 10,638.47 Crore in 10,81,979 accounts.



Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
2023-24 Sept 23	1,75,318	1,325.40	8,25,137	7,164.13
2023-24 March 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

Bank wise performance is available at **Annexure –44**.

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

CKYC Registry was set up to receive, store, safeguard and retrieve the KYC Records in digital form of clients under the Prevention of Money Laundering (Maintenance of Records), Rules, 2005. The basic intent for setting up of registry was to achieve universalization of KYC across financial sector to make CKYCR as single source of truth. Various benefits of CKYC are as under:

- The CKYC facilitates the conducive ambience for the ease of doing business by simplifying the process of accumulating verified/ mandatory documents and then creating repository for the use of the same by various entities under Financial Sector Regulators.
- The CKYC provides uniform template for the synchronization of customer information(s) which in essence, can be called as standardization of customer information.
- The CKYC facilitates the culling out of relevant information from the large chunk of data, provided by all the associated entities and also enables the registry to clean up the duplication/ repetition of data.
- The CKYC provides ample scope for the single line documentation so as to avoid submission of multiplicity of documents at various forum and allows for the portability of the same among the various entities.
- The CKYC facilitates the simplification of Due Diligence with regards to Customer Identification Process (CIP) which makes the process cost effective and less time consuming.

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	Name of State	Data Upload	Data Download	Total (Upload + Download)	Data Update
01.04.24 to 30.06.2024	Odisha	1410326	1198768	2609094	550812
01.07.24 to 30.09.24	Odisha	1181873	500562	1682435	1149552

The detailed bank-wise data is enclosed in **Annexure- 45**.

8.5 RSETI

The overall number of candidates trained as on 30.09.2024 is 2,68,667 out of which 2,05,566 (**75.40%**) numbers are settled and 1,66,573(**62%**) trained candidates have been credit linked.

As on 30.09.2024 (FY 2024-25), **13,034** Rural Poor/NRLM target group youth have been trained against annual target of **20,811** (% of achievement 62.63 %)

Bank wise performance under Rural Poor / NRLM training as on 30.09.2024 for FY 2024-25 is as follows:

BANK	Target for FY 2024-25	Achievement 30.06.2024	% of Achievement 30.06.2024	Achievement 30.09.2024	% of Achievement † 30.09.2024
Bank of India	1,540	417	27.08	1,081	70.19
Central Bank of India	539	120	22.26	185	34.32
Canara Bank(RUDSETI)	560	117	20.89	551	98.39
State Bank of India	11,480	2,914	25.38	7,414	64.58
UCO Bank	5,320	892	16.77	2,949	55.43
Union Bank of India	1,372	197	14.36	854	62.24
Total	20,811	4,657	22.38	13,034	62.63

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

Status of Infrastructure related status in RSETIs (as on 30.09.2024)

Sl. No.	Name of RSETI	Land Allotment status	Possession Status	Construction status
1.	Ganjam	Land Allotted	Not given	Not started
2.	Gajapati	Land Allotted	Not given	Not started
3.	Puri	Land not allotted	Not given	Not started



4.	Angul	Land Allotted	Taken	Not started
5.	Cuttack	Land not allotted	Not given	Not started
6.	Rayagada	Allotted	Taken	As objected by NIRDP, extension work to be done.

State Director RSETI is requested to apprise the detailed issues.

8.6 Fintech Adoption

Fintech as an industry uses technology to make financial systems and the delivery of financial services more efficient. Fin Techs are start-ups and other companies, that use technologies to conduct the fundamental functions provided by financial services, impacting how consumers store, save, borrow, invest, move, pay and protect money. Fin Tech help enhancing financial inclusion as more people are using digital mode for their financial services. Considering the potential of Fin Techs, banks may widely adopt Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development.

Fintech adoption in India has surged dramatically, driven by a confluence of factors including a young, tech-savvy population, widespread smartphone usage, and strong government initiatives like Digital India and Jan Dhan Yojana. This rapid growth has seen the proliferation of digital payment platforms, lending services, and investment solutions, with companies like Paytm, PhonePe, and Zerodha leading the charge. Additionally, the Unified Payments Interface (UPI) has revolutionized transactions, making digital payments seamless and widely accessible. The COVID-19 pandemic further accelerated fintech adoption as people increasingly turned to digital solutions for financial transactions, highlighting the sector's critical role in driving financial inclusion and transforming the traditional banking landscape in India

8.7 Functioning & Timely conduct of DCC/DLRC

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

DCC meetings should be convened by the Lead District Managers at quarterly intervals. At the DCC level, sub-committees as appropriate, may be set up to work



intensively on specific issues and submit reports to the DCC for its consideration. DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that adequate attention can be given at the State Level

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

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

Strengthening of LDMs

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated April 1, 2024, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/ Zonal Office, the office of LDMs should be sufficiently strengthened with appropriate infrastructural support.

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

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

8.8 Absenteeism in DCC/ DLRC Meetings

DCC and DLRC are important fora facilitating coordination among commercial banks, Government agencies and other stakeholders at the district level to review



and find solutions to the problems hindering development activities. Hence, it is necessary that all the members participate and deliberate in these meetings.

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

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

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

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

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

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

8.10 Conduct of Town Hall Meetings at District Level.

As discussed in the Town Hall meeting on MSME related issues conducted at Balasore on 19th March, 2024, SLBC has advised all the LDMs to conduct quarterly town hall meetings at district level to discuss the queries/ issues faced by MSME entrepreneurs with respect to bank linkage, operational issues etc.

In accordance with the SLBC's directive, the LDM Bhadrak conducted a Town Hall Meeting on 27.09.2024, LDM Bargarh on 20.07.2024 and 17.08.2024, LDM Gajapati on 19.09.2024, LDM Khordha on 06.08.2024, LDM Balsore on 27.09.2024, LDM Ganjam on 20.09.2024, LDM Kandhamal on 27.09.2024, LDM Jagatsinghpur on 25.09.2024 and LDM Mayurbhanj conducted on 03.09.2024 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.

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

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

8.11 Recent Policy Changes (Government, RBI & NABARD)

8.11.1 Amendment to the Master Direction- Know Your Customer (KYC) Direction, 2016:

RBI, Central Office, Mumbai has amended the Master Direction on Know Your Customer (KYC) Direction, 2016 vide Circular no. DOR.AML.REC.49/14.01.001/2024-25 dated November 06,2024.

The Master Direction on KYC has been amended to:

- i. align the instructions with the recent amendments carried out in the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 vide Gazette Notification dated July 19, 2024
- ii. incorporate instructions in terms of the corrigendum dated April 22, 2024 issued by the Government of India to the Order dated February 2, 2021 on the 'Procedure for implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967', and
- iii. Revise certain existing instructions.

The amended provisions in the Master Direction shall come into force with immediate effect. Detailed circular in this regard is enclosed in **Annexure-49**.

AGENDA NO.9

Any other matter with the permission of the Chair.

**ANNEXURES
FOR
SEPTEMBER'24
QUARTER**

ACP FOR THE QUARTER ENDED SEP'24

Annexure-1

Sl	BANKS	Term Loan															Allied Advance					
		Crop Loan			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	379.31	47.34	44.82	22.48	50.16	129.10	116.65	90.35	33.26	12.32	37.04	8.96	3.48	38.87	41.76	24.37	58.36	46.98	21.16	45.05
2	Bank of India	1768.58	1007.34	56.96	8.47	0.00	0.00	54.98	14.15	25.74	20.13	0.03	0.13	5.08	0.00	0.00	95.74	52.86	55.21	81.23	40.39	49.73
3	Bank of Maharashtra	70.32	2.43	3.46	7.01	0.00	0.00	59.71	132.45	221.83	14.74	0.00	0.00	1.73	0.00	0.00	4.61	1.14	24.68	4.86	0.02	0.41
4	Canara Bank	1183.24	776.24	65.60	29.37	0.07	0.25	120.35	44.57	37.03	39.82	4.43	11.13	13.10	0.00	0.00	68.38	25.73	37.63	69.19	29.93	43.25
5	Central Bank of India	490.79	323.88	65.99	3.14	0.00	0.00	7.97	1.38	17.32	3.13	0.00	0.00	1.14	0.00	0.00	7.99	4.07	50.89	7.76	3.66	47.20
6	Indian Bank	966.84	401.55	41.53	29.03	0.00	0.00	257.96	167.56	64.95	48.79	0.00	0.00	5.10	0.00	0.00	84.37	14.76	17.49	28.87	4.25	14.72
7	Indian Overseas Bank	550.13	495.72	90.11	10.57	1.95	18.45	78.59	23.61	30.05	45.81	4.10	8.95	4.58	0.00	0.00	32.75	81.28	248.18	31.41	40.64	129.39
8	Punjab & Sind Bank	18.42	1.41	7.67	2.72	0.00	0.00	2.45	0.00	0.00	1.24	0.00	0.00	0.91	0.00	0.00	4.78	0.00	0.00	3.62	0.00	0.00
9	Punjab National Bank	1580.27	725.29	45.90	120.08	11.37	9.47	206.13	80.63	39.12	121.20	64.98	53.61	37.85	0.00	0.00	186.07	113.84	61.18	138.72	41.52	29.93
10	State Bank of India	9098.56	4906.02	53.92	504.39	319.22	63.29	1310.46	662.74	50.57	1145.40	498.00	43.48	74.26	60.75	81.81	628.13	325.50	51.82	680.63	387.37	56.91
11	UCO Bank	1368.88	843.95	61.65	24.21	0.00	0.00	288.60	137.53	47.65	139.01	1.21	0.87	13.39	0.00	0.00	98.23	37.86	38.54	95.72	34.49	36.03
12	Union Bank of India	1823.90	793.20	43.49	104.33	39.61	37.96	317.07	93.10	29.36	106.86	32.11	30.05	21.22	7.50	35.37	80.38	35.12	43.69	128.10	73.78	57.60
	Public Sector Banks	19721.23	10656.36	54.03	888.14	394.71	44.44	2833.36	1474.37	52.04	1719.40	617.18	35.90	187.33	71.74	38.30	1333.18	716.51	53.74	1317.09	677.21	51.42
13	Axis Bank Ltd	1574.63	825.34	52.41	72.36	0.00	0.00	886.72	212.17	36.16	24.12	0.00	0.00	13.77	0.00	0.00	32.76	6.68	20.40	67.81	25.12	37.04
14	Bandhan Bank	165.80	9.03	5.45	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	20.24	57.92	53.04	24.02	45.28
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	168.95	118.84	2.82	0.12	4.40	66.38	53.07	79.95	1.46	0.00	0.00	1.10	0.00	0.00	115.61	47.79	41.33	17.56	0.00	0.00
17	Federal Bank	528.61	298.94	56.55	2.93	0.00	0.00	7.57	0.54	7.11	6.33	0.00	0.00	2.23	1.67	75.03	4.98	0.87	17.42	4.86	0.50	10.31
18	HDFC Bank	358.58	51.54	14.37	9.45	0.00	0.00	333.37	349.52	104.85	35.69	4.65	13.02	58.61	61.84	105.51	27.32	22.36	81.87	20.15	9.04	44.88
19	IICICI Bank	1066.28	478.03	44.83	10.58	0.00	0.00	89.58	59.90	66.87	17.89	0.00	0.00	7.17	0.00	0.00	163.95	146.70	89.48	45.29	12.98	28.65
20	IDBI Bank	264.69	65.28	24.66	1.85	0.00	0.00	5.93	19.61	0.00	2.00	0.00	0.00	0.37	0.00	0.00	4.53	0.10	2.16	4.07	5.38	132.14
21	IDFC Bank	93.48	2.76	2.95	7.44	0.00	0.00	177.59	58.77	33.09	1.24	0.00	0.00	0.14	0.00	0.00	272.88	117.56	43.08	28.12	2.83	10.06
22	Indus Ind Bank	372.82	0.13	0.02	61.41	0.42	0.60	120.83	51.77	21.96	324.31	74.83	12.99	0.90	0.00	0.00	228.97	286.00	64.07	36.93	95.00	102.81
23	Karnatak Bank Ltd.	9.96	4.07	40.82	1.84	0.00	0.00	0.57	0.00	0.00	0.21	0.00	0.00	0.01	0.00	0.00	7.35	0.00	0.00	10.84	0.00	0.00
24	Karur Vysya Bank	1.11	6.04	542.56	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	92.98	72.25	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	19.73	209.27	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	176.06	3617.10	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	14.33	102.28	0.75	0.00	0.00	0.27	14.33	5241.50	0.10	0.00	0.00	0.00	14.34	0.00	7.82	3.76	48.09	11.87	6.70	56.48
30	Tamilnadu Mercantile Bank	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	119.75	2158.59	7.21	0.00	0.00	2.72	0.00	0.00	8.04	0.00	0.00	8.06	0.00	0.00
	Private Sector Banks	4696.10	1944.16	41.40	202.16	0.55	0.27	1540.51	1208.46	78.45	433.87	79.48	18.32	93.85	77.85	82.95	930.16	652.06	70.10	347.69	181.57	52.22
32	Odisha Gramya Bank	1580.75	948.40	60.00	11.20	0.00	0.00	53.10	6.96	13.11	29.34	0.20	0.69	0.57	0.00	0.00	77.74	39.96	51.40	93.04	46.22	49.68
33	Utkal Gramineen Bank	1971.06	991.72	50.31	15.92	0.00	0.00	33.82	0.34	1.01	25.61	0.00	0.00	2.23	0.00	0.00	16.16	0.05	0.31	14.07	0.21	1.48
	Regional Rural Banks	3551.81	1940.12	54.62	27.13	0.00	0.00	86.92	7.30	8.40	54.95	0.20	0.37	2.80	0.00	0.00	93.90	40.01	42.61	107.10	46.43	43.35
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	46.21	38.81	16.45	1.92	11.70
35	Jana Small Finance Bank	124.33	0.00	0.00	5.45	0.00	0.00	8.76	206.21	2354.70	2.16	0.00	0.00	0.45	0.00	0.00	6.88	0.00	0.00	7.15	0.00	0.00
36	Suryoday Small Finance Bank	87.97	0.00	0.00	4.89	0.01	0.18	4.58	0.06	1.21	137.97	54.59	39.57	0.23	0.11	0.00	15.50	6.01	38.80	263.62	149.11	56.56
37	Ujjivan Small Finance Bank	39.13	38.54	98.49	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	10.89	18.64	28.73	0.00	0.00	0.28	0.00	0.00	223.81	95.94	42.86	40.98	5.64	13.77
	Small Finance Bank	352.06	38.54	10.95	38.43	0.01	0.02	85.07	217.91	256.13	184.11	54.59	29.65	1.05	0.11	10.64	498.50	148.16	29.72	345.08	156.68	45.40
39	Orissa State Co-Op. Bank	19592.51	10185.63	51.99	39.11	0.04	0.10	103.56	8.61	8.31	65.74	4.97	7.56	11.82	0.00	0.00	52.15	1.23	2.36	47.66	1.94	4.07
	TOTAL	47913.73	24764.80	51.69	1194.97	395.30	33.08	4649.42	2916.65	62.73	2458.07	756.42	30.77	296.86	149.70	50.43	2907.89	1557.97	53.58	2164.62	1063.83	49.15

ACP FOR THE QUARTER ENDED SEP'24

Annexure-1

Sl	BANKS	Allied Advance									Total Farm Credit			Agriculture Infrastructure											
		AH - Sheep /Goat/ Piggery			Fishery			Others			T	A	%	Storage Facilities			Land Dev., Soil			Others			Total Agri Infra		
		T	A	%	T	A	%	T	A	%				T	A	%	T	A	%	T	A	%	T	A	%
1	Bank of Baroda	19.38	6.17	31.85	38.55	13.58	35.23	7.17	2.64	36.82	1171.28	602.16	51.41	16.04	3.66	22.84	2.37	0.57	24.05	5.49	2.50	45.60	23.90	6.74	28.19
2	Bank of India	22.45	13.02	58.02	88.86	28.50	32.07	8.49	0.00	0.00	2154.01	1156.29	53.68	7.63	0.00	0.00	5.06	0.57	11.22	10.36	0.00	0.00	23.06	0.57	2.46
3	Bank of Maharashtra	2.70	0.00	0.00	13.48	0.04	0.31	1.24	0.00	0.00	180.40	136.09	75.44	2.95	2.15	72.86	9.03	16.74	185.37	2.83	0.00	0.00	14.81	18.89	127.54
4	Canara Bank	27.69	8.30	29.96	88.85	37.69	42.42	10.68	0.00	0.00	1650.68	926.96	56.16	79.28	45.15	56.95	15.93	10.20	64.06	28.15	2.38	8.45	123.36	57.73	46.80
5	Central Bank of India	4.37	0.11	2.52	11.78	3.07	26.09	2.70	0.00	0.00	540.77	336.18	62.17	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	77.26	201.57	27.62	4.82	17.46	7.57	0.00	0.00	1494.48	670.20	44.85	7.71	16.91	219.28	45.45	353.09	776.83	6.66	0.00	0.00	59.83	370.01	618.46
7	Indian Overseas Bank	11.92	0.50	4.23	45.44	40.64	89.43	3.40	0.00	0.00	814.59	688.44	84.51	6.25	9.91	158.52	2.12	0.00	0.00	6.07	0.00	0.00	14.44	9.91	68.62
8	Punjab & Sind Bank	1.14	0.00	0.00	3.91	0.00	0.00	1.26	3.63	286.84	40.46	5.04	12.46	0.93	0.00	0.00	0.96	0.00	0.00	0.99	0.60	60.58	2.88	0.60	20.80
9	Punjab National Bank	45.34	26.03	57.41	167.75	27.65	16.48	14.36	0.00	0.00	2617.77	1091.31	41.69	106.23	27.58	25.96	63.84	0.00	0.00	69.12	153.63	222.27	239.19	181.21	75.76
10	State Bank of India	277.03	120.70	43.57	313.98	166.01	52.87	43.26	0.00	0.00	14076.09	7446.30	52.90	628.35	383.23	60.99	18.10	0.00	0.00	44.81	0.00	0.00	691.26	383.23	55.44
11	UCO Bank	31.74	12.44	39.18	413.16	141.72	34.30	10.72	0.00	0.00	2483.66	1209.18	48.69	30.61	1.76	5.75	26.19	1.10	4.20	19.37	9.16	47.27	76.17	12.02	15.78
12	Union Bank of India	45.16	15.87	35.14	141.12	37.41	26.51	12.56	0.00	0.00	2780.68	1127.71	40.56	93.42	60.30	64.55	55.68	14.40	25.86	20.28	0.00	0.00	169.39	74.70	44.10
	Public Sector Banks	527.24	280.40	53.18	1354.50	501.12	37.00	123.41	6.27	5.08	30004.88	15395.87	51.31	981.42	550.65	56.11	245.84	396.67	161.36	215.43	168.27	78.11	1442.69	1115.59	77.33
13	Axis Bank Ltd	19.06	0.00	0.00	146.36	82.68	36.00	10.34	0.00	0.00	2547.94	1121.99	44.04	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	29.78	129.27	53.95	30.20	55.99	5.65	1.05	18.60	384.97	114.32	29.70	5.90	0.00	0.00	36.13	9.64	26.67	9.34	0.00	0.00	51.37	9.64	18.76
15	City Union Bank	0.10	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.47	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	DCB Bank Ltd	2.60	0.00	0.00	8.57	0.02	0.19	2.00	64.84	3248.01	360.25	334.78	92.93	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	0.83	9.20	0.91	0.00	0.00	571.07	303.34	53.12	3.69	0.00	0.00	0.20	0.00	0.00	0.45	1.61	362.33	4.33	1.61	37.32
18	HDFC Bank	14.71	3.63	24.67	22.37	1.97	8.80	10.67	29.90	280.35	890.91	534.45	59.99	60.93	24.64	40.44	3.43	0.00	0.00	10.62	0.74	6.93	74.98	25.38	33.84
19	Icici Bank	14.74	0.00	0.00	21.89	38.62	176.44	9.41	0.00	0.00	1446.78	736.23	50.89	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	5.99	483.28	292.78	96.36	32.91	1.39	0.00	0.00	0.22	0.00	0.00	0.36	0.57	159.16	1.97	0.57	28.87
21	IDFC Bank	17.79	13.95	78.41	61.66	9.25	15.01	1.13	8.48	749.67	661.47	213.59	32.29	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	388.98	20.07	397.15	226.00	29.89	9.96	0.00	0.00	2502.18	1123.13	44.89	677.80	207.45	25.22	47.33	17.46	19.23	10.23	1.99	12.38	735.36	226.90	30.86
23	Karnatak Bank Ltd.	5.19	0.00	0.00	6.74	0.00	0.00	1.56	0.94	60.66	44.26	5.01	11.32	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	6.04	330.07	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	22.30	283.59	227.44	115.28	50.69	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	19.73	171.29	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	70.77	265.7	140.49	246.83	175.69	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	53.46	150.64	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	Tamilnadu Mercantile Bank	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	119.75	170.83	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	436.34	40.69	793.61	359.57	45.31	88.91	204.27	229.75	10199.07	5144.30	50.44	784.11	232.09	29.60	104.93	27.09	25.82	70.36	4.91	6.98	959.40	264.10	27.53
32	Odisha Gramya Bank	39.49	34.99	88.59	22.21	12.84	57.80	5.20	0.00	0.00	1912.64	1089.56	56.97	1.12	0.00	0.00	0.32	0.00	0.00	10.92	0.00	0.00	12.37	0.00	0.00
33	Utkal Gramineen Bank	11.16	0.00	0.00	17.03	0.00	0.00	0.35	0.00	0.00	2107.42	992.32	47.09	10.44	0.03	0.33	1.35	0.00	0.00	8.92	0.00	0.00	20.71	0.03	0.17
	Regional Rural Banks	50.65	34.99	69.07	39.24	12.84	32.71	5.55	0.00	0.00	4020.06	2081.88	51.79	11.57	0.03	0.33	2.37	0.00	0.00	19.84	0.00	0.00	33.08	0.03	0.10
34	ESAF Small Finance Bank	2.76	0.00	0.00	30.39	14.77	48.60	20.18	42.17	209.0	221.46	105.82	47.78	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	206.21	32.48	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 Bank	10.63	8.94	84.10	5.29	0.81	15.38	1.67	0.11	6.46	532.35	219.75	41.28	1.69	0.16	9.56	1.03	0.10	9.31	0.23	0.04	16.03	2.94	0.29	9.97
37	Ujjivan Small Finance Bank	3.73	0.00	0.00	10.03	0.00	0.00	0.71	0.00	0.00	223.67	38.54	17.23	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	9.03	125.54	19.07	2.26	11.84	2.69	0.00	0.00	485.97	123.76	25.47	5.21	0.00	0.00	0.20	0.00	0.00	0.38	0.00	0.00	5.79	0.00	0.00
	Small Finance Bank	491.55	17.97	3.65	76.47	17.84	23.33	26.07	42.28	162.16	2098.41	694.08	33.08												

ACP FOR THE QUARTER ENDED SEP'24

Annexure-1

Sl	BANKS	Ancillary Activities									Micro, Small & Medium Enterprises											
		Food & Agro Processing			Others			Total Ancillary Activities			Total Agri			Micro - Manufacturing			Micro - Services			Small - Manufacturing		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	Bank of Baroda	112.65	116.05	103.01	13.67	3.87	28.30	126.32	119.92	94.93	1321.49	728.81	55.15	620.42	525.05	84.63	753.73	546.48	72.50	444.39	202.55	45.58
2	Bank of India	244.68	8.48	3.47	396.18	346.12	87.36	640.86	354.59	55.33	2817.92	1511.45	53.64	730.12	504.80	69.14	886.53	331.89	37.44	513.42	20.28	3.95
3	Bank of Maharashtra	15.71	29.55	188.07	1.50	0.00	0.00	17.21	29.55	171.70	212.41	184.52	86.87	77.63	0.00	0.00	98.41	71.44	72.60	54.57	0.00	0.00
4	Canara Bank	183.28	138.04	75.31	37.14	16.41	44.18	220.42	154.44	70.07	1994.46	1139.13	57.11	749.25	142.40	19.01	898.70	569.65	63.39	527.94	146.28	27.71
5	Central Bank of India	14.15	5.51	38.98	2.31	0.00	0.17	16.46	5.52	33.53	561.66	341.70	60.84	261.92	75.66	28.89	316.32	416.94	131.81	184.32	48.99	26.58
6	Indian Bank	153.11	58.11	37.95	6.07	0.00	0.00	159.18	58.11	36.50	1713.48	1098.32	64.10	825.28	97.30	11.79	1011.15	847.37	83.80	573.77	139.35	24.29
7	Indian Overseas Bank	58.47	0.00	0.00	6.88	306.36	4449.82	65.35	306.36	468.77	894.38	1004.71	112.34	367.15	192.48	52.43	445.53	288.73	64.81	255.24	22.89	8.97
8	Punjab & Sind Bank	4.43	0.00	0.00	1.33	0.63	47.71	5.75	0.63	11.02	49.09	6.27	12.78	56.27	0.00	0.00	62.87	0.00	0.00	36.81	0.00	0.00
9	Punjab National Bank	224.01	44.28	19.77	16.11	389.24	2416.51	240.12	433.51	180.54	3097.08	1706.04	55.09	996.45	24.94	2.50	1192.10	992.94	83.29	687.85	72.78	10.58
10	State Bank of India	1207.90	715.03	59.20	111.97	0.00	0.00	1319.86	715.03	54.17	16087.22	8544.56	53.11	6882.56	5112.92	74.29	8364.78	6174.85	73.82	4849.85	3838.19	79.14
11	UCO Bank	93.07	9.45	10.15	14.91	6.85	45.96	107.98	16.30	15.09	2667.80	1237.49	46.39	952.13	477.72	50.17	1131.95	576.29	50.91	688.68	312.86	45.43
12	Union Bank of India	422.87	336.97	79.69	17.58	0.00	0.00	440.45	336.97	76.51	3390.52	1539.37	45.40	1391.74	656.25	47.15	1686.05	928.22	55.05	978.99	449.39	45.90
	Public Sector Banks	2734.32	1461.45	53.45	625.64	1069.48	170.94	3359.96	2530.94	75.33	34807.52	19042.39	54.71	13910.91	7809.53	56.14	16848.12	11744.78	69.71	9795.84	5253.55	53.63
13	Axis Bank Ltd	338.29	449.25	132.80	10.59	0.00	0.00	348.87	449.25	128.77	2934.45	1571.24	53.54	1154.66	159.08	13.78	1396.68	682.23	48.85	808.33	393.04	48.62
14	Bandhan Bank	18.58	0.00	0.00	150.57	98.88	65.67	169.14	98.88	58.46	605.48	222.84	36.80	239.54	35.46	14.80	285.05	234.06	82.11	164.35	17.73	10.79
15	City Union Bank	0.06	0.00	0.00	0.00	0.00	#DIV/0!	0.06	0.00	0.00	0.53	0.00	0.00	0.09	0.00	0.00	0.12	0.00	0.00	0.07	0.00	0.00
16	DCB Bank Ltd	5.01	0.00	0.00	173.94	1.54	0.88	178.95	1.54	0.86	549.20	336.32	61.24	68.62	23.96	34.92	79.82	12.39	15.52	46.93	29.74	63.36
17	Federal Bank	25.21	0.00	0.00	3.92	11.90	303.79	29.12	11.90	40.85	604.52	316.86	52.41	154.39	13.50	8.74	187.82	54.23	28.87	108.54	58.26	53.67
18	HDFC Bank	83.09	300.88	362.10	64.54	1.11	1.72	147.63	301.98	204.56	1113.51	861.81	77.40	1202.60	201.04	16.72	1456.63	880.94	60.48	864.22	397.29	45.97
19	ICICI Bank	42.36	0.00	0.00	319.41	183.66	57.50	361.77	183.66	50.77	1842.56	919.89	49.92	1181.65	1462.74	123.79	1426.68	0.00	0.00	829.10	1985.21	239.44
20	IDBI Bank	14.44	11.66	80.71	1.22	64.59	5286.89	15.66	76.24	486.81	310.41	173.17	55.79	221.06	20.85	9.43	268.13	260.54	97.17	155.46	10.44	6.71
21	IDFC Bank	22.96	0.00	0.00	11.85	0.00	0.00	34.81	0.00	0.00	699.00	213.59	30.56	84.64	11.93	14.09	99.44	121.86	122.54	59.82	3.82	6.38
22	Indus Ind Bank	28.21	0.00	0.00	25.27	0.00	0.00	53.47	0.00	0.00	3291.01	1350.03	41.02	512.93	17.38	3.43	611.14	416.17	33.40	363.36	260.59	33.03
23	Karnatak Bank Ltd.	2.18	0.00	0.00	69.54	0.81	1.16	71.73	0.81	1.12	116.06	5.82	5.01	52.05	29.87	57.40	63.31	20.17	31.87	36.59	43.16	117.96
24	Karur Vysya Bank	0.08	0.00	0.00	0.01	0.00	0.00	0.09	0.00	0.00	1.92	6.04	314.76	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	86.96	23.25	383.51	86.96	22.67	611.26	202.24	33.09	211.56	23.30	11.01	260.57	123.59	47.43	182.18	40.72	26.76
26	DBS Bank(e-LVB)	0.69	0.00	0.00	0.02	1.37	8488.34	0.70	1.37	195.43	12.23	21.11	172.56	3.28	1.49	45.55	3.90	0.88	22.63	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	426.83	274.53	27.84	0.00	0.00	31.99	0.88	2.74	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	53.46	144.33	6.75	0.00	0.00	7.59	0.00	0.00	4.80	0.00	0.00
30	Tamilnadu Mercantile Bank	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	0.00	0.00	3.39	0.00	0.00
31	Yes Bank	8.49	0.00	0.00	0.33	5.18	1850.62	8.82	5.18	58.67	80.88	124.93	154.46	51.26	5.72	11.16	59.97	117.42	195.80	36.26	14.21	39.19
	Private Sector Banks	609.60	761.78	124.96	1209.15	635.99	52.60	1818.75	1397.77	76.85	12977.23	6806.16	52.45	5178.56	2006.33	38.74	6243.95	2925.37	46.85	3656.19	3254.21	89.01
32	Odisha Gramya Bank	34.98	0.00	0.00	6.02	0.00	0.00	41.00	0.00	0.00	1966.01	1089.56	55.42	343.08	3.46	1.01	401.45	205.48	51.18	242.64	0.87	0.36
33	Utkal Gramineen Bank	8.36	0.00	0.00	33.35	487.97	1463.05	41.72	487.97	1169.69	2169.85	1480.32	68.22	406.70	219.19	53.90	492.58	288.32	58.53	285.99	6.50	2.27
	Regional Rural Banks	43.34	0.00	0.00	39.38	487.97	1239.26	82.72	487.97	589.93	4135.86	2569.88	62.14	749.77	222.65	29.70	894.03	493.79	55.23	528.63	7.37	1.39
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	105.82	44.37	21.22	12.27	57.82	25.03	0.00	0.00	14.99	0.00	0.00
35	Jana Small Finance Bank	8.24	0.00	0.00	6.89	0.00	0.00	15.14	0.00	0.00	652.73	206.21	31.59	54.84	41.69	76.04	61.59	0.00	0.00	38.29	0.55	1.44
36	Suryoday Small Finance Bank	13.84	3.55	25.66	3.63	0.02	0.51	17.47	3.57	20.43	552.77	223.61	40.45	64.00	0.00	0.00	74.56	0.00	0.00	45.29	0.00	0.00
37	Ujjivan Small Finance Bank	5.99	0.00	0.00	5.93	0.00	0.00	11.92	0.00	0.00	236.23	38.54	16.32	42.94	15.97	37.19	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	123.76	24.32	44.39	0.00	0.00	48.86	16.71	34.20	31.67	0.00	0.00
	Small Finance Bank	45.84	3.55	7.75	24.96	0.02	0.07	70.80	3.57	5.04	2189.06	697.95	31.88	227.39	69.93	30.75	259.71	16.71	6.43	160.65	0.55	0.34
39	Orissa State Co-Op. Bank	105.95	55.18	52.08	102.02	43.36	42.50	207.98	98.54	47.38	20271.93	10303.02	50.82	235.23	0.89	0.38	241.39	0.02	0.01	150.41	0.09	0.06
	TOTAL	3539.06	2281.97	64.48	2001.15	2236.81	111.78	5540.21	4518.78	81.56	74381.60	39419.41	53.00	20301.87	10109.33	49.80	24487.21	15180.67	61.99	14291.71	8515.78	59.59

ACP FOR THE QUARTER ENDED SEP'24

Annexure-1

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	352.37	71.07	274.39	87.38	31.85	340.41	58.26	17.11	69.56	12.64	18.18	113.18	5.94	5.25	3111.88	1790.68	57.54
2	Bank of India	590.10	115.46	19.57	324.05	0.00	0.00	402.73	20.53	5.10	83.35	20.98	25.17	136.69	0.00	0.00	3666.98	1013.93	27.65
3	Bank of Maharashtra	62.70	8.79	14.02	34.48	0.00	0.00	42.81	4.50	10.51	8.79	0.00	0.00	14.35	0.00	0.00	393.76	84.73	21.52
4	Canara Bank	608.05	265.13	43.60	330.67	508.05	153.64	413.77	63.06	15.24	89.83	11.50	12.81	151.48	3.20	2.11	3769.69	1709.29	45.34
5	Central Bank of India	212.05	139.88	65.97	115.98	0.00	0.00	144.54	100.00	69.18	30.52	5.63	18.43	50.66	0.00	0.00	1316.31	787.09	59.80
6	Indian Bank	660.53	344.81	52.20	360.95	36.09	10.00	449.94	133.50	29.67	95.14	0.00	0.00	159.07	0.00	0.00	4135.83	1598.42	38.65
7	Indian Overseas Bank	293.17	62.08	21.18	161.43	16.95	10.50	200.25	10.27	5.13	40.88	0.00	0.00	66.47	199.15	299.60	1830.11	792.55	43.31
8	Punjab & Sind Bank	42.39	2.11	4.98	23.09	0.00	0.00	28.86	1.31	4.54	6.21	0.00	0.00	10.44	0.00	0.00	266.96	3.42	1.28
9	Punjab National Bank	789.95	728.90	92.27	432.60	56.47	13.05	538.68	226.46	42.04	113.04	0.16	0.14	186.97	0.00	0.00	4937.64	2102.64	42.58
10	State Bank of India	5622.04	4263.38	75.83	3052.26	2776.67	90.97	3839.64	3201.45	83.38	790.50	0.04	0.01	1303.37	0.00	0.00	34704.99	25367.50	73.09
11	UCO Bank	774.20	334.67	43.23	414.58	97.97	23.63	517.27	241.26	46.64	110.07	8.75	7.95	179.57	98.91	55.08	4768.45	2148.43	45.06
12	Union Bank of India	1126.66	383.37	34.06	637.08	288.89	45.35	781.84	384.48	49.18	160.31	10.89	6.80	264.32	128.40	48.58	7025.99	3229.87	45.97
	Public Sector Banks	11276.63	7000.94	62.08	6161.56	3868.47	62.78	7700.74	4445.07	57.72	1598.20	70.59	4.42	2636.57	435.60	16.52	69928.58	40628.54	58.10
13	Axis Bank Ltd	928.90	811.24	87.33	510.47	510.97	100.10	634.09	617.57	97.39	130.76	0.00	0.00	208.97	0.00	0.00	5772.86	3174.13	54.98
14	Bandhan Bank	189.08	11.90	6.29	103.41	29.11	28.15	128.89	0.00	0.00	27.23	0.00	0.00	45.22	32.22	71.24	1182.78	360.47	30.48
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	4.28	7.91	29.40	0.00	0.00	36.79	0.00	0.00	8.00	0.00	0.00	13.51	0.00	0.00	337.13	70.36	20.87
17	Federal Bank	124.72	68.33	54.79	68.57	974.50	1421.12	85.15	61.06	71.71	17.51	0.44	2.48	28.61	0.00	0.00	775.30	1230.31	158.69
18	HDFC Bank	976.22	1415.21	144.97	529.22	257.76	48.71	678.53	465.72	68.64	134.10	0.00	0.00	218.13	0.00	0.00	6059.65	3617.97	59.71
19	IICI Bank	942.75	0.00	0.00	580.02	1296.58	235.73	644.28	0.00	0.00	130.34	0.00	0.00	210.73	0.00	0.00	5915.55	4744.53	80.20
20	IDBI Bank	178.71	212.48	118.90	98.08	13.13	13.38	121.94	0.00	0.00	25.31	0.77	3.03	41.57	250.80	603.30	1110.26	769.00	69.26
21	IDFC Bank	69.19	32.28	46.66	36.98	2.33	6.31	46.84	10.40	22.21	11.01	0.00	0.00	21.39	0.00	0.00	429.32	182.62	42.54
22	Indus Ind Bank	425.27	331.08	38.92	221.87	21.00	4.33	277.76	12.49	0.29	60.50	0.00	0.00	102.28	0.00	0.00	2575.11	1058.72	41.11
23	Karnatak Bank Ltd.	44.05	25.49	57.88	23.12	0.00	0.00	28.71	0.00	0.00	5.91	0.00	0.00	9.65	0.00	0.00	263.37	118.70	45.07
24	Karur Vysya Bank	0.85	0.00	0.00	0.46	0.00	0.00	0.58	0.00	0.00	0.13	0.00	0.00	0.22	0.00	0.00	5.26	0.00	0.00
25	Kotak Mahindra Bank Ltd	175.41	137.32	78.29	92.98	94.44	101.87	115.60	65.94	57.04	23.99	0.00	0.00	39.41	0.00	0.00	1071.69	485.32	45.29
26	DBS Bank(e-LVB)	2.67	6.50	243.82	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	8.88	53.77
27	RBL Bank	27.93	1.60	5.73	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	2.48	1.70
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	Tamilnadu Mercantile Bank	4.12	0.00	0.00	1.74	0.00	0.00	2.61	0.00	0.00	1.21	0.00	0.00	2.66	0.00	0.00	24.21	0.00	0.00
31	Yes Bank	51.97	54.94	105.72	22.35	4.91	21.97	28.38	16.52	58.20	6.77	0.00	0.00	12.01	0.00	0.00	268.97	213.72	79.46
	Private Sector Banks	4201.54	3112.67	74.08	2305.09	3204.73	139.03	2851.21	1249.69	43.83	588.10	1.20	0.20	964.11	283.01	29.35	25988.75	16037.21	61.71
32	Odisha Gramya Bank	280.86	75.75	26.97	149.59	0.00	0.00	189.94	150.81	79.40	45.32	2.92	6.44	80.42	348.77	433.70	1733.29	788.05	45.47
33	Utkal Gramineen Bank	328.70	12.00	3.65	180.51	3.52	1.95	224.33	0.00	0.00	46.42	0.00	0.00	76.13	0.00	0.00	2041.35	529.52	25.94
	Regional Rural Banks	609.55	87.75	14.39	330.10	3.52	1.07	414.27	150.81	36.40	91.74	2.92	3.18	156.54	348.77	222.79	3774.64	1317.57	34.91
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	12.27	11.46
35	Jana Small Finance Bank	44.61	0.00	0.00	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	42.24	15.17
36	Suryoday Small Finance Bank	52.45	0.00	0.00	27.86	0.00	0.00	35.44	0.00	0.00	8.55	0.00	0.00	18.55	0.00	0.00	326.71	0.00	0.00
37	Ujjivan Small Finance Bank	35.29	0.00	0.00	18.62	0.00	0.00	23.80	0.00	0.00	5.90	0.00	0.00	10.67	0.00	0.00	217.31	15.97	7.35
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	16.71	7.39
	Small Finance Bank	186.71	0.00	0.00	97.68	0.00	0.00	125.60	0.00	0.00	32.27	0.00	0.00	65.58	0.00	0.00	1155.61	87.19	7.55
39	Orissa State Co-Op. Bank	173.80	0.09	0.05	86.36	0.00	0.00	114.41	0.00	0.00	75.92	0.12	0.16	158.56	3.70	2.34	1236.08	4.91	0.40
	TOTAL	16448.24	10201.45	62.02	8980.79	7076.72	78.80	11206.23	5845.57	52.16	2386.24	74.84	3.14	3981.36	1071.08	26.90	102083.66	58075.44	56.89

ACP FOR THE QUARTER ENDED SEP'24

Annexure-1

Sl	BANKS	Export Credit			Education			Housing			Renewable Energy			Others			Social Infra			TOTAL		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	Bank of Baroda	161.10	0.00	0.00	40.06	10.24	25.57	204.98	4.97	2.43	2.33	0.00	0.000	287.17	4.98	1.74	77.44	0.37	0.48	5206.44	2540.06	48.79
2	Bank of India	243.67	170.93	70.15	59.53	15.04	25.26	371.70	106.07	28.54	3.44	0.00	0.000	597.59	544.31	91.08	115.92	0.00	0.00	7876.74	3361.72	42.68
3	Bank of Maharashtra	16.13	0.00	0.00	4.08	1.78	43.59	31.20	5.04	16.16	0.26	0.00	0.000	30.47	28.81	94.55	8.06	0.00	0.00	696.37	304.88	43.78
4	Canara Bank	201.89	0.00	0.00	49.94	18.35	36.75	257.83	31.66	12.28	54.06	21.80	40.324	376.42	0.11	0.03	96.65	0.00	0.00	6800.95	2920.34	42.94
5	Central Bank of India	67.81	0.00	0.00	16.69	7.41	44.41	86.00	6.60	7.67	1.02	0.00	0.000	122.11	0.00	0.00	32.44	0.00	0.00	2204.04	1142.79	51.85
6	Indian Bank	220.16	0.00	0.00	53.59	7.54	14.08	317.76	101.06	31.80	3.32	0.59	17.750	398.57	0.00	0.00	135.42	2.17	1.61	6978.14	2808.10	40.24
7	Indian Overseas Bank	460.30	73.00	15.86	29.08	3.89	13.38	150.33	36.43	24.23	1.68	0.00	0.000	209.37	1.49	0.71	57.45	0.00	0.00	3632.69	1912.06	52.63
8	Punjab & Sind Bank	40.89	0.00	0.00	3.43	0.14	4.15	23.00	0.70	3.05	0.21	0.08	40.017	28.10	0.00	0.00	3.99	0.00	0.00	415.67	10.62	2.55
9	Punjab National Bank	301.69	55.40	18.36	74.68	20.36	27.26	379.57	71.66	18.88	4.48	0.00	0.000	540.48	4.62	0.86	144.30	0.00	0.00	9479.91	3960.72	41.78
10	State Bank of India	4530.12	1038.96	22.93	455.43	88.70	19	2249.63	83.41	3.71	57.98	0.10	0.174	3977.45	0.00	0.00	967.16	1.85	0.19	63029.97	35125.08	55.73
11	UCO Bank	254.25	0.00	0.00	70.13	19.47	27.77	368.35	161.56	43.86	24.79	12.89	52.002	461.06	377.40	81.85	121.55	0.00	0.00	8736.39	3957.25	45.30
12	Union Bank of India	374.56	18.53	4.95	92.43	25.36	27.44	485.01	187.77	38.71	5.62	1.20	21.367	676.73	483.64	71.47	179.00	45.21	25.26	12229.85	5530.96	45.23
	Public Sector Banks	6872.56	1356.82	19.74	949.06	218.30	23.00	4925.35	796.92	16.18	159.18	36.66	23.033	7705.53	1445.37	18.76	1939.38	49.61	2.56	127287.18	63574.61	49.95
13	Axis Bank Ltd	237.76	0.00	0.00	59.93	2.62	4.38	314.72	1.83	0.58	3.75	0.00	0.000	446.94	72.53	16.23	116.72	0.00	0.00	9887.13	4822.36	48.77
14	Bandhan Bank	69.11	0.00	0.00	16.68	0.00	0.00	85.66	8.37	9.77	1.04	0.00	0.000	250.81	303.57	121.03	32.72	0.00	0.00	2244.29	895.25	39.89
15	City Union Bank	0.98	0.00	0.00	0.05	0.00	0	0.46	0.00	0.00	0.00	0.00	#DIV/0!	0.47	0.00	0.00	0.04	0.00	0.00	3.00	0.00	0.00
16	DCB Bank Ltd	33.72	0.00	0.00	8.27	0.03	0.36	76.12	84.17	110.58	0.51	0.00	0.000	56.70	0.00	0.00	15.99	7.08	44.25	1077.65	497.96	46.21
17	Federal Bank	119.64	0.00	0.00	11.61	0.12	1.02	69.11	0.83	1.21	0.68	0.00	0.000	95.33	10.07	10.56	28.46	0.00	0.00	1704.65	1558.19	91.41
18	HDFC Bank	217.30	0.00	0.00	54.34	0.66	1.21	283.54	36.67	12.93	3.36	0.00	0.000	405.04	18.31	4.52	105.55	0.00	0.00	8242.29	4535.41	55.03
19	Icici Bank	229.61	0.00	0.00	57.95	3.14	5.42	298.29	5.85	1.96	3.58	0.00	0.000	422.85	0.36	0.09	112.11	0.00	0.00	8882.50	5673.77	63.88
20	IDBI Bank	58.10	0.00	0.00	14.23	1.81	12.72	70.81	2.71	3.82	0.84	0.00	0.000	102.01	0.00	0.00	27.60	1.22	4.42	1694.27	947.90	55.95
21	IDFC Bank	24.14	0.00	0.00	5.75	0.00	0.00	37.82	11.44	30.24	0.32	0.00	0.000	50.83	0.00	0.00	11.30	0.20	1.73	1258.49	407.84	32.41
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	0.000	250.93	0.01	0.00	58.60	0.00	0.00	6743.97	2408.76	35.72
23	Karnatak Bank Ltd.	9.76	0.00	0.00	1.25	0.05	3.86	8.92	0.76	8.51	0.08	0.00	0.000	11.40	0.88	7.74	2.14	0.00	0.00	412.98	126.21	30.56
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	0.000	0.70	0.00	0.00	0.44	0.00	0.00	9.97	6.04	60.57
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	0.000	66.12	43.36	65.57	13.78	0.00	0.00	1870.35	730.92	39.08
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	0.000	2.14	5.41	252.17	0.29	0.00	0.00	36.61	35.39	96.68
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	0.000	33.98	0.18	0.53	3.58	0.00	0.00	439.75	429.49	97.67
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	0.000	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	0.000	5.92	0.00	0.00	3.23	0.00	0.00	92.93	53.46	57.52
30	Tamilnadu Mercantile Bank	0.07	0.00	0.00	0.23	0.00	0.00	2.94	0.00	0.00	0.04	0.00	0.000	5.12	0.00	0.00	0.33	0.00	0.00	44.61	0.00	0.00
31	Yes Bank	61.46	0.00	0.00	4.54	0.00	0.00	32.28	0.00	0.00	0.30	0.00	0.000	238.99	0.00	0.00	103.71	0.00	0	791.12	338.64	42.81
	Private Sector Banks	1444.48	0.00	0.00	289.58	8.42	2.91	1635.65	152.63	9.33	17.98	0.00	0.00	2446.30	454.67	18.59	636.58	8.49	1.33	45436.54	23467.60	51.65
32	Odisha Gramya Bank	20.40	0.00	0.00	40.53	0.24	0.59	204.68	50.52	24.68	2.41	0.00	0.000	2533.11	1284.46	50.71	156.08	0.00	0.00	6656.51	3212.83	48.27
33	Utkal Gramineen Bank	4.55	0.00	0.00	26.05	0.03	0.13	124.31	62.73	50.46	2.12	0.00	0.000	146.67	32.29	22.02	32.84	0.00	0.00	4547.74	2104.90	46.28
	Regional Rural Banks	24.95	0.00	0.00	66.58	0.27	0.41	328.99	113.25	34.42	4.54	0.00	0.000	2679.77	1316.75	49.14	188.92	0.00	0.00	11204.25	5317.73	47.46
34	ESAF Small Finance Bank	21.68	0.00	0.00	1.39	0.00	0.00	12.37	1.76	14.26	0.11	0.00	0.000	14.39	44.58	309.89	1.52	0.00	0.00	397.04	164.44	41.42
35	Jana Small Finance Bank	17.94	0.00	0.00	4.61	0.00	0.00	28.68	4.91	17.12	0.32	0.00	0.000	207.24	41.10	19.83	8.19	0.00	0.00	1198.13	294.46	24.58
36	Suryoday Small Finance Bank	25.66	0.00	0.00	4.47	0.00	0.00	27.54	0.19	0.70	0.35	0.00	0.000	73.12	30.35	41.51	8.55	0.00	0.00	1019.16	254.16	24.94
37	Ujjivan Small Finance Bank	20.31	0.00	0.00	3.39	0.00	0.00	18.63	3.34	17.94	0.19	0.00	0.000	93.90	19.50	20.76	3.74	0.00	0.00	593.71	77.35	13.03
38	Utkarsh Small Finance Bank	12.03	0.00	0.00	3.85	0.00	0.00	23.45	6.65	28.37	0.31	0.00	0.000	442.23	194.00	43.87	6.75	0.00	0.00	1223.53	341.12	27.88
	Small Finance Bank	97.62	0.00	0.00	17.72	0.00	0.00	110.67	16.86	15.23	1.28	0.00	0.000	830.87	329.54	39.66	28.75	0.00	0.00	4431.58	1131.54	25.53
39	Orissa State Co-Op. Bank	3.65	0.00	0.00	33.93	0.10	0.30	221.18	6.58	2.97	4.07	0.00	0.000	359.36	83.02	23.10	56.59	0.00	0.00	22186.80	10397.64	46.86
	TOTAL	8443.26	1356.82	16.07	1356.87	227.09	16.74	7221.85	1086.24	15.04	187.05	36.66	19.601	14021.84	3629.35	25.88	2850.23	58.10	2.04	210546.35	103889.11	49.34

Sl	DISTRICTS	Term Loan																					Allied Advance					
		Crop Loan			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	756.50	45.85	39.26	2.13	5.43	99.86	69.18	69.28	38.46	7.27	18.89	10.22	2.95	28.87	86.34	42.62	49.36	53.82	27.60	51.29	48.78	22.30	45.71			
2	BALASORE	2523.36	1116.32	44.24	73.08	1.43	1.96	163.21	160.33	98.24	214.96	18.11	8.43	4.47	5.50	123.02	140.40	56.72	40.40	78.37	26.67	34.04	12.32	38.93	315.90			
3	BARGARH	3694.49	1580.83	42.79	119.18	5.55	4.66	355.67	78.65	22.11	106.33	11.35	10.67	22.76	4.81	21.13	140.09	38.06	27.17	100.56	26.14	25.99	119.61	29.72	24.85			
4	BHADRAK	2071.46	953.14	46.01	34.97	1.04	2.97	51.36	119.55	232.80	66.49	9.09	13.67	13.78	5.02	36.43	93.08	38.36	41.21	66.41	26.90	40.51	106.12	28.56	26.92			
5	BOLANGIR	2305.88	1160.74	50.34	30.02	320.61	1068.06	208.79	113.39	54.31	28.38	506.10	1783.15	17.07	2.50	14.64	94.06	48.43	51.48	109.56	29.87	27.26	105.53	23.46	22.23			
6	BOUDH	874.03	403.03	46.11	5.65	0.54	9.62	42.72	37.17	87.00	16.75	1.67	9.95	2.53	1.64	65.02	17.78	8.57	48.21	24.16	5.11	21.14	51.19	1.96	3.83			
7	CUTTACK	2145.22	1504.68	70.14	36.13	4.33	11.99	214.10	178.11	83.19	78.50	17.22	21.94	2.25	7.64	339.93	238.46	126.01	52.84	127.68	63.05	49.38	180.00	65.97	36.65			
8	DEOGARH	565.51	232.23	41.07	6.06	2.10	34.74	28.01	35.36	126.27	24.08	0.30	1.26	2.44	0.50	20.67	6.44	3.71	57.69	4.53	1.23	27.22	15.27	0.59	3.90			
9	DHENKANAL	1358.45	625.05	46.01	71.81	1.45	2.02	129.09	83.04	64.32	152.61	8.06	5.28	8.43	2.54	30.11	81.62	19.90	24.38	41.65	16.47	39.56	23.08	6.88	28.83			
10	GAJAPATI	506.32	291.32	57.54	11.25	1.09	9.73	23.44	23.24	99.15	24.19	2.77	11.43	8.88	1.94	21.89	20.70	9.31	44.99	11.93	6.43	53.91	21.57	12.77	59.19			
11	GANJAM	3397.92	2374.76	69.89	63.05	9.83	15.59	303.89	226.11	74.40	174.83	31.37	17.94	12.29	24.66	200.63	315.11	158.78	50.39	388.93	124.83	32.10	224.86	68.60	30.51			
12	JACATSINGHPUR	1267.51	567.49	44.77	15.11	1.98	13.13	74.50	127.08	170.59	43.20	4.51	10.44	1.26	2.90	230.96	76.98	56.55	73.45	31.07	44.14	142.09	13.61	40.92	300.69			
13	JAJPUR	2418.33	1200.35	49.64	33.02	4.20	12.71	168.01	183.65	109.31	37.45	15.87	42.37	12.72	3.31	25.98	128.43	82.68	64.38	88.88	42.88	48.24	562.27	85.65	15.23			
14	JHARSUGUDA	644.92	270.31	41.91	26.61	0.56	2.09	237.93	22.90	9.63	12.50	5.05	40.35	1.18	0.97	82.62	25.43	16.56	65.13	21.01	13.08	62.27	9.38	5.39	57.52			
15	KALAHANDI	1676.10	873.68	52.13	16.56	3.22	19.45	356.66	100.51	28.18	103.08	5.41	5.24	8.20	3.46	42.16	31.28	16.18	51.73	21.81	9.65	44.24	8.67	10.57	121.97			
16	KANDHAMAL	695.72	334.09	48.02	34.43	0.84	2.43	46.94	15.33	32.67	35.89	2.38	6.63	5.30	1.66	31.35	7.38	7.62	103.37	25.72	1.83	7.13	36.88	0.49	1.33			
17	KENDRAPARA	2091.31	1162.91	55.61	51.11	2.41	4.71	59.58	117.94	197.95	57.62	3.47	6.02	5.88	4.28	72.90	142.25	21.33	14.99	28.02	12.99	46.35	28.85	15.05	52.16			
18	KEONJHAR	1389.27	625.14	45.00	45.07	2.46	5.46	161.87	77.48	47.87	99.45	4.52	4.55	9.63	1.70	17.65	96.54	42.65	44.18	149.45	25.65	17.16	89.98	41.07	45.65			
19	KHURDA	1966.30	1636.87	83.25	86.36	6.20	7.18	382.85	475.60	124.22	567.16	24.54	4.33	24.92	31.90	128.01	419.05	134.67	32.14	364.68	81.51	22.35	125.44	58.32	46.49			
20	KORAPUT	1491.01	604.65	40.55	14.22	2.59	18.18	28.22	61.44	217.74	80.91	1.26	1.56	12.30	6.88	55.93	71.78	11.76	16.38	38.94	10.87	27.91	26.36	5.36	20.33			
21	MALKANGIRI	401.68	238.85	59.46	13.72	1.35	9.80	29.99	20.27	67.59	21.72	1.24	5.69	10.06	1.93	19.23	22.65	3.89	17.18	9.19	1.72	18.76	5.95	3.59	60.29			
22	MAYURBHANJ	1772.88	766.04	43.21	52.32	1.35	2.58	154.07	138.06	89.61	66.00	14.77	22.38	5.82	2.58	44.37	102.39	56.27	54.96	42.09	23.75	56.43	86.83	28.17	32.44			
23	NABARANGPUR	948.16	442.24	46.64	31.97	1.21	3.78	45.03	36.19	80.37	19.82	2.62	13.24	16.37	1.41	8.63	74.00	9.97	13.47	8.73	11.29	129.34	1.58	4.18	265.42			
24	NAYAGARH	1581.58	929.79	58.79	31.57	3.10	9.82	94.07	80.11	85.17	96.75	6.62	6.85	4.17	2.66	63.78	71.49	57.89	80.97	55.54	35.55	64.02	25.32	11.58	45.74			
25	NUAPADA	544.66	285.33	52.39	33.42	0.51	1.51	53.85	27.61	51.27	19.80	2.72	13.74	8.56	1.19	13.93	14.10	54.03	383.32	22.71	66.65	293.41	9.66	13.95	144.52			
26	PURI	1868.25	1122.99	60.11	78.64	5.94	7.56	129.41	85.66	66.20	73.19	14.76	20.17	3.38	5.61	165.92	187.50	174.83	93.24	56.27	115.00	204.36	8.08	55.08	681.31			
27	RAYAGADA	778.45	449.42	57.73	29.41	1.55	5.26	36.58	26.07	71.26	30.35	7.61	25.09	9.45	1.27	13.45	32.99	107.86	326.89	57.14	103.63	181.36	22.69	32.05	141.26			
28	SAMBALPUR	1788.54	678.17	37.92	39.30	2.92	7.42	146.88	77.42	52.71	85.22	6.92	8.12	12.30	5.11	41.55	51.73	67.25	130.01	53.65	63.12	117.67	183.22	26.26	14.33			
29	SONEPUR	976.27	522.03	53.47	12.96	1.64	12.65	94.43	29.48	31.22	23.50	7.87	33.48	7.85	2.23	28.35	41.10	22.37	54.43	28.64	26.28	91.77	11.89	14.48	121.75			
30	SUNDARGARH	2520.06	1055.84	41.90	58.70	1.18	2.00	728.42	89.70	12.31	58.87	10.99	18.66	32.40	8.93	27.57	76.74	63.13	82.27	53.48	19.90	37.21	22.69	18.33	80.76			
	TOTAL	47913.73	24764.80	51.69	1194.97	395.30	33.08	4649.42	2916.65	62.73	2458.07	756.42	30.77	296.86	149.70	50.43	2907.89	1557.97	53.58	2164.62	1063.83	49.15	2187.68	770.25	35.21			

Sl	DISTRICTS	Allied Advance						Agriculture Infrastructure														
		Fishery			Others			Total Farm Credit			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	9.48	35.26	24.05	5.21	21.67	2077.75	945.25	45.49	38.72	20.10	51.91	11.73	7.20	61.41	9.27	0.18	1.99	59.73	27.49	46.03
2	BALASORE	325.42	55.90	17.18	2.75	4.31	156.87	3538.33	1484.24	41.95	1.47	16.29	1107.13	16.70	19.02	113.87	2.33	2.42	103.95	20.50	37.73	184.02
3	BARGARH	413.26	17.27	4.18	2.06	10.45	507.49	5074.01	1802.82	35.53	92.22	19.15	20.77	15.62	7.45	47.66	23.40	8.15	34.81	131.24	34.74	26.47
4	BHADRAK	119.23	36.15	30.32	2.24	2.31	103.39	2625.13	1220.13	46.48	51.60	10.08	19.52	11.32	17.98	158.84	5.84	1.87	31.94	68.76	29.92	43.51
5	BOLANGIR	49.11	7.03	14.31	2.85	7.60	267.02	2951.25	2219.73	75.21	149.62	15.57	10.41	7.57	22.98	303.65	12.43	2.87	23.12	169.62	41.43	24.42
6	BOUDH	18.70	2.00	10.67	1.51	0.78	51.29	1055.01	462.46	43.83	14.16	0.48	3.41	3.47	15.75	453.32	6.87	0.48	6.92	24.50	16.71	68.19
7	CUTTACK	103.10	46.24	44.85	131.10	21.32	16.26	3256.55	2034.57	62.48	9.30	23.68	254.52	3.35	58.73	1754.23	14.79	8.87	59.96	27.44	91.28	332.61
8	DEOGARH	10.45	1.44	13.79	0.23	0.62	272.39	663.01	278.11	41.95	9.32	0.71	7.64	2.97	1.61	54.35	0.92	0.09	10.14	13.20	2.42	18.32
9	DHENKANAL	6.90	4.23	61.26	0.90	10.07	1120.07	1874.54	777.69	41.49	10.48	10.61	101.24	10.98	2.17	19.74	1.47	0.27	18.59	22.93	13.05	56.91
10	GAJAPATI	5.57	7.71	138.35	2.15	1.32	61.33	636.01	357.90	56.27	13.88	0.91	6.52	3.57	4.53	126.84	2.54	0.10	3.82	20.00	5.53	27.67
11	GANJAM	220.02	119.97	54.52	3.52	11.15	316.70	5104.44	3150.05	61.71	225.09	48.56	21.58	24.14	36.85	152.61	22.72	5.12	22.55	271.96	90.53	33.29
12	JAGTSINGHPUR	55.62	14.77	26.55	2.43	3.45	142.12	1581.29	863.80	54.63	24.37	0.16	0.66	7.71	32.71	424.32	8.54	0.93	10.87	40.61	33.80	83.23
13	JAJPUR	54.26	54.79	100.97	16.37	7.19	43.95	3519.75	1680.56	47.75	178.13	33.23	18.66	29.05	47.61	163.91	16.97	0.66	3.89	224.15	81.51	36.36
14	JHARSUGUDA	7.71	5.91	76.70	0.40	1.46	365.28	987.06	342.19	34.67	26.71	390.94	1463.46	10.54	10.44	99.08	16.32	0.66	4.04	53.57	402.04	750.51
15	KALAHANDI	32.63	4.92	15.08	1.76	3.84	218.43	2256.76	1031.45	45.70	20.62	1.82	8.83	13.45	5.45	40.48	1.80	0.79	43.83	35.87	8.06	22.46
16	KANDHAMAL	2.69	2.79	103.50	0.78	0.50	64.00	891.74	367.54	41.22	7.84	0.02	0.31	5.25	3.73	71.02	2.52	0.02	0.67	15.60	3.77	24.14
17	KENDRAPARA	126.20	16.95	13.43	3.22	2.34	72.61	2594.04	1359.66	52.41	14.16	3.60	25.40	10.50	21.98	209.32	3.72	0.09	2.43	28.38	25.66	90.44
18	KEONJHAR	40.57	24.31	59.92	1.23	5.52	450.72	2083.04	850.51	40.83	133.06	35.40	26.61	6.84	4.21	61.52	1.16	0.28	23.83	141.06	39.89	28.28
19	KHURDA	179.84	84.74	47.12	19.18	88.75	462.75	4135.78	2623.09	63.42	186.99	57.64	30.83	35.70	47.71	133.66	54.80	126.20	230.31	277.48	231.56	83.45
20	KORAPUT	147.31	5.63	3.82	0.00	8.79	#DIV/0!	1911.04	719.23	37.64	216.07	5.13	2.38	11.30	13.35	118.08	3.24	0.00	0.00	230.62	18.48	8.01
21	MALKANGIRI	22.40	1.69	7.53	0.57	1.43	252.26	537.93	275.96	51.30	20.82	0.32	1.54	8.44	1.28	15.18	0.57	0.03	6.08	29.83	1.64	5.49
22	MAYURBHANJ	50.96	25.27	49.59	16.68	2.98	17.88	2350.05	1059.24	45.07	33.88	15.81	46.66	8.30	1.91	23.00	14.66	0.93	6.33	56.84	18.64	32.80
23	NABARANGPUR	19.67	5.23	26.61	2.09	3.71	177.41	1167.41	518.05	44.38	11.01	2.57	23.30	8.25	2.08	25.21	1.15	0.03	2.40	20.41	4.67	22.90
24	NAYAGARH	13.94	46.72	335.11	1.76	9.39	532.42	1976.19	1183.41	59.88	12.93	4.71	36.43	10.84	14.26	131.54	2.48	1.62	65.51	26.24	20.59	78.45
25	NUAPADA	7.08	33.00	466.38	1.63	1.61	98.37	715.47	486.60	68.01	14.79	1.66	11.20	4.25	2.58	60.62	1.34	0.45	33.80	20.39	4.69	23.00
26	PURI	124.69	142.34	114.16	4.23	4.25	100.44	2533.65	1726.46	68.14	65.65	13.57	20.67	11.77	6.88	58.42	60.02	1.25	2.08	137.44	21.69	15.78
27	RAYAGADA	28.97	52.90	182.63	8.69	2.78	31.96	1034.72	785.15	75.88	32.08	8.73	27.22	16.16	1.75	10.85	3.39	0.22	6.36	51.63	10.70	20.73
28	SAMBALPUR	52.40	41.24	78.70	1.66	23.18	1397.83	2414.89	991.59	41.06	46.47	18.78	40.41	28.38	4.44	15.63	16.30	6.24	38.25	91.15	29.45	32.31
29	SONEPUR	14.19	6.58	46.38	2.39	1.70	71.25	1213.23	634.66	52.31	38.98	5.02	12.88	3.29	2.60	78.85	2.55	1.74	68.47	44.82	9.36	20.89
30	SUNDARGARH	26.08	14.86	56.98	2.23	5.25	235.08	3579.68	1288.11	35.98	111.26	17.67	15.88	20.49	5.03	24.53	13.90	0.66	4.75	145.65	23.35	16.03
	TOTAL	2305.87	892.05	38.69	260.65	253.25	97.16	66339.75	33520.22	50.53	1811.69	782.93	43.22	361.94	424.25	117.21	328.01	173.21	52.81	2501.64	1380.39	55.18

SI	DISTRICTS	Ancillary Activities									Total Agri	Micro, Small & Medium Enterprises										
		Food & Agro Processing			Others			Total Ancillary Activities				Micro - Manufacturing			Micro - Services			Small - Manufacturing				
		T	A	%	T	A	%	T	A	%		T	A	%	T	A	%	T	A	%		
1	ANGUL	69.80	14.52	20.81	26.10	13.19	50.52	95.91	27.71	28.90	2233.39	1000.45	44.80	700.00	446.23	63.75	875.00	639.48	73.08	490.00	314.80	64.25
2	BALASORE	44.80	92.61	206.72	28.39	36.81	129.67	73.19	129.43	176.83	3632.02	1651.40	45.47	927.71	532.79	57.43	1159.64	799.90	68.98	649.40	521.51	80.31
3	BARGARH	65.83	177.32	269.37	2.12	75.63	3564.68	67.95	252.95	372.25	5273.20	2090.51	39.64	327.81	337.35	102.91	276.05	459.14	166.33	241.54	254.12	105.21
4	BHADRAK	12.67	44.70	352.95	25.08	31.56	125.84	37.74	76.26	202.05	2731.64	1326.31	48.55	375.04	229.04	61.07	468.81	397.00	84.68	262.53	81.78	31.15
5	BOLANGIR	197.95	175.67	88.74	187.46	90.77	48.42	385.41	266.43	69.13	3506.28	2527.59	72.09	470.51	315.17	66.99	588.14	471.30	80.13	329.36	166.35	50.51
6	BOUDH	20.26	11.40	56.29	36.55	17.20	47.06	56.81	28.61	50.35	1136.32	507.77	44.69	77.85	45.74	58.76	97.31	73.93	75.97	54.49	33.19	60.90
7	CUTTACK	822.07	198.55	24.15	53.65	146.64	273.31	875.72	345.19	39.42	4159.72	2471.04	59.40	1619.77	848.96	52.41	1364.01	1254.78	91.99	1193.51	851.53	71.35
8	DEOGARH	5.86	2.88	45.70	1.38	16.07	1166.72	7.24	18.75	259.00	683.45	299.28	43.79	37.08	25.57	68.95	46.35	50.21	108.32	25.96	6.15	23.68
9	DHENKANAL	79.04	20.97	26.53	8.66	27.91	322.26	87.70	48.88	55.73	1985.17	839.62	42.29	250.08	129.69	51.86	312.60	219.16	70.11	175.06	75.42	43.09
10	GAJAPATI	57.24	5.57	9.73	13.60	10.32	75.87	70.84	15.89	22.43	726.85	379.32	52.19	86.74	66.16	76.27	73.04	104.92	143.65	63.91	17.63	27.58
11	GANJAM	308.91	305.72	98.97	20.97	163.77	780.92	329.88	469.50	142.32	5706.28	3710.08	65.02	1305.02	975.50	74.75	1631.27	1294.15	79.33	913.51	540.60	59.18
12	JAGATSINGHPUR	67.88	11.88	17.50	51.68	26.17	50.64	119.56	38.05	31.82	1741.46	935.65	53.73	401.69	177.63	44.22	502.11	335.11	66.74	281.18	94.44	33.59
13	JAJPUR	143.28	56.07	39.13	49.39	18.01	36.46	192.68	74.08	38.45	3936.58	1836.15	46.64	719.60	282.89	39.31	899.50	484.89	53.91	503.72	356.66	70.81
14	JHARSUGUDA	34.07	22.72	66.68	55.69	77.69	139.51	89.77	100.41	111.86	1130.40	844.65	74.72	408.70	270.28	66.13	510.88	439.24	85.98	286.09	236.61	82.70
15	KALAHANDI	106.22	62.35	58.70	14.40	31.95	221.80	120.62	94.30	78.18	2413.25	1133.80	46.98	291.99	313.06	107.21	364.99	396.32	108.58	204.39	181.83	88.96
16	KANDHAMAL	7.19	1.87	25.99	2.20	11.02	501.95	9.39	12.89	137.32	916.73	384.20	41.91	199.90	81.64	40.84	249.88	119.18	47.69	139.93	44.98	32.14
17	KENDRAPARA	28.07	24.84	88.48	47.06	31.02	65.93	75.13	55.86	74.36	2697.55	1441.19	53.43	253.03	166.87	65.95	316.29	265.62	83.98	177.12	47.12	26.61
18	KEONJHAR	49.75	17.43	35.03	1.35	71.91	5342.30	51.10	89.34	174.84	2275.20	979.73	43.06	502.00	292.17	58.20	627.50	449.53	71.64	351.40	205.10	58.37
19	KHURDA	756.19	655.94	86.74	964.40	825.80	85.63	1720.59	1481.74	86.12	6133.85	4336.40	70.70	6369.00	1926.09	30.24	7961.25	3052.33	38.34	4458.30	2378.67	53.35
20	KORAPUT	134.02	46.61	34.78	12.66	41.35	326.52	146.69	87.96	59.97	2288.35	825.67	36.08	602.42	318.99	52.95	753.03	434.71	57.73	421.70	169.84	40.27
21	MALKANGIRI	16.20	1.71	10.58	3.37	26.20	776.81	19.58	27.92	142.61	587.34	305.52	52.02	51.00	39.47	77.38	63.75	66.44	104.22	35.70	13.04	36.53
22	MAYURBHANJ	116.18	14.71	12.67	85.86	98.49	114.71	202.04	113.21	56.03	2608.93	1191.09	45.65	390.74	215.22	55.08	488.43	357.14	73.12	273.52	152.93	55.91
23	NABARANGPUR	1.09	30.48	2800.21	1.82	50.08	2749.45	2.91	80.56	2768.44	1190.73	603.29	50.67	105.15	121.81	115.84	131.44	158.01	120.22	73.61	50.56	68.70
24	NAYAGARH	24.66	24.51	99.41	98.94	18.02	18.21	123.59	42.53	34.41	2126.03	1246.53	58.63	215.16	144.65	67.23	268.95	225.25	83.75	150.61	50.58	33.58
25	NUAPADA	8.81	11.99	136.01	3.82	33.14	868.17	12.63	45.12	357.27	748.49	536.42	71.67	97.52	49.36	50.61	121.90	110.47	90.62	68.26	13.63	19.96
26	PURI	114.74	34.16	29.77	79.25	34.18	43.12	193.99	68.33	35.23	2865.08	1816.49	63.40	518.53	276.70	53.36	648.16	457.63	70.60	362.97	135.42	37.31
27	RAYAGADA	47.12	22.56	47.87	9.38	21.30	227.07	56.50	43.86	77.62	1142.85	839.70	73.47	228.54	169.75	74.27	285.68	231.28	80.96	159.98	85.17	53.24
28	SAMBALPUR	38.52	91.40	237.28	28.78	82.54	286.76	67.31	173.94	258.44	2573.34	1194.98	46.44	660.80	316.09	47.83	826.00	514.24	62.26	462.56	291.43	63.00
29	SONEPUR	44.11	20.17	45.73	44.79	33.33	74.42	88.90	53.50	60.18	1346.95	697.53	51.79	147.98	78.55	53.08	124.61	134.55	107.98	109.04	13.52	12.40
30	SUNDARGARH	116.52	80.84	69.38	42.33	74.73	176.54	158.85	155.57	97.94	3884.18	1467.04	37.77	1960.53	915.94	46.72	2450.66	1184.77	48.35	1372.37	1131.17	82.42
	TOTAL	3539.06	2281.97	64.48	2001.15	2236.81	111.78	5540.21	4518.78	81.56	74381.60	39419.39	53.00	20301.87	10109.33	49.80	24487.21	15180.67	61.99	14291.71	8515.78	59.59

SI	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	406.90	72.66	315.00	203.08	64.47	385.00	163.17	42.38	70.00	3.07	4.39	105.00	26.67	25.40	3500.00	2203.40	62.95
2	BALASORE	742.17	429.33	57.85	417.47	256.46	61.43	510.24	324.89	63.67	92.77	4.28	4.61	139.16	56.62	40.69	4638.55	2925.79	63.08
3	BARGARH	293.30	258.06	87.99	124.22	51.54	41.49	186.33	41.52	22.28	86.26	2.22	2.58	189.78	14.16	7.46	1725.30	1418.11	82.19
4	BHADRAK	300.04	137.22	45.73	168.77	12.55	7.44	206.27	4.93	2.39	37.50	2.34	6.24	56.26	34.30	60.97	1875.22	899.15	47.95
5	BOLANGIR	376.41	249.08	66.17	211.73	110.80	52.33	258.78	106.25	41.06	47.05	0.86	1.83	70.58	9.79	13.87	2352.58	1429.60	60.77
6	BOUDH	62.28	45.57	73.18	35.03	3.63	10.38	42.82	6.75	15.78	7.78	0.44	5.66	11.68	0.85	7.29	389.24	210.11	53.98
7	CUTTACK	1449.26	900.33	62.12	613.80	677.06	110.31	920.71	615.41	66.84	426.25	7.20	1.69	937.76	99.58	10.62	8525.07	5254.86	61.64
8	DEOGARH	29.66	23.29	78.51	16.89	0.00	0.00	20.39	0.15	0.72	3.71	0.40	10.81	5.56	2.23	40.06	185.40	107.99	58.25
9	DHENKANAL	200.06	113.57	56.77	112.54	11.84	10.52	137.54	3.56	2.59	25.01	2.20	8.80	37.51	21.83	58.18	1250.40	577.28	46.17
10	GAJAPATI	77.61	22.49	28.98	32.87	0.74	2.27	49.30	10.31	20.91	22.82	0.19	0.84	50.21	4.94	9.83	456.50	227.38	49.81
11	GANJAM	1044.01	518.76	49.69	587.26	208.50	35.50	717.76	277.35	38.64	130.50	6.01	4.61	195.75	68.67	35.08	6525.08	3889.55	59.61
12	JAGATSingHPUR	321.35	144.51	44.97	180.76	8.56	4.74	220.93	13.39	6.06	40.17	3.81	9.48	60.25	26.73	44.36	2008.44	804.19	40.04
13	JAJPUR	575.68	403.69	70.12	323.82	26.58	8.21	395.78	61.45	15.53	71.96	2.53	3.52	107.94	38.69	35.84	3598.00	1657.38	46.06
14	JHARSUGUDA	326.96	292.12	89.34	183.91	141.12	76.73	224.78	258.96	115.20	40.87	1.13	2.77	61.30	8.14	13.27	2043.50	1647.60	80.63
15	KALAHANDI	233.59	230.07	98.49	131.40	8.60	6.54	160.59	18.36	11.43	29.20	1.05	3.60	43.80	10.59	24.18	1459.95	1159.88	79.45
16	KANDHAMAL	159.92	41.97	26.24	89.96	0.00	0.00	109.95	3.13	2.85	19.99	0.25	1.26	29.99	1.23	4.11	999.50	292.37	29.25
17	KENDRAPARA	202.42	89.71	44.32	113.86	0.07	0.06	139.17	6.33	4.55	25.30	2.55	10.09	37.95	21.72	57.23	1265.14	599.99	47.42
18	KEONJHAR	401.60	303.59	75.60	225.90	94.90	42.01	276.10	104.72	37.93	50.20	5.90	11.76	75.30	24.75	32.87	2509.99	1480.66	58.99
19	KHURDA	5095.20	3236.87	63.53	2866.05	3297.32	115.05	3502.95	2443.57	69.76	636.90	8.86	1.39	955.35	364.67	38.17	31845.00	16708.39	52.47
20	KORAPUT	481.94	196.09	40.69	271.09	73.47	27.10	331.33	79.69	24.05	60.24	1.03	1.70	90.36	18.79	20.80	3012.11	1292.61	42.91
21	MALKANGIRI	40.80	49.93	122.38	22.95	0.00	0.00	28.05	7.59	27.05	5.10	0.30	5.80	7.65	1.82	23.76	255.00	178.58	70.03
22	MAYURBHANJ	312.59	218.57	69.92	175.83	4.66	2.65	214.91	8.48	3.95	39.07	3.61	9.24	58.61	31.92	54.47	1953.70	992.53	50.80
23	NABARANGPUR	84.12	54.20	64.44	47.32	0.34	0.72	57.83	2.10	3.63	10.52	0.42	3.95	15.77	2.68	17.00	525.76	390.13	74.20
24	NAYAGARH	172.13	52.19	30.32	96.82	0.31	0.32	118.34	3.45	2.91	21.52	3.24	15.06	32.27	32.62	101.06	1075.80	512.29	47.62
25	NUAPADA	78.01	33.51	42.95	43.88	0.00	0.00	53.63	0.00	0.00	9.75	0.12	1.23	14.63	0.56	3.82	487.59	207.63	42.58
26	PURI	414.82	130.72	31.51	233.34	9.06	3.88	285.19	42.86	15.03	51.85	3.80	7.32	77.78	80.34	103.29	2592.64	1136.52	43.84
27	RAYAGADA	182.84	105.98	57.97	102.84	0.19	0.19	125.70	1.70	1.36	22.85	0.79	3.47	34.28	16.77	48.92	1142.72	611.64	53.52
28	SAMBALPUR	528.64	441.46	83.51	297.36	123.51	41.54	363.44	127.51	35.08	66.08	1.73	2.62	99.12	17.13	17.28	3304.00	1833.10	55.48
29	SONEPUR	132.40	26.43	19.96	56.08	2.03	3.63	84.11	3.79	4.51	38.94	1.22	3.14	85.67	6.08	7.10	778.84	266.18	34.18
30	SUNDARGARH	1568.42	1045.21	66.64	882.24	1749.78	198.33	1078.29	1104.18	102.40	196.05	3.28	1.67	294.08	26.23	8.92	9802.64	7160.56	73.05
	TOTAL	16448.24	10201.45	62.02	8980.79	7076.72	78.80	11206.23	5845.57	52.16	2386.24	74.84	3.14	3981.36	1071.08	26.90	102083.66	58075.44	56.89

Sl	DISTRICTS	Export Credit			Education			Housing			Renewable Energy			Others			Social Infra			TOTAL		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	10.60	0.00	0.00	29.12	4.08	14.00	151.19	24.49	16.20	3.40	0.00	0.00	388.88	117.67	30.26	90.01	0.43	0.85	6366.59	3350.51	52.63
2	BALASORE	1285.00	62.00	4.82	56.23	7.01	12.47	223.77	54.27	24.25	6.05	0.00	0.00	638.01	287.44	45.05	132.17	3.96	3.00	10611.80	4991.88	47.04
3	BARGARH	2.00	0.00	0.00	19.99	2.45	12.49	180.21	21.13	11.73	4.09	1.20	29.32	138.40	31.01	22.40	29.34	0.18	0.60	7372.13	3564.58	48.35
4	BHADRAK	25.00	0.00	0.00	39.14	4.09	10.46	193.85	34.09	17.59	4.22	0.01	0.19	567.60	135.32	23.84	73.70	0.14	0.19	5510.37	2399.11	43.54
5	BOLANGIR	5.00	0.00	0.00	23.26	3.59	15.42	198.24	24.74	12.48	4.81	0.00	0.00	277.44	52.26	18.84	77.17	0.58	0.75	6444.78	4038.35	62.66
6	BOUDH	5.10	0.00	0.00	6.18	0.42	6.73	116.69	6.94	6.00	3.10	0.00	0.00	61.64	9.95	16.15	7.12	0.01	0.09	1724.39	735.20	42.64
7	CUTTACK	23.24	0.00	0.00	80.50	18.48	22.95	1034.62	94.15	9.10	13.88	0.09	0.66	1801.74	331.64	18.41	115.62	2.03	1.76	15754.39	8172.29	51.87
8	DEOGARH	2.00	0.00	0.00	5.81	0.29	5.00	59.05	3.39	5.74	0.59	0.00	0.00	72.99	4.59	6.29	6.32	0.02	0.39	1015.62	415.57	40.92
9	DHENKANAL	25.00	0.00	0.00	28.63	5.56	19.43	147.59	20.36	13.80	4.70	0.00	0.00	325.62	101.34	31.12	78.27	0.04	0.06	3845.38	1544.20	40.16
10	GAJAPATI	2.00	0.00	0.00	16.33	3.25	19.91	98.61	5.71	5.79	5.04	0.00	0.00	313.35	9.00	2.87	94.35	0.04	0.04	1713.04	624.69	36.47
11	GANJAM	42.00	0.00	0.00	95.27	23.46	24.62	588.96	134.66	22.86	1.20	0.04	3.48	645.00	152.19	23.60	24.68	2.02	8.19	13628.47	7912.00	58.05
12	JAGATSingHPUR	2.00	0.00	0.00	83.90	4.00	4.77	95.66	34.77	36.35	3.48	0.00	0.00	204.46	98.10	47.98	88.16	6.72	7.62	4227.56	1883.43	44.55
13	JAJPUR	2.00	0.00	0.00	40.25	5.67	14.10	166.61	66.72	40.05	3.73	0.01	0.22	389.48	162.81	41.80	64.90	0.69	1.07	8201.57	3729.44	45.47
14	JHARSUGUDA	5.00	0.00	0.00	10.56	3.25	30.76	166.77	17.07	10.23	7.09	0.00	0.00	96.67	18.90	19.56	82.01	0.53	0.65	3542.00	2532.00	71.49
15	KALAHANDI	15.00	0.00	0.00	19.23	2.42	12.57	186.83	22.48	12.03	2.67	0.00	0.00	153.32	35.52	23.17	46.17	0.94	2.04	4296.42	2355.04	54.81
16	KANDHAMAL	3.15	0.00	0.00	8.82	0.82	9.28	51.01	4.43	8.69	1.30	0.00	0.00	94.03	36.48	38.79	40.94	0.11	0.27	2115.48	718.41	33.96
17	KENDRAPARA	20.60	0.00	0.00	17.18	3.27	19.02	74.69	21.58	28.89	2.66	0.00	0.00	247.00	97.61	39.52	81.99	0.02	0.02	4406.81	2163.65	49.10
18	KEONJHAR	2.00	0.00	0.00	15.22	3.28	21.57	140.98	29.24	20.74	2.64	0.00	0.00	767.93	146.99	19.14	59.97	0.74	1.23	5773.93	2640.65	45.73
19	KHURDA	6315.58	248.86	3.94	430.30	71.56	16.63	1510.79	190.10	12.58	34.56	34.73	100.48	3752.48	724.16	19.30	887.04	27.65	3.12	50909.60	22341.84	43.89
20	KORAPUT	1.12	0.00	0.00	39.85	4.45	11.17	169.98	43.90	25.83	31.21	0.00	0.00	226.25	49.92	22.06	131.15	0.33	0.25	5900.02	2216.88	37.57
21	MALKANGIRI	5.20	0.00	0.00	2.15	0.20	9.26	48.02	3.49	7.27	0.07	0.00	0.00	87.36	25.88	29.63	59.07	0.01	0.02	1044.21	513.68	49.19
22	MAYURBHANJ	22.44	0.00	0.00	51.88	4.30	8.29	199.65	30.92	15.49	3.59	0.45	12.56	925.57	291.19	31.46	22.47	0.62	2.77	5788.23	2511.10	43.38
23	NABARANGPUR	2.46	0.00	0.00	22.36	0.84	3.77	55.45	16.64	30.01	3.79	0.00	0.00	115.99	32.47	27.99	53.84	2.02	3.75	1970.39	1045.39	53.05
24	NAYAGARH	25.00	0.00	0.00	11.63	3.01	25.85	219.56	30.27	13.79	1.21	0.00	0.00	282.67	152.50	53.95	48.12	0.88	1.82	3790.01	1945.47	51.33
25	NUAPADA	4.25	0.00	0.00	7.65	0.86	11.28	80.20	6.45	8.04	3.23	0.00	0.00	75.85	17.42	22.96	47.50	0.39	0.83	1454.75	769.18	52.87
26	PURI	6.12	7.00	114.38	22.81	13.24	58.02	157.63	40.24	25.53	1.39	0.10	7.19	556.95	295.82	53.11	67.84	0.14	0.21	6270.47	3309.54	52.78
27	RAYAGADA	2.00	0.00	0.00	19.59	2.26	11.56	179.41	24.98	13.92	6.71	0.02	0.28	89.33	28.92	32.37	57.27	1.42	2.47	2639.88	1508.94	57.16
28	SAMBALPUR	27.30	0.00	0.00	77.55	11.99	15.46	219.40	32.99	15.04	3.25	0.02	0.50	187.37	108.06	57.67	192.46	5.21	2.71	6584.68	3186.35	48.39
29	SONEPUR	5.10	0.00	0.00	10.34	1.92	18.61	74.70	16.97	22.72	1.90	0.00	0.00	56.83	13.04	22.94	40.25	0.11	0.27	2314.90	995.75	43.01
30	SUNDARGARH	550.00	1038.96	188.90	65.52	17.07	26.05	432.73	29.05	6.71	21.48	0.00	0.00	481.62	61.17	12.70	90.33	0.11	0.12	15328.49	9773.98	63.76
	TOTAL	8443.26	1356.82	16.07	1356.87	227.09	16.74	7221.85	1086.24	15.04	187.05	36.66	19.60	14021.84	3629.35	25.88	2850.23	58.10	2.04	210546.35	103889.09	49.34

PROGRESS UNDER EDUCATION LOAN AS OF 30.09.2024

Sl No		Disbursement under Priority Sector from 01.04.2024 to 30.09.2024		Out of sanctioned, disbursed to Girl student		Balance O/S under Priority Sector as on 30.09.2024		Balance O/S in Girl Student accounts as on 30.09.2024		Total Disbursement (Priority + Non Priority) from 01.04.2024 to 30.09.2024		Balance O/S (Priority + Non Priority) as on 30.09.2024	
		A/C	Amnt	A/C	Amnt	A/C	Amnt	A/C	Amnt	A/C	Amnt	A/C	Amnt
1	Bank of Baroda	574	10.24	95	8.26	1679	56.81	560	29.66	619	14.44	1826	91.61
2	Bank of India	165	15.04	72	6.23	2992	96.96	1099	38.19	165	15.04	2992	96.96
3	Bank of Maharashtra	111	1.78	13	0.45	233	8.13	89	5.50	126	3.06	262	13.95
4	Canara Bank	1372	18.35	158	3.98	5038	172.64	1779	67.15	1396	20.30	5122	190.34
5	Central Bank of India	282	7.41	506	2.98	1398	70.88	480	24.13	637	36.34	1910	152.25
6	Indian Bank	283	7.54	31	5.62	1301	40.39	464	21.49	322	10.96	1411	57.24
7	Indian Overseas Bank	157	3.89	22	1.99	1038	19.47	277	8.43	167	8.84	1082	29.86
8	Punjab & Sind Bank	9	0.14	4	0.09	122	3.29	20	0.39	10	0.22	124	3.75
9	Punjab National Bank	1360	20.36	97	7.46	4167	163.00	1393	64.01	1401	25.38	4284	188.51
10	State Bank of India	5179	88.70	606	21.05	15644	694.23	5333	304.78	5664	133.19	16551	922.94
11	UCO Bank	232	19.47	14	1.30	4197	152.47	317	9.19	232	19.47	6044	500.12
12	Union Bank of India	2379	25.36	245	17.52	5517	224.94	1993	77.75	2566	44.59	5866	292.18
Public Sector Banks		12103	218.30	1863	76.94	43326.00	1703.20	13804	650.68	13305	331.84	47474	2539.72
13	Axis Bank Ltd	87	2.62	125	12.97	331	10.91	125	8.55	110	6.52	397	26.26
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	8	0.03	2	0.00	6	0.21	1	0.07	16	0.66	16	0.92
17	Federal Bank	6	0.12	0	0.00	9	0.32	2	0.08	8	0.59	15	1.22
18	HDFC Bank	51	0.66	14	0.26	354	8.05	104	2.28	52	0.76	356	8.18
19	ICICI Bank	41	3.14	22	5.02	254	15.53	123	7.28	109	22.84	454	68.36
20	IDBI Bank	103	1.81	0	0.00	423	14.35	149	4.92	113	2.75	445	20.76
21	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05
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.	2	0.05	0	0.00	15	0.30	2	0.08	2	0.05	15	0.30
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	0	0.00	2	0.14	0	0.00	0	0.00
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		298	8.42	163	18.25	1392	49.66	508	23.40	410	34.16	1699	126.05
32	Odisha Gramya Bank	20	0.24	5	0.68	527	17.39	116	3.96	20	0.24	527	17.39
33	Utkal Grameen Bank	1	0.03	1	0.10	74	1.81	15	0.42	1	0.03	76	2.21
RRBs		21	0.27	6	0.78	601	19.20	131	4.37	21	0.27	603	19.60
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Suryoday Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance Bank		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	Orissa State Co-Op. Bank	5	0.10	0	0.00	46	1.19	3	0.06	5	0.10	91	2.36
Total of Co-op Bank		5	0.10	0	0.00	46	1.19	3	0.06	5	0.10	91	2.36
TOTAL		12427	227.09	2032	95.97	45365	1773.25	14446	678.51	13741	366.38	49867	2687.73

PERFORMANCE UNDER HOUSING LOAN AS ON 30.09.2024
(Amount in Crores)

Sl No.	Name of Bank	Disbursement made during the current year (01.04.2024 to 30.09.2024)		Balance outstanding as on 30.09.2024	
		No of A/c	Amt.	No of A/c	Amt
1	Bank of Baroda	1255	143.19	7670	1154.20
2	Bank of India	340	122.75	8837	1261.47
3	Bank of Maharashtra	334	47.75	1442	348.07
4	Canara Bank	1296	155.66	7818	1250.23
5	Central Bank of India	411	47.25	3091	456.37
6	Indian Bank	1459	204.78	9440	1544.90
7	Indian Overseas Bank	713	154.13	3764	635.35
8	Punjab & Sind Bank	27	6.51	673	61.22
9	Punjab National Bank	2580	278.34	13807	2067.52
10	State Bank of India	11614	1245.79	89386	11345.28
11	UCO Bank	2094	355.23	19425	1216.56
12	Union Bank	6483	425.12	29724	2347.69
Total Public Sector Banks		28606	3186.50	195077	23688.85
13	Axis Bank Ltd	145	9.72	1971	498.61
14	Bandhan Bank	318	40.53	2136	297.90
15	City Union Bank	2	0.00	0	0.00
16	DCB Bank Ltd	14416	94.59	18314	188.26
17	Federal Bank	33	6.17	346	69.93
18	HDFC Bank	4097	239.40	15748	2236.43
19	ICICI Bank	601	348.85	11186	3415.66
20	IDBI BANK	514	113.17	4941	904.02
21	IDFC First Bank	408	40.63	3147	185.84
22	Indus Ind Bank	0	0.00	1	0.06
23	Karnatak Bank Ltd.	30	4.58	274	59.64
24	Karur Vysya Bank	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	3	0.60
26	DBS Bank(e-LVB)	0	0.00	4	0.40
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.	0	0.00	6	1.72
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00
31	Yes Bank	2	0.49	60	9.96
Total Private Sector Banks		20566	898.14	58137	7869.01
32	Odisha Gramya Bank	279	61.79	3282	278.49
33	Utkal Grameen Bank	1285	92.37	5826	584.84
Total of RRBs		1564	154.16	9108	863.33
34	ESAF Small Finance Bank	27	1.76	23	3.87
35	Jana Small Finance Bank	1151	13.43	3237	82.00
36	Suryoday Small Finance Bank	6	1.65	79	11.98
37	Ujjivan Small Finance Bank	192	8.14	1826	84.64
38	Utkarsh Small Finance Bank	443	6.65	74	20.06
Total Small Finance Bank		1819	31.64	5239	202.56
39	Orissa State Co-Op. Bank	368	8.65	3995	76.31
Total of Co-operative		368	8.65	3995	76.31
Grand Total		52923	4279.08	271556	32700.06

Pradhan Mantri Awas Yojana (Urban) - CLSS - Implementation by NHB as on 30-09-2024 for Odisha

S. No.	Institution Name	PLI Category	EWS/LIG			MIG			Total		
			No of Loan Accounts (units in thousands)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts (units in thousands)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts (units in thousands)	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)
1	Housing and Urban development Corporation Ltd.	CNA	0.00	0.20	0.05	-	0.00	-	0.00	0.20	0.05
2	State Bank of India	CNA	0.39	29.84	7.53	0.42	82.64	8.60	0.81	112.49	16.12
	Sub- Total	CNA	0.40	30.05	7.58	0.42	82.64	8.60	0.81	112.69	16.17
3	Aadhar Housing Finance Ltd.	PLI_HFC	0.09	6.89	1.92	0.01	0.81	0.13	0.10	7.70	2.06
4	Aavas Financiers Limited	PLI_HFC	0.01	1.03	0.25	-	0.00	-	0.01	1.03	0.25
5	Aditya Birla Housing Finance Ltd.	PLI_HFC	0.06	6.39	1.40	0.01	0.69	0.12	0.07	7.08	1.52
6	Bajaj Housing Finance Ltd	PLI_HFC	0.01	0.57	0.08	0.00	0.81	0.07	0.01	1.38	0.15
7	Can Fin Homes Ltd.	PLI_HFC	0.08	8.38	1.94	0.01	1.27	0.17	0.09	9.65	2.11
8	Dewan Housing Finance Corporation Ltd.	PLI_HFC	0.03	3.05	0.66	0.02	3.80	0.38	0.05	6.85	1.04
9	GIC Housing Finance Ltd.	PLI_HFC	0.01	1.10	0.28	0.00	0.43	0.03	0.02	1.53	0.31
10	Housing Development Finance Corporation Ltd.	PLI_HFC	0.58	66.87	12.91	0.70	135.44	14.23	1.28	202.31	27.14
11	ICICI Home Finance Company Ltd.	PLI_HFC	0.00	0.10	0.02	-	0.00	-	0.00	0.10	0.02
12	India Bulls Housing Finance Ltd.	PLI_HFC	0.01	1.21	0.15	0.01	2.37	0.22	0.02	3.58	0.36
13	LIC Housing Finance Ltd.	PLI_HFC	0.92	83.67	21.48	0.98	146.08	18.71	1.90	229.75	40.19
14	Magma Housing Finance	PLI_HFC	0.01	0.61	0.18	0.01	0.48	0.07	0.01	1.09	0.24
15	Motilal Oswal Home Finance Limited	PLI_HFC	-	0.00	0.00	-	0.00	-	-	0.00	0.00
16	PNB Housing Finance Ltd.	PLI_HFC	0.01	1.93	0.28	0.01	2.91	0.26	0.03	4.84	0.54
17	Shriram Housing Finance Ltd.	PLI_HFC	-	0.00	0.00	0.00	0.17	0.02	0.00	0.17	0.02
18	SwarnaPragati Housing Microfinance Private Limited	PLI_HFC	0.18	3.10	0.39	-	0.00	-	0.18	3.10	0.39
19	Tata Capital Housing Finance Ltd.	PLI_HFC	0.02	2.94	0.46	0.01	1.52	0.14	0.03	4.46	0.60
	Sub- Total	PLI_HFC	2.02	187.85	42.40	1.77	296.78	34.54	3.80	484.62	76.94
20	ODISHA GRAMYA BANK	PLI_RRB	0.02	2.54	0.42	-	0.00	-	0.02	2.54	0.42
	Sub- Total	PLI_RRB	0.02	2.54	0.42	-	0.00	-	0.02	2.54	0.42
21	Axis Bank Ltd.	Private Sector Bank	0.03	5.44	0.84	0.06	13.73	1.32	0.09	19.17	2.15
22	Bandhan Bank Ltd	Private Sector Bank	0.03	3.26	0.78	-	0.00	-	0.03	3.26	0.78
23	CSB BANK LTD	Private Sector Bank	0.00	0.03	0.01	-	0.00	-	0.00	0.03	0.01
24	DCB Bank Ltd.	Private Sector Bank	0.01	0.69	0.13	0.00	1.10	0.06	0.01	1.79	0.19
25	ICICI Bank Ltd.	Private Sector Bank	0.32	40.05	7.26	0.52	105.37	10.04	0.84	145.42	17.30
26	IDFC Bank Ltd	Private Sector Bank	0.17	12.78	2.70	-	0.00	-	0.17	12.78	2.70
27	Karnataka Bank Ltd.	Private Sector Bank	0.01	0.46	0.11	0.01	1.31	0.12	0.01	1.77	0.23
28	KarurVysya Bank Ltd.	Private Sector Bank	0.01	0.42	0.09	0.00	0.07	0.02	0.01	0.49	0.11
29	Kotak Mahindra Bank Ltd	Private Sector Bank	0.00	0.25	0.02	0.00	0.12	0.02	0.00	0.37	0.04
30	The Federal Bank Ltd	Private Sector Bank	0.01	0.69	0.20	0.01	2.50	0.22	0.02	3.19	0.42
	Sub- Total	Private Sector Bank	0.59	64.07	12.12	0.60	124.20	11.80	1.19	188.27	23.92
31	Allahabad Bank	Public Sector Bank	0.05	3.89	1.01	0.04	8.48	0.82	0.09	12.36	1.82
32	Andhra Bank	Public Sector Bank	0.11	10.91	2.31	0.07	11.46	1.38	0.18	22.37	3.69
33	Bank of Baroda	Public Sector Bank	0.00	0.05	0.02	0.01	2.24	0.23	0.01	2.28	0.25
34	Bank of India	Public Sector Bank	0.37	45.46	8.14	0.08	16.89	1.66	0.45	62.35	9.80
35	Bank of Maharashtra	Public Sector Bank	0.05	6.85	1.22	0.01	1.08	0.11	0.06	7.93	1.33
36	Canara Bank	Public Sector Bank	0.30	25.27	6.99	0.11	16.00	2.01	0.41	41.27	9.00
37	Corporation Bank	Public Sector Bank	0.05	4.37	1.12	0.04	5.28	0.71	0.09	9.65	1.82
38	IDBI Bank Ltd.	Public Sector Bank	0.08	8.97	1.80	0.06	11.24	1.22	0.14	20.22	3.01
39	Indian Bank	Public Sector Bank	0.36	27.37	6.97	0.09	13.25	1.63	0.45	40.62	8.59
40	Indian Overseas Bank	Public Sector Bank	0.03	3.75	0.89	0.02	2.20	0.29	0.05	5.95	0.98
41	Oriental Bank of Commerce	Public Sector Bank	0.13	9.72	2.46	0.12	22.66	2.45	0.25	32.39	4.92
42	Punjab & Sind Bank	Public Sector Bank	0.01	1.56	0.27	-	0.00	-	0.01	1.56	0.27
43	Punjab National Bank	Public Sector Bank	0.07	8.60	1.63	0.01	2.52	0.31	0.08	11.11	1.93
44	Syndicate Bank	Public Sector Bank	0.04	3.59	0.96	0.00	0.76	0.08	0.04	4.35	1.04
45	UCO Bank	Public Sector Bank	0.07	7.43	1.66	0.02	3.39	0.40	0.10	10.83	2.06
46	Union Bank of India	Public Sector Bank	0.19	22.97	4.15	0.02	4.89	0.47	0.21	27.86	4.62
47	United Bank of India	Public Sector Bank	0.10	9.89	2.17	0.11	20.63	2.32	0.21	30.52	4.49
	Sub- Total	Public Sector Bank	2.01	200.63	43.57	0.82	142.97	16.07	2.83	343.60	59.64
48	Suryoday Small Finance Bank Ltd	Small Finance Bank	0.01	1.55	0.29	-	0.00	-	0.01	1.55	0.29
49	Ujivan Small Finance Bank	Small Finance Bank	0.01	1.11	0.20	-	0.00	-	0.01	1.11	0.20
	Sub- Total	Small Finance Bank	0.02	2.66	0.49	-	0.00	-	0.02	2.66	0.49
	Total		5.058	487.79	106.58	3.606	646.59	71.011	8.664	1134.38	177.59

BANKING KEY INDICATOR AS ON 30.09.2024

SI 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	Amount in Crores	
1	Bank of Baroda	187	12860.17	10857.56	8614.33	5398.66	1952.37	2993.16	1459.87	1371.47	2.32	1969.71	199.94		
2	Bank of India	263	20358.77	15456.28	14535.80	9011.79	3114.37	3611.04	2967.05	4176.87	2.34	3250.33	1185.78		
3	Bank of Maharashtra	54	2108.89	2308.42	2308.42	1655.67	763.12	831.62	831.60	1220.00	0.00	15.13	7.68		
4	Canara Bank	283	22464.64	16090.74	13795.90	6576.85	2836.64	3215.46	2406.78	3930.04	4.86	5378.31	384.75		
5	Central Bank of India	104	4203.31	2644.43	2644.43	1833.19	593.54	1005.74	821.88	680.33	12.71	1058.81	125.43		
6	Indian Bank	198	17923.23	12691.33	9972.33	4713.45	1696.34	2323.04	1450.40	1079.32	0.71	1817.59	199.51		
7	Indian Overseas Bank	135	8726.78	5323.77	5323.77	4052.37	1831.03	1971.74	1278.24	30049.79	0.92	862.64	67.92		
8	Punjab & Sind Bank	22	1992.52	466.87	466.87	418.19	34.79	350.90	350.79	887.46	0.00	0.00	10.45		
9	Punjab National Bank	345	23992.31	19579.44	19579.44	7260.26	2694.93	3986.73	3322.26	1784.36	0.01	4019.43	491.76		
10	State Bank of India	905	188565.56	118663.98	75825.02	52318.32	14779.18	34619.25	20053.20	28106.76	11.28	18039.42	4572.33		
11	UCO Bank	264	24342.80	14736.98	9890.90	8778.66	2865.79	4703.15	2306.52	7187.70	7.92	2766.83	488.50		
12	Union Bank of India	360	41985.11	28372.55	16109.11	9635.16	2903.78	4949.08	2153.89	3587.62	0.39	8236.36	522.11		
Total Public Sector Banks		3120	369524.10	247192.35	179066.32	111652.56	36065.89	64560.91	39402.47	84061.72	43.46	47414.55	8256.18		
13	Axis Bank Ltd	223	30269.97	22555.35	22555.35	7960.83	2953.10	4570.53	3472.18	2833.25	0.62	1614.91	561.04		
14	Bandhan Bank	252	4177.22	3000.86	3000.86	1434.66	281.36	483.28	295.86	1223.17	0.00	2849.07	56.21		
15	City Union Bank	1	29.13	44.25	44.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	DCB Bank Ltd	53	1962.11	1812.59	1812.59	1456.58	972.66	339.73	253.11	677.89	0.00	0.00	2.56		
17	Federal Bank	28	1406.64	1693.16	1693.16	1149.89	630.67	454.28	248.54	455.55	0.00	1209.84	16.64		
18	HDFC Bank	250	34134.09	23147.05	23147.05	7977.97	1506.05	5936.62	4517.39	1067.94	0.00	4912.36	18.25		
19	ICICI Bank	195	28202.21	21853.67	21853.67	8790.14	2210.37	6212.64	0.00	1691.00	0.00	10475.75	253.83		
20	IDBI Bank	77	6765.87	5118.46	3691.61	2226.13	483.37	1581.46	663.90	349.84	0.03	1078.22	79.81		
21	IDFC First Bank	41	3817.98	3585.03	3585.03	1368.91	748.76	533.73	479.57	457.38	0.00	703.26	166.29		
22	Indus Ind Bank	69	6280.34	11398.45	11398.45	4523.89	3066.89	1456.94	1402.70	5497.65	1008.23	7168.01	1462.32		
23	Karnataka Bank Ltd.	9	537.44	844.85	844.85	318.36	36.51	267.90	75.75	11.55	0.00	133.19	0.35		
24	Karur Vysya Bank	5	319.20	128.45	128.45	6.04	6.04	0.00	0.00	0.00	0.00	0.00	0.00		
25	Kotak Mahindra Bank Ltd	25	2208.01	2545.20	2545.20	1872.98	654.18	1135.28	896.00	185.14	0.00	0.00	45.68		
26	Laxmi Vilas Bank	5	116.86	175.72	175.72	172.46	146.82	8.81	7.75	0.00	0.00	0.00	0.01		
27	RBL Bank	6	1332.28	861.90	861.90	850.64	844.35	2.69	2.69	650.35	0.00	231.14	223.17		
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	2886.14		
29	The South Indian Bank Ltd.	3	202.94	146.75	146.75	107.93	107.93	0.00	0.00	0.00	0.00	0.00	0.00		
30	Tamilnadu Mercantile Bank	1	111.20	23.15	23.15	0.00	0.00	0.00	0.00	0.28	0.00	24.79	0.00		
31	Yes Bank	12	2384.10	1987.36	1987.36	831.81	409.94	402.11	334.95	0.00	0.00	0.01	0.42		
Total Private Sector Banks		1256	124257.59	100922.24	99495.39	41049.22	15058.99	23386.00	12650.38	15100.99	1008.89	30400.54	5772.71		
32	Odisha Gramya Bank	549	16916.51	9797.49	9797.49	8869.29	4522.65	2501.40	1194.78	6974.59	2707.23	3737.55	786.71		
33	Utkal Gramya Bank	433	8922.93	5281.77	5281.77	4033.69	2564.91	655.18	146.09	4497.39	0.00	2763.10	1166.08		
Total of RRBs		982	25839.44	15079.26	15079.26	12902.98	7087.55	3156.57	1340.87	11471.99	2707.23	6500.64	1952.78		
RIDF(NABARD)				14805.45	14805.45	14805.45	14805.45				0.00	0.00	0.00		
36	ESAF Small Finance Bank	13	68.38	322.21	322.21	308.15	235.71	27.42	0.00	151.64	0.00	43.26	38.00		
35	Jana Small Finance Bank	80	1575.46	1192.78	1192.78	1023.39	578.66	244.12	0.00	860.28	0.00	190.72	167.97		
37	Suryoday Small Finance Bank	77	344.24	923.87	923.87	702.80	607.28	14.63	13.44	130.29	0.00	346.26	97.26		
38	Ujjivan Small Finance Bank	25	379.08	582.51	582.51	526.64	243.27	88.01	0.69	5.31	0.00	2.60	1.41		
39	Utkarsh Small Finance Bank	87	192.47	932.47	932.47	842.06	303.74	50.59	50.59	470.46	0.00	205.28	141.15		
Total Small Finance Bank		282	2559.62	3953.84	3953.84	3403.02	1968.65	424.77	64.72	1617.97	0.00	788.12	445.79		
34	Orissa State Co-Op. Bank	309	28428.99	38423.21	38423.21	21665.13	20899.09	251.50	0.00	18294.58	0.00	4365.81	4897.99		
Total of Co-operative bank		309	28428.99	38423.21	38423.21	21665.13	20899.09	251.50	0.00	18294.58	0.00	4365.81	4897.99		
GRAND TOTAL		5949	550609.74	420376.37	350823.48	205478.36	95885.63	91779.75	53458.44	130547.24	3759.57	89469.67	21325.45		

BANKING KEY INDICATOR AS ON 30.09.2024

BANKING KEY INDICATOR AS ON 30.09.2024											Amt.in Crores
Sl No	Name of Bank	No. of Branches	GROSS NPA	% of NPA to Total Advance	CD Ratio	% of P.S Adv to Total Adv	% of Agril Finance to Total Advance	% of Adv. To Weaker Section to Total Advance	% of DRI Advance to Total Advance	% of Advance to Women to Total Advance	
1	Bank of Baroda	187	717.20	5.12	84.43	62.67	22.66	15.92	0.03	22.87	
2	Bank of India	263	1144.93	4.86	75.92	62.00	21.43	28.74	0.02	22.36	
3	Bank of Maharashtra	54	41.11	1.04	109.46	71.72	33.06	52.85	0.00	0.66	
4	Canara Bank	283	1557.35	7.64	71.63	47.67	20.56	28.49	0.04	38.98	
5	Central Bank of India	104	282.72	6.31	62.91	69.32	22.44	25.73	0.48	40.04	
6	Indian Bank	198	297.81	2.03	70.81	47.27	17.01	10.82	0.01	18.23	
7	Indian Overseas Bank	135	320.49	3.42	61.00	76.12	34.39	564.45	0.02	16.20	
8	Punjab & Sind Bank	22	40.64	4.59	23.43	89.57	7.45	190.09	0.00	0.00	
9	Punjab National Bank	345	1883.37	7.02	81.61	37.08	13.76	9.11	0.00	20.53	
10	State Bank of India	905	1194.64	0.93	62.93	69.00	19.49	37.07	0.01	23.79	
11	UCO Bank	264	681.19	3.65	60.54	88.75	28.97	72.67	0.08	27.97	
12	Union Bank of India	360	937.71	3.64	67.58	59.81	18.03	22.27	0.00	51.13	
Total Public Sector Banks		3120	9099.16	3.13	66.89	62.35	20.14	46.94	0.02	26.48	
13	Axis Bank Ltd	223	282.97	0.93	74.51	35.29	13.09	12.56	0.00	7.16	
14	Bandhan Bank	252	92.87	2.09	71.84	47.81	9.38	40.76	0.00	94.94	
15	City Union Bank	1	0.00	0.00	151.91	0.00	0.00	0.00	0.00	0.00	
16	DCB Bank Ltd	53	59.03	1.81	92.38	80.36	53.66	37.40	0.00	0.00	
17	Federal Bank	28	24.10	0.85	120.37	67.91	37.25	26.91	0.00	71.45	
18	HDFC Bank	250	549.22	1.76	67.81	34.47	6.51	4.61	0.00	21.22	
19	ICICI Bank	195	370.60	1.21	77.49	40.22	10.11	7.74	0.00	47.94	
20	IDBI Bank	77	263.50	4.45	75.65	60.30	13.09	9.48	0.00	29.21	
21	IDFC First Bank	41	58.39	1.18	93.90	38.18	20.89	12.76	0.00	19.62	
22	Indus Ind Bank	69	393.17	2.47	181.49	39.69	26.91	48.23	8.85	62.89	
23	Karnatak Bank Ltd.	9	75.80	6.52	157.20	37.68	4.32	1.37	0.00	15.77	
24	Karur Vysya Bank	5	0.30	0.22	40.24	4.70	4.70	0.00	0.00	0.00	
25	Kotak Mahindra Bank Ltd	25	31.13	0.70	115.27	73.59	25.70	7.27	0.00	0.00	
26	Laxmi Vilas Bank	5	0.38	0.11	150.37	98.14	83.55	0.00	0.00	0.00	
27	RBL Bank	6	64.95	3.79	64.69	98.69	97.96	75.46	0.00	26.82	
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	5.08	2.00	72.31	73.55	73.55	0.00	0.00	0.00	
30	Tamilnadu Mercantile Bank	1	0.00	0.00	20.82	0.00	0.00	1.21	0.00	107.09	
31	Yes Bank	12	13.67	0.48	83.36	41.86	20.63	0.00	0.00	0.00	
Total Private Sector Banks		1256	2285.18	1.63	81.22	41.26	15.14	15.18	1.01	30.55	
32	Odisha Gramya Bank	549	1177.48	6.31	57.92	90.53	46.16	71.19	27.63	38.15	
33	Utkal Gramya Bank	433	349.14	3.75	59.19	76.37	48.56	85.15	0.00	52.31	
Total of RRBs		982	1526.62	5.46	58.36	85.57	47.00	76.08	17.95	43.11	
RIDF(NABARD)		0									
36	ESAF Small Finance Bank	13	19.48	3.09	471.20	95.64	73.15	47.06	0.00	13.43	
35	Jana Small Finance Bank	80	56.23	2.54	75.71	85.80	48.51	72.12	0.00	15.99	
37	Suryoday Small Finance Bank	77	36.79	2.26	268.38	76.07	65.73	14.10	0.00	37.48	
38	Ujjivan Small Finance Bank	25	9.84	0.89	153.67	90.41	41.76	0.91	0.00	0.45	
39	Utkarsh Small Finance Bank	87	43.38	2.44	484.48	90.30	32.57	50.45	0.00	22.01	
Total Small Finance Bank		282	165.71	2.25	154.47	86.07	49.79	40.92	0.00	19.93	
34	Orissa State Co-Op. Bank	309	1357.96	2.26	135.16	56.39	54.39	47.61	0.00	11.36	
Total of Co-operative bank		309	1357.96	2.26	135.16	56.39	54.39	47.61	0.00	11.36	
GRAND TOTAL		5949	14434.64	2.74	76.35	58.57	27.33	37.21	1.07	25.50	

Bank Wise Branch/BC,ATM Network as on 30.09.2024																			
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	68	64	55	187	525	480	163	1168	961	207	0	207	1168	1168	48	72	74	194
2	Bank of India	145	56	62	263	954	397	140	1491	1186	305	0	30	1441	1441	137	71	99	307
3	Bank of Maharashtra	0	21	33	54	23	4	2	29	28	1	0	0	29	29	0	21	32	53
4	Canara Bank	135	73	75	283	334	182	31	547	461	86	0	43	547	213	105	84	82	271
5	Central Bank of India	38	38	28	104	101	74	5	180	154	26	0	0	180	180	29	49	26	104
6	Indian Bank	92	52	54	198	229	58	37	324	240	84	0	84	143	324	44	44	50	138
7	Indian Overseas Bank	70	35	30	135	404	92	7	503	444	59	0	0	0	503	69	39	30	138
8	Punjab & Sind Bank	11	1	10	22	0	1	1	2	1	1	0	0	0	0	7	1	10	18
9	Punjab National Bank	176	99	70	345	885	464	37	1386	971	415	0	59	1386	1386	191	111	111	413
10	State Bank of India	542	187	176	905	6259	245	182	6686	5214	1472	0	547	6686	6686	388	1709	1313	3410
11	UCO Bank	142	72	50	264	1086	368	53	1507	1202	305	0	144	1526	1209	141	70	65	276
12	Union Bank of India	147	120	93	360	868	535	55	1458	1139	319	0	63	1458	1427	96	109	99	304
	Public Sector Banks	1566	818	736	3120	11668	2900	713	15281	12001	3280	0	1177	14564	14566	1255	2380	1991	5626
13	Axis Bank Ltd	74	85	64	223	2272	2130	785	5187	4991	196	0	196	3054	5187	216	175	134	525
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	14	14
16	DCB Bank Ltd	17	28	8	53	242	0	0	242	201	41	0	0	0	0	16	27	7	50
17	Federal Bank	6	13	9	28	0	0	0	0	0	0	0	0	0	0	1	14	10	25
18	HDFC Bank	84	91	75	250	551	61	12	624	590	34	0	6	578	414	64	185	167	416
19	ICICI Bank	70	61	64	195	710	19	0	729	52	677	0	665	12	729	78	132	143	353
20	IDBI Bank	24	33	20	77	78	0	0	78	66	12	0	0	0	78	16	49	38	103
21	IDFC Bank	4	22	15	41	211	8	46	265	220	45	0	0	83	173	5	17	19	41
22	Indus Ind Bank	10	30	29	69	14511	0	4610	19121	14255	4866	0	0	16630	19121	8	19	34	61
23	Karnatak Bank Ltd.	0	2	7	9	0	0	0	0	0	0	0	0	0	0	0	2	6	8
24	Karur Vysya Bank	1	0	4	5	1	0	1	2	2	0	0	0	0	0	1	0	4	5
25	Kotak Mahindra Bank Ltd	1	6	18	25	0	24	62	86	86	0	0	0	0	86	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	2	1	3	6	62	127	931	1120	965	155	0	0	948	1120	1	1	2	4
28	Standard Chartered Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
29	The South Indian Bank Ltd.	1	0	2	3	0	0	0	0	0	0	0	0	0	0	1	0	2	3
30	Tamilnadu Mercantile Bank Ltd.	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	398	481	377	1256	19509	2369	6447	28325	21428	6897	0	1738	22176	27779	408	639	623	1670
32	Odisha Gramya Bank	465	47	37	549	316	326	0	642	316	326	0	326	0	0	108	27	15	150
33	Utkal Grameen Bank	364	54	15	433	1200	16	0	1216	1074	142	0	142	1216	1216	0	0	0	0
	Regional Rural Banks	829	101	52	982	1516	342	0	1858	1390	468	0	468	1216	1216	108	27	15	150
34	ESAF Small Finance Bank	1	8	4	13	0	4	59	63	0	63	0	0	63	63	1	7	2	10
35	Jana Small Finance Bank	63	6	11	80	10	1	0	11	10	1	0	0	11	11	0	0	1	1
36	Suryoday Small Finance Bank	34	29	14	77	27	0	0	27	15	12	0	0	27	27	0	0	0	0
37	Ujjivan Small Finance Bank	13	4	8	25	0	0	0	0	0	0	0	0	0	0	5	4	9	18
38	Utkarsh Small Finance Bank	40	36	11	87	0	0	0	0	0	0	0	0	0	0	1	0	7	8
39	Unity Small Finance Bank	27	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Bank	178	83	48	309	37	5	59	101	25	76	0	0	101	90	7	11	19	37
40	Orissa State Co-Op. Bank	174	89	85	348	0	0	0	0	0	0	0	0	0	0	46	40	42	128
	Coop Bank Total	174	89	85	348	0	0	0	0	0	0	0	0	0	0	46	40	42	128
	TOTAL	3145	1572	1298	6015	32730	5616	7219	45565	34844	10721	0	3383	38057	43662	1824	3097	2690	7611

District Wise Branch/BC,ATM Network as on 30.09.2024

SI	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	110	77	10	197	876	149	132	1157	825	332	0	153	874	1025	79	192	5	276	
2	BALASORE	175	67	51	293	2081	395	309	2785	2037	748	0	311	2457	2610	115	84	177	376	
3	BARGARH	123	69	7	199	1108	209	67	1384	1140	244	0	93	1136	1340	54	142	5	201	
4	BHADRAK	109	26	30	165	1379	186	205	1770	1318	452	0	156	1513	1679	56	26	156	238	
5	BOLANGIR	98	87	10	195	1527	437	231	2195	1842	353	0	124	1871	2154	26	175	2	203	
6	BOUDH	31	21	2	54	271	71	15	357	294	63	0	44	309	344	4	45	0	49	
7	CUTTACK	232	45	207	484	2106	204	746	3056	2281	775	0	109	2619	2915	153	65	413	631	
8	DEOGARH	24	18	2	44	187	60	7	254	178	76	0	39	209	240	11	36	0	47	
9	DHENKANAL	93	56	3	152	530	152	28	710	581	129	0	89	570	617	56	120	1	177	
10	GAJAPATI	44	23	3	70	330	58	10	398	254	144	0	108	361	386	30	51	5	86	
11	GANJAM	218	146	110	474	2620	536	583	3739	2890	849	0	202	3174	3639	102	225	273	600	
12	JAGATSingHPUR	119	54	4	177	1654	158	290	2102	1563	539	0	132	1837	2003	84	142	4	230	
13	JAJPUR	173	59	6	238	2169	240	316	2725	2036	689	0	146	2358	2599	138	183	1	322	
14	JHARSUGUDA	37	62	6	105	243	86	53	382	306	76	0	30	286	370	11	134	0	145	
15	KALAHANDI	106	63	6	175	1679	188	198	2065	1770	295	0	80	1788	2016	81	87	1	169	
16	KANDHAMAL	41	38	1	80	368	101	62	531	399	132	0	80	496	526	10	78	0	88	
17	KENDRAPARA	103	44	3	150	771	264	123	1158	792	366	0	147	919	1097	58	138	1	197	
18	KEONJHAR	130	98	7	235	1502	226	278	2006	1621	385	0	118	1707	1910	74	205	2	281	
19	KHURDA	181	93	489	763	1667	209	1684	3560	2425	1135	0	91	2864	3486	113	173	992	1278	
20	KORAPUT	82	58	11	151	775	182	132	1089	869	220	0	76	853	1081	26	135	4	165	
21	MALKANGIRI	38	20	3	61	406	111	22	539	440	99	0	54	427	508	12	39	0	51	
22	MAYURBHANJ	200	48	50	298	1958	294	466	2718	2021	697	0	288	2136	2577	115	93	104	312	
23	NABARANGPUR	52	36	4	92	509	184	5	698	585	113	0	83	533	690	8	60	1	69	
24	NAYAGARH	100	41	2	143	1044	104	186	1334	1035	299	0	125	1183	1263	70	84	1	155	
25	NUAPADA	45	31	2	78	488	80	27	595	485	110	0	77	455	577	28	42	1	71	
26	PURI	160	31	61	252	1830	193	554	2577	1954	623	0	161	2182	2471	114	43	151	308	
27	RAYAGADA	68	39	5	112	523	93	38	654	560	94	0	35	455	623	38	90	2	130	
28	SAMBALPUR	79	36	95	210	472	102	205	779	606	173	0	74	590	745	32	37	183	252	
29	SONEPUR	49	29	5	83	621	132	76	829	741	88	0	38	722	809	18	72	2	92	
30	SUNDARGARH	125	57	103	285	1036	212	171	1419	996	423	0	120	1173	1362	108	101	203	412	
	TOTAL	3145	1572	1298	6015	32730	5616	7219	45565	34844	10721	0	3383	38057	43662	1824	3097	2690	7611	

District Wise Branch/BC,ATM Network as on 30.09.2024

Sl. No.	DISTRICT	POPULATION	TOTAL BRANCHES	TOTAL BC	TOTAL ATMS	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	197	1157	276	1630	15.47	90.83	21.67	127.96
2	BALASORE	2,320,529	293	2785	376	3454	12.63	120.02	16.20	148.85
3	BARGARH	1,481,255	199	1384	201	1784	13.43	93.43	13.57	120.44
4	BHADRAK	1,506,337	165	1770	238	2173	10.95	117.50	15.80	144.26
5	BOLANGIR	1,648,997	195	2195	203	2593	11.83	133.11	12.31	157.25
6	BOUDH	441,162	54	357	49	460	12.24	80.92	11.11	104.27
7	CUTTACK	2,624,470	484	3056	631	4171	18.44	116.44	24.04	158.93
8	DEOGARH	312,520	44	254	47	345	14.08	81.27	15.04	110.39
9	DHENKANAL	1,192,811	152	710	177	1039	12.74	59.52	14.84	87.11
10	GAJAPATI	577,817	70	398	86	554	12.11	68.88	14.88	95.88
11	GANJAM	3,529,031	474	3739	600	4813	13.43	105.95	17.00	136.38
12	JAGATSINGHPUR	1,136,971	177	2102	230	2509	15.57	184.88	20.23	220.67
13	JAJPUR	1,827,192	238	2725	322	3285	13.03	149.14	17.62	179.78
14	JHARSUGUDA	579,505	105	382	145	632	18.12	65.92	25.02	109.06
15	KALAHANDI	1,576,869	175	2065	169	2409	11.10	130.96	10.72	152.77
16	KANDHAMAL	733,110	80	531	88	699	10.91	72.43	12.00	95.35
17	KENDRAPARA	1,440,361	150	1158	197	1505	10.41	80.40	13.68	104.49
18	KEONJHAR	1,801,733	235	2006	281	2522	13.04	111.34	15.60	139.98
19	KHURDA	2,251,673	763	3560	1278	5601	33.89	158.10	56.76	248.75
20	KORAPUT	1,379,647	151	1089	165	1405	10.94	78.93	11.96	101.84
21	MALKANGIRI	613,192	61	539	51	651	9.95	87.90	8.32	106.17
22	MAYURBHANJ	2,519,738	298	2718	312	3328	11.83	107.87	12.38	132.08
23	NABARANGPUR	1,220,946	92	698	69	859	7.54	57.17	5.65	70.36
24	NAYAGARH	962,789	143	1334	155	1632	14.85	138.56	16.10	169.51
25	NUAPADA	610,382	78	595	71	744	12.78	97.48	11.63	121.89
26	PURI	1,698,730	252	2577	308	3137	14.83	151.70	18.13	184.67
27	RAYAGADA	967,911	112	654	130	896	11.57	67.57	13.43	92.57
28	SAMBALPUR	1,041,099	210	779	252	1241	20.17	74.82	24.21	119.20
29	SONEPUR	610,183	83	829	92	1004	13.60	135.86	15.08	164.54
30	SUNDARGARH	2,093,437	285	1419	412	2116	13.61	67.78	19.68	101.08
	TOTAL	41,974,218	6,015	45,565	7,611	59,191	14.33	108.55	18.13	141.02

BANK WISE BC STATUS AS ON 30.09.2024					
BANK NAME	BANK Type	CURRENT TOTAL BC OUTLET	CURRENT OF WHICH, FIXED POINT BC OUTLETS	NO. OF ACTIVE BCs OUT OF TOTAL BCs	% OF IN ACTIVE BCs
Bank of Baroda	Public Sector Bank	1168	1168	1168	100.00
Bank of India	Public Sector Bank	1491	1441	1441	96.65
Bank of Maharashtra	Public Sector Bank	29	29	29	100.00
Canara Bank	Public Sector Bank	547	547	213	38.94
Central Bank of India	Public Sector Bank	180	180	180	100.00
Indian Bank	Public Sector Bank	324	143	324	100.00
Indian Overseas Bank	Public Sector Bank	503	0	503	100.00
Punjab & Sind Bank	Public Sector Bank	2	0	0	0.00
Punjab National Bank	Public Sector Bank	1386	1386	1386	100.00
State Bank of India	Public Sector Bank	6686	6686	6686	100.00
UCO Bank	Public Sector Bank	1507	1526	1209	80.23
Union Bank of India	Public Sector Bank	1458	1458	1427	97.87
Total public sector banks		15281	14564	14566	95.32
Axis Bank Ltd	Private Sector Bank	5187	3054	5187	100.00
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	242	0	0	0.00
Federal Bank	Private Sector Bank	0	0	0	0.00
HDFC Bank	Private Sector Bank	624	578	414	66.35
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	265	83	173	65.28
Indus Ind Bank	Private Sector Bank	19121	16630	19121	100.00
Karnatak Bank Ltd.	Private Sector Bank	0	0	0	0.00
Karur Vysya Bank	Private Sector Bank	2	0	0	0.00
Kotak Mahindra Bank Ltd	Private Sector Bank	86	0	86	0.00
Laxmi Vilas Bank	Private Sector Bank	0	0	0	0.00
RBL Bank	Private Sector Bank	1120	948	1120	0.00
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	0.00
Total private sector banks		28325	22176	27779	98.07
Odisha Gramya Bank	RRB Bank	642	0	0	0.00
Utkal Grameen Bank	RRB Bank	1216	1216	1216	100.00
Total RRB banks		1858	1216	1216	65.45
ESAF Small Finance Bank	Small Finance Bank	63	63	63	100.00
Jana Small Finance Bank	Small Finance Bank	11	11	11	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
Total Small Finance banks		101	101	101	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		45565	38057	43662	95.82

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

Quarter ended September 2024

District	No of rural branches in district (30.06.2024)	Target for No. of Camps by Rural Branches as per RBI Guidelines	Camps Conducted by Rural Branches during the Quarter	% of Achievement	Camps Conducted by FLCs
TOTAL	3145	9435	9315	98.73	1386
KEONJHAR	130	390	1244	318.97	0
DEOGARH	24	72	102	141.67	32
SONEPUR	49	147	164	111.56	47
JHARSUGUDA	37	111	122	109.91	42
MALKANGIRI	38	114	125	109.65	48
BOUDH	31	93	94	101.08	29
MAYURBHANJ	200	600	598	99.67	0
NUAPADA	45	135	132	97.78	32
GAJAPATI	44	132	127	96.21	45
DHENKANAL	93	279	266	95.34	220
PURI	160	480	448	93.33	102
KALAHANDI	106	318	295	92.77	70
KORAPUT	82	246	226	91.87	31
ANGUL	110	330	303	91.82	10
BHADRAK	109	327	296	90.52	28
BALASORE	175	525	473	90.10	45
SAMBALPUR	79	237	212	89.45	51
BARGARH	123	369	328	88.89	55
JAGATSINGHPUR	119	357	317	88.80	52
NABARANGPUR	52	156	138	88.46	20
NAYAGARH	100	300	263	87.67	44
KENDRAPARA	103	309	269	87.06	61
JAJPUR	173	519	448	86.32	56
KHURDA	181	543	462	85.08	36
KANDHAMAL	41	123	103	83.74	44
BALANGIR	98	294	241	81.97	35
GANJAM	218	654	534	81.65	48
CUTTACK	232	696	562	80.75	18
RAYAGADA	68	204	152	74.51	32
SUNDARGARH	125	375	271	72.27	53

Performance of CFLs from 01.07.2024 to 30.09.2024						
Sl.No	Name of the CFL	Bank Name	Name of NGO	District	No. of FLAP Conducted	No. of Members Attended
1	Anugul	UCO Bank	DHAN Foundation	Anugul	188	4,947
2	Kishorenagar	UCO Bank	DHAN Foundation	Anugul	176	4,696
3	Oupada	UCO Bank	MOTHER	Balasore	189	5,667
4	Balasore	UCO Bank	MOTHER	Balasore	261	7,870
5	Jaleswar	UCO Bank	MOTHER	Balasore	174	6,335
6	Rajborasombar (Padampur)	Bank of India	DHAN foundation	Bargarh	174	4,248
7	Bargarh	State Bank of India	DHAN Foundation	Bargarh	161	3,672
8	Bhatli	State Bank of India	DHAN Foundation	Bargarh	172	4,367
9	Sohella	State Bank of India	DHAN Foundation	Bargarh	169	4,264
10	Bhadrak	UCO Bank	DHAN foundation	Bhadrak	125	2,875
11	Tihidi (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	164	4,429
12	Basudevpur (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	188	4,841
13	Titlagarh	State Bank of India	DHAN Foundation	Bolangir	156	3,862
14	Gudvella	Bank of India	DHAN foundation	Bolangir	150	3,238
15	Tureikela	Bank of India	DHAN foundation	Bolangir	109	2,703
16	Loisingha	Bank of India	DHAN foundation	Bolangir	155	3,193
17	Bolangir	Bank of India	DHAN foundation	Bolangir	180	4,398
18	Boudh	State Bank of India	DHAN Foundation	Boudh	189	4,612
19	Badamba	UCO Bank	DHAN foundation	Cuttack	187	4,683
20	Salepur	UCO Bank	DHAN foundation	Cuttack	188	4,790
21	Kantapada	UCO Bank	DHAN foundation	Cuttack	184	4,456
22	Baranga	UCO Bank	DHAN foundation	Cuttack	180	4,638
23	Tileibani	Bank of India	DHAN foundation	Debagarh	196	5,147
24	Dhenkhal	UCO Bank	DHAN foundation	Dhenkhal	165	3,965
25	Hindol (Rasol)	UCO Bank	DHAN foundation	Dhenkhal	188	4,986
26	Kamakhyanagar (Already Estb.)	UCO Bank	DHAN foundation	Dhenkhal	169	4,088
27	Parjang	UCO Bank	DHAN foundation	Dhenkhal	221	5,219
28	Mohana	Union Bank of India	DHAN foundation	Gajapati	192	4,930
29	Parlakhemundi (Gosani)	Union Bank of India	DHAN foundation	Gajapati	182	4,951
30	Chikiti	Union Bank of India	VIDS	Ganjam	42	1,785
31	Kukudakhandi	Union Bank of India	VIDS	Ganjam	33	1,709
32	Sankhemundi	Union Bank of India	VIDS	Ganjam	46	2,587
33	Khalikote	Union Bank of India	VIDS	Ganjam	53	2,411
34	Kabisuryanagar	Union Bank of India	VIDS	Ganjam	51	2,090
35	Dharakote	Union Bank of India	VIDS	Ganjam	41	2,139
36	Bhanjanagar	Union Bank of India	VIDS	Ganjam	38	2,245
37	Ersama	UCO Bank	MOTHER	Jagatsinghpur	188	5,880
38	Nusgoan	UCO Bank	MOTHER	Jagatsinghpur	194	5,422
39	Jagatsinghpur	UCO Bank	MOTHER	Jagatsinghpur	184	5,047
40	Jajpur	State Bank of India	MOTHER	Jajpur	189	5,655
41	Danagadi	State Bank of India	MOTHER	Jajpur	196	6,204
42	Dharmasala	State Bank of India	DHAN Foundation	Jajpur	193	5,155
43	Jharsuguda	State Bank of India	DHAN Foundation	Jharsuguda	124	3,114
44	Laikera	State Bank of India	DHAN Foundation	Jharsuguda	131	3,095
45	Koksara	Bank of India	DHAN foundation	Kalahandi	193	5,131
46	Kalampur	Bank of India	DHAN foundation	Kalahandi	190	4,689
47	Bhawanipatna	Bank of India	DHAN foundation	Kalahandi	196	5,283
48	Kesinga	Bank of India	DHAN foundation	Kalahandi	175	4,293
49	Balliguda	Bank of India	DHAN foundation	Kandhamal	181	4,238
50	Raikia	Bank of India	DHAN foundation	Kandhamal	175	4,695
51	Tikabali	Bank of India	DHAN foundation	Kandhamal	186	4,758
52	Phulbani	Bank of India	DHAN foundation	Kandhamal	187	5,005
53	Rajkanika	Bank of India	DHAN foundation	Kendrapara	184	4,683
54	Marsaigai	Bank of India	DHAN foundation	Kendrapara	188	5,011
55	Kendrapara	Bank of India	DHAN foundation	Kendrapara	187	4,804
56	Telkoi	Bank of India	MOTHER	Keonjhor	164	4,775
57	Ghatagaon	Bank of India	MOTHER	Keonjhor	148	3,997
58	Anandapur	Bank of India	MOTHER	Keonjhor	187	5,063
59	Jhumpura	Bank of India	DHAN foundation	Keonjhar	146	3,498
60	Jatani	State Bank of India	MOTHER	Khordha	175	5,657
61	Begunia	State Bank of India	MOTHER	Khordha	201	6,242
62	Chilika	State Bank of India	MOTHER	Khordha	232	6,084
63	Baliatia	State Bank of India	MOTHER	Khordha	180	4,855
64	Boipariguda	Bank of India	DHAN foundation	Koraput	192	4,877
65	Semliguda	Bank of India	DHAN foundation	Koraput	194	4,997
66	Jeyapore	Bank of India	DHAN foundation	Koraput	207	5,254
67	Koraput	Bank of India	DHAN foundation	Koraput	200	5,420
68	Laxmipur	Bank of India	DHAN foundation	Koraput	180	4,688
69	Kalimela	State Bank of India	DHAN foundation	Malkangiri	186	4,934
70	Malkangiri	State Bank of India	DHAN foundation	Malkangiri	173	4,432
71	Sukruli	Bank of India	DHAN Foundation	Mayurbhanj	94	2,143
72	Udala	Bank of India	DHAN Foundation	Mayurbhanj	188	4,364
73	Betanati	Bank of India	DHAN Foundation	Mayurbhanj	165	3,697
74	Baripada	Bank of India	DHAN Foundation	Mayurbhanj	102	2,379
75	Saraskana	Bank of India	DHAN Foundation	Mayurbhanj	139	3,340
76	Bijatola	Bank of India	DHAN Foundation	Mayurbhanj	126	2,829
77	Bahalada	Bank of India	DHAN Foundation	Mayurbhanj	114	2,379
78	Kaptipada	Bank of India	DHAN foundation	Mayurbhanj	191	4,978
79	Karanjia	Bank of India	DHAN foundation	Mayurbhanj	180	4,456
80	Nabarangpur / Nawrangpur	State Bank of India	DHAN foundation	Nabarangpur	186	4,700
81	Kosagumuda	State Bank of India	DHAN foundation	Nabarangpur	183	4,791
82	Umarkote	State Bank of India	DHAN foundation	Nabarangpur	184	4,843
83	Odagaon	State Bank of India	MOTHER	Nayagarh	221	6,742
84	Khandapada	State Bank of India	MOTHER	Nayagarh	224	6,899
85	Daspalla	State Bank of India	DHAN foundation	Nayagarh	182	5,848
86	Khariar	State Bank of India	DHAN foundation	Nuapada	183	3,519
87	Nuapada	State Bank of India	DHAN foundation	Nuapada	186	4,248
88	Satyabadi	UCO Bank	MOTHER	Puri	188	5,129
89	Gop	UCO Bank	MOTHER	Puri	245	6,615
90	Brahmagiri	UCO Bank	DHAN foundation	Puri	182	4,628
91	Rayagada	State Bank of India	DHAN foundation	Rayagada	186	5,155
92	Gunupur	State Bank of India	DHAN foundation	Rayagada	175	4,513
93	Ramanaguda	State Bank of India	DHAN foundation	Rayagada	165	4,463
94	Muniguda	State Bank of India	DHAN foundation	Rayagada	192	4,793
95	Rairakhol	State Bank of India	DHAN Foundation	Sambalpur	126	3,468
96	Dhankauda	State Bank of India	DHAN Foundation	Sambalpur	188	4,436
97	Kuchinda	State Bank of India	DHAN Foundation	Sambalpur	157	3,893
98	Ulunda	State Bank of India	DHAN Foundation	Sonepur	185	4,685
99	Sonepur	State Bank of India	DHAN Foundation	Sonepur	185	4,656
100	Sundargarh	State Bank of India	DHAN Foundation	Sundargarh	142	3,617
101	Balisankara	State Bank of India	DHAN Foundation	Sundargarh	175	4,823
102	Kuarmunda	State Bank of India	DHAN Foundation	Sundargarh	180	4,859
103	Bishra	State Bank of India	DHAN Foundation	Sundargarh	125	2,850
104	Lahunipada	State Bank of India	DHAN foundation	Sundargarh	190	4,669
TOTAL					17,474	461,670

List of proposed opening of new Bank Branches									
SI. No.	Name of District	Proposed branch opening places suggested by LDMs	Block	GP	Population	Proposed Bank	Status as furnished by banks earlier	Current status	Reasons for non Achievement
1	Gajapati	Gaiba	Gurnmo	Gaiba	4961	Axis Bank	Not feasible to open branch	Not feasible to open branch	Low network connectivity, technically not feasible for B&M branch.
2	Malkangiri	PANASPUT	CHITRAKONDA	PANASPUT	5164	Axis Bank	Not feasible to open branch	Not feasible to open branch	Technically not feasible for B&M branch, security concerns.
3	Nabarangpur	JAMADARPADA	CHANDAHANDI	JAMADARPADA	6387	Axis Bank	Not feasible to open branch	Not feasible to open branch	Low network connectivity, technically not feasible for B&M branch.
4	Kalahandi	Adhamunda	Kesinga	Adhamunda	2983	Bandhan Bank	We have done a detailed survey and did not find the feasibility to open the branch at the location . We are always aggressive to open branches in rural locations, hence trying to find an appropriate location where can open the Branch.	Not feasible to open branch	We have done a detailed survey and did not find the feasibility to open the branch at the location . We are always aggressive to open branches in rural locations, hence trying to find an appropriate location where can open the Branch.
5	Nuapada	BHANPUR	NUAPADA	BHANPUR	4013	Bandhan Bank	We have done a detailed survey and did not find the feasibility to open the branch at the location . We are always aggressive to open branches in rural locations, hence trying to find an appropriate location where can open the Branch.	Not feasible to open branch	We have done a detailed survey and did not find the feasibility to open the branch at the location . We are always aggressive to open branches in rural locations, hence trying to find an appropriate location where can open the Branch.
6	Malkangiri	LUGEL	KALIMELA	LUGEL	8509	Bank of Baroda	As per ltr dated 06.07.20 from BOB, least opportunity for Business. So unable to open branch	We are going to re-survey of the area to see the feasibility of the center for opening of B & M Branch.	As per our old survey report, we observed that the center is not feasible for opening of B&M branch. We are going to re-survey of the area to see the feasibility of the center for opening of B & M Branch.
7	Nuapada	LANJI	KHARIAR	LANJI	4398	Bank of Baroda	As per ltr dated 06.07.20 from BOB, least opportunity for Business. So unable to open branch	We are going to re-survey of the area to see the feasibility of the center for opening of B & M Branch.	As per our old survey report, we observed that the center is not feasible for opening of B&M branch. We are going to re-survey of the area to see the feasibility of the center for opening of B & M Branch.
8	Sambalpur	Nisanbhanga	RENGALI	Nisanbhanga	8721	Bank of Baroda	As per ltr dated 06.07.20 from BOB, least opportunity for Business. So unable to open branch	We are going to re-survey of the area to see the feasibility of the center for opening of B & M Branch.	As per our old survey report, we observed that the center is not feasible for opening of B&M branch. We are going to re-survey of the area to see the feasibility of the center for opening of B & M Branch.
9	Keonjhar	KALIAHATA	TELKOI	KALIAHATA	5485	Bank of India	Jana SFB informed that there is no communication and Network facilities available and hence they are unable to open the branch	Not feasible to open branch	Due to the lack of communication and network facilities, it is not feasible to open a Branch.
10	Malkangiri	MATERU	PODIA	MATERU	5105	Bank of India	As per ltr dated 06.04.21 to DGM, RBI, BOI, informed that the place is not feasible for opening of B&M.	Not feasible to open branch	As per ltr dated 06.04.21 to DGM, RBI, BOI, informed that the place is not feasible for opening of B&M.
11	Nuapada	MOTANUAPADA	NUAPADA	MOTANUAPADA	4192	Bank of India	As per ltr dated 06.04.21 to DGM, RBI, BOI, informed that the place is not feasible for opening of B&M.	Not feasible to open branch	As per ltr dated 06.04.21 to DGM, RBI, BOI, informed that the place is not feasible for opening of B&M.
12	Boudh	Ambagaon	Kantamal	Ambagaon	5142	HDFC Bank	Low connectivity in the location. Location is not feasible. .	Not feasible to open branch	Low connectivity in the location. Location is not feasible. .
13	Jharsuguda	Tileimal	Laikera	Tileimal	4618	HDFC Bank	As informed by HDFC vide mail dated 14.07.21 that they have surveyed the location and confirmed that the locations were not feasible.	Not feasible to open branch	As informed by HDFC vide mail dated 14.07.21 that they have surveyed the location and confirmed that the locations were not feasible.
14	Nabarangpur	BADA AMADA	KOSAGUMUDA	BADA AMADA	7846	HDFC Bank	HDFC has given consent vide mail dated 14.07.21 to open a B & M Branch	Non availability of suitable premises	Follow up with the GPO and BDO Kosagumuda for the Bank Site.
15	RAYAGADA	PUTTASINGI	GUNUPUR	PUTTASINGI	6152	HDFC Bank	HDFC has given consent vide mail dated 14.07.21 to open a B & M Branch	Not feasible to open branch	We are still exploring opportunities, while Puttasingi is not getting feasible we are looking to open in the closeby area like Muniguda
16	Deogarh	Baniakhilinda		Baniakhilinda	4128	ICICI Bank	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.	Not feasible to open branch	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.

List of proposed opening of new Bank Branches									
Sl. No.	Name of District	Proposed branch opening places suggested by LDMs	Block	GP	Population	Proposed Bank	Status as furnished by banks earlier	Current status	Reasons for non Achievement
17	Kalahandi	Temari	Golamunda	Temari	3544	ICICI Bank	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.	Not feasible to open branch	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.
18	Nabarangpur	ANKABEDA	CHANDAHANDI	ANKABEDA	5778	ICICI Bank	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.	Not feasible to open branch	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.
19	RAYAGADA	MANDIBISI	KASHIPUR	MANDIBISI	4641	ICICI Bank	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.	Not feasible to open branch	We would like to submit that opening of brick and mortar branch is not feasible due to non-availability of suitable premises for opening the branch & for employee accommodation, non-availability of telecom lease lines for data connectivity with suitable bandwidth to operate.
20	Sambalpur	TALAB	DHANKUDA	TALAB	8322	Jana SFB	Panchayat denied to provide the space for the banking operation to Jana bank and hence we are unable to open the branch	Non availability of suitable premises	Space constraint at the Panchayat Office for the banking operation to Jana bank and hence we are unable to open the branch
21	Nabarangpur	KARCHAMAL	KOSAGUMUDA	KARCHAMAL	5130	Indian Bank	Proposal submitted to Corporate Office for approval has not been considered favourably at present juncture by the Competent Authority.	Not feasible	Maoist infested area, Poor road communication and no network facility
22	Gajapati	Sambalpur	Nuagada	Sambalpur	4087	Indian Bank	Proposal submitted to Corporate Office for approval has not been considered favourably at present juncture by the Competent Authority.	Not feasible	A Hilly terrain
23	Koraput	Talagumandi	Narayana Patna	Talagumandi	4349	Indian Bank	Proposal submitted to Corporate Office for approval has not been considered favourably at present juncture by the Competent Authority.	Not feasible	Maoist infested area, Poor road communication and no network facility
24	Nabarangpur	PARCHIPARA	RAIGHAR	PARCHIPARA	8561	Indian Bank	Proposal submitted to Corporate Office for approval has not been considered favourably at present juncture by the Competent Authority.	Not feasible	Maoist infested area, Poor road communication and no network facility
25	Koraput	Ampavalli	Pottangi	Ampavalli	4030	PNB		Ampavalli is 6 Km from PETUR	Branch is already at PETURU
26	Kalahandi	Jugsaipatna	Bhawanipatna	Jugsaipatna	2892	Jana SFB	We have verified the location and found the following observations: 1. Gram 2. Premises' roof is temporary structure – Tin shed 3. Washroom not available 4. Premises photos attached Hence we are unable to open our Brick & Mortar Branch at the above mentioned location.	Non availability of suitable premises	Due to Network, Communication & electricity we are unable to open. The nearest URC is at NASIGAON.
27	Sundargarh	Jamudihi	Koida	Jamudihi	4767	Jana SFB			
28	Angul	Aida	Athamallik	Aida	5958	PNB		Re survey will be done	Circle Office has been assigned for Resurvey to find out possibility for opening of branch
29	Bargarh	Temri	Paikmal	Temri	4358	PNB		Non availability of suitable premises	We have got permission from HO for opening of branch. However we are unable to get a suitable premise to open the branch.
30	Koraput	Murkar	Dasamantapur	Murkar	5614	PNB		Not feasible to open branch	Very low economic activity making unviable for Brick and Mortar Branch.
31	Nabarangpur	JODINGA	RAIGHAR	JODINGA	6430	PNB		Not feasible to open branch	The location/area is having very low economic potential. Thus Branch will not be viable/ feasible from business point of view. Bank has already opened a branch in Raighar block at another unbanked location "Haldi".

List of proposed opening of new Bank Branches									
SI. No.	Name of District	Proposed branch opening places suggested by LDMs	Block	GP	Population	Proposed Bank	Status as furnished by banks earlier	Current status	Reasons for non Achievement
32	Bolangir	Randa	Puintana	Randa	5406	SBI	SBI vide mail dated 13.07.21 informed that Randa is situated at a distance of 5 K M from OBC (now PNB) and 10 K.Ms from UGB, Bairasar and SBI, Municipal area branch. 2 no of CSPs are now functioning nearby RANDA.	Not feasible to open branch	Opening of a new Branch at Randa under Puintala Block is not feasible as SBI Tarava Branch is very nearer to Randa. The banking needs can be fulfilled through Tarava Branch.
33	Nuapada	BHERA	NUAPADA	BHERA	5377	SBI	Panchayat denied to provide the space for the banking operation to Jana bank and hence we are unable to open the branch	Not feasible to open branch	SBI Nawapara Branch is very close to BHERA. under Nuapada Block. So, it is not commercially feasible to open a
34	RAYAGADA	JAGDALPUR	MUNIGUDA	JAGDALPUR	6253	SBI	As per survey conducted by Regional Business Office, RAYAGADA and recommendations received from Rayagada 1) 10 different bank branches and 4 branches of sbi are functioning in the muniguda block. Jagdalpur falls under service area of our Sibapadar Branch (distance 10 K.M.) 2). One CSP of SBI is functioning at Jagdalpur and one CSP of UGB is functioning at Saradapur, which is 3 KM away from Jagdalpur. 3). The locality lacks business potential to open a Bank Branch. However, opening of new CSP may be explored.	Not feasible to open branch	As per the survey conducted by RBO, 10 different bank branches and 4 branches of SBI are functioning in the Muniguda Block. Jagadalpur falls under service area of our Sibapadar Branch which is 10 Kms away from the place. One CSP of SBI is functioning at Jagadalpur and another CSP of UGB is functioning at Saradapur which is 3 Kms away from Jagdalpur. The locality business potential is not sufficient to open a Brick and Mortar Branch at Jagdalpur. Hence, it is not feasible to open a new Branch at Jagdalpur.
35	Sambalpur	NUABARANGMAL	JUJOMURA	JUABARANGMA	5319	SBI	same as previous	Not feasible to open branch	As per the survey conducted by RBO, Sambalpur, one CSP is available at Nuabarangmal which is close to the proposed area and can cater the banking needs of the local people. So, opening a new Brick and Mortar Branch is not the feasible at the proposed place.
36	Mayurbhanj	Kusumbandha	Bangiriposhi	Kusumbandha	6769	SBI	Panchayat denied to provide the space for the banking operation to Jana bank and hence we are unable to open the branch	Not feasible to open branch	RBO Baripada conducted a survey 28.08.2024 on feasibility of opening a branch at Kusumbandha area. As per the survey, barring some agricultural activity, there were no other major economic activities in the proposed area. There is already One CSP of Bank of India catering to the banking needs of the locality. There are two other Bank Branches i.e PNB at NISCHINTA AND OGB at Shamsundarpur within 4 K.M -8 K.M of Kusumbandha. Therefore, the proposal of Opening Branch at Kusum bandha (Mayurbhanj) is not feasible.
37	Kalahandi	Bandhapari	Lanjigarh	Bandhapari	3889	Suryodaya SFB	No plans to open new branch	No plans to open new branch	No plans to open new branch
38	Sambalpur	KILASAMA	DHANKUDA	KILASAMA	7791	UCO Bank			
39	Malkangiri	BAPANPALLI	PODIA	BAPANPALLI	4747	Ujjivan SFB	Presently there is no plan of opening new branch.	There is no any plan to open new Branch	There is no any plan to open new Branch
40	Malkangiri	GUNTHAWADA	CHITRAKONDA	GUNTHAWADA	4425	Union Bank of India	As per survey conducted, Brick and mortar Branch opening was not viable.	Not feasible to open branch	As per survey conducted, Brick and mortar Branch opening was not viable.
41	Koraput	Renga	Semiliguda	Renga	5563	Union Bank of India		Survey Ongoing	Survey Ongoing
42	Malkangiri	PARKANMALA	KHAIRPUT	PARKANMALA	5255	Union Bank of India	As per survey conducted, Brick and mortar Branch opening was not viable.	Not feasible to open branch	As per survey conducted, Brick and mortar Branch opening was not viable.
43	Sambalpur	KHINDA	RENGALI	KHINDA	5382	Union Bank of India	Panchayat denied to provide proper space for the banking operation	Non availability of suitable premises	Panchayat denied to provide proper space for the banking operation

BharatNet Phase - I**State – Odisha****Report upto the Month of September-2024 (30-09-2024)****Underground OFC**

Sl No	Name of the District	No Of Blocks	No Of GPs	No. of GPs & BHQs	No of GPs/BHQs where OFC has been laid	No of GPs/BHQs with OFC E-E Tested	No of GPs / BHQ Service Ready	No. of GP Lit	No. of BHQ Lit	No of GPs inclu. BHQ Lit / Service Opened	No. of Active Connectivity (BHQs/ GPs)	% of Active Connectivity
1	Balasore	12	288	300	300	300	300	288	12	300	202	67.33
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	32	49.23
4	Cuttack	14	342	356	356	356	356	342	14	356	174	48.88
5	Deogarh	3	60	63	63	63	63	60	3	63	18	28.57
6	Dhenkanal	8	197	205	205	205	205	197	8	205	84	40.98
7	Gajapati	7	125	132	132	132	132	125	7	132	10	7.58
8	Ganjam	22	474	496	496	496	496	474	22	496	231	46.57
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	125	42.81
11	Kalahandi	6	146	152	151	151	151	145	6	151	81	53.64
12	Kandhamal	12	141	153	153	153	153	141	12	153	119	77.78
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	50	24.75
15	Khurda	10	168	178	178	178	178	168	10	178	75	42.13
16	Mayurbhanja	22	319	341	341	341	341	319	22	341	134	39.30
17	Nayagarh	8	175	183	183	183	183	175	8	183	80	43.72
18	Puri	11	229	240	240	240	240	229	11	240	143	59.58
Total		181	3810	3991	3990	3990	3990	3809	181	3990	2125	53.26

BharatNet Phase - II										
State – Odisha										
(Report As on 30.09.2024)										
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 Active Connectivity (BHQs/ GPs)	% of Active Connectivity
1	ANGUL	8	219	8	227	8	219	227	188	82.82
2	BALASORE	10	71	0	71	0	71	71	61	85.92
3	BARGARH	12	253	12	265	12	253	265	195	73.58
4	BHADRAK	7	30	0	30	0	30	30	28	93.33
5	BOLANGIR	14	314	14	328	14	314	328	225	68.60
6	BOUDH	2	6	0	6	0	6	6	0	0.00
7	CUTTACK	11	31	0	31	0	31	31	28	90.32
8	DEOGARH	3	10	0	10	0	10	10	8	80.00
9	DHENKANAL	7	15	0	15	0	15	15	9	60.00
10	GAJAPATI	5	21	0	21	0	21	21	12	57.14
11	GANJAM	13	28	0	28	0	28	28	24	85.71
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	49	59.04
15	KALAHANDI	12	166	7	173	7	166	173	114	65.90
16	KANDHAMAL	7	12	0	12	0	12	12	8	66.67
17	KENDRAPADA	5	18	0	18	0	18	18	18	100.00
18	KENDUJHAR	8	97	4	101	4	97	101	56	55.45
19	KHURDA	8	22	0	22	0	22	22	16	72.73
20	KORAPUT	14	239	14	253	14	239	253	157	62.06
21	MALKANAGIRI	7	103	7	110	7	103	110	100	90.91
22	MAYURBHANJ	18	81	4	85	4	81	85	38	44.71
23	NAWARANGPUR	10	189	10	199	10	189	199	128	64.32
24	NAYAGARH	7	18	0	18	0	18	18	15	83.33
25	NUAPADA	5	131	5	136	5	131	136	96	70.59
26	PURI	11	38	0	38	0	38	38	32	84.21
27	RAYAGADA	11	181	11	192	11	181	192	130	67.71
28	SAMBALPUR	9	138	9	147	9	138	147	109	74.15
29	SONEPUR	6	109	6	115	6	109	115	99	86.09
30	SUNDARGARH	17	279	17	296	17	279	296	187	63.18
Total		262	2932	133	3065	133	2932	3065	2164	70.60

Details of Sanction under FIF up to 30.09.2024 (FY 2024-25)			
Sanction budget allocated:			₹ 258,385,000.00
Sr. No.	Bank/Agency	Agency	Amount
1	ODISHA GRAMYA BANK	Bank	3,195,000.00
2	THE ODISHA STATE COOPERATIVE BANK LTD.	Bank	4,621,200.00
3	UCO BANK	Bank	45,000.00
4	UTKAL GRAMEEN BANK	Bank	118,600.00
Banks Total			7,979,800.00
5	Alankar TV	Other	44,368.00
6	All India Radio AIR	Other	126,780.00
7	ARGUS TV (PRATHAM Broadcast India Pvt Ltd)	Other	75,520.00
8	BIG FM 92.7 (Reliance Broadcast Network Ltd)	Other	42,858.00
9	KALINGA TV (KALINGA MEDIA AND ENT PVT LTD)	Other	100,272.00
10	Kanak News (EASTERN MEDIA LTD)	Other	100,234.00
11	MBC TV (BANASWARNA TV PVT LTD)	Other	82,128.00
12	MRTC COMMUNICATION (ON BEHALF OF NABARD)	Other	45,000.00
13	Naxatra News (N K Media Ventures Pvt Ltd)	Other	98,856.00
14	News 7 (SUMMA REAL MEDIA PVT LTD)	Other	99,856.00
15	OTV (Odisha Television Ltd)	Other	133,104.00
16	Prasar Bharati Doordarshan Kendra (DD Odia)	Other	144,432.00
17	Prathana TV (Tarang Broadcasting Pvt Ltd)	Other	66,552.00
18	Radio Chokolade (EASTERN MEDIA LTD)	Other	93,078.00
19	Sidharth FM (SARTHAK FILMS PVT LTD)	Other	50,976.00
20	Sidharth TV (SARTHAK FILMS PVT LTD)	Other	77,880.00
21	Zee Sarthak (ZEE ENTERTAINMENT ENT LTD)	Other	94,400.00
Other Agencies Total			1,476,294.00
Total			9,456,094.00

Details of Disbursement under FIF up to 30.09.2024 (FY 2024-25)			
Sanction budget allocated:			₹ 193,417,000.00
Sr. No.	Bank/Agency	Agency	Amount
1	BANK OF INDIA	Bank	9,700,024.00
2	PUNJAB NATIONAL BANK	Bank	2,765,535.00
3	STATE BANK OF INDIA	Bank	12,755,528.00
4	THE ODISHA STATE COOPERATIVE BANK LTD.	Bank	189,923.00
5	UCO BANK	Bank	15,193,212.00
6	UNION BANK OF INDIA	Bank	1,984,553.00
7	UTKAL GRAMEEN BANK	Bank	1,171,223.00
8	AIRTEL PAYMENTS BANK	Bank	606,232.00
9	INDIA POST PAYMENTS BANK	Bank	1,482,746.00
Banks Total			45,848,976.00
10	MRTC COMMUNICATION	Other	200,000.00
Other Agencies Total			200,000.00
Total			46,048,976.00

PMJDY AS ON 30.09.2024													
Banks	Type of Bank	Target	Accounts opened during FY 2024-25	% Achievement	Sum of Total A/C	Sum of Rural A/C	Sum of Urban A/C	Sum of Male A/C	Sum of Female A/C	Sum of Total Deposit	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
Bank of Baroda	PSB	42,483	47,036	110.72	1,662,804	1,468,201	194,603	806,223	856,581	6,693,334,490	84,529	1,605,180	1,552,932
Indian Overseas Bank	PSB	30,142	26,662	88.45	571,568	191,436	380,132	252,138	319,430	2,609,465,648	12,777	509,503	465,968
Punjab National Bank	PSB	80,052	68,467	85.53	1,299,432	1,202,547	96,885	591,940	707,492	4,934,156,142	170,662	741,268	1,076,344
Bank of India	PSB	64,261	53,138	82.69	1,103,101	1,010,596	92,505	493,152	609,949	5,904,420,731	75,631	1,032,491	1,010,912
State Bank of India	PSB	233,309	186,452	79.92	9,065,552	6,477,270	2,588,282	3,953,294	5,112,258	40,260,365,060	160,096	7,785,229	7,388,973
Union Bank of India	PSB	87,343	61,908	70.88	1,025,443	903,404	122,039	537,828	487,615	2,997,204,963	200,398	423,097	877,506
UCO Bank	PSB	64,288	30,647	47.67	1,370,049	1,017,862	352,187	586,616	783,433	9,072,519,526	83,036	598,384	974,968
Indian Bank	PSB	50,139	21,264	42.41	520,945	452,433	68,512	218,949	301,996	2,243,470,793	63,206	359,457	301,644
Bank of Maharashtra	PSB	9,285	3,459	37.25	78,665	39,924	38,741	42,383	36,282	245,066,353	11,356	60,504	74,882
Canara Bank	PSB	68,016	12,198	17.93	716,057	601,903	114,154	310,085	405,972	4,058,600,750	57,786	492,332	618,451
Central Bank of India	PSB	23,891	4,224	17.68	185,039	163,223	21,816	79,994	105,045	798,738,968	13,775	98,674	163,724
Punjab & Sind Bank	PSB	3,957	515	13.01	8,816	4,622	4,194	4,433	4,383	21,053,433	457	5,727	6,507
PSB TOTAL		757,166	515,970	68.14	17,607,471	13,533,421	4,074,050	7,877,035	9,730,436	79,838,396,858	933,709	13,711,846	14,512,811
HDFC Bank Ltd	PVT	47,812	26,518	55.46	174,045	49,721	124,324	53,399	120,646	447,578,253	60,050	174,043	93,149
Federal Bank Ltd	PVT	6,149	981	15.95	14,244	13,391	853	7,637	6,607	74,053,959	2,447	7,492	10,990
South Indian Bank Ltd	PVT	548	53	9.67	580	118	462	348	232	948,281	219	471	523
IDBI Bank Ltd.	PVT	19,087	793	4.15	65,436	14,559	50,877	44,065	21,371	152,992,515	22,870	33,376	41,447
ICICI Bank Ltd	PVT	44,710	343	0.77	128,853	110,173	18,680	58,431	70,422	292,496,164	85,355	128,853	94,858
Axis Bank Ltd	PVT	47,215	348	0.74	103,600	25,423	78,177	51,794	51,806	323,554,837	13,672	51,100	56,973
Yes Bank Ltd	PVT	1,751	12	0.69	67	-	67	54	13	129,731	16	67	49
Kotak Mahindra Bank Ltd	PVT	3,814	8	0.21	5,322	1,753	3,569	3,988	1,334	3,960,719	3,252	1,898	4,281
IndusInd Bank Ltd	PVT	12,166	7	0.06	9,418	709	8,709	6,486	2,932	13,058,767	378	1,224	8,291
Bandhan bank	PVT	59,508	-	-	-	-	-	-	-	-	-	-	-
City Union Bank Ltd	PVT	108	-	-	105	-	105	49	56	255,215	11	80	80
DCB Bank	PVT	14,517	-	-	-	-	-	-	-	-	-	-	-
IDFC First Bank	PVT	7,014	-	-	-	-	-	-	-	-	-	-	-
Karnataka Bank	PVT	1,642	-	-	-	-	-	-	-	-	-	-	-
Karur Vysya Bank	PVT	1,095	-	-	1,412	865	547	692	720	2,751,988	203	1,379	738
DBS Bank	PVT	824	-	-	-	-	-	-	-	-	-	-	-
RBL Bank	PVT	790	-	-	-	-	-	-	-	-	-	-	-
SCB	PVT	108	-	-	-	-	-	-	-	-	-	-	-
Tamilnadu Mercantile Bank	PVT	199	-	-	-	-	-	-	-	-	-	-	-
PVT TOTAL		269,057	29,063	10.80	503,082	216,712	286,370	226,943	276,139	1,311,780,429	188,473	399,983	311,379
Utkal Grameen Bank	RRB	130,213	74,088	56.90	2,122,751	1,880,957	241,794	940,271	1,182,480	5,930,671,087	257,069	818,562	1,729,510
Odisha Gramya Bank	RRB	134,833	73,903	54.81	1,802,133	1,646,848	155,285	566,525	1,235,608	9,586,721,387	139,139	629,246	1,371,224
RRB TOTAL		265,046	147,991	55.84	3,924,884	3,527,805	397,079	1,506,796	2,418,088	15,517,392,474	396,208	1,447,808	3,100,734
ESAF SFB	SFB	963	-	-	-	-	-	-	-	-	-	-	-
JANA SFB	SFB	18,392	-	-	-	-	-	-	-	-	-	-	-
SURYODAY SFB	SFB	24,470	-	-	-	-	-	-	-	-	-	-	-
UJJIVAN SFB	SFB	4,323	-	-	-	-	-	-	-	-	-	-	-
UTKARSH SFB	SFB	22,949	-	-	-	-	-	-	-	-	-	-	-
SFB TOTAL		71,097	-	-	-	-	-	-	-	-	-	-	-
OSCB	OSCB	92,634	-	-	-	-	-	-	-	-	-	-	-
Grand Total		1,455,000	693,024	47.63	22,035,437	17,277,938	4,757,499	9,610,774	12,424,663	96,667,569,760	1,518,390	15,559,637	17,924,924

PMJJBY AS ON 30.09.2024																					
Sl. No.	Bank	Target	Sum of No of fresh enrol Since 1st April of Current Policy year	% Achievement	Sum of No of eligible Individual Savings account holders (Based on Age Criteria) of the Bank in the District	Sum of No of Eligible PMJDY A/C holders (Based on Age Criteria) of the Bank in the District	Sum of No of cases where Premium Auto-Debited for enrolment till date	Sum of No of cases where Premium Auto-Debited for enrolment Rural Male till date	Sum of No of cases where Premium Auto-Debited for enrolment Rural Female till date	Sum of No of cases where Premium Auto-Debited for enrolment Urban Transgender till date	Sum of No of cases where Premium Auto-Debited for enrolment Urban Male till date	Sum of No of cases where Premium Auto-Debited for enrolment Urban Female till date	Sum of No of cases where Premium Auto-Debited for enrolment Urban Transgender till date	Sum of Premium Auto-Debited Amount (Rs.) till date	Sum of No of enrollments Transmitted to Insurer till date	Sum of Premium Amount Paid to Insurer (Rs.) till date	Sum of No Of Aadhaar Seeded Accounts where premium deducted till date	Sum of No Of Mobile Seeded Accounts where premium deducted till date	Sum of No of PMJJBY Accounts where premium deducted till date	Sum of No of renewals for the Policy Year 2020-21 (01.06.2020 to 31.05.2021)	
1	State Bank of India	294,153	404,837	137.63	15,570,884	5,977,861	3,996,138	1,542,259	2,186,495	9,892	132,780	124,396	316	755,352,009	3,996,138	671,852,276	2,603,958	2,737,961	1,596,170	-	
2	Indian Overseas Bank	38,147	33,033	86.59	418,531	179,713	259,749	72,038	78,243	-	49,608	59,860	-	113,250,564	259,749	102,600,855	220,786	233,775	82,370	35,216	
3	Indian Bank	63,454	33,950	53.50	1,152,994	269,568	208,296	54,028	93,620	12	28,110	32,519	7	63,898,668	208,296	60,602,690	123,924	139,594	83,067	192,751	
4	Bank of Baroda	53,753	19,646	36.55	1,368,786	745,537	263,747	104,945	123,385	4	17,290	18,122	1	76,587,862	263,747	68,502,008	221,151	216,623	165,130	92,716	
5	UCO Bank	81,315	23,001	28.29	1,954,050	652,975	350,239	139,834	179,319	16	14,748	16,035	287	113,361,008	350,239	108,365,093	107,918	126,661	138,864	-	
6	Punjab & Sind Bank	5,010	1,278	25.51	51,013	5,797	7,113	3,117	1,186	-	1,748	1,062	-	2,517,833	7,113	2,517,833	4,769	6,477	487	2,599	
7	Central Bank of India	30,233	5,876	19.44	729,468	150,509	98,702	38,630	46,605	8	7,556	5,901	2	27,716,836	98,702	24,422,906	91,252	75,429	17,125	45,672	
8	Bank of India	81,326	11,499	14.14	2,148,118	554,949	463,366	170,561	251,392	3	19,837	21,571	2	121,888,082	463,366	121,888,082	451,101	254,998	226,011	263,467	
9	Punjab National Bank	101,300	11,464	11.32	1,703,391	756,072	229,105	78,873	114,054	304	21,091	14,696	87	67,187,454	229,105	60,921,023	185,470	176,606	72,192	105,451	
10	Union Bank of India	110,536	9,250	8.37	2,028,441	458,966	242,167	73,030	97,193	14	40,296	31,624	10	67,274,817	234,151	63,446,003	186,271	178,851	40,545	101,205	
11	Canara Bank	86,062	6,041	7.02	1,317,165	264,737	310,101	115,709	134,487	175	29,273	30,437	20	109,488,097	310,101	98,884,900	62,240	62,421	114,110	-	
12	Bank of Maharashtra	11,749	225	1.92	111,705	58,028	9,585	2,563	1,341	-	2,825	2,856	-	3,293,592	9,585	2,957,610	1,359	9,261	4,149	5,057	
PSBs Total			957,038	560,100	58.52	28,554,546	10,074,712	6,438,308	2,395,587	3,307,320	10,428	365,162	359,079	732	1,521,816,822	6,430,292	1,386,961,279	4,260,199	4,218,657	2,510,220	844,134
13	Yes Bank Ltd	2,218	2,039	91.93	35,543	84	105	-	-	-	66	39	-	34,756	105	30,451	7	105	2	49	
14	Federal Bank Ltd	7,779	1,696	21.80	150,419	14,188	6,231	2,970	1,331	2	1,373	855	-	1,804,198	6,231	1,804,773	4,205	6,605	1,556	1,525	
15	Kotak Mahindra Bank Ltd	4,831	500	10.35	103,159	1,731	1,752	-	-	-	1,359	393	-	460,056	1,752	405,369	1,300	2,364	42	-	
16	IDBI Bank Ltd.	24,149	1,768	7.32	248,905	4,011	30,989	3,740	3,381	-	16,858	7,010	-	8,902,094	30,989	7,898,059	21,091	30,502	1,319	12,225	
17	HDFC Bank Ltd	60,517	2,433	4.02	396,829	38,431	20,858	3,635	878	-	12,753	3,592	-	6,166,764	20,858	5,457,611	6,497	20,219	1,679	9,326	
18	Axis Bank Ltd	59,757	1,163	1.95	769,180	57,641	14,916	5,552	1,595	-	5,969	1,800	-	4,614,938	14,916	4,614,938	283	8,522	1,171	5,062	
19	ICICI Bank Ltd	56,582	720	1.27	1,671,151	87,006	9,543	1,214	357	-	6,309	1,663	-	5,995,252	169,703	2,815,195	8,284	8,838	202	6,016	
20	RBL Bank Ltd	1,003	9	0.90	349,906	-	10	9	-	-	1	-	-	4,360	10	4,360	10	10	-	1	
21	South Indian Bank Ltd	694	4	0.58	64,866	471	397	29	21	-	233	114	-	173,092	397	173,092	69	101	25	101	
22	Karur Vysya Bank	1,386	3	0.22	24,822	761	711	-	-	-	477	234	-	234,630	711	234,630	628	619	30	347	
23	IndusInd Bank Ltd	15,404	30	0.19	636,109	7,166	331	27	3	-	198	103	-	86,002	331	77,809	260	331	33	174	
24	IDFC Bank Ltd.	8,879	12	0.14	105,587	204	551	45	5	-	395	106	-	111,234	551	99,994	518	549	3	317	
25	Bandhan bank	75,275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	City Union Bank Ltd	138	-	-	988	29	92	-	-	-	63	29	-	30,162	92	30,162	15	88	8	31	
27	DCB Bank	18,366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
28	Karnataka Bank	2,079	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
29	DBS Bank	1,046	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30	SCB	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
31	Tamilnadu Mercantile Bank Ltd	252	-	-	3,949	85	222	-	-	-	136	86	-	66,260	222	58,056	193	197	7	95	
Pvt. Banks Total			340,493	10,377	3.05	4,561,413	211,828	86,708	17,221	7,571	2	46,190	15,724	-	26,683,798	246,868	23,704,499	43,360	79,050	6,077	35,269
32	Odisha Gramya Bank	170,518	684,740	401.56	3,112,061	1,194,520	878,298	183,311	599,869	1	23,723	71,388	6	382,937,928	878,298	382,937,928	407,596	414,777	453,821	350,768	
33	Utkal Grameen Bank	164,789	67,217	40.79	2,213,105	1,270,595	474,106	116,785	290,015	-	20,608	46,698	-	157,728,062	474,106	138,451,204	404,226	317,444	232,419	250,133	
RRBs Total			335,307	751,957	224.26	5,325,166	2,465,115	1,352,404	300,096	889,884	1	44,331	118,086	6	540,665,990	1,352,404	521,389,132	811,822	732,221	686,040	600,901
34	ESAF SFB	1,221	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
35	JANA SFB	23,277	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
36	SURYODAY SFB	30,958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
37	UJJIVAN SFB	5,469	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
38	UTKARSH SFB	29,041	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SFBs Total			89,966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
39	OSCB	117,196	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total			1,840,000	1,322,434	71.87	38,441,125	12,751,655	7,877,420	2,712,904	4,204,775	10,431	455,683	492,889	738	2,091,166,610	8,029,564	1,932,054,910	5,115,381	5,029,928	3,202,337	1,480,304

PMSBY AS ON 30.09.2024																				
Sl. No	Bank	Target	Sum of No of fresh enrol Since 1st April of Current Policy year	% Achievement	Sum of No of eligible Individual Savings account holders (Based on Age Criteria) of the Bank in the District	Sum of No of Eligible PMJDY A/C holders (Based on Age Criteria) of the Bank in the District	Sum of No of cases where Premium Auto-Debited for enrolment till date	Sum of No of cases where Premium Auto-Debited for enrolment Rural Male till date	Sum of No of cases where Premium Auto-Debited for enrolment Rural Female till date	Sum of No of cases where Premium Auto-Debited for enrolment Rural Transgender till date	Sum of No of cases where Premium Auto-Debited for enrolment Urban Male till date	Sum of No of cases where Premium Auto-Debited for enrolment Urban Female till date	Sum of No of cases where Premium Auto-Debited for enrolment Urban Transgender till date	Sum of Premium Auto-Debited Amount (Rs.) till date	Sum of No of enrollments Transmitted to Insurer till date	Sum of Premium Amount Paid to Insurer (Rs.) till date	Sum of No Of Aadhaar Seeded Accounts where premium deducted till date	Sum of No Of Mobile Seeded Accounts where premium deducted till date	Sum of No of PMJDY Accounts where premium deducted till date	Sum of No of renewals for the Policy Year 2020-21 (01.06.2020 to 31.05.2021)
1	State Bank of India	552219	885,645	160.38	20,675,939	7,673,379	9,844,532	4,147,784	4,808,898	11,469	478,845	395,959	1,577	114,428,180	9,844,532	113,068,660	5,949,727	6,352,867	4,007,171	-
2	Indian Overseas Bank	71498	88,684	124.04	449,646	159,744	427,372	109,845	113,808	11	95,543	108,165	-	8,547,440	427,372	7,692,696	363,266	384,635	102,441	140,825
3	Indian Bank	118936	60,948	51.24	1,529,865	247,755	520,800	162,319	206,007	19	73,185	79,255	15	8,638,348	520,800	8,638,348	272,470	281,839	189,337	362,238
4	Punjab & Sind Bank	9385	4,556	48.55	60,490	6,974	27,388	9,664	5,046	-	7,884	4,794	-	548,317	27,388	548,317	19,179	24,443	2,755	14,557
5	Bank of Baroda	100767	48,727	48.36	1,758,952	965,798	727,957	303,244	308,785	5	59,501	56,420	2	10,580,180	727,957	10,580,180	612,228	612,820	474,263	469,777
6	Central Bank of India	56673	16,753	29.56	969,980	192,650	259,626	100,531	113,775	30	25,370	19,913	7	3,970,736	259,626	3,970,736	240,227	195,530	52,431	170,331
7	Punjab National Bank	189888	42,336	22.30	1,878,392	803,859	863,115	342,422	357,480	1,179	104,335	57,363	336	12,178,368	863,115	12,178,368	700,947	698,731	320,430	547,476
8	Union Bank of India	207200	33,912	16.37	2,679,501	599,359	1,177,197	447,835	444,525	76	161,457	123,252	52	18,843,149	1,176,397	18,855,913	944,724	878,497	196,542	784,375
9	Bank of India	152428	17,600	11.55	2,820,057	682,999	1,344,567	552,974	633,163	4	80,293	78,130	3	19,102,453	1,344,567	19,102,453	1,300,796	684,679	446,659	1,120,431
10	UCO Bank	152455	16,387	10.75	2,587,576	786,193	682,717	285,928	335,147	5	32,156	29,480	1	10,540,044	682,717	10,540,044	215,276	240,990	280,843	-
11	Canara Bank	161334	12,941	8.02	1,673,724	338,196	768,192	293,820	314,194	1,325	80,825	77,945	83	12,313,536	768,192	11,596,956	213,104	206,777	235,956	-
12	Bank of Maharashtra	22018	335	1.52	135,463	70,639	20,846	5,811	3,294	-	6,485	5,256	-	341,822	20,846	341,822	2,505	20,117	9,389	15,050
	PSBs Total	1794801	1228824	68.47	37219585	12527545	16664309	6762127	7644122	14123	1205879	1035932	2076	220032573	16663509	217114493	10834449	10581925	6318217	3625060
13	ICICI Bank Ltd	106051	54,191	51.10	2,606,743	125,090	261,200	133,211	89,240	-	30,764	7,985	-	3,568,960	1,288,872	3,154,869	177,662	157,162	5,678	18,948
14	HDFC Bank Ltd	113410	20,133	17.75	469,362	52,146	68,071	14,152	3,625	-	37,754	12,540	-	1,130,956	68,071	1,130,956	13,452	66,051	6,835	33,029
15	IDBI Bank Ltd.	45267	5,250	11.60	311,722	4,738	70,657	10,106	7,924	-	37,605	15,022	-	847,884	70,657	847,884	49,767	69,133	3,917	39,179
16	Kotak Mahindra Bank Ltd	9042	922	10.20	116,812	1,731	2,684	-	-	-	2,116	568	-	32,972	2,681	32,972	2,149	2,273	71	-
17	Federal Bank Ltd	14585	1,374	9.42	180,650	14,185	11,349	6,990	2,353	2	1,616	488	-	143,421	11,349	120,970	6,621	8,718	4,465	3,907
18	IDFC Bank Ltd.	16636	738	4.44	119,872	233	2,717	299	20	-	2,235	163	-	53,276	2,717	53,276	2,686	2,712	-	1,983
19	Axis Bank Ltd	111998	1,233	1.10	942,578	77,058	43,654	15,637	3,857	1	19,156	5,001	2	540,708	43,654	540,708	42,199	12,069	3,484	18,539
20	IndusInd Bank Ltd	28967	141	0.49	776,923	9,398	3,367	457	156	-	1,875	879	-	44,104	3,367	44,087	1,320	3,367	2,537	985
21	RBL Bank Ltd	1877	6	0.32	429,928	-	7	6	-	-	1	-	-	140	7	140	7	7	-	2
22	South Indian Bank Ltd	1300	4	0.31	75,466	510	951	60	29	-	593	269	-	19,020	951	19,020	162	217	224	216
23	Karur Vysya Bank	2598	2	0.08	31,423	1,200	1,057	-	-	-	707	350	-	12,684	1,057	12,684	919	907	70	615
24	Yes Bank Ltd	4153	1	0.02	40,483	99	147	-	-	-	93	54	-	1,772	147	1,478	7	147	4	82
25	Bandhan Bank	141139	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	City Union Bank Ltd	258	-	-	1,214	50	172	-	-	-	119	53	-	2,004	165	2,004	27	160	28	82
27	DCB Bank	34433	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Karnataka Bank	3895	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	DBS Bank	1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	SCB	258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Tamilnadu Mercantile Bank Ltd	472	-	-	4,733	120	719	-	-	-	466	233	-	9,244	719	9,244	133	644	26	437
	Pvt. Banks Total	638194	83995	13.16	6107909	286558	466752	180918	107204	3	135020	43605	2	6402145	1494414	5970292	297111	323567	27339	118004
32	Odisha Gramya Bank	319752	762,529	238.48	4,221,035	1,580,016	1,344,735	369,392	828,942	7	48,748	97,633	13	26,894,700	1,344,735	26,894,700	850,924	702,989	964,056	964,056
33	Utkal Crameen Bank	308897	182,040	49.22	3,890,558	1,665,025	1,144,381	369,428	600,440	-	66,876	107,637	-	14,305,884	1,144,381	14,305,884	917,809	665,016	526,648	878,904
	RRBs Total	628649	914569	145.48	8111593	3245041	2489116	738820	1429382	7	115624	205270	13	41200584	2489116	41200584	1768733	1510744	1229637	1842960
34	ESAF SFB	2289	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	JANA SFB	43633	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	SURYODAY SFB	58029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	UJJIVAN SFB	10252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	UTKARSH SFB	54440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	SFBs Total	168643	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	OSCB	219713	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total	3,450,000	2,227,388	64.56	51,439,087	16,059,144	19,620,127	7,681,915	9,180,708	14,133	1,456,523	1,284,807	2,091	267,640,302	20,647,039	264,285,369	12,900,293	12,416,236	7,575,193	5,586,024

APY ENROLMENT as on 30.09.2024									
Sl No.	Name of APY- SPs	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2024-25	AAPB Achieved in FY 2024-25	% Annual Target Achievement in FY 2024-25	Cumulative APY accounts opened since inception
1	STATE BANK OF INDIA	PSB	895	90	80,550	82,568	92	102.51	802,989
2	INDIAN BANK	PSB	201	90	18,090	9,881	49	54.62	133,457
3	BANK OF INDIA	PSB	262	90	23,580	11,672	44	49.50	178,578
4	UNION BANK OF INDIA	PSB	351	90	31,590	13,266	37	41.99	260,151
5	BANK OF BARODA	PSB	174	90	15,660	6,376	36	40.72	113,300
6	CENTRAL BANK OF INDIA	PSB	104	90	9,360	3,168	30	33.85	52,049
7	PUNJAB AND SIND BANK	PSB	21	90	1,890	549	26	29.05	6,768
8	CANARA BANK	PSB	277	90	24,930	5,293	19	21.23	139,970
9	PUNJAB NATIONAL BANK	PSB	344	90	30,960	6,224	18	20.10	99,663
10	INDIAN OVERSEAS BANK	PSB	129	90	11,610	1,776	13	15.30	64,237
11	BANK OF MAHARASHTRA	PSB	51	90	4,590	552	10	12.03	7,035
12	UCO BANK	PSB	263	90	23,670	2,502	9	10.57	95,992
PSBs Total			3,072		276,480	143,827		52.02	1,954,189
13	THE FEDERAL BANK LTD	PVT	26	35	910	1,257	48	138.13	1,980
14	THE SOUTH INDIAN BANK LTD	PVT	3	35	105	75	25	71.43	563
15	IDBI BANK LTD	PVT MAJOR	76	70	5,320	3,504	46	65.86	25,264
16	KOTAK MAHINDRA BANK	PVT	20	35	700	248	12	35.43	1,268
17	KARNATAKA BANK LIMITED	PVT	8	35	280	68	8	24.29	3,046
18	HDFC BANK LTD	PVT MAJOR	209	70	14,630	2,811	13	19.21	22,698
19	THE CATHOLIC SYRIAN BANK LIMITED	PVT	1	35	35	4	4	11.43	39
20	INDUSIND BANK LIMITED	PVT	23	35	805	77	3	9.57	158
21	CITY UNION BANK LTD	PVT	1	35	35	2	2	5.71	89
22	YES BANK LIMITED	PVT	4	35	140	4	1	2.86	15
23	BANDHAN BANK LIMITED	PVT	38	35	1,330	31	-	2.33	383
24	AXIS BANK LTD	PVT MAJOR	189	70	13,230	273	1	2.06	60,119
25	DCB BANK LIMITED	PVT	51	35	1,785	31	-	1.74	2,118
26	THE KARUR VYSYA BANK LTD	PVT	5	35	175	2	-	1.14	190
27	ICICI BANK LIMITED	PVT MAJOR	116	70	8,120	40	-	0.49	3,600
28	IDFC FIRST BANK LIMITED	PVT	27	35	945	1	-	0.11	637
29	RBL BANK LIMITED	PVT	1	35	35	-	-	0.00	14
30	STANDARD CHARTERED BANK	PVT	1	35	35	-	-	0.00	-
31	TAMILNAD MERCANTILE BANK LTD	PVT	1	35	35	-	-	0.00	575
32	THE LAKSHMI VILAS BANK LTD	PVT	5	35	175	-	-	0.00	48
PVT Banks Total			805		48,825	8,428		17.26	122,804
35	Utkal Grameen Bank	RRB	433	90	38,970	29,668	68	76.13	138,248
34	ODISHA GRAMYA BANK	RRB	549	90	49,410	35,576	64	72.00	336,096
RRBs Total			982		88,380	65,244		73.82	336,096
37	ESAF SMALL FINANCE BANK LIMITED	SFB	13	65	845	313	24	37.04	1,275
36	AU SMALL FINANCE BANK LIMITED	SFB	1	65	65	6	6	9.23	150
39	UJJIVAN SMALL FINANCE BANK LIMITED	SFB	25	65	1,625	95	3	5.85	755
38	SURYODAY SMALL FINANCE BANK LIMITED	SFB	43	65	2,795	25	-	0.89	449
40	UTKARSH SMALL FINANCE BANK LIMITED	SFB	73	65	4,745	6	-	0.13	2,774
SFBs Total			155		10,075	445		4.42	5,403
Total			5,014	-	423,760	217,944	43	51.43	2,418,492

INFORMATION ON DIGITIZATION OF SAVINGS AND CURRENT ACCOUNT

Review Format - I				AS ON 31.03.2023		PROGRESS AS ON 29.10.2024							
Sr. No.	State/ UT	Name of the District	Nodal Bank	Digital coverage for individuals (Savings Accounts)									
				Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage			
				No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women	% coverage for	Total No. of Accounts covered	% coverage	Out of total no. of women	% coverage for
A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	ODISHA	ANGUL	UCO Bank	1425319	602899	1088504	76	398912	66	316820	22	92914	15
2	ODISHA	BALASORE	UCO Bank	2517793	1166226	1899010	75	796023	68	435694	17	125523	11
3	ODISHA	BARGARH	State Bank of India	1397511	590063	1084605	78	422669	72	207858	15	63224	11
4	ODISHA	BHADRAK	UCO Bank	1736613	835036	1315432	76	589009	71	262774	15	72813	9
5	ODISHA	BOUDH	Indian Bank	459598	200964	314352	68	127210	63	57716	13	17291	9
6	ODISHA	DEOGARH	Central Bank of India	336626	143078	231871	69	84699	59	79655	24	24505	17
7	ODISHA	DHENKANAL	UCO Bank	1287219	596418	934544	73	383106	64	219034	17	66722	11
8	ODISHA	GAJAPATI	Union Bank of India	540470	245760	340176	63	147044	60	78412	15	23094	9
9	ODISHA	JAGATSINGHPUR	UCO Bank	1346608	587348	938636	70	362586	62	248023	18	73726	13
10	ODISHA	JAJPUR	Union Bank of India	2196216	1082211	1665373	76	774206	72	424429	19	114750	11
11	ODISHA	JHARSUGUDA	State Bank of India	727270	308528	545761	75	210823	68	210332	29	69658	23
12	ODISHA	KALAHANDI	State Bank of India	1229096	528333	881820	72	343658	65	205256	17	61357	12
13	ODISHA	KANDHAMAL	State Bank of India	582136	268839	397900	68	166790	62	114698	20	39734	15
14	ODISHA	KENDRAPARA	Punjab National Bank	1430656	607402	1086606	76	438116	72	273238	19	140341	23
15	ODISHA	KEONJHAR	Bank of India	1944467	901686	1259883	65	515583	57	246985	13	66706	7
16	ODISHA	KHURDA	State Bank of India	3588539	1569847	2763083	77	1241670	79	1407461	39	489607	31
17	ODISHA	KORAPUT	State Bank of India	1081142	479838	670387	62	258922	54	165266	15	48086	10
18	ODISHA	MALKANGIRI	State Bank of India	457236	202329	291499	64	120357	59	60780	13	14771	7
19	ODISHA	MAYURBHANJ	Bank of India	2383628	1102419	1352682	57	508920	46	267850	11	82245	7
20	ODISHA	NABARANGPUR	State Bank of India	865806	397417	519966	60	220489	55	84802	10	26190	7
21	ODISHA	NAYAGARH	Canara Bank	1102757	476179	779226	71	295764	62	156895	14	48511	10
22	ODISHA	NUAPADA	Canara Bank	588308	256822	366802	62	143015	56	82948	14	25124	10
23	ODISHA	PURI	Uco Bank	1789429	821934	1250378	70	527228	64	329524	18	111176	14
24	ODISHA	RAYAGADA	Indian Overseas Bank	855894	392939	545576	64	228251	58	111167	13	28673	7
25	ODISHA	SONEPUR	State Bank of India	604797	274276	410604	68	182495	67	85677	14	22136	8
26	ODISHA	SUNDARGARH	Punjab National Bank	2153444	980085	1656221	77	714235	73	577883	27	213044	22
TOTAL				34628578	15618876	24590897	71	10201780	65	6711177	19	2161921	14

INFORMATION ON DIGITIZATION OF SAVINGS AND CURRENT ACCOUNT

PROGRESS AS ON 29.10.2024

Review Format - I				Digital coverage for individuals (Savings Accounts)												
Sr. No.	State/ UT	Name of the District	Nodal Bank	Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
				Total No. of Accounts covered	% coverage	Out of total no. of women	% coverage for	Total No. of Accounts covered	% coverage	Out of total no. of women	% coverage for	Total No. of Accounts covered	% coverage	Out of total no. of women	% coverage for	
				A	B	C	D	O	P	Q	R	S	T	U	V	
1	ODISHA	ANGUL	UCO Bank	649924	46	210960	35	1194884	84	497099	82	1422301	99.79	602821	99.99	93206
2	ODISHA	BALASORE	UCO Bank	1026424	41	389423	33	2138199	85	970068	83	2512094	99.77	1165361	99.93	127843
3	ODISHA	BARGARH	State Bank of India	410884	29	136694	23	1257189	90	512130	87	1397511	100.00	590063	100.00	37035
4	ODISHA	BHADRAK	UCO Bank	670160	39	280092	34	1395571	80	635793	76	1733180	99.80	834248	99.91	73116
5	ODISHA	BOUDH	Indian Bank	115090	25	37306	19	423493	92	180122	90	459598	100.00	200964	100.00	14531
6	ODISHA	DEOGARH	Central Bank of India	116155	35	36295	25	303462	90	119166	83	336626	100.00	143078	100.00	17436
7	ODISHA	DHENKANAL	UCO Bank	483345	38	166789	28	1117831	87	509848	85	1283142	99.68	595965	99.92	58075
8	ODISHA	GAJAPATI	Union Bank of India	140443	26	41266	17	459377	85	205639	84	540470	100.00	245760	100.00	35466
9	ODISHA	JAGATSINGHPUR	UCO Bank	554958	41	198145	34	1072420	80	463365	79	1342595	99.70	587348	100.00	60250
10	ODISHA	JAJPUR	Union Bank of India	878777	40	305876	28	1678570	76	787203	73	2192281	99.82	1081780	99.96	123608
11	ODISHA	JHARSUGUDA	State Bank of India	358878	49	120658	39	622499	86	263283	85	727270	100.00	308528	100.00	24540
12	ODISHA	KALAHANDI	State Bank of India	362313	29	115869	22	1112465	91	474912	90	1229096	100.00	528333	100.00	51087
13	ODISHA	KANDHAMAL	State Bank of India	180612	31	61402	23	530184	91	244250	91	582136	100.00	268839	100.00	19233
14	ODISHA	KENDRAPARA	Punjab National Bank	517965	36	259723	43	1219385	85	519843	86	1430512	99.99	607396	100.00	75788
15	ODISHA	KEONJHAR	Bank of India	544958	28	161814	18	1687624	87	754903	84	1943465	99.95	895704	99.34	150716
16	ODISHA	KHURDA	State Bank of India	2217704	62	784241	50	2642526	74	1154730	74	3586084	99.93	1569704	99.99	212537
17	ODISHA	KORAPUT	State Bank of India	317087	29	100170	21	970697	90	436599	91	1081142	100.00	479838	100.00	40015
18	ODISHA	MALKANGIRI	State Bank of India	109932	24	30554	15	421772	92	185955	92	457236	100.00	202329	100.00	33264
19	ODISHA	MAYURBHANJ	Bank of India	591151	25	195729	18	2099575	88	958850	87	2381021	99.89	1102266	99.99	250398
20	ODISHA	NABARANGPUR	State Bank of India	162420	19	48895	12	828460	96	371773	94	865806	100.00	397417	100.00	46752
21	ODISHA	NAYAGARH	Canara Bank	371032	34	126741	27	901463	82	374365	79	1101466	99.88	476050	99.97	93958
22	ODISHA	NUAPADA	Canara Bank	140899	24	43987	17	538512	92	232378	90	588308	100.00	256822	100.00	24161
23	ODISHA	PURI	Uco Bank	718674	40	284075	35	1464199	82	641845	78	1786447	99.83	820845	99.87	159289
24	ODISHA	RAYAGADA	Indian Overseas Bank	291936	34	99098	25	768173	90	352936	90	855894	100.00	392939	100.00	34592
25	ODISHA	SONEPUR	State Bank of India	161103	27	45085	16	534602	88	235818	86	604797	100.00	274276	100.00	21775
26	ODISHA	SUNDARGARH	Punjab National Bank	936733	43	344665	35	1798767	84	783837	80	2153444	100.00	980085	100.00	80176
TOTAL				13029557	38	4625552	30	29181899	84	12866710	82	34593922	99.90	15608759	99.94	1958847

INFORMATION ON DIGITIZATION OF SAVINGS AND CURRENT ACCOUNT

Review Format - I				AS ON 31.03	PROGRESS AS ON 29.10.2024										
Sr. No.	State/ UT	Name of the District	Nodal Bank	Total No. of Eligible Operative Current/ Business Accounts	Digital coverage for Businesses (Current Accounts)										No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
					Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking				
					No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage			
A	B	C	D	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK		
1	ODISHA	ANGUL	UCO Bank	22646	16948	75	5355	24	13397	59	22646	100.00	1804		
2	ODISHA	BALASORE	UCO Bank	31620	21888	69	7563	24	18988	60	31620	100.00	5027		
3	ODISHA	BARGARH	State Bank of India	15131	11599	77	4209	28	7748	51	15131	100.00	2021		
4	ODISHA	BHADRAK	UCO Bank	21575	15560	72	4178	19	10548	49	21575	100.00	2196		
5	ODISHA	BOUDH	Indian Bank	4237	3299	78	1254	30	2224	52	4237	100.00	465		
6	ODISHA	DEOGARH	Central Bank of India	2859	1850	65	888	31	1563	55	2859	100.00	473		
7	ODISHA	DHENKANAL	UCO Bank	13034	9573	73	3196	25	7068	54	13034	100.00	1254		
8	ODISHA	GAJAPATI	Union Bank of India	4516	3156	70	1102	24	1931	43	4516	100.00	417		
9	ODISHA	JAGATSINGHPUR	UCO Bank	15659	9060	58	3845	25	8036	51	15659	100.00	2303		
10	ODISHA	JAJPUR	Union Bank of India	34516	25981	75	4597	13	16234	47	34516	100.00	2500		
11	ODISHA	JHARSUGUDA	State Bank of India	14454	10665	74	2930	20	8150	56	14454	100.00	1095		
12	ODISHA	KALAHANDI	State Bank of India	11271	8392	74	2386	21	5151	46	11271	100.00	1759		
13	ODISHA	KANDHAMAL	State Bank of India	4992	3291	66	1250	25	2029	41	4992	100.00	720		
14	ODISHA	KENDRAPARA	Punjab National Bank	12966	8436	65	3263	25	5802	45	12966	100.00	2014		
15	ODISHA	KEONJHAR	Bank of India	25997	20892	80	4584	18	13048	50	25997	100.00	3572		
16	ODISHA	KHURDA	State Bank of India	106434	79636	75	27330	26	59237	56	106434	100.00	10397		
17	ODISHA	KORAPUT	State Bank of India	15110	10898	72	2909	19	7724	51	15110	100.00	1416		
18	ODISHA	MALKANGIRI	State Bank of India	4504	3060	68	594	13	2235	50	4504	100.00	637		
19	ODISHA	MAYURBHANJ	Bank of India	18977	12402	65	5179	27	8643	46	18977	100.00	2260		
20	ODISHA	NABARANGPUR	State Bank of India	6057	4018	66	830	14	2888	48	6057	100.00	635		
21	ODISHA	NAYAGARH	Canara Bank	8588	5524	64	2562	30	4071	47	8588	100.00	1593		
22	ODISHA	NUAPADA	Canara Bank	5536	3954	71	1074	19	2713	49	5536	100.00	906		
23	ODISHA	PURI	Uco Bank	20908	14203	68	6473	31	10514	50	20908	100.00	2681		
24	ODISHA	RAYAGADA	Indian Overseas Bank	8425	5617	67	2196	26	3897	46	8425	100.00	752		
25	ODISHA	SONEPUR	State Bank of India	6130	4417	72	1355	22	2879	47	6130	100.00	691		
26	ODISHA	SUNDARGARH	Punjab National Bank	35423	27788	78	6884	19	18214	51	35423	100.00	2995		
TOTAL				471565	342107	73	107986	23	244932	52	471565	100.00	52583		

Review Format - I		INFORMATION ON DIGITIZATION OF SAVINGS AND CURRENT ACCOUNT																		
		AS ON 31.03.2023						PROGRESS AS ON 29.10.2024												
Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)																		
		Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage				Mobile Banking + UPI + USSD coverage				AEPS coverage				
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	
A	B	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	
1	Bank of Baroda	1312310	607189	1044906	79.62	467228	76.95	67936	5.18	15046	2.48	497442	37.91	146078	24.06	1136590	86.61	539806	88.90	
2	Bank of India	2470545	1162083	1290059	52.22	530211	45.63	138652	5.61	43342	3.73	771618	31.23	236214	20.33	2406569	97.41	1139644	98.07	
3	Bank of Maharashtra	78489	31387	47494	60.51	18035	57.46	15895	20.25	4547	14.49	73407	93.53	29264	93.24	15768	20.09	6493	20.69	
4	Canara Bank	1313183	605852	991372	75.49	432654	71.41	398192	30.32	149540	24.68	759746	57.86	228035	37.64	86793	6.61	44753	71.39	
5	Central Bank of India	667382	300309	253924	38.05	114259	38.05	532540	79.80	205737	68.51	532406	79.78	206329	68.71	485725	72.78	185149	67.65	
6	Indian Bank	1197919	594257	535609	44.71	227148	38.22	127936	10.68	43647	7.34	295772	24.69	102014	17.17	783792	65.43	393552	66.23	
7	Indian Overseas Bank	946358	470785	809091	85.50	391126	83.08	49186	5.20	22122	4.70	639903	67.62	305069	64.80	818604	86.50	399182	84.79	
8	Punjab & Sind Bank	41557	15351	35172	84.64	13074	85.17	24259	58.38	8146	53.06	39026	93.91	14123	92.00	4994	12.02	1518	9.89	
9	Punjab National Bank	2013540	938746	1100828	54.67	568351	60.54	658255	32.69	237638	25.31	928104	46.09	326941	34.83	1485505	73.78	729077	77.66	
10	State Bank of India	9260554	4126691	8013732	86.54	3434053	83.22	2861111	30.90	814373	19.73	4288808	46.31	1140659	27.64	9120173	98.48	4075538	98.76	
11	UCO Bank	2315028	1096591	1615583	69.79	685039	62.47	302503	13.07	139727	12.74	1595154	68.90	727663	66.36	2263574	97.78	1069261	97.51	
12	Union Bank of India	1728697	743522	1273310	73.66	568011	76.39	216331	12.51	75792	10.19	505664	29.25	184814	24.86	1683480	97.38	664001	91.99	
Public Sector Banks		23349562	10692763	17011080	72.87	7449189	69.67	5392796	23.10	1759657	16.46	10927050	46.81	3647203	34.11	20291567	86.92	9267974	86.68	
13	Axis Bank Ltd	588737	149835	581968	98.85	142991	95.43	159733	27.13	30755	20.53	396849	67.41	80438	53.68	201816	34.28	47376	31.62	
14	Bandhan Bank	593538	490906	250489	42.20	139283	28.37	38633	6.51	8487	1.73	502964	84.74	470767	95.90	0	-	0	-	
15	City Union Bank	1125	366	710	63.11	183	50.00	948	84.27	239	65.30	910	80.89	222	60.66	553	49.16	137	37.43	
16	DCB Bank Ltd	38838	8675	25178	64.83	5694	65.64	37363	96.20	8390	96.71	1358	3.50	209	2.41	0	-	0	-	
17	Federal Bank	64870	18704	60492	93.25	16237	86.81	8285	12.77	1500	8.02	32512	50.12	6470	34.59	5447	8.40	1412	7.55	
18	HDFC Bank	599772	165467	540727	96.60	159299	96.27	514070	91.84	132553	80.11	518174	92.57	134191	81.10	202519	36.18	67629	40.87	
19	ICICI Bank	18324	1761	17128	93.47	1634	92.79	16520	90.15	1634	92.79	16688	91.07	1634	92.79	17128	93.47	1687	95.80	
20	IDBI Bank	258518	83763	229270	88.69	67674	80.79	157897	61.08	44954	53.67	231373	89.50	42357	50.57	223707	86.53	72686	86.78	
21	IDFC Bank	125992	18995	79271	62.92	12463	65.61	125992	100.00	18995	100.00	24258	19.25	5136	27.04	42252	33.54	9704	51.09	
22	Indus Ind Bank	819354	690803	819354	100.00	690803	100.00	61453	7.50	14610	2.11	44518	5.43	10427	1.51	471247	57.51	401162	58.07	
23	Karnatak Bank Ltd.	75242	17615	58783	78.13	11445	64.97	6308	8.38	425	2.41	29514	39.23	5656	32.11	13152	17.48	2739	15.55	
24	Karur Vysya Bank	10142	931	10142	100.00	931	100.00	9566	94.32	541	58.11	10142	100.00	931	100.00	10142	100.00	931	100.00	
25	Kotak Mahindra Bank Ltd	75242	17615	23413	31.12	5073	28.80	2524	3.35	496	2.82	13628	18.11	3153	17.90	6509	8.65	1780	10.11	
26	Laxmi Vilas Bank	4454	1420	4117	92.43	1112	78.31	90	2.02	20	1.41	1777	39.90	350	24.65	0	-	0	-	
27	RBL Bank	4793	1293	3786	78.99	1088	84.15	1876	39.14	414	32.02	4299	89.69	991	76.64	0	-	0	-	
28	Standard Chartered Bank	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	#DIV/0!
29	The South Indian Bank Ltd.	2747	687	2575	93.74	643	93.60	518	18.86	119	17.32	2561	93.23	571	83.11	396	14.42	121	17.61	
30	Tamilnadu Mercantile Bank	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	#DIV/0!
31	Yes Bank	16068	4201	16038	99.81	4196	99.88	16053	99.91	4197	99.90	570	3.55	120	2.86	3690	22.96	987	23.49	
Private Sector Banks		3257756	1673037	2723441	83.60	1260749	75.36	1157829	35.54	268329	16.04	1832095	56.24	763623	45.64	1198558	36.79	608351	36.36	
32	Odiaha Cramya Bank	2025087	1088611	488575	24.13	216972	19.93	0	-	0	-	0	-	0	-	1979590	97.75	1067738	98.08	
33	Utkal Grameen Bank	1890907	957602	417328	22.07	224362	23.43	4617	0.24	1027	0.11	0	-	0	-	1869710	98.88	951610	99.37	
Regional Rural Banks		3915994	2046213	905903	23.13	441334	21.57	4617	0.12	1027	0.05	0	-	0	-	3849300	98.30	2019348	98.69	
34	ESAF Small Finance Bank	22810	20430	22810	100.00	20430	100.00	246	1.08	58	0.28	2622	11.49	1271	6.22	0	-	0	-	
35	Jana Small Finance Bank	215801	189244	215801	100.00	189244	100.00	4557	2.11	2556	1.35	16891	7.83	8952	4.73	0	-	0	-	
36	Suryoday Small Finance B	234526	195748	81321	34.67	44289	22.63	2026	0.86	504	0.26	27027	11.52	10316	5.27	234526	100.00	195748	100.00	
37	Ujjivan Small Finance Bank	154070	129076	151003	98.01	126885	98.30	76302	49.52	62394	48.34	150541	97.71	126596	98.08	153664	99.74	128997	99.94	
38	Utkarsh Small Finance Bank	73762	68702	71241	96.58	65997	96.06	72804	98.70	67396	98.10	73331	99.42	67591	98.38	45987	62.35	42629	62.05	
Small Finance Bank		700989	603200	542126	77.35	446845	74.08	155935	22.25	132908	22.03	270412	38.58	214726	35.60	434177	61.94	367374	60.90	
39	Orissa State Co-Op. Bank	3408297	603663	3408297	100.00	603663	100.00	0	-	0	-	0	-	0	-	3408297	100.00	603663	100.00	
Coop Bank Total		3408297	603663	3408297	100.00	603663	100.00	0	-	0	-	0	-	0	-	3408297	100.00	603663	100.00	
TOTAL		34628578	15618876	24590897	71.01	10201780	65.32	6711177	19.38	2161921	13.84	13029557	37.63	4625552	29.62	29181899	84.27	12866710	82.38	

Review Format - I		INFORMATION ON DIGITIZATION OF SAVINGS AND CURRENT ACCOUNT															
		AS ON 31.03.2023					PROGRESS AS ON 29.10.2024										
Sr. No.	Bank	Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPs)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current/ Business Accounts	Digital coverage for Businesses (Current Accounts)									
		Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts			Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	
								No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage		
A	B	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	
1	Bank of Baroda	1312310	100.00	607189	100.00	257248	12849	8732	68.11	0	-	7775	60.51	12849	100.00	2635	
2	Bank of India	2470545	100.00	1162083	100.00	286901	20604	14581	70.77	10672	51.80	8172	39.66	20604	100.00	0	
3	Bank of Maharashtra	78489	100.00	31387	100.00	1465	2477	1081	43.64	1948	78.64	342	13.81	2477	100.00	38	
4	Canara Bank	1313183	100.00	605852	100.00	159241	23501	20023	85.20	4649	19.78	10275	43.72	23501	100.00	2	
5	Central Bank of India	667382	100.00	300309	100.00	116322	10209	7333	71.83	983	9.63	7333	71.83	10209	100.00	3136	
6	Indian Bank	1197919	100.00	594257	100.00	13118	22057	7168	32.50	11919	54.04	6504	29.49	22057	100.00	0	
7	Indian Overseas Bank	946358	100.00	470285	100.00	270528	9054	5721	63.19	8308	91.76	7578	83.70	9054	100.00	0	
8	Punjab & Sind Bank	41557	100.00	15351	100.00	0	1379	920	66.72	195	14.14	1379	100.00	1379	100.00	0	
9	Punjab National Bank	2013540	100.00	938746	100.00	4596	21479	13862	64.54	3505	16.32	9314	43.36	21479	100.00	10	
10	State Bank of India	9260554	100.00	4126691	100.00	233168	111318	89220	80.15	23501	21.11	35704	32.07	111318	100.00	4803	
11	UCO Bank	2315028	100.00	1096591	100.00	49215	18776	8843	47.10	11633	61.96	14019	74.66	18776	100.00	835	
12	Union Bank of India	1728697	100.00	743522	100.00	72021	22852	14396	63.00	6385	27.94	9447	41.34	22852	100.00	979	
	Public Sector Banks	23345562	100.00	10692763	100.00	1464823	276555	191900	69.39	83698	30.26	117842	42.61	276555	100.00	12438	
13	Axis Bank Ltd	588737	100.00	149835	100.00	108870	42946	18032	41.99	8772	20.43	20482	47.69	42946	100.00	13793	
14	Bandhan Bank	593538	100.00	490906	100.00	10911	10911	3732	34.20	1421	13.02	10116	92.71	10911	100.00	55	
15	City Union Bank	1125	100.00	366	100.00	100	101	76	75.25	60	59.41	68	67.33	101	100.00	0	
16	DCB Bank Ltd	38838	100.00	8675	100.00	3290	1868	1854	99.25	178	9.53	152	8.14	1868	100.00	171	
17	Federal Bank	64870	100.00	18704	100.00	1805	2275	545	23.96	439	19.30	413	18.15	2275	100.00	148	
18	HDFC Bank	559772	100.00	165467	100.00	69539	51106	50083	98.00	4622	9.04	50083	98.00	51106	100.00	6658	
19	ICICI Bank	18324	100.00	1761	100.00	0	6097	3799	62.31	3745	61.42	3697	60.64	6097	100.00	693	
20	IDBI Bank	258518	100.00	83763	100.00	4149	9540	8816	92.41	1701	17.83	7537	79.00	9540	100.00	400	
21	IDFC Bank	125992	100.00	18995	100.00	0	3747	3747	100.00	130	3.47	1386	36.99	3747	100.00	13	
22	Indus Ind Bank	819354	100.00	690803	100.00	0	53512	53512	100.00	1313	2.45	28071	52.46	53512	100.00	0	
23	Karnatak Bank Ltd.	75242	100.00	17615	100.00	0	1179	0	-	0	-	0	-	1179	100.00	0	
24	Karur Vysya Bank	10142	100.00	931	100.00	7774	677	677	100.00	465	68.69	677	100.00	677	100.00	450	
25	Kotak Mahindra Bank Ltd	75242	100.00	17615	100.00	0	1179	0	-	0	-	0	-	1179	100.00	0	
26	Laxmi Vilas Bank	4454	100.00	1420	100.00	0	125	12	9.60	19	15.20	62	49.60	125	100.00	0	
27	RBL Bank	4793	100.00	1293	100.00	680	239	85	35.56	112	46.86	85	35.56	239	100.00	18	
28	Standard Chartered Bank	0	#DIV/0!	0	#DIV/0!	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	
29	The South Indian Bank Ltd.	2747	100.00	687	100.00	3	165	91	55.15	68	41.21	154	93.33	165	100.00	0	
30	Tamilnadu Mercantile Bank	0	#DIV/0!	0	#DIV/0!	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	
31	Yes Bank	16068	100.00	4201	100.00	0	2096	2096	100.00	719	34.30	1477	70.47	2096	100.00	0	
	Private Sector Banks	3257756	100.00	1673037	100.00	207168	187763	147157	78.37	23764	12.66	124460	66.29	187763	100.00	22399	
32	Odiaha Gramya Bank	1990431	98.29	1078494	99.07	286416	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	3934	
33	Utkal Grammeen Bank	1890907	100.00	957602	100.00	0	3736	1180	31.58	0	-	0	-	3736	100.00	0	
	Regional Rural Banks	3881338	99.12	2036096	99.51	286416	3736	1180	31.58	0	-	0	-	3736	100.00	3934	
34	ESAF Small Finance Bank	22810	100.00	20430	100.00	0	134	134	100.00	10	7.46	34	25.37	134	100.00	0	
35	Jana Small Finance Bank	215801	100.00	189244	100.00	0	1738	327	18.81	222	12.77	1102	63.41	1738	100.00	0	
36	Suryoday Small Finance B	234526	100.00	195748	100.00	0	21	1	4.76	21	100.00	0	-	21	100.00	0	
37	Ujjivan Small Finance Bank	154070	100.00	129076	100.00	0	1026	838	81.68	200	19.49	924	90.06	1026	100.00	0	
38	Utkarsh Small Finance Bank	73782	100.00	68702	100.00	440	592	570	96.28	71	11.99	570	96.28	592	100.00	14	
	Small Finance Bank	700969	100.00	603200	100.00	440	3511	1870	53.26	524	14.92	2630	74.91	3511	100.00	14	
39	Orissa State Co-Op. Bank	3408297	100.00	603863	100.00	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	13798	
	Coop Bank Total	3408297	100.00	603863	100.00	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	13798	
	TOTAL	34593922	99.90	15608759	99.94	1958847	471565	342107	72.55	107986	22.90	244932	51.94	471565	100.00	52853	

Progress under Applications received & disposed through SAFAL Portal

TERM LOAN PERFORMANCE UNDER SAFAL 30.09.2024

Sl. No.	Bank Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn	Total Pending
1	State Bank of India	1,395	13	909	325	148
2	Union Bank of India	129	13	59	27	30
3	Bank of India	246	5	76	21	144
4	Central Bank of India	34	5	16	3	10
5	Punjab National Bank	155	4	42	25	84
6	Canara Bank	87	2	61	16	8
7	Odisha Gramya Bank	177	2	17	15	143
8	UCO Bank	164	2	65	46	51
9	Bank of Maharashtra	5	1	1	3	0
10	Indian Bank	78	1	9	61	7
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	3	3	7
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	13	0	2	0	11
19	Indian Overseas Bank	1	0	0	0	1
20	Utkal Gramin Bank	240	0	77	43	120
Total		2,766	49	1,342	596	779

Progress under Applications received & disposed through SAFAL Portal

DCCBs PERFORMANCE UNDER CROP LOAN THROUGH SAFAL PORTAL 30.09.2024

Sl. No.	CCB Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
1	Sambalpur DCCB	23,200	8,571	2,224	586	6,200
2	Banki CCB	2,107	1,234	118	22	525
3	Boudh CCB	2,989	1,092	62	45	1,319
4	Nayagarh CCB	2,240	978	81	136	824
5	Sundargarh CCB	1,364	850	22	39	159
6	Berhampur CCB	2,434	579	104	18	1,072
7	Balasore Bhadrak CCB	1,052	549	105	42	124
8	Bolangir DCCB	913	386	87	45	121
9	Aska CCB	709	373	16	20	103
10	Bhawanipatna CCB	1,851	360	7	71	1,016
11	United Puri Nimapara CCB	693	271	1	8	289
12	Keonjhar CCB	706	238	14	10	217
13	Cuttack CCB	424	221	16	11	74
14	Khorda CCB	421	165	4	58	45
15	Mayurbhanj CCB	397	101	17	19	31
16	Angul DCCB	630	62	1	32	274
17	Koraput CCB	630	17	176	2	96
Total		42,760	16,047	3,055	1,164	12,489

Financing under Agriculture as on 30.09.2024

Amount in Rs. 'Crore'

Sl	Name Of Bank	Crop Loan						Term Loan								Total Agriculture					
		Target (2024-25)	Disbursement (01.04.2024 to 30.09.2024)		Balance Outstanding as on 30.09.2024		Target (2024-25)	Disbursement (01.04.2024 to 30.09.2024)		Balance Outstanding as on 30.09.2024		Target (2024-25)	Disbursement (01.04.2024 to 30.09.2024)		Balance Outstanding as on 30.09.2024		Target (2024-25)	Disbursement (01.04.2024 to 30.09.2024)		Balance Outstanding as on 30.09.2024	
			No	Amt	No	Amt		No	Amt	No	Amt		No	Amt	No	Amt		No	Amt	No	Amt
1	Bank of Baroda	801.29	46063	379.31	46076	585.83	153.84	8482	67.92	17641	278.57	366.36	13523	281.59	31732	1087.969	1321.49	68068	728.81	95449	1952.37
2	Bank of India	1768.58	69933	1007.34	232378	1440.83	296.77	8112	134.77	15853	252.22	752.58	6028	369.34	33897	1421.317	2817.92	84073	1511.45	282128	3114.37
3	Bank of Maharashtra	70.32	85	2.43	168	6.65	26.89	95	1.20	164	4.03	115.20	9555	180.89	14966	752.4425	212.41	9735	184.52	15298	763.12
4	Canara Bank	1183.24	86247	776.24	187927	2178.21	264.79	2820	101.64	17725	218.78	546.42	3110	261.25	13489	439.6482	1994.46	92177	1139.13	219141	2836.64
5	Central Bank of India	490.79	14092	323.88	29903	520.24	34.60	299	10.91	1487	34.87	36.27	37	6.90	1502	38.42341	561.66	14428	341.70	32892	593.54
6	Indian Bank	966.84	22515	401.55	54583	507.44	186.76	2810	101.09	9004	247.45	559.88	18884	595.67	29153	941.4435	1713.48	44209	1098.32	92740	1696.34
7	Indian Overseas Bank	550.13	21948	495.72	35268	351.43	124.91	7711	163.06	55393	813.10	219.34	1567	345.93	22716	666.4957	894.38	31226	1004.71	113377	1831.03
8	Punjab & Sind Bank	18.42	28	1.41	140	3.91	14.71	111	3.63	300	15.79	15.95	13	1.23	55	15.09628	49.09	152	6.27	495	34.79
9	Punjab National Bank	1580.27	35083	725.29	137308	1508.47	552.23	5036	209.03	4112	136.72	964.57	22449	771.71	19239	1049.743	3097.08	62568	1706.04	160659	2694.93
10	State Bank of India	9098.56	446001	4906.02	885120	6098.85	1943.02	226	999.57	4725	3276.85	5045.63	29494	2638.97	72140	5403.489	16087.22	475721	8544.56	661985	14779.18
11	UCO Bank	1368.88	33889	843.95	151245	1374.74	649.57	12401	226.50	19603	636.11	649.36	6432	167.05	65862	854.94	2667.80	52722	1237.49	236710	2865.79
12	Union Bank of India	1823.90	45903	793.20	189498	1665.15	407.31	15721	162.17	13086	377.27	1159.31	48751	584.00	26237	861.3671	3390.52	110375	1539.37	228821	2903.78
	Total Public Sector Banks	19721.23	821787	10656.36	1649614	16241.74	4655.41	63824	2181.51	159093	6291.77	10430.88	159843	6204.52	330988	13532.37	34807.52	1045454	19042.39	2139695	36065.89
13	Axis Bank Ltd	1574.63	17456	825.34	18239	1824.24	276.34	4604	84.49	54401	180.24	1083.48	18279	661.42	23210	948.62	2934.45	40339	1571.24	95850	2953.10
14	Bandhan Bank	165.80	52	9.03	74	14.33	170.63	13747	105.29	44407	148.59	269.06	12137	108.52	17149	118.44	605.48	25936	222.84	61630	281.36
15	City Union Bank	0.08	0	0.00	0	0.00	0.39	0	0.00	0	0.00	0.06	0	0.00	0	0.00	0.53	0	0.00	0	0.00
16	DCB Bank Ltd	142.16	3106	168.95	10936	306.12	146.33	20627	112.64	77783	455.39	260.71	1319	54.73	13883	211.15	549.20	25052	336.32	102602	972.66
17	Federal Bank	528.61	18997	298.94	62675	475.49	23.41	164	2.20	28790	81.35	52.50	271	15.72	1280	73.83	604.52	19432	316.86	92745	630.67
18	HDFC Bank	358.58	1916	51.54	2675	106.96	95.21	5755	66.91	32172	127.58	659.72	38507	743.36	152689	1271.50	1113.51	46178	861.81	187536	1506.05
19	ICICI Bank	1066.28	25154	478.03	80300	1083.34	255.28	11203	198.30	18837	410.78	520.99	1070	243.56	4705	716.25	1842.56	37427	919.89	103842	2210.37
20	IDBI Bank	264.69	7329	65.28	24067	233.51	17.94	339	11.47	2455	57.38	27.78	1284	96.42	2285	192.48	310.41	8952	173.17	28807	483.37
21	IDFC Bank	93.48	63	2.76	120	13.61	381.58	30349	152.07	142330	453.43	223.95	2266	58.77	42528	281.72	699.00	32678	213.59	184978	748.76
22	Indus Ind Bank	372.82	4	0.13	2	0.07	1621.91	229563	995.97	972456	1948.96	1296.29	117303	353.92	489477	1117.87	3291.01	346870	1350.03	1461935	3066.89
23	Karnatak Bank Ltd.	9.96	204	4.07	420	6.57	31.67	6	0.94	14	4.40	74.43	4	0.81	20	25.54	116.06	214	5.82	454	36.51
24	Karur Vysya Bank	1.11	812	6.04	812	6.04	0.52	0	0.00	0	0.00	0.29	0	0.00	0	0.00	1.92	812	6.04	812	6.04
25	Kotak Mahindra Bank Ltd	52.55	0	0.00	1	2.73	40.41	5700	22.30	15793	46.23	518.30	6950	179.94	22846	605.22	611.26	12650	202.24	38640	654.18
26	DBS Bank(e-LVB)	9.43	4246	19.73	54600	145.50	1.16	0	0.00	0	0.00	1.65	2	1.37	1	1.32	12.23	4248	21.11	54601	146.82
27	RBL Bank	5.70	0	0.00	0	0.00	124.81	16789	70.77	113240	262.87	24.97	41784	356.06	299175	581.48	155.47	58543	426.83	412415	844.35
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	900	14.33	1213	26.01	20.35	20	10.46	28	11.11	2.68	904	28.67	1234	70.81	37.04	1824	53.46	2475	107.93
30	Tamilnadu Mercantile Bank Ltd	5.97	0	0.00	0	0.00	2.22	0	0.00	0	0.00	3.50	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	28.21	28206	124.93	119145	409.94	80.88	28206	124.93	119145	409.94
	Total Private Sector Banks	4696.10	80239	1944.16	256134	4244.52	3232.58	338866	1833.81	1502706	4188.30	5048.54	270256	3028.20	1189627	6626.17	12977.23	689361	6806.16	2948467	15058.99
32	Odisha Gramya Bank	1580.75	178402	948.40	338239	1989.27	237.67	4940	134.00	105393	2400.39	147.58	271	7.16	14860	132.99	1966.01	183613	1089.56	458492	4522.65
33	Utkal Gramineen Bank	1971.06	144742	991.72	217824	1632.42	58.77	4	0.26	638	23.49	140.01	27064	488.34	60748	909.00	2169.85	171810	1480.32	279210	2564.91
	Total of RRBs	3551.81	323144	1940.12	556063	3621.69	296.45	4944	134.26	106031	2423.88	287.60	27335	495.50	75608	1041.99	4135.86	355423	2569.88	737702	7087.55
34	ESAF Small Finance Bank	5.76	0	0.00	0	0.00	188.83	18697	105.07	84771	233.40	43.92	160	0.75	886	2.31	238.51	18857	105.82	85627	235.71
35	Jana Small Finance Bank	124.33	0	0.00	0	0.00	493.80	0	0.00	0	0.00	34.60	38118	206.21	179893	578.66	652.73	38118	206.21	179893	578.66
36	Suryoday Small Finance Bank	87.97	0	0.00	0	0.00	296.71	33128	164.98	127651	417.31	168.09	12190	58.63	76267	189.96	552.77	45318	223.61	203918	607.28
37	Ujjivan Small Finance Bank	39.13	6482	38.54	70230	243.27	164.60	0	0.00	0	0.00	32.50	0	0.00	0	0.00	236.23	6482	38.54	70230	243.27
39	Utkarsh Small Finance Bank	94.87	0	0.00	0	0.00	293.74	30561	112.87	100203	274.02	120.20	3404	10.89	12714	29.72	508.82	33965	123.76	112917	303.74
	Total Small Finance Bank	352.06	6482	38.54	70230	243.27	1437.68	82386	382.92	312625	924.73	399.31	53872	276.48	269730	800.65	2189.06	142740	697.95	652585	1968.65
39	Orissa State Co-Op. Bank	19592.51	1886748	10185.63	3520822	20577.51	204.59	169	4.85	8068	57.76	474.84	8035	112.55	14803	263.82	20271.93	1894952	10303.02	3543693	20899.09
	Grand Total	47913.73	3118400	24764.80	6052863	44928.73	9826.71	490189	4537.35	2088523	13886.44	16641.16	519341	10117.26	1880756	22265.01	74381.60	4127930	39419.41	10022142	81080.18

Annexure - 19						
FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 30.09.2024						
(Amount in Crores)						
Sl	Name of Bank	New No. of KCCs issued from 01.04.2024 to 30.09.2024			Balance O/S as on 30.09.2024	
		A/c	Amt.	Avg loan Size in Rs.	A/c	Amt
1	Bank of Baroda	634	4.08	64349.70	16214	129.82
2	Bank of India	69709	395.26	56701.98	173925	782.06
3	Bank of Maharashtra	2	0.03	1,50,000.00	45	0.60
4	Canara Bank	1197	9.07	75773.75	24396	167.91
5	Central Bank of India	1897	5.62	29620.62	6288	45.34
6	Indian Bank	1749	14.69	83999.20	17673	133.95
7	Indian Overseas Bank	636	14.98	2,35,535.46	15530	120.61
8	Punjab & Sind Bank	3	0.02	66666.67	66	0.83
9	Punjab National Bank	47080	1151.21	2,44,521.34	86171	508.82
10	State Bank of India	62825	1384.59	2,20,388.80	363043	2724.28
11	UCO Bank	22345	287.45	1,28,641.75	142078	991.78
12	Union Bank of India	45520	395.50	86884.89	78108	490.02
Public Sector Banks		253597	3662.50	144422.06	923537	6096.02
13	Axis Bank Ltd	8369	643.18	768526.71	15903	1712.13
14	Bandhan Bank	17	3.36	1976470.59	19	4.83
15	City Union Bank	0	0.00	0.00	0	0.00
16	DCB Bank Ltd	283	11.01	389045.94	4909	297.21
17	Federal Bank	282	6.16	218439.72	961	22.70
18	HDFC Bank	30451	302.33	99284.10	174964	906.54
19	ICICI Bank	391	37.14	949872.12	2392	195.10
20	IDBI Bank	421	1.43	33966.75	12760	85.75
21	IDFC First Bank	24	1.63	679166.67	53	6.53
22	Indus Ind Bank	0	0.00	0.00	0	0.00
23	Karnatak Bank Ltd.	321	4.27	133021.81	344	4.52
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	3934	7.98	20284.70	6747	7.58
Private Sector Banks		44493	1018.49	228910.17	219052	3242.89
31	Odisha Gramya Bank	110146	545.18	49496.12	229205	1215.24
32	Utkal Grameen Bank	171568	1217.50	70963.12	218628	1522.64
RRBs		281714	1762.68	62569.84	447833	2737.88
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
Total Small Finance Bank		0	0.00	0.00	0	0
38	Orissa State Co-Op. Bank	3185827	15111.06	47432.14	3520876	19598.79
Total of Co-op Bank		3185827	15111.06	47432.14	3520876	19598.79
TOTAL		3765631	21554.73	57240.69	5111298	31675.58

PERFORMANCE UNDER BALARAM SCHEME 30.06.2024

S1. No.	Name of the Bank	Target	JLGs sponsored to bank	JLGs disbursed	JLGs Pending
1	Bank of Baroda	1,049	147	43	104
2	Bank of India	2,153	549	95	454
3	Bank of Maharashtra	132	0	0	0
4	Canara Bank	2,473	599	98	501
5	Central Bank of India	688	341	5	336
6	Indian Bank	1,673	561	65	496
7	Indian Overseas Bank	973	243	33	210
8	Punjab & Sind Bank	128	0	0	0
9	Punjab National Bank	2,786	537	110	427
10	State Bank of India	6,874	2,504	142	2,362
11	UCO Bank	2,389	1,230	266	964
12	Union Bank of India	2,449	328	113	215
Total Public Sector Banks		23,767	7,039	970	6,069
13	Axis Bank	1,101	138	31	107
14	Bandhan Bank	1,600	0	0	0
15	DCB Bank	341	0	0	0
16	Federal Bank	170	0	0	0
17	HDFC Bank	1,008	54	0	54
18	ICICI Bank	1,003	52	0	52
19	IDBI Bank	513	39	10	29
20	IDFC First Bank	152	0	0	0
21	Indus Ind Bank	211	0	0	0
22	KVB	18	0	0	0
23	Karnataka Bank	6	0	0	0
24	Kotak Mahindra Bank	49	0	0	0
25	Laxmi Vilas Bank	11	0	0	0
26	RBL Bank	20	0	0	0
27	The South Indian Bank	22	0	0	0
Total Private Sector Banks		6,225	283	41	242
28	Odisha Gramya Bank	6,994	1,741	69	1,672
29	Utkal Gramineen Bank	3,181	437	52	385
Total of RRBs & OSCB		10,175	2,178	121	2,057
30	ESAF Small Finance Bank	11	0	0	0
31	Jana Small Finance Bank	669	0	0	0
32	Suryoday Small Finance Bank	738	0	0	0
33	Ujjivan Small Finance Bank	383	0	0	0
34	Utkarsh Small Finance Bank	602	0	0	0
SFB Total		2,403	0	0	0
35	OSCB	22,430	11,223	8,297	2,926
Grand Total		65,000	20,723	9,429	11,294

FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF) during the FY 2024-25 UP TO 30.09.2024

(Amount in Crores)

Sl	Name of Bank	No. of Applications Sponsored	No. of Applications Sanctioned	Amount sanctioned	No. of Applications Disbursed	Amount Disbursed	No. of Applications Rejected	No. of Applications Pending
1	Bank of Baroda	113	27	40.89	15	28.85	33	15
2	Bank of India	330	53	120.51	44	73.22	51	33
3	Bank of Maharashtra	2	0	1.50	0	1.35	0	0
4	Canara Bank	81	10	129.25	8	69.25	24	0
5	Central Bank of India	25	8	15.66	1	11.08	7	0
6	Indian Bank	78	25	70.29	14	40.75	13	4
7	Indian Overseas Bank	30	2	6.40	0	6.22	7	2
8	Punjab & Sind Bank	3	0	0.00	0	0.00	0	3
9	Punjab National Bank	511	117	243.63	107	152.86	66	46
10	State Bank of India	1066	367	339.74	247	181.34	277	133
11	UCO Bank	91	23	55.67	13	22.76	24	2
12	Union Bank of India	176	59	71.30	51	40.24	53	15
Public Sector Banks		2506	691	1094.84	500	627.92	555	253
13	Axis Bank Ltd	11	3	7.40	2	5.90	1	5
14	Bandhan Bank							
15	City Union Bank							
16	DCB Bank Ltd	1	0	0.00	0	0.00	1	0
17	Federal Bank	3	0	3.91	0	2.13	1	0
18	HDFC Bank	277	60	179.81	41	131.95	84	48
19	ICICI Bank	9	3	3.89	1	0.70	7	0
20	IDBI Bank	39	6	27.87	6	23.18	12	5
21	IDFC First Bank							
22	Indus Ind Bank							
23	Karnatak Bank Ltd.	9	2	0.61	2	0.59	4	3
24	Karur Vysya Bank	2	0	1.27	0	1.27	1	0
25	Kotak Mahindra Bank Ltd	8	1	11.06	2	2.21	5	0
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		362	75	235.82	54	167.93	119	61
32	Odisha Gramya Bank	6	2	1.07	0	0.00	3	1
33	Utkal Gramineen Bank	12	0	1.22	0	1.19	7	2
RRBs		18	2	2.29	0	1.19	10	3
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		2887	768	1332.95	554	797.04	684	318
40	NABKISAN Finance Ltd	49	0	1.45	10	1.36	8	4
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		2938	768	1334.40	564	798.40	692	324

Financing under various Allied Agriculture schemes as on 30.09.2024

Sl	Name of Bank	Dairy				Poultry				Fishery				AH-Sheep/Goatery/Piggery				Other Allied Sector			
		Disbursement (01.04.2024 to 30.09.2024)		Balance outstanding as on 30.09.2024		Disbursement (01.04.2024 to 30.09.2024)		Balance outstanding as on 30.09.2024		Disbursement (01.04.2024 to 30.09.2024)		Balance outstanding as on 30.09.2024		Disbursement (01.04.2024 to 30.09.2024)		Balance outstanding as on 30.09.2024		Disbursement (01.04.2024 to 30.09.2024)		Balance outstanding as on 30.09.2024	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Bank of Baroda	2753	24.37	4678	51.41	2635	21.16	7039	121.49	1242	13.58	2317	48.85	1562	6.17	2913	50.62	290	2.64	694	6.20
2	Bank of India	4059	52.86	8301	94.87	1082	40.39	2232	75.30	2151	28.50	3803	61.29	820	13.02	1517	20.76	0	0.00	0	0.00
3	Bank of Maharashtra	92	1.14	151	1.64	1	0.02	1	1.27	2	0.04	12	1.12	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	1705	25.73	9112	71.90	272	29.93	2121	55.03	697	37.69	4483	52.25	146	8.30	2009	39.60	0	0.00	0	0.00
5	Central Bank of India	180	4.07	838	9.86	35	3.66	181	11.69	83	3.07	255	11.94	1	0.11	213	1.38	0	0.00	0	0.00
6	Indian Bank	624	14.76	3263	73.77	51	4.25	147	17.66	107	4.82	108	4.78	2028	77.26	5486	151.24	0	0.00	0	0.00
7	Indian Overseas Bank	5280	81.28	17368	328.63	1143	40.64	7079	149.38	1228	40.64	3613	82.16	60	0.50	13927	47.53	0	0.00	13406	205.40
8	Punjab & Sind Bank	0	0.00	226	7.89	0	0.00	37	3.95	0	0.00	0	0.00	0	0.00	0	0.00	111	3.63	37	3.95
9	Punjab National Bank	1496	113.84	904	17.21	852	41.52	494	48.37	1128	27.65	379	11.54	1560	26.03	2335	59.60	0	0.00	0	0.00
10	State Bank of India	39	325.50	1914	1034.12	64	387.37	592	798.53	33	166.01	1125	693.48	90	120.70	1094	750.72	0	0.00	0	0.00
11	UCO Bank	90	37.86	6312	279.22	122	34.49	3944	113.47	12148	141.72	7134	209.45	41	12.44	2213	33.97	0	0.00	0	0.00
12	Union Bank of India	2494	35.12	2493	115.85	7017	73.78	3561	134.86	4703	37.41	4492	84.45	1507	15.87	2540	42.11	0	0.00	0	0.00
	Public Sector Banks	18812	716.51	55560	2086.37	13274	677.21	27428	1531.00	23522	501.12	27721	1261.31	7815	280.40	34247	1197.55	401	6.27	14137	215.55
13	Axis Bank Ltd	647	6.68	736	9.70	1321	25.12	1382	52.89	2636	52.68	52279	116.14	0	0.00	4	1.50	0	0.00	0	0.00
14	Bandhan Bank	3390	20.24	14251	35.61	2002	24.02	10504	29.51	5085	30.20	7725	44.49	3146	29.78	11449	37.05	124	1.05	478	1.93
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Bank Ltd	11279	47.79	72667	175.42	0	0.00	17	0.02	1	0.02	1	0.02	0	0.00	0	0.00	9347	64.84	5098	279.93
17	Federal Bank	151	0.87	24255	70.23	10	0.50	4495	10.14	3	0.83	2	0.01	0	0.00	0	0.00	0	0.00	38	0.97
18	HDFC Bank	2968	22.36	21712	71.04	382	9.04	5404	20.02	266	1.97	50	0.60	288	3.63	253	3.29	1851	29.90	4753	32.63
19	ICICI Bank	8898	146.70	14592	278.20	1028	12.98	1926	36.07	1277	38.62	2319	96.51	0	0.00	0	0.00	0	0.00	0	0.00
20	IDBI Bank	3	0.10	463	9.99	36	5.38	99	24.44	0	0.00	1411	12.21	0	0.00	0	0.00	300	5.99	482	10.74
21	IDFC Bank	24393	117.56	119067	367.05	616	2.83	2687	8.54	1982	9.25	8499	26.13	3024	13.95	11223	39.51	334	8.48	854	12.20
22	Indus Ind Bank	30653	286.00	120111	258.72	9077	95.00	0	0.00	18099	226.00	72958	149.28	171734	388.98	779387	1540.96	0	0.00	0	0.00
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6	0.94	14	4.40
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5700	22.30	16793	46.23
26	DBS Bank (e-Laxmi Vilas)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	16789	70.77	113240	262.87
28	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	The South Indian Bank Ltd.	16	3.76	21	3.02	4	6.70	7	8.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnadu Mercantile 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	0	0.00	0	0.00
31	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Private Sector Banks	82398	652.06	387875	1279.00	14476	181.57	26521	189.71	29349	359.57	145244	445.40	178192	436.34	802316	1622.31	34451	204.27	140750	651.90
32	Odisha Gramya Bank	1611	39.96	23965	577.19	1614	46.22	27994	708.41	437	12.84	7223	172.58	1278	34.99	28740	503.58	0	0.00	17471	438.63
33	Utkal Grameen Bank	2	0.05	262	3.25	2	0.21	39	13.77	0	0.00	119	2.07	0	0.00	218	4.40	0	0.00	0	0.00
	RRBs	1613	40.01	24227	580.44	1616	46.43	28033	722.18	437	12.84	7342	174.65	1278	34.99	28958	507.98	0	0.00	17471	438.63
34	ESAF Small Finance Bank	9857	46.21	48289	121.24	421	1.92	2449	5.73	3230	14.77	10752	28.33	0	0.00	0	0.00	5189	42.17	23281	78.08
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Suryoday Small Finance Bank	1225	6.01	5495	17.55	29873	149.11	114135	376.95	172	0.81	655	1.92	1842	8.94	7170	20.59	16	0.11	196	0.30
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	25977	95.94	85172	232.92	1527	5.64	5008	13.70	613	2.26	2005	5.48	2444	9.03	8018	21.92	0	0.00	0	0.00
	Total Small Finance Bank	37059	148.16	138956	371.71	31821	156.68	121592	396.39	4015	17.84	13412	35.73	4286	17.97	15188	42.51	5205	42.28	23477	78.39
39	Orissa State Co-Op. Bank	53	1.23	5006	26.96	52	1.94	597	11.61	25	0.69	697	9.56	22	0.56	1454	5.59	17	0.43	314	4.03
	TOTAL	139935	1557.97	611624	4344.48	61239	1063.83	204171	2850.88	57348	892.05	194416	1926.65	191593	770.25	882163	3375.94	40074	253.25	196149	1388.49

BANKWISE PROGRESS UNDER MKUY AS OF 30.09.2024

Sl	Name of Bank	No. of applications Sponsored	No. of applications Sanctioned	No. of applications Rejected	No. of applications Pending
1	Bank of Baroda	304	151	57	96
2	Bank of India	492	219	62	211
3	Bank of Maharashtra	19	6		13
4	Canara Bank	356	169	143	44
5	Central Bank of India	131	59	39	33
6	Indian Bank	252	92	26	134
7	Indian Overseas Bank	122	37	26	59
8	Punjab & Sind Bank	22	6	4	12
9	Punjab National Bank	968	488	134	346
10	State Bank of India	2044	918	531	595
11	UCO Bank	298	153	68	77
12	Union Bank of India	511	208	105	198
Public Sector Banks		5519	2506	1195	1818
13	Axis Bank Ltd	73	16	13	44
14	Bandhan Bank	3			3
15	City Union Bank				
16	DCB Bank Ltd	12	2		10
17	Federal Bank	12	3	1	8
18	HDFC Bank	207	53	24	130
19	ICICI Bank	56	24	15	17
20	IDBI Bank	186	71	54	61
21	IDFC First Bank	4			4
22	Indus Ind Bank				
23	Karnatak Bank Ltd.	19	7		12
24	Karur Vysya Bank	1			1
25	Kotak Mahindra Bank Ltd	10	7		3
26	DBS (e-Laxmi Vilas Bank)				
27	RBL Bank				
28	Standard Chartered Bank				
29	South Indian Bank Ltd.	1		1	
30	Tamilnadu Mercantile Bank				
31	Yes Bank				
Private Sector Banks		584	183	108	293
32	Odisha Gramya Bank	220	104	83	33
33	Utkal Grameen Bank	100	44	36	20
RRBs		320	148	119	53
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	433	161	153	119
Total of Co-op Bank		433	161	153	119
TOTAL		6856	2998	1575	2283

Annexure-24**BANKWISE AH KCC CAMP 30.09.2024**

Sl No	Bank Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	State Bank of India	24,193	23,925	8,298	15,057	570
2	Cooperative Bank	17,624	16,651	3,446	12,775	430
3	Bank of India	2,845	2,845	1,261	1,547	37
4	UCO Bank	3,687	3,619	1,199	2,415	5
5	Union Bank of India	2,911	2,911	692	1,826	393
6	Punjab National Bank	2,924	2,906	679	2,009	218
7	Canara Bank	2,132	2,121	579	1,493	49
8	Indian Bank	1,884	1,851	570	1,269	12
9	Bank of Baroda	2,055	2,054	536	1,447	71
10	Indian Overseas Bank	5,898	5,840	457	4,890	493
11	Central Bank of India	956	956	142	723	91
12	Punjab & Sind Bank	113	113	18	93	2
13	IDBI Bank Ltd.	69	66	14	46	6
14	Bank of Maharashtra	2	2	0	2	0
Grand Total		67,293	65,860	17,891	45,592	2,377

Annexure-24**DISTRICTWISE AH KCC CAMP 30.09.2024**

Sl No	District Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Anugul	3,147	3,147	716	2	2,429
2	Balangir	1,516	1,516	398	366	752
3	Baleshwar	4,047	3,985	1,185	407	2,393
4	Bargarh	1,364	1,364	704	-	660
5	Baudh	282	282	12	-	270
6	Bhadrak	1,791	1,694	281	-	1,413
7	Cuttack	3,808	3,760	1,554	51	2,155
8	Debagarh	78	78	45	-	33
9	Dhenkanal	2,708	2,704	1,138	127	1,439
10	Gajapati	636	636	201	17	418
11	Ganjam	2,367	2,367	399	550	1,418
12	Jagatsinghapur	1,220	1,220	195	79	946
13	Jajapur	1,381	1,381	275	-	1,106
14	Jharsuguda	267	267	75	6	186
15	Kalahandi	1,037	1,037	229	26	782
16	Kandhamal	696	696	131	94	471
17	Kendrapara	16,732	15,764	3,021	17	12,726
18	Kendujhar	832	832	518	-	314
19	Khordha	1,389	1,389	540	-	849
20	Koraput	1,246	1,243	458	67	718
21	Malkangiri	2,042	2,042	298	-	1,744
22	Mayurbhanj	1,526	1,526	650	-	876
23	Nabarangpur	1,405	1,405	445	107	853
24	Nayagarh	503	503	42	-	461
25	Nuapada	469	469	133	5	331
26	Puri	9,367	9,131	2,518	327	6,286
27	Rayagada	2,068	2,053	596	49	1,408
28	Sambalpur	1,218	1,218	556	20	642
29	Subarnapur	243	243	90	60	93
30	Sundargarh	1,908	1,908	488	-	1,420
TOTAL		67,293	65,860	17,891	2,377	45,592

BANKWISE FISHERIES KCC CAMP 30.09.2024

Sl No	Bank Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Cooperative Bank	6823	6821	1472	5294	55
2	State Bank of India	2405	2337	530	1690	117
3	Bank of India	274	274	113	136	25
4	UCO Bank	369	359	91	266	2
5	Indian Bank	255	251	45	204	2
6	Union Bank of India	272	266	42	184	40
7	Punjab National Bank	243	242	38	171	33
8	Canara Bank	184	182	36	135	11
9	Central Bank of India	234	234	30	204	0
10	Bank of Baroda	165	165	24	109	32
11	Indian Overseas Bank	457	448	23	337	88
12	Bank of Maharashtra	0	0	0	0	0
13	IDBI Bank Ltd.	17	17	0	15	2
14	Punjab & Sind Bank	4	4	0	4	0
Grand Total		11,702	11,600	2,444	8,749	407

DISTRICTWISE FISHERIES KCC CAMP 30.09.2024

SI No	District Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Ganjam	235	235	46	84	105
2	Baleshwar	808	777	185	80	512
3	Dhenkanal	143	143	3	56	84
4	Kendrapara	6057	6048	1276	51	4721
5	Puri	408	358	51	47	260
6	Kalahandi	138	138	13	27	98
7	Balangir	147	147	91	16	40
8	Bhadrak	273	273	27	13	233
9	Mayurbhanj	312	312	160	12	140
10	Malkangiri	466	466	51	6	409
11	Rayagada	54	54	3	6	45
12	Jharsuguda	131	131	18	4	109
13	Jagatsinghapur	161	161	26	3	132
14	Cuttack	214	203	65	2	136
15	Anugul	57	57	6	0	51
16	Bargarh	172	171	70	0	101
17	Baudh	28	28	1	0	27
18	Debagarh	31	31	6	0	25
19	Gajapati	75	75	7	0	68
20	Jajapur	240	240	36	0	204
21	Kandhamal	7	7	3	0	4
22	Kendujhar	13	13	10	0	3
23	Khordha	230	230	49	0	181
24	Koraput	30	30	0	0	30
25	Nabarangpur	102	102	60	0	42
26	Nayagarh	673	673	27	0	646
27	Nuapada	126	126	50	0	76
28	Sambalpur	132	132	40	0	92
29	Subarnapur	11	11	2	0	9
30	Sundargarh	228	228	62	0	166
TOTAL		11,702	11,600	2,444	407	8,749

PRIORITY SECTOR-Credit Flow to Micro Small Medium Enterprises(MSME)Sectors from 01.04.2024 to 30.09.2024													Amt.in Crores	
Sl. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi Village		Others under MSME		Total MSME Sector		
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	
1	Bank of Baroda	12710	1071.53	432	554.92	78	145.64	261	12.64	58	5.94	13539	1790.68	
2	Bank of India	12579	836.69	88	135.74	20	20.53	293	20.98	0	0.00	12980	1013.93	
3	Bank of Maharashtra	992	71.44	53	8.79	3	4.50	1	0.00	0	0.00	1049	84.73	
4	Canara Bank	7580	712.05	312	411.41	25	571.12	204	11.50	21	3.20	8142	1709.29	
5	Central Bank of India	6270	492.59	184	188.87	32	100.00	170	5.63	0	0.00	6656	787.09	
6	Indian Bank	5479	944.67	424	484.15	18	169.59	1	0.00	0	0.00	5922	1598.42	
7	Indian Overseas Bank	16730	481.21	122	84.97	11	27.22	0	0.00	5025	199.15	21888	792.55	
8	Punjab & Sind Bank	0	0.00	6	2.11	1	1.31	0	0.00	0	0.00	7	3.42	
9	Punjab National Bank	30705	1017.88	3064	801.68	233	282.93	5	0.16	0	0.00	34007	2102.64	
10	State Bank of India	28905	11287.77	2341	8101.57	233	5978.12	1	0.04	0	0.00	31480	25367.50	
11	UCO Bank	30356	1054.01	5092	647.53	158	339.23	137	8.75	134	98.91	35877	2148.43	
12	Union Bank of India	20156	1584.46	775	832.75	80	673.37	98	10.89	50810	128.40	71919	3229.87	
Total Public Sector Banks		172462	19554.31	12893	12254.50	892	8313.54	1171	70.59	56048	435.60	243466	40628.54	
13	Axis Bank Ltd	2062	841.31	1058	1204.29	249	1128.53	0	0.00	0	0.00	3369	3174.13	
14	Bandhan Bank	25219	269.52	54	29.64	51	29.11	0	0.00	3	32.22	25327	360.47	
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	246	36.35	44	34.01	0	0.00	0	0.00	0	0.00	290	70.36	
17	Federal Bank	391	67.73	63	126.59	27	1035.56	34	0.44	0	0.00	515	1230.31	
18	HDFC Bank	2849	1081.98	1759	1812.50	443	723.48	0	0.00	0	0.00	5051	3617.97	
19	ICICI Bank	3639	1462.74	1642	1985.21	449	1296.58	0	0.00	0	0.00	5730	4744.53	
20	IDBI Bank	2492	281.39	165	222.91	2	13.13	6	0.77	3098	250.80	5763	769.00	
21	IDFC First Bank	858	133.79	207	36.10	41	12.74	0	0.00	0	0.00	1106	182.62	
22	Indus Ind Bank	22773	433.55	285	591.67	45	33.49	0	0.00	0	0.00	23103	1058.72	
23	Karnatak Bank Ltd.	143	50.05	52	68.66	0	0.00	0	0.00	0	0.00	195	118.70	
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	660	146.89	232	178.04	45	160.38	0	0.00	0	0.00	937	485.32	
26	DBS Bank(e-LVB)	7	2.37	12	6.50	0	0.00	0	0.00	0	0.00	19	8.88	
27	RBL Bank	4	0.88	2	1.60	0	0.00	0	0.00	0	0.00	6	2.48	
28	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
29	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
31	Yes Bank	608	123.14	330	69.15	63	21.43	0	0.00	0	0.00	1001	213.72	
Total Private Sector Banks		61951	4931.69	5905	6366.89	1415	4454.42	40	1.20	3101	283.01	72412	16037.21	
32	Odisha Gramya Bank	8922	208.94	34	76.62	4	150.81	46	2.92	45349	348.77	54355	788.05	
33	Utkal Gramya Bank	3358	507.51	4	18.50	1	3.52	0	0.00	0	0.00	3363	529.52	
Total of RRBs		12280	716.44	38	95.12	5	154.33	46	2.92	45349	348.77	57718	1317.57	
35	ESAF Small Finance Bank	2600	12.27	0	0.00	0	0.00	0	0.00	0	0.00	2600	12.27	
36	Jana Small Finance Bank	1493	41.69	2	0.55	0	0.00	0	0.00	0	0.00	1495	42.24	
37	Suryoday Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
38	Ujjivan Small Finance Bank	2479	15.97	0	0.00	0	0.00	0	0.00	0	0.00	2479	15.97	
39	Utkarsh Small Finance Bank	279	16.71	0	0.00	0	0.00	0	0.00	0	0.00	279	16.71	
Total Small Finance Bank		6851	86.64	2	0.55	0	0.00	0	0.00	0	0.00	6853	87.19	
34	Orissa State Co-Op. Bank	131	0.91	27	0.18	128	0.89	22	0.12	289	3.70	597	5.81	
Total of Co-op Bank		131	0.91	27	0.18	128	0.89	22	0.12	289	3.70	597	5.81	
Grand Total		253675	25290.00	18865	18717.23	2440	12923.18	1279	74.84	104787	1071.08	381046	58076.33	

Annexure - 25

PRIORITY SECTOR-Credit Flow to Micro,Small & Medium Enterprises(MSME)Sectors-Balance Outstanding as on 30.09.2024												Amount in Crores	
Sl. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi Village		Others under MSME		Total MSME Sector	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	32359	2048.23	781	651.06	279	245.03	620	24.42	620	24.42	34659	2993.16
2	Bank of India	77066	2415.77	916	850.84	663	218.61	4670	125.83	0	0.00	83315	3611.04
3	Bank of Maharashtra	2427	739.11	74	52.79	3	39.71	2	0.02	0	0.00	2506	831.62
4	Canara Bank	42698	1889.52	1653	649.19	108	572.34	2850	97.73	998	6.67	48307	3215.46
5	Central Bank of India	19627	697.88	355	193.50	33	100.08	1054	14.28	0	0.00	21069	1005.74
6	Indian Bank	28699	1450.74	1632	570.84	65	301.29	11	0.17	0	0.00	30407	2323.04
7	Indian Overseas Bank	59791	994.92	684	806.26	51	170.56	0	0.00	0	0.00	60526	1971.74
8	Punjab & Sind Bank	2614	255.47	63	95.31	0	0.00	6	0.12	0	0.00	2683	350.90
9	Punjab National Bank	50416	2093.21	5186	1359.44	374	533.59	28	0.49	0	0.00	56004	3986.73
10	State Bank of India	72807	13465.72	3662	11910.01	380	9243.41	5	0.10	0	0.00	76854	34619.25
11	UCO Bank	114655	1925.25	22723	1823.94	1486	863.35	314	12.14	345	78.47	139523	4703.15
12	Union Bank of India	148257	2925.63	8840	1231.53	1760	746.88	137	5.01	4218	40.02	163212	4949.08
Total Public Sector Banks		651416	30901.45	46569	20194.72	5202	13034.85	9697	280.32	6181	149.58	719065	64560.91
13	Axis Bank Ltd	10192	1883.06	3268	1605.93	1066	1081.54	0	0.00	0	0.00	14526	4570.53
14	Bandhan Bank	106735	303.81	16885	71.27	145	72.42	0	0.00	5	35.78	123770	483.28
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	2279	244.28	174	91.83	5	3.63	0	0.00	0	0.00	2458	339.73
17	Federal Bank	607	133.98	141	153.17	39	165.80	54	1.33	0	0.00	841	454.28
18	HDFC Bank	13193	2389.84	5878	2435.10	1901	1111.68	0	0.00	0	0.00	20972	5936.62
19	ICICI Bank	11071	2707.13	4589	2381.74	1162	1123.77	0	0.00	0	0.00	16822	6212.64
20	IDBI Bank	5029	468.86	202	259.65	6	36.93	18	3.04	10286	812.99	15541	1581.46
21	IDFC First Bank	4153	418.58	429	91.65	85	23.49	0	0.00	0	0.00	4667	533.73
22	IndusInd Bank	178926	1071.81	963	244.69	287	140.44	0	0.00	0	0.00	180176	1456.94
23	Karnatak Bank Ltd.	346	101.37	136	102.64	19	63.89	0	0.00	0	0.00	501	267.90
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	3517	525.95	995	365.59	196	243.74	0	0.00	0	0.00	4708	1135.28
26	Laxmi Vilas Bank	10	2.50	7	6.31	0	0.00	0	0.00	0	0.00	17	8.81
27	RBL Bank	2	1.89	1	0.80	0	0.00	0	0.00	0	0.00	3	2.69
28	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	The South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Yes Bank	1094	209.97	359	101.41	118	90.73	0	0.00	0	0.00	1571	402.11
Total Private Sector Banks		337154	10463.02	34027	7911.78	5029	4158.06	72	4.37	10291	848.76	386573	23386.00
32	Odisha Gramya Bank	97579	988.99	53	111.04	55	299.08	4723	45.23	63905	1057.05	166315	2501.40
33	Utkal Gramya Bank	7436	229.97	7	22.71	3	402.51	0	0.00	0	0.00	7446	655.18
Total of RRBs		105015	1218.96	60	133.75	58	701.58	4723	45.23	63905	1057.05	173761	3156.57
34	ESAF Small Finance Bank	9975	27.42	0	0.00	0	0.00	0	0.00	0	0.00	9975	27.42
35	Jana Small Finance Bank	3387	233.00	25	10.99	1	0.13	0	0.00	0	0.00	3413	244.12
36	Suryoday Small Finance Bank	361	13.66	24	0.65	3	0.32	0	0.00	0	0.00	388	14.63
37	Ujjivan Small Finance Bank	19261	88.01	0	0.00	0	0.00	0	0.00	0	0.00	19261	88.01
38	Utkarsh Small Finance Bank	1335	50.59	0	0.00	0	0.00	0	0.00	0	0.00	1335	50.59
Total Small Finance Bank		34319	412.68	49	11.63	4	0.45	0	0.00	0	0.00	34372	424.77
39	Orissa State Co-Op. Bank	5692	123.78	0	0.00	1	42.62	1243	14.29	10491	70.80	17427	251.50
Total of Co-op Bank		5692	123.78	0	0.00	1	42.62	1243	14.29	10491	70.80	17427	251.50
Grand Total		1133596	43119.88	80705	28251.88	10294	17937.57	15735	344.21	90868	2126.20	1331198	91779.75

PRIORITY SECTOR-CREDIT FLOW TO MSME(MANUFACTURING)SECTOR UPTO 30.09.2024																	Amount in Crores	
Sl. No.	Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME				
		(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)				
		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
1	Bank of Baroda	7659	525.05	5052	1093.97	281	202.55	374	290.48	7659	525.05	231	100.00	15599	1252.65	5657	1484.46	
2	Bank of India	7821	504.80	4512	258.57	31	20.28	198	190.52	7821	504.80	260	69.08	15673	1029.89	4970	518.16	
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
4	Canara Bank	1516	142.40	3933	244.09	77	146.28	194	90.89	1516	142.40	64	369.29	3109	431.09	4191	704.27	
5	Central Bank of India	791	75.66	2402	120.67	30	48.99	63	48.91	791	75.66	0	0.00	1612	200.31	2465	169.58	
6	Indian Bank	473	97.30	5203	473.56	232	139.35	283	219.96	473	97.30	37	178.95	1178	333.94	5523	872.47	
7	Indian Overseas Bank	6088	192.48	21161	434.42	106	22.89	284	193.79	6088	192.48	11	65.29	12282	407.86	21456	693.50	
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	4943	24.94	8678	411.29	367	72.78	844	157.69	4943	24.94	35	95.00	10253	122.66	9557	663.98	
10	State Bank of India	3985	5112.92	7410	6027.63	447	3838.19	583	4932.19	3985	5112.92	86	3606.12	8417	14064.03	8079	14565.95	
11	UCO Bank	23237	477.72	71247	935.78	1409	312.86	13987	974.47	23237	477.72	1117	395.77	47883	1268.31	86351	2306.02	
12	Union Bank of India	8062	656.25	59691	1815.10	338	449.39	4696	589.42	8062	656.25	1334	345.63	16462	1761.88	65721	2750.15	
Total Public Sector Banks		64575	7809.53	189289	11815.09	3318	5253.55	21506	7688.32	64575	7809.53	3175	5225.13	132468	20872.61	213970	24728.54	
13	Axis Bank Ltd	357	159.08	1358	274.85	257	393.04	755	449.38	357	159.08	328	374.12	971	711.21	2441	1098.35	
14	Bandhan Bank	3416	35.46	16649	50.24	22	17.73	6206	28.99	3416	35.46	145	72.42	6854	88.65	23000	151.65	
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	23.96	42	45.26	32	29.74	17	41.36	117	23.96	0	0.00	266	77.66	59	86.63	
17	Federal Bank	40	13.50	100	24.47	6	58.26	15	67.05	40	13.50	17	112.89	86	85.25	132	204.41	
18	HDFC Bank	368	201.04	1947	475.28	263	397.29	1292	551.79	368	201.04	362	392.15	999	799.38	3601	1419.23	
19	ICICI Bank	3639	1462.74	11071	2707.13	1642	1985.21	4589	2381.74	3639	1462.74	1162	1123.77	8920	4910.70	16822	6212.64	
20	IDBI Bank	255	20.85	513	50.23	12	10.44	17	20.88	255	20.85	4	30.43	522	52.13	534	101.54	
21	IDFC First Bank	79	11.93	371	38.66	15	3.82	48	11.24	79	11.93	16	4.26	173	27.67	435	54.16	
22	Indus Ind Bank	1050	17.38	24898	32.55	79	260.59	24	15.54	1050	17.38	3	6.16	2179	295.35	24925	54.24	
23	Karnatak Bank Ltd.	88	29.87	183	74.25	36	43.16	77	54.01	88	29.87	19	63.89	212	102.91	279	192.15	
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	61	23.30	311	58.73	45	40.72	171	92.41	61	23.30	44	88.14	167	87.32	526	239.28	
26	Laxmi Vilas Bank	2	1.49	4	1.06	0	0.00	0	0.00	2	1.49	0	0.00	4	2.98	4	1.06	
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	35	5.72	108	18.56	56	14.21	58	17.63	35	5.72	18	30.96	126	25.65	184	67.16	
Total Private Sector Banks		9507	2006.33	57555	3851.27	2465	3254.21	13269	3732.02	9507	2006.33	2118	2299.20	21479	7266.87	72942	9882.49	
32	Odisha Gramya Bank	181	3.46	458	13.44	1	0.87	5	6.85	181	3.46	49	184.04	363	7.79	512	204.33	
33	Utkal Grammeen Bank	1450	219.19	3221	99.63	2	6.50	3	6.95	1450	219.19	3	402.51	2902	444.88	3227	509.09	
Total of RRBs		1631	222.65	3679	113.06	3	7.37	8	13.81	1631	222.65	52	586.55	3265	452.67	3739	713.42	
34	ESAF Small Finance Bank	2600	12.27	9975	27.42	0	0.00	0	0.00	2600	12.27	0	0.00	5200	24.54	9975	27.42	
35	Jana Small Finance Bank	1493	41.69	3387	233.00	2	0.55	25	10.99	1493	41.69	1	0.13	2988	83.94	3413	244.12	
36	Suryoday Small Finance Bank	0	0.00	7	1.19	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	1.19	
37	Ujjivan Small Finance Bank	2479	15.97	19255	87.32	0	0.00	0	0.00	2479	15.97	0	0.00	4958	31.94	19255	87.32	
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
Total Small Finance Bank		6572	69.93	32624	348.92	2	0.55	25	10.99	6572	69.93	1	0.13	13146	140.42	32650	360.04	
39	Orissa State Co-Op. Bank	128	0.89	5692	123.78	7	0.09	0	0.00	128	0.89	1	42.62	263	1.88	5693	166.40	
Total of Co-op Bank		128	0.89	5692	123.78	7	0.09	0	0.00	128	0.89	1	42.62	263	1.88	5693	166.40	
Grand Total		82413	10109.33	288839	16252.12	5795	8515.78	34808	11445.14	82413	10109.33	5347	8153.64	170621	28734.44	328994	35850.90	

PRIORITY SECTOR-CREDIT FLOW TO MSME(SERVICES)SECTOR UPTO 30.09.2024																Amount in Crores	
Sl. No.	Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME			
		(SERVICES)				(SERVICES)				(SERVICES)				(SERVICES) SECTOR			
		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	5051	546.48	27307	954.26	151	352.37	407	360.58	11	58.26	48	145.03	5213	957.11	27762	1459.87
2	Bank of India	4758	331.89	72554	2157.20	57	115.46	718	660.32	20	20.53	403	149.53	4835	467.87	73675	2967.05
3	Bank of Maharashtra	992	71.44	2427	739.11	53	8.79	74	52.79	3	4.50	3	39.71	1048	84.73	2504	831.60
4	Canara Bank	6064	569.65	38765	1645.43	235	265.13	1459	558.31	10	63.06	44	203.05	6309	897.84	40268	2406.78
5	Central Bank of India	5479	416.94	17225	577.21	154	139.88	292	144.59	32	100.00	33	100.08	5665	656.82	17550	821.88
6	Indian Bank	5006	847.37	23496	977.17	192	344.81	1349	350.88	15	133.50	28	122.34	5213	1325.68	24873	1450.40
7	Indian Overseas Bank	10642	288.73	38630	560.50	16	62.08	400	612.47	4	10.27	40	105.27	10662	361.07	39070	1278.24
8	Punjab & Sind Bank	86347294	0.00	2614	255.47	6	2.11	63	95.31	1	1.31	0	0.00	86347301	3.42	2677	350.79
9	Punjab National Bank	25762	992.94	41738	1681.93	2697	728.90	4342	1201.74	222	226.46	339	438.59	28681	1948.30	46419	3322.26
10	State Bank of India	24920	6174.85	65397	7438.09	1894	4263.38	3079	6977.82	188	3201.45	294	5637.29	27002	13639.68	68770	20053.20
11	UCO Bank	7119	576.29	43408	989.47	3683	334.67	8736	849.47	48	241.26	369	467.58	10850	1152.22	52513	2306.52
12	Union Bank of India	12094	928.22	88566	1110.53	437	383.37	4144	642.11	28	384.48	426	401.26	12559	1696.06	93136	2153.89
	Total Public Sector Banks	86455181	11744.78	462127	19086.36	9575	7000.94	25063	12506.39	582	4445.07	2027	7809.72	86465338	23190.80	489217	39402.47
13	Axis Bank Ltd	1705	682.23	8834	1608.21	801	811.24	2513	1156.55	161	617.57	738	707.42	2667	2111.04	12085	3472.18
14	Bandhan Bank	21803	234.06	90086	253.57	32	11.90	10679	42.29	0	0.00	0	0.00	21835	245.96	100765	295.86
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	129	12.39	2237	199.01	12	4.28	157	50.47	0	0.00	5	3.63	141	16.66	2399	253.11
17	Federal Bank	351	54.23	507	109.50	57	68.33	126	86.12	18	61.06	22	52.91	426	183.62	655	248.54
18	HDFC Bank	2481	880.94	11246	1914.56	1496	1415.21	4586	1883.31	370	465.72	1539	719.53	4347	2761.87	17371	4517.39
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	2237	260.54	4516	418.63	153	212.48	185	238.77	0	0.00	2	6.50	2390	473.02	4703	663.90
21	IDFC First Bank	779	121.86	3782	379.93	192	32.28	381	80.41	34	10.40	69	19.23	1005	164.54	4232	479.57
22	Indus Ind Bank	21723	416.17	154028	1039.26	206	331.08	939	229.15	37	12.49	284	134.28	21966	759.75	155251	1402.70
23	Karnatak Bank Ltd.	55	20.17	163	27.12	16	25.49	59	48.63	0	0.00	0	0.00	71	45.67	222	75.75
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	599	123.59	3206	467.22	187	137.32	824	273.18	29	65.94	152	155.60	815	326.85	4182	896.00
26	Laxmi Vilas Bank	5	0.88	6	1.44	12	6.50	7	6.31	0	0.00	0	0.00	17	7.39	13	7.75
27	RBL Bank	4	0.88	2	1.89	2	1.60	1	0.80	0	0.00	0	0.00	6	2.48	3	2.69
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	573	117.42	986	191.41	274	54.94	301	83.78	42	16.52	100	59.77	889	188.88	1387	334.95
	Total Private Sector Banks	52444	2925.37	279599	6611.75	3440	3112.67	20758	4179.76	691	1249.69	2911	1858.86	56575	7287.73	303268	12650.38
32	Odisha Gramya Bank	8741	205.48	97121	975.56	33	75.75	48	104.19	4	150.81	6	115.03	8778	432.03	97175	1194.78
33	Utkal Grameen Bank	1908	288.32	4215	130.34	2	12.00	4	15.75	0	0.00	0	0.00	1910	300.32	4219	146.09
	Total of RRBs	10649	493.79	101336	1105.90	35	87.75	52	119.94	4	150.81	6	115.03	10688	732.35	101394	1340.87
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Suryoday Small Finance Bank	0	0.00	354	12.47	0	0.00	24	0.65	0	0.00	3	0.32	0	0.00	381	13.44
37	Ujjivan Small Finance Bank	0	0.00	6	0.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6	0.69
38	Utkarsh Small Finance Bank	279	16.71	1335	50.59	0	0.00	0	0.00	0	0.00	0	0.00	279	16.71	1335	50.59
	Total Small Finance Bank	279	16.71	1695	63.75	0	0.00	24	0.65	0	0.00	3	0.32	279	16.71	1722	64.72
39	Orissa State Co-Op. Bank	3	0.02	0	0.00	20	0.09	0	0.00	0	0.00	0	0.00	23	0.11	0	0.00
	Total of Co-op Bank	3	0.02	0	0.00	20	0.09	0	0.00	0	0.00	0	0.00	23	0.11	0	0.00
	Grand Total	86518556	15180.67	844757	26867.76	13070	10201.45	45897	16806.74	1277	5845.57	4947	9783.93	86532903	31227.69	895601	53458.44

PMEGP REPORT AS ON 30.09.2024 (IN LACS)																			
SN	Name	Target to Bank		Forwarded to Bank		Sanctioned by Bank		% Achievement		Margin Money Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve
1	BANK OF BARODA	270	1530	346	1261.03	53	194.26	19.63%	12.70%	110	393.89	43	147.05	48	119.71	261	1001.93	88	336.94
2	BANK OF INDIA	355	2011.67	612	2036.48	151	474.11	42.54%	23.57%	186	550.27	49	99.1	152	450.81	349	1239.59	158	496.64
3	BANK OF MAHARASHTRA	40	226.67	31	144.05	3	9.6	7.50%	4.24%	8	30.57	3	7.08	2	5.95	29	138.1	6	29.74
4	CANARA BANK	354	2006	476	1660.35	144	600.98	40.68%	29.96%	187	635.66	39	122.51	237	832.07	119	378.6	162	581.89
5	CENTRAL BANK OF INDIA	133	753.67	147	674.22	30	153.28	22.56%	20.34%	41	263.29	14	53.91	23	88.5	105	492.7	34	236.26
6	INDIAN BANK	286	1620.67	282	1051.29	42	191.63	14.69%	11.82%	76	307.11	10	36.05	61	224.77	201	718.81	69	289.64
7	INDIAN OVERSEAS BANK	170	963.33	146	488.41	50	175.23	29.41%	18.19%	54	218.29	10	29.31	30	76.29	90	315.97	50	208.14
8	PUNJAB AND SIND BANK	15	85	13	91.75	4	9.91	26.67%	11.66%	5	17.82	1	3.5	0	0	12	88.25	4	14.32
9	PUNJAB NATIONAL BANK	468	2652	643	2448.36	134	563.09	28.63%	21.23%	203	701.07	47	114.09	122	434.67	454	1802.9	168	626.72
10	STATE BANK OF INDIA	1950	11050	3310	10727.61	691	1556.86	35.44%	14.09%	1033	2481.28	418	783.1	1399	4435.8	1281	4568.76	708	1938.04
11	UCO BANK	385	2181.67	458	1551.74	120	459.21	31.17%	21.05%	161	582.38	63	156.14	240	832.92	119	380.35	122	501.61
12	UNION BANK OF INDIA	540	3060	633	2466.88	172	806.49	31.85%	26.36%	250	1208.39	75	272.34	147	423.03	357	1479.05	218	1116
TOTAL PSBS		4966	28140.68	7097	24602.17	1594	5194.65	32.10%	18.46%	2314	7390.02	772	1824.18	2461	7924.52	3377	12605.01	1787	6375.94
13	AXIS BANK LTD	200	1133.33	123	417.69	20	33.04	10.00%	2.92%	10	13.81	0	0	4	6.5	113	395.62	10	13.81
14	BANDHAN BANK LTD	90	510	3	8.48	0	0	0.00%	0.00%	0	0	0	0	0	0	3	8.48	0	0
15	CITY UNION BANK LIMITED	1	5.67	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
16	DCB BANK LIMITED	23	130.33	1	7	0	0	0.00%	0.00%	0	0	0	0	0	0	1	7	0	0
17	FEDERAL BANK	17	96.33	19	75.14	2	17.99	11.76%	18.68%	3	25.08	1	1.32	6	20	12	54.51	3	25.08
18	HDFC BANK	200	1133.33	279	1469.67	34	232.21	17.00%	20.49%	23	132.95	2	8.44	11	74.09	253	1251.53	21	124.51
19	ICICI BANK LTD	180	1020	43	291.61	7	18.39	3.89%	1.80%	2	27.82	0	0	15	80.27	22	182.39	2	27.82
20	IDBI BANK	60	340	74	371.98	14	100.77	23.33%	29.64%	32	194.49	11	33.08	12	48.66	54	248.39	25	180.46
21	IDFC FIRST BANK LTD	20	113.33	1	1.25	0	0	0.00%	0.00%	0	0	0	0	0	0	1	1.25	0	0
22	INDUSIND BANK	40	226.67	1	3.5	0	0	0.00%	0.00%	0	0	0	0	0	0	1	3.5	0	0
23	KARNATAKA BANK LTD	4	22.67	1	2	0	0	0.00%	0.00%	1	8.66	0	0	0	0	1	2	1	8.66
24	KARUR VYSYA BANK	2	11.33	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
25	KOTAK MAHINDRA BANK LTD	5	28.33	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
26	LAXMI VILAS BANK	3	17	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
27	RBL BANK LTD	2	11.33	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
28	SOUTH INDIAN BANK	2	11.33	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
29	TAMILNAD MERCANTILE BANK I	1	5.67	1	1.5	0	0	0.00%	0.00%	0	0	0	0	0	0	1	1.5	0	0
30	YES BANK LTD	4	22.67	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
TOTAL PVTs		854	4839.32	546	2649.82	77	402.4	9.02%	8.32%	71	402.81	14	42.84	48	229.52	462	2156.17	62	380.34
31	ODISHA GRAMYA BANK	150	850	126	504.06	20	114.57	13.33%	13.48%	48	206.44	16	42.2	21	45.99	97	417.88	38	193.3
32	UTKAL GRAMYA BANK	30	170	37	264.75	2	10.5	6.67%	6.18%	16	128.39	0	0	20	161.07	16	100.18	16	128.39
TOTAL RRBS		180	1020	163	768.81	22	125.07	12.22%	12.26%	64	334.83	16	42.2	41	207.06	113	518.06	54	321.69
TOTAL		6000	34000	7806	28020.8	1693	5722.12	28.22%	16.83%	2449	8127.66	802	1909.22	2550	8361.1	3952	15279.24	1903	7077.97

PMFME AS ON 30.09.2024							
SN	Name Of Bank	Target	Sponsored	Sanctioned	% of Achievement	pending	Rejected
1	STATE BANK OF INDIA	901	242	83	9.21	101	58
2	UNION BANK OF INDIA	327	87	25	7.65	7	55
3	CANARA BANK	253	74	19	7.51	53	2
4	PUNJAB NATIONAL BANK	312	45	17	5.45	15	13
5	UCO BANK	249	57	16	6.43	14	27
6	INDIAN BANK	176	28	14	7.95	0	14
7	BANK OF INDIA	225	59	10	4.44	33	16
8	BANK OF BARODA	173	27	9	5.20	6	12
9	ODISHA GRAMYA BANK	0	18	4	0.00	13	1
10	CENTRAL BANK OF INDIA	98	2	2	2.04	0	0
11	PUNJAB AND SIND BANK	16	2	2	12.50	0	0
12	INDIAN OVERSEAS BANK	117	9	1	0.85	3	5
13	UTKAL GRAMYA BANK	0	7	1	0.00	6	0
14	BANK OF MAHARASHTRA	48	1	0	0.00	1	0
15	DCB BANK LIMITED	56	6	6	10.71	0	0
16	BANDHAN BANK LIMITED	249	11	5	2.01	0	6
17	HDFC BANK	216	18	4	1.85	11	3
18	ICICI BANK LIMITED	177	6	4	2.26	0	2
19	IDBI BANK	79	6	1	1.27	5	0
20	Others*	0	1	1	0.00	0	0
21	INDUS IND BANK	59	0	0	0.00	0	0
22	IDFC FIRST BANK LTD	29	0	0	0.00	0	0
23	FEDERAL BANK	24	0	0	0.00	0	0
24	KOTAK MAHINDRA BANK LTD	16	0	0	0.00	0	0
25	AXIS BANK	0	0	0	0.00	0	0
26	TOTAL	3800	706	224	5.89	268	214

BANKWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 30.09.2024

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			No Of A/Cs	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	181	0.74	0.74	793	21.85	21.78	402	34.94	34.94	1376	57.53	57.46
2	Bank of India	549	1.77	1.64	2967	72.99	60.45	1111	90.93	70.63	4627	165.69	132.72
3	Bank of Maharashtra	35422	102.90	102.90	2730	20.62	20.61	87	6.19	6.19	38239	129.71	129.70
4	Canara Bank	1358	4.31	4.29	4724	153.09	153.01	2755	227.58	227.13	8837	384.98	384.43
5	Central Bank of India	394	1.39	0.74	1083	31.05	21.96	472	38.86	33.02	1949	71.30	55.72
6	Indian Bank	888	2.73	2.73	2472	64.71	64.66	1017	83.75	83.59	4377	151.19	150.98
7	Indian Overseas Bank	2465	9.45	9.45	6695	102.26	102.12	333	25.88	25.77	9493	137.59	137.34
8	Punjab & Sind Bank	78	0.20	0.20	118	2.85	2.79	38	3.03	3.01	234	6.08	6.00
9	Punjab National Bank	1837	7.24	6.60	5590	142.50	140.45	4144	328.25	326.38	11571	477.99	473.43
10	State Bank of India	3063	10.30	10.30	12233	292.53	292.11	3886	788.63	788.07	19182	1091.46	1090.48
11	UCO Bank	940	2.37	2.20	650	16.15	15.63	373	33.40	33.12	1963	51.92	50.95
12	Union Bank of India	1213	4.29	4.15	5054	134.68	127.09	2133	181.50	176.14	8400	320.47	307.38
	PSB Total	48388	147.69	145.94	45109	1055.28	1022.66	16751	1842.94	1807.99	110248	3045.91	2976.59
13	Axis Bank	30207	115.68	115.68	4645	90.18	90.18	768	60.57	60.57	35620	266.43	266.43
14	Bandhan Bank	34771	119.06	119.06	42885	412.86	412.86	285	19.31	19.31	77941	551.23	551.23
15	DCB Bank	9317	33.89	33.89	2561	16.88	16.88	11	1.16	1.16	11889	51.93	51.93
16	Federal Bank	792	3.67	3.67	426	3.71	3.69	10	0.87	0.87	1228	8.25	8.23
17	HDFC Bank	2377	9.78	9.78	2479	29.32	29.32	1032	72.83	72.83	5888	111.93	111.93
18	ICICI Bank	123	0.53	0.50	4260	124.48	118.24	1676	120.15	116.14	6059	245.16	234.88
19	IDBI Bank Limited	17	0.06	0.06	206	7.13	7.13	270	21.54	21.54	493	28.73	28.73
20	IDFC Bank Limited	26310	98.16	98.16	10090	154.34	154.21	132	9.01	9.01	36532	261.51	261.38
21	IndusInd Bank	280130	941.44	941.44	73084	518.52	518.52	505	35.45	35.45	353719	1495.41	1495.41
22	Karnataka Bank	5	0.01	0.01	6	0.21	0.16	6	0.45	0.39	17	0.67	0.56
23	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
24	Ratnakar Bank	31137	122.91	122.91	0	0.00	0.00	0	0.00	0.00	31137	122.91	122.91
25	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26	Yes Bank	18492	72.55	72.55	3317	22.14	22.14	35	2.66	2.66	21844	97.35	97.35
	Pvt. Banks Total	433678	1517.74	1517.71	143959	1379.77	1373.33	4730	344.00	339.93	582367	3241.51	3230.97
27	Odisha Gramya Bank	2234	4.42	4.42	2901	57.91	57.91	491	35.32	35.32	5626	97.65	97.65
28	Utkal Grameen Bank	99	0.46	0.34	295	9.79	7.74	151	13.17	11.43	545	23.42	19.51
	RRB Total	2333	4.88	4.76	3196	67.70	65.65	642	48.49	46.75	6171	121.07	117.16
29	SURYODAY SFB	33330	128.38	128.38	17145	122.59	122.59	5	0.35	0.33	50480	251.32	251.30
30	Utkarsh SFB	54814	170.57	170.57	11277	72.91	72.91	0	0.00	0.00	66091	243.48	243.48
31	Ujjivan SFB	7691	32.50	32.50	9160	67.87	67.87	0	0.00	0.00	16851	100.37	100.37
32	Jana SFB	141	0.45	0.45	0	0.00	0.00	0	0.00	0.00	141	0.45	0.45
33	AU SFB	8614	35.46	35.46	32	0.87	0.87	11	0.82	0.82	8657	37.15	37.15
34	ESAF SFB	14083	62.62	62.62	1464	9.93	9.93	4	0.26	0.26	15551	72.81	72.81
35	Unity SFB	3567	17.44	17.44	3931	27.45	27.45	0	0.00	0.00	7498	44.89	44.89
	SFB Total	122240	447.42	447.42	43009	301.62	301.62	20	1.43	1.41	165269	750.47	750.45
	Member Banks Total	606639	2117.73	2115.83	235273	2804.37	2763.26	22143	2236.86	2196.08	864055	7158.96	7075.17
	Others (MFIs & NBFCs)	174333	657.67	648.93	62455	422.75	417.03	0	0.00	0.00	236788	1080.42	1065.96
	Grand Total	780972	2775.40	2764.76	297728	3227.12	3180.29	22143	2236.86	2196.08	1100843	8239.38	8141.13

DISTRICTWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 30.09.2024

Sr No	District	[Amount Rs. in Crore]											
		Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Angul	21933	76.22	75.63	8793	93.01	91.38	629	50.62	49.04	31355	219.85	216.05
2	Balangir	32749	119.6	119.13	12335	113.89	112.3	600	47.63	46.5	45684	281.12	277.93
3	Baleshwar	34109	120.39	119.96	19641	209.75	207.42	1067	83.89	81.77	54817	414.03	409.15
4	Bargarh	32235	113.45	113.25	11205	106.71	105.62	436	35.81	34.89	43876	255.97	253.76
5	Bhadrak	25418	88.55	88.25	14218	142.1	141.05	789	62.16	61.5	40425	292.81	290.80
6	Boudh	7053	25.91	25.72	3152	33.07	32.4	227	18.38	17.82	10432	77.36	75.94
7	Cuttack	65367	230.01	229.76	22540	244.99	241.56	1873	151.16	147.45	89780	626.16	618.77
8	Debagarh	3922	12.96	12.78	899	11.89	11	145	10.9	10.39	4966	35.75	34.17
9	Dhenkanal	21763	76.03	75.85	7414	79.8	79.08	576	46.64	46.3	29753	202.47	201.23
10	Gajapati	7076	24.51	24.46	2737	31.29	30.54	190	15.34	15.06	10003	71.14	70.06
11	Ganjam	54173	191.58	190.9	27325	293.61	289.2	1921	151.98	148.59	83419	637.17	628.69
12	Jagatsinghpur	29098	106.45	104.77	12276	126.89	124.84	835	65.92	65.01	42209	299.26	294.62
13	Jajpur	25148	88.92	88.44	11700	143.64	142.3	983	79.56	78.72	37831	312.12	309.46
14	Jharsuguda	10943	40.22	40.03	4702	50.84	49.72	309	25.09	24.4	15954	116.15	114.15
15	Kalahandi	25733	92.71	92.45	8690	83.72	83.29	487	41.9	41.2	34910	218.33	216.94
16	Kandhamal	12219	44.46	44.3	2233	27.97	27.42	228	19.02	18.59	14680	91.45	90.31
17	Kendrapara	13316	47.03	46.99	6678	75.52	74.53	592	45.86	44.92	20586	168.41	166.44
18	Kendujhar	19594	66.13	65.88	6404	84.53	82.29	667	54.6	51.7	26665	205.26	199.87
19	Khordha	74328	266.62	266.42	28095	354.32	349.99	2899	700.27	694.01	105322	1321.21	1310.42
20	Koraput	24719	88.25	88.06	6676	69.9	68.83	549	45.28	44.64	31944	203.43	201.53
21	Malkangiri	14966	53.16	52.87	3663	30.36	29.67	169	13.24	13.07	18798	96.76	95.61
22	Mayurbhanj	49101	161.28	160.99	12038	134.55	130.68	1032	80.87	77.02	62171	376.70	368.69
23	Nabarangpur	13060	46.23	46.03	3047	30.23	29.89	342	27.09	26.88	16449	103.55	102.80
24	Nayagarh	20400	72.27	71.88	8070	80.75	79.96	539	42.14	41.49	29009	195.16	193.33
25	Nuapada	8629	31.95	31.8	3084	28.72	28.37	237	19.28	18.89	11950	79.95	79.06
26	Other	10958	51.2	51.2	0	0	0	0	0	0	10958	51.20	51.20
27	Puri	36214	124.88	124.04	17519	188.88	186.87	1176	94.29	92.81	54909	408.05	403.72
28	Rayagada	20759	73.7	73.18	7224	65.86	65.09	345	27.28	26.91	28328	166.84	165.18
29	Sambalpur	24287	89.1	88.78	7671	100.15	98.46	879	69.78	68.72	32837	259.03	255.96
30	Subarnapur	14569	54.03	53.77	5833	58.05	57.43	321	25.49	25.06	20723	137.57	136.26
31	Sundargarh	27133	97.6	97.19	11866	132.13	129.11	1101	85.39	82.73	40100	315.12	309.03
	Total	780972	2775.40	2764.76	297728	3227.12	3180.29	22143	2236.86	2196.08	1100843	8239.38	8141.13

PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 as on 30.09.2024

[Amount Rs. in Crore]																	
Sr No	Category	Shishu (Loans up to Rs. 50,000)				Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)				Tarun (Loans from Rs. 5.00 to Rs. 10.00)				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
1	General	270311	983.31	978.25	969.10	163716	2125.56	2089.71	2162.55	18755	1975.37	1939.02	1724.90	452782	5084.24	5006.98	4856.54
2	SC	149495	518.69	516.62	495.76	34977	273.14	270.26	275.79	726	56.29	55.28	52.96	185198	848.12	842.16	824.52
3	ST	84434	289.45	288.83	279.10	17207	141.30	139.67	184.49	526	40.78	40.27	39.30	102167	471.53	468.77	502.89
4	OBC	276732	983.95	981.06	1004.63	81828	687.12	680.65	699.64	2136	164.42	161.51	183.40	360696	1835.49	1823.22	1887.67
Total		780972	2775.40	2764.76	2748.59	297728	3227.12	3180.29	3322.46	22143	2236.86	2196.08	2000.56	1100843	8239.38	8141.13	8071.61
Out of Above																	
1	Women Entrepreneurs	662598	2357.65	2348.40	2237.47	170571	1362.09	1345.74	1370.10	3232	241.77	234.57	226.39	836401	3961.52	3928.71	3833.96
2	New Entrepreneurs / Accounts	169943	605.19	599.37	672.87	39181	699.55	674.45	848.66	9646	1251.87	1234.26	1144.52	218770	2556.61	2508.07	2666.05
3	Minority	26891	91.36	91.20	96.62	6017	61.71	60.62	89.59	530	37.61	36.79	38.74	33438	190.68	188.61	224.95
4	PMJDY OD Account	14056	48.00	47.99	46.11	0	0.00	0.00	0.00	0	0.00	0.00	0.00	14056	48.00	47.99	46.11
5	Mudra card	48	0.20	0.20	0.18	101	2.62	2.55	2.07	36	3.00	3.00	2.21	185	5.82	5.75	4.47
6	NULM	30	0.13	0.13	0.10	149	2.92	2.88	2.28	81	5.74	5.63	3.94	260	8.78	8.64	6.32
7	NRLM	45	0.33	0.26	0.25	1698	56.84	55.43	323.76	2407	174.90	173.81	172.83	4150	232.07	229.50	496.85
8	Other Govt. Sponsored Prog.	4273	16.12	16.05	15.32	10473	156.66	152.39	143.31	927	73.57	71.21	62.08	15673	246.35	239.65	220.72
9	Skill Certified	219	0.62	0.62	2.25	1437	47.84	47.69	45.01	447	34.22	33.82	30.97	2103	82.69	82.13	78.23
10	Self Certified	35996	104.76	104.75	108.65	11950	202.10	197.82	174.98	1733	124.60	121.54	109.73	49679	431.46	424.11	393.36
11	Unskilled	3385	12.87	12.85	17.82	4401	131.15	129.12	105.89	2350	193.53	192.44	160.62	10136	337.55	334.42	284.32

STATE WISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2024-25 AS ON 30.09.2024

[Amount Rs. in Crore]													
Sr No	State Name	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Andaman & Nicobar Islands	170	0.49	0.48	654	18.95	18.83	514	43.18	42.83	1338	62.62	62.14
2	Andhra Pradesh	294873	1095.06	1083.36	246923	3449.83	3387.85	35646	3008.25	2957.88	577442	7553.15	7429.09
3	Arunachal Pradesh	3298	11.54	11.28	5361	101.38	98.08	999	80.65	78.63	9658	193.57	187.98
4	Assam	193634	638.41	634.71	123573	1691.20	1663.44	13306	1039.33	1019.99	330513	3368.94	3318.14
5	Bihar	1664532	6253.07	6182.74	982846	10578.87	9278.13	39200	3194.81	2976.07	2686578	20026.76	18436.94
6	Chandigarh	3794	15.65	15.62	2793	50.40	48.96	859	72.11	69.80	7446	138.15	134.38
7	Chhattisgarh	217533	765.85	758.65	135628	1900.30	1735.29	11710	956.79	921.73	364871	3622.94	3415.67
8	Dadra and Nagar Haveli	644	2.53	2.53	732	11.39	11.14	229	19.25	19.08	1605	33.18	32.74
9	Daman and Diu	149	0.40	0.39	228	5.88	5.58	133	11.51	11.47	510	17.79	17.44
10	Delhi	34017	96.19	94.94	40346	710.23	685.91	12476	995.20	970.66	86839	1801.62	1751.51
11	Goa	5108	18.79	18.62	4769	87.84	84.08	1916	153.84	150.45	11793	260.47	253.15
12	Gujarat	357451	1399.82	1393.99	261802	3231.77	3173.57	28962	2931.71	2853.91	648215	7563.31	7421.47
13	Haryana	141653	544.10	540.26	147263	1967.97	1864.75	16286	1307.68	1275.15	305202	3819.74	3680.17
14	Himachal Pradesh	13176	51.60	44.97	30606	618.51	556.87	7018	593.26	585.48	50800	1263.38	1187.32
15	Jharkhand	479236	1668.52	1660.61	208991	2236.78	2185.85	13551	1111.37	1050.75	701778	5016.68	4897.21
16	Karnataka	1406091	5186.25	5182.23	890724	10206.16	10167.00	39836	4239.91	4191.80	2336651	19632.32	19541.02
17	Kerala	389232	1446.90	1434.89	313033	3713.57	3643.24	23077	2135.07	2105.49	725342	7295.54	7183.62
18	Lakshadweep	315	1.15	1.14	687	13.47	13.46	49	4.16	4.16	1051	18.78	18.77
19	Madhya Pradesh	722919	2667.55	2595.34	388180	4793.29	4184.61	33929	2710.72	2524.43	1145028	10171.56	9304.38
20	Maharashtra	1238153	4385.67	4378.80	664162	7850.53	7744.04	74688	7027.92	6876.69	1977003	19264.12	18999.53
21	Manipur	1143	3.64	3.44	2433	61.08	58.13	670	54.62	52.04	4246	119.34	113.61
22	Meghalaya	6351	22.24	22.20	5300	89.43	87.71	1080	87.27	85.83	12731	198.94	195.74
23	Mizoram	6288	23.56	23.43	4607	100.87	100.23	2616	215.58	214.16	13511	340.00	337.81
24	Nagaland	3541	13.18	13.00	4683	98.70	97.00	1218	95.38	93.79	9442	207.26	203.79
25	Odisha	780972	2775.40	2764.76	297728	3227.12	3180.29	22143	2236.86	2196.08	1100843	8239.38	8141.13
26	Pondicherry	14000	59.27	59.05	21440	225.48	222.61	876	70.52	69.53	36316	355.26	351.19
27	Punjab	91806	313.53	297.45	130394	2197.38	1850.65	20519	1623.43	1458.88	242719	4134.34	3606.98
28	Rajasthan	424928	1589.71	1583.39	378121	4996.70	4921.55	34811	2773.93	2736.75	837860	9360.34	9241.69
29	Sikkim	2786	11.02	10.91	2998	53.40	52.11	362	29.26	28.41	6146	93.68	91.44
30	Tamil Nadu	761317	2990.36	2985.78	1000591	10811.68	10737.88	47243	4037.18	3992.76	1809151	17839.22	17716.43
31	Telangana	295646	1121.60	1107.56	110328	1707.90	1680.37	24559	2013.70	1937.14	430533	4843.20	4725.08
32	Tripura	61050	221.18	220.07	52391	584.72	575.18	1800	137.11	131.69	115241	943.01	926.94
33	UT Jammu and Kashmir	31219	110.42	104.71	112443	2276.45	1942.40	19168	1425.79	1249.51	162830	3812.65	3296.63
34	UT Ladakh	278	0.82	0.78	3360	78.11	74.14	943	74.14	72.84	4581	153.07	147.75
35	Uttar Pradesh	1454001	5387.41	5348.79	760565	9150.07	8948.92	78418	7796.14	7598.04	2292984	22333.62	21895.75
36	Uttarakhand	62875	239.44	234.67	50306	789.27	769.61	8224	685.15	671.01	121405	1713.87	1675.29
37	West Bengal	1066663	3799.05	3794.46	835641	9813.19	9743.02	57848	4540.20	4457.61	1960152	18152.45	17995.09
Total		12230879	44931.47	44610.08	8222639	99500.08	95592.68	676885	59533.15	57732.65	21130403	203964.70	197935.40

BANKWISE PERFORMANCE OF STAND UP INDIA AS OF 30.09.2024									
(Amount in Rs. Crores)									
Lender	Target SC/ST	SC/ST		Target Women	Women		Total Target	Total	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
STATE BANK OF INDIA	918	580	122.02	918	1797	434.82	1836	2377	556.84
UNION BANK OF INDIA	388	116	4.6	388	835	43.22	776	951	47.82
PUNJAB NATIONAL BANK	375	68	8.37	375	465	72.93	750	533	81.30
CANARA BANK	293	150	11.53	293	327	36.4	586	477	47.93
UCO BANK	261	45	8.84	261	357	76.26	522	402	85.10
BANK OF INDIA	258	43	5.04	258	292	30.12	516	335	35.16
INDIAN BANK	195	31	3.28	195	242	31.71	390	273	34.99
BANK OF BARODA	185	72	16.05	185	368	64.49	370	440	80.55
INDIAN OVERSEAS BANK	132	86	3.94	132	237	6.6	264	323	10.53
CENTRAL BANK OF INDIA	104	16	1.18	104	154	9.82	208	170	11.00
BANK OF MAHARASHTRA	46	2	0.12	46	31	0.78	92	33	0.91
PUNJAB AND SIND BANK	19	6	0.6	19	38	3.41	38	44	4.02
Total PSBs	3174	1215	185.57	3174	5143	810.56	6348	6358	996.15
HDFC BANK LTD	254	9	0	254	243	1.63	508	252	1.63
ICICI BANK LTD	120	8	2.71	120	105	27.65	240	113	30.35
IDBI BANK LTD	70	4	0.23	70	23	3.51	140	27	3.74
INDUSIND BANK LIMITED	32	8	1.97	32	83	18.86	64	91	20.83
THE FEDERAL BANK LTD	26	1	0.03	26	7	0.17	52	8	0.20
KOTAK MAHINDRA BANK	19	23	6.2	19	114	34.21	38	137	40.41
KARUR VYSYA BANK	5	0	0	5	1	0	10	1	0.00
YES BANK LTD	3	4	1.45	3	1	0.1	6	5	1.55
Total Pvts	529	57	12.59	529	577	86.13	1058	634	98.71
ODISHA GRAMYA BANK	550	85	16.97	550	227	54.68	1100	312	71.65
UTKAL GRAMEEN BANK	442	3	0.7	442	14	2.13	884	17	2.83
Total RRBs	992	88	17.67	992	241	56.81	1984	329	74.48
Grand Total	4695	1360	215.83	4695	5961	953.5	9390	7321	1169.34

DISTRICTWISE PERFORMANCE UNDER STAND UP INDIA FY 2024-25 AS OF 30.09.2024

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

CGTMSE - ODISHA - GUARANTEE APPROVED			
Sr.No.	MLI Name	FY 2024-25 Till 30/09/2024	
		No.	Amt. (₹ Lakh)
1	AXIS BANK LIMITED	127	9725.57
2	BANDHAN BANK	1	130.00
3	BANK OF BARODA	556	6739.59
4	BANK OF INDIA	2562	28056.16
5	BANK OF MAHARASHTRA	30	541.09
6	CANARA BANK	378	9330.85
7	CENTRAL BANK OF INDIA	873	9037.19
8	HDFC BANK LIMITED	443	26757.02
9	ICICI BANK	84	7051.40
10	IDBI BANK LTD	128	4982.68
11	IDFC FIRST BANK LIMITED	1	74.00
12	INDIAN BANK	1161	9133.00
13	INDIAN OVERSEAS BANK	471	5028.56
14	INDUSIND BANK LTD	1173	2689.91
15	JANA SMALL FINANCE BANK LIMITED	1054	850.51
16	JHARKHAND RAJYA GRAMIN BANK	1	8.55
17	KARNATAKA BANK LTD	22	517.78
18	KISETSU SAISON FINANCE INDIA AND CBI	3	63.15
19	KISETSU SAISON FINANCE INDIA AND DCB	3	58.56
20	KISETSU SAISON FINANCE INDIA AND IDBI	2	43.86
21	KOTAK MAHINDRA BANK	16	646.00
22	PUNJAB & SIND BANK	11	564.37
23	PUNJAB NATIONAL BANK	4964	32880.55
24	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	3512	3321.24
25	STATE BANK OF INDIA	1667	65253.40
26	THE FEDERAL BANK LTD	14	414.30
27	THE SOUTH INDIAN BANK LIMITED	2	12.00
28	UCO BANK	591	6517.78
29	UNION BANK OF INDIA	4083	29349.34
30	YES BANK LTD	1	40.00
31	NBFCs	3028	45400.38
	TOTAL	26962	305218.82

CGTMSE - ODISHA - GUARANTEE APPROVED			
Sr. No.	District	FY 2024-25 Till 30/09/2024	
		No.	Amt. (₹ Lakh)
1	ANGUL	763	12760
2	BALANGIR	598	5846
3	BALASORE	4642	18062
4	BARGARH	928	10147
5	BHADRAK	874	8483
6	BOUDH	189	1818
7	CUTTACK	2165	30845
8	DEOGARH	232	1464
9	DHENKANAL	495	5152
10	GAJAPATI	175	1461
11	GANJAM	1954	21762
12	JAGATSINGHAPUR	587	7570
13	JAJAPUR	783	9741
14	JHARSUGUDA	418	6903
15	KALAHANDI	331	4871
16	KANDHAMAL	203	1386
17	KENDRAPARA	582	6368
18	KENDUJHAR	1101	17953
19	KHORDHA	3217	52497
20	KORAPUT	456	6521
21	MALKANGIRI	122	897
22	MAYURBHANJ	1332	10811
23	NABARANGAPUR	179	3169
24	NAYAGARH	353	4401
25	NUAPADA	259	2474
26	PURI	1284	10188
27	RAYAGADA	250	2595
28	SAMBALPUR	822	11822
29	SONAPUR	379	2687
30	SUNDERGARH	1289	24566
	TOTAL	26962	305218.82

Annexure-31

PM VISHWAKARMA AS ON 30.09.2024 (Amount in lakh)

SN	Bank Name	Loan Application Sent	Total Loan Amount Required	Applications Sanctioned	Applications Disbursed	Applications rejected	Loan Pending For Sanction
1	STATE BANK OF INDIA	5,392	5,135.43	1,927	1,803	2,157	1,308
2	PUNJAB NATIONAL BANK	486	468.23	212	199	223	51
3	BANK OF INDIA	390	374.7	167	146	101	122
4	UNION BANK OF INDIA	270	259.24	166	102	35	69
5	UCO BANK	576	557.3	151	99	196	229
6	INDIAN OVERSEAS BANK	243	234.38	112	109	88	43
7	CANARA BANK	334	321.94	97	87	166	71
8	INDIAN BANK	359	346.33	71	66	206	82
9	BANK OF BARODA	359	333.5	60	34	34	265
10	CENTRAL BANK OF INDIA	56	55.3	13	5	35	8
11	ODISHA GRAMYA BANK	13	12.98	8	1	0	5
12	BANK OF MAHARASHTRA	3	3	1	1	1	1
13	AXIS BANK	36	35.5	0	0	1	35
14	BANDHAN BANK	2	2	0	0	0	2
15	HDFC BANK	35	32.4	0	0	0	35
16	IDBI BANK	25	24.5	0	0	17	8
17	KARNATAKA BANK	2	2	0	0	0	2
18	PUNJAB AND SIND BANK	1	1	0	0	0	1
19	FEDERAL BANK	8	7.8	0	0	0	8
20	UTKAL GRAMEEN BANK	12	12	0	0	9	3
Grand Total		8,602	8,219.53	2,985	2,652	3,269	2,348

INFORMATION ON CM-SRIM AS ON 25.10.2024

Sl. No.	DISTRICT NAME	CUMULATIVE till 25.10.2024	
		Total Application	Disbursed Amount (In Rs. Lakhs)
1	Khordha	169	218.36
2	Cuttack	140	164.85
3	Ganjam	150	154.76
4	Koraput	62	85.67
5	Puri	90	79.7
6	Sambalpur	78	79.52
7	Rourkela	68	79.42
8	Bolangir	59	73.21
9	Dhenkanal	65	57.13
10	Bargarh	58	57.11
11	Bhadrak	83	56.83
12	Balasore	61	52.23
13	Kalahandi	55	48.97
14	Gajapati	51	47.36
15	Sundargarh	52	44.68
16	Jajpur	57	41.92
17	Jharsuguda	34	40.7
18	Sonepur	34	30.49
19	Mayurbhanj	44	27.63
20	Angul	32	24.27
21	Nayagarh	22	20.77
22	Rayagada	11	17.89
23	Boudh	22	17.17
24	Kendrapara	18	15.55
25	Kendujhar	18	11.87
26	Jagatsinghpur	7	9.57
27	Kandhamal	12	7.66
28	Malkangiri	13	5.72
29	Nuapada	6	5.01
30	Nabarangpur	4	2.54
31	Deogarh	5	1.08
TOTAL		1,580	1,579.63

Performance on SUY as on dt 30.09.2024

Sl	Banks	Forwarded to bank as on 30.09.2024 including the pending applications of 2023-24		Sanctioned by bank from 01.04.2024 to 30.09.2024		Rejected as on 30.09.2024		Pending as on 30.09.2024	
		No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs
1	State Bank of India	785	387.18	30	17.00	89	47.00	666	323.18
2	UCO Bank	21	13.50	13	7.50	8	6.00	0	0.00
3	Indian Bank	47	22.50	4	2.00	1	0.50	42	20.00
4	Indian Overseas Bank	21	8.50	3	1.50	0	0.00	18	7.00
5	Bank of India	230	89.25	2	1.00	35	17.50	193	70.75
4	Union Bank of India	58	26.55	2	1.00	11	6.00	45	19.55
7	Bank of Baroda	75	37.00	1	0.50	15	7.30	59	29.20
8	Canara Bank	72	35.50	1	1.00	11	5.50	60	29.00
9	Punjab National Bank	51	25.50	1	1.00	20	10.00	30	14.50
10	Bank of Maharastra	1	0.50	0	0.00	0	0.00	1	0.50
11	Central Bank of India	53	26.50	0	0.00	16	8.00	37	18.50
12	Oriental Bank of Commerece	2	1.00	0	0.00	0	0.00	2	1.00
13	Punjab & Sind Bank	5	2.50	0	0.00	0	0.00	5	2.50
14	Syndicate Bank	1	0.50	0	0.00	1	0.50	0	0.00
	Public Sector Banks	1422	676.48	57	32.50	207	108.30	1158	535.68
15	Axis Bank	2	1.00	0	0.00	0	0.00	2	1.00
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	0	0.00	0	0.00	0	0.00	0	0.00
19	Federal Bank	2	1.00	0	0.00	0	0.00	2	1.00
20	HDFC Bank	3	1.50	0	0.00	0	0.00	3	1.50
21	ICICI Bank	2	1.00	0	0.00	0	0.00	2	1.00
22	IDBI Bank	4	2.50	0	0.00	1	0.50	3	2.00
23	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Karnatak Bank .	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	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 .	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnadu Mercantile Bank .	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
	Private Sector Banks	13	7	0	0.00	1	0.50	12	6.5
34	Odisha Gramya Bank	196	99.01	0	0.00	42	21.00	154	78.01
35	Utkal Grameen Bank	19	10.50	0	0.00	11	7.00	8	3.50
	Regional Rural Banks	215.00	109.51	0.00	0.00	53.00	28.00	162.00	81.51
41	Orissa State Co-Op. Bank	559	294.66	167	83.50	297	148.50	95	62.66
	TOTAL	2209	1087.65	224	116.00	558	285.30	1427	686.35

Performance on SUY as on dt 30.09.2024

Sl No	DISTRICTS	Forwarded to Banks as on 30.09.2024 including the pending applications for the year 2023-24		Sanctioned by Banks from 01.04.2024 TO 30.09.2024		Rejected AS ON 30.09.2024		Pending as on 30.09.2024	
		No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs	No. of A/c	Amt. in Rs. Lakhs
1	ANGUL	67	38.50	0	0.00			67	38.50
2	BALASORE	609	316.86	167	83.50	297	148.50	145	84.86
3	BARGARH	26	13.00	1	0.50			25	12.50
4	BHADRAK	79	17.00	0				79	17.00
5	BOLANGIR	50	25.00	5	2.50	2	1.00	43	21.50
6	BOUDH	3	1.50					3	1.50
7	CUTTACK	66	26.00	1	1.00			65	25.00
8	DEOGARH	56	24.05			13	6.50	43	17.55
9	DHENKANAL	53	20.63					53	20.63
10	GAJAPATI	7	3.30			5	2.30	2	1.00
11	GANJAM	28	8.50	1	0.50			27	8.00
12	JAGATSINGHPUR	71	32.50	5	2.50	5	2.50	61	27.50
13	JAJPUR	27	12.50	2	1.00			25	11.50
14	JHARSUGUDA	51	24.00			33	16.50	18	7.50
15	KALAHANDI	28	14.00	4	2.00			24	12.00
16	KANDHAMAL	3	1.50					3	1.50
17	KENDRAPARA	91	47.50	18	9.00			73	38.50
18	KEONJHAR	185	92.00	2	1.00	7	4.00	176	87.00
19	KHURDA	27	13.50					27	13.50
20	KORAPUT	27	13.50					27	13.50
21	MALKANGIRI	10	5.00					10	5.00
22	MAYURBHANJ	312	144.00			136	68.00	176	76.00
23	NABARANGPUR	0	0.00						0.00
24	NAYAGARH	57	23.11	3	1.50			54	21.61
25	NUAPADA	0	0.00					0	0.00
26	PURI	105	84.70	7	7.00	31	21.50	67	56.20
27	RAYAGADA	59	29.50			10	5.00	49	24.50
28	SAMBALPUR	54	27.00	8	4.00	8	4.00	38	19.00
29	SONEPUR	44	22.00					44	22.00
30	SUNDARGARH	14	7.00			11	5.50	3	1.50
TOTAL		2209	1087.65	224	116.00	558	285.30	1427	686.35

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2024 - 25 (BANK WISE)

Upto the Month ending: SEPTEMBER 2024 (01/04/2024 to 30/09/2024)

SL No	Name of the Bank	Target (2023-24 FY)		Cumulative Achievement (Current Year)		% Achievement		Average Loan Size
		Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	
1	2	3	4	7	8	9 (7/3)	10 (8/4)	11 (8/7)
1	AXIS BANK	1035	4107.25	36	130.50	3%	3%	3.63
2	BANK OF BARODA	9123	47066.30	2135	11085.45	23%	24%	5.19
3	BANK OF INDIA	20654	110817.43	6570	40909.49	32%	37%	6.23
4	BANK OF MAHARASHTRA	136	543.75	12	40.30	9%	7%	3.36
5	CANARA BANK	14412	76420.14	3562	19064.19	25%	25%	5.35
6	CENTRAL BANK OF INDIA	6546	35083.12	1935	9611.67	30%	27%	4.97
7	FEDERAL BANK	60	269.33	10	31.00	17%	12%	3.10
8	HDFC BANK	6255	30200.60	752	2868.20	12%	9%	3.81
9	ICICI BANK	4740	24137.19	1070	4557.72	23%	19%	4.26
10	IDBI BANK	482	2285.27	238	1157.10	49%	51%	4.86
11	INDIAN BANK	14843	74761.30	2931	14692.18	20%	20%	5.01
12	INDIAN OVERSEAS BANK	10610	51939.56	3127	15022.59	29%	29%	4.80
13	INDUSIND BANK	50	100.00	0	0.00	0%	0%	#DIV/0!
14	ODISHA CO-OP APEX BANK LTD	21756	93293.75	5462	20437.58	25%	22%	3.74
15	ODISHA GRAMYA BANK	91534	486285.91	23077	110310.04	25%	23%	4.78
16	PUNJAB AND SIND BANK	43	208.81	38	263.00	88%	126%	6.92
17	PUNJAB NATIONAL BANK	21875	117630.68	7472	39641.00	34%	34%	5.31
18	STATE BANK OF INDIA	90621	473616.00	23801	120045.99	26%	25%	5.04
19	UCO BANK	25410	131180.40	7624	39376.79	30%	30%	5.16
20	UNION BANK OF INDIA	15812	79507.30	5974	30213.94	38%	38%	5.06
21	UTKAL GRAMEEN BANK	44003	160545.94	17791	48137.00	40%	30%	2.71
Grand Total		400000	2000000.00	113617	527595.73	28%	26%	4.64

PROGRESS ON SHG BANK LINKAGE FOR THE FY 2024 - 25 (DISTRICT WISE)
Upto the Month ending: SEPTEMBER 2024 (01/04/2024 to 30/09/2024)

SL No	Name of the District	Target (2024-25 FY)		Cumulative Achievement (Current Year)		% Achievement		Average Loan Size
		Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	Physical (SHGs)	Financial (INR in Lakh)	
1	2	3	4	7	8	9 (7/3)	10 (8/4)	12 (8/7)
1	ANGUL	16130	79992.90	5611	25893.05	35%	32%	4.61
2	BALASORE	24770	129801.35	6268	30432.47	25%	23%	4.86
3	BARGARH	11750	54202.52	2772	10403.80	24%	19%	3.75
4	BHADRAK	17700	94260.45	7286	35646.69	41%	38%	4.89
5	BOLANGIR	12050	48264.77	2654	8764.07	22%	18%	3.30
6	BOUDH	3980	19762.22	1221	5338.95	31%	27%	4.37
7	CUTTACK	24385	128411.50	3690	19537.20	15%	15%	5.29
8	DEOGARH	4450	19006.23	1946	7925.85	44%	42%	4.07
9	DHENKANAL	12090	60443.04	3217	16991.88	27%	28%	5.28
10	GAJAPATI	6195	25042.45	1925	7264.29	31%	29%	3.77
11	GANJAM	31365	156287.15	6336	29465.42	20%	19%	4.65
12	JAGATSINGHPUR	13990	72757.74	3598	18331.03	26%	25%	5.09
13	JAJPUR	19500	105695.60	8322	41879.96	43%	40%	5.03
14	JHARSUGUDA	4805	23310.24	1905	6829.36	40%	29%	3.58
15	KALAHANDI	9985	40572.66	4173	15507.60	42%	38%	3.72
16	KANDHAMAL	7645	33990.77	2708	8786.10	35%	26%	3.24
17	KENDRAPARA	15900	84865.11	2626	12877.48	17%	15%	4.90
18	KEONJHAR	17035	81627.75	6077	30911.75	36%	38%	5.09
19	KHURDA	19600	120937.00	4310	27792.22	22%	23%	6.45
20	KORAPUT	10045	40210.89	3499	10500.44	35%	26%	3.00
21	MALKANGIRI	4920	19951.28	2077	6483.89	42%	32%	3.12
22	MAYURBHANJ	26535	134164.63	6103	32047.23	23%	24%	5.25
23	NABARANGPUR	7290	29662.25	1931	6453.79	26%	22%	3.34
24	NAYAGARH	11740	69681.05	2266	13384.31	19%	19%	5.91
25	NUAPADA	5440	22154.19	1022	3103.01	19%	14%	3.04
26	PURI	21415	114356.00	5291	31589.34	25%	28%	5.97
27	RAYAGADA	7120	30119.29	2418	12105.00	34%	40%	5.01
28	SAMBALPUR	8880	48656.00	3622	15974.51	41%	33%	4.41
29	SUBARNAPUR	5790	24992.23	2393	8274.48	41%	33%	3.46
30	SUNDARGARH	17500	86820.78	6350	27100.57	36%	31%	4.27
Grand Total		400000	2000000.00	113617	527595.73	28%	26%	4.64

ANNEXURE-36

CALCULATED INTEREST SUBVENTION STATUS - FY 2024-25 (yet to be reimbursed)			
(BANK WISE)			
S.No	District Name	No of Eligible Loanee SHGs	Amount of IS
1	AXIS BANK	0	0.00
2	BANK OF BARODA	5260	56432129.00
3	BANK OF INDIA	21800	313213175.00
4	BANK OF MAHARASHTRA	0	0.00
5	CANARA BANK	0	0.00
6	CENTRAL BANK OF INDIA	4863	100533076.00
7	FEDERAL BANK	0	0.00
8	HDFC BANK	888	3610217.00
9	ICICI BANK	1875	17036610.00
10	IDBI BANK	0	0.00
11	INDIAN BANK	11160	101592001.00
12	INDIAN OVERSEAS BANK	4404	59491562.00
13	INDUSIND BANK	0	0.00
14	ODISHA CO-OP APEX BANK LTD	3188	31593711.00
15	ODISHA GRAMYA BANK	87920	761721828.00
16	PUNJAB AND SIND BANK	0	0.00
17	PUNJAB NATIONAL BANK	0	0.00
18	STATE BANK OF INDIA	2497	33848462.00
19	UCO BANK	20278	91099383.00
20	UNION BANK OF INDIA	13626	101761323.00
21	UTKAL GRAMEEN BANK	35475	145164633.00
GRAND TOTAL		213234	1817098110.00

**BLIS Data sharing status (upto- Sepetember 2024)
status as on 31.10.2024**

S.No	Bank Name	Data Shared (up-to)	Data to be Shared
1	AXIS BANK	Apr'23	May'23 to Sep'24
2	BANK OF BARODA	June'24	July'24 to Sep'24
3	BANK OF INDIA	June'24	July'24 to Sep'24
4	BANK OF MAHAJRA	Jan'24	Feb'24 to Sep'24
5	CANARA BANK	Feb'24	Mar'24 to Sep'24
6	CENTRAL BANK OF INDIA	July'24	Aug'24 to Sep'24
7	FEDERAL BANK	Not Shared	Mar'21 to Sep'24
8	HDFC BANK	April'24	May'24 to Sep'24
9	ICICI BANK	June'24	July'24 to Sep'24
10	IDBI BANK	Nov'23	Dec'23 to Sep'24
11	INDIAN BANK	May'24	June'24 to Sep'24
12	INDIAN OVERSEAS BANK	June'24	July'24 to Sep'24
13	INDUSIND BANK	Not Shared	April'24 to Sep'24
14	ODISHA CO-OP APEX BANK LTD	June'24	July'24 to Sep'24
15	ODISHA GRAMYA BANK	June'24	July'24 to Sep'24
16	PUNJAB & SIND BANK	Not Shared	Mar'21 to Sep'24
17	PUNJAB NATIONAL BANK	June'24	July'24 to Sep'24
18	STATE BANK OF INDIA	Nov'23	Dec'23 to Sep'24
19	UCO BANK	Feb'24	Mar'24 to Sep'24
20	UNION BANK OF INDIA	Sep'24	NA
21	UTKAL GRAMEEN BANK	June'24	July'24 to Sep'24

ANNEXURE-38**Mission Shakti Scooter Yojana Fund Utilization Status (cumulative i.e FY 2023-24 & 2024-25), as on 30.09.2024**

SL NO	BANK	Funds placed (Rs)	Utilized (Rs.)
1	STATE BANK OF INDIA	100424610.00	57633213.21
2	ODISHA CO-OP APEX BANK LTD	82254510.00	77704495.25
3	ODISHA GRAMYA BANK	78600600.00	35043446.84
4	UCO BANK	52271700.00	32701383.90
5	BANK OF INDIA	48475050.00	37859909.28
6	PUNJAB NATIONAL BANK	33085260.00	30378475.06
7	UNION BANK OF INDIA	26860080.00	14372568.00
8	UTKAL GRAMEEN BANK	22183580.00	1646408.00
9	CANARA BANK	17335110.00	4893622.23
10	INDIAN BANK	16802760.00	3101530.00
11	INDIAN OVERSEAS BANK	9443850.00	3135089.00
12	BANK OF BARODA	7402590.00	5826026.34
13	HDFC	4462500.00	
14	IDBI BANK	397800.00	
15	ICICI BANK	0.00	
16	AXIS BANK	0.00	
17	CENTRAL BANK OF INDIA	0.00	
18	BANK OF MAHARASHTRA	0.00	
GRAND TOTAL		500000000.00	304296167.11

NULM SEP-I (INDIVIDUAL) STATUS- 1st April 2024 - 30th September 2024							
Sl	Name of Bank	Target 24 - 25 (upto Sept,24)	No. of Loan applications Sponsored to the bank	No. of Loan applications sanctioned by bank	No. of Loan applications disbursed by bank	% of achievement	Pending (Previous years+ Curent year)
1	Bank of Baroda	184	32	11	10	5.43	1036
2	Bank of India	159	48	34	30	18.87	1836
3	Bank of Maharashtra	29	3	7	7	24.24	43
4	Canara Bank	197	48	58	55	27.97	1743
5	Central Bank of India	116	9	0	0	0.00	567
6	Indian Bank	223	54	35	31	13.87	1335
7	Indian Overseas Bank	101	33	28	23	22.76	645
8	Punjab & Sind Bank	23	1	0	0	0.00	34
9	Punjab National Bank	271	52	54	52	19.20	2064
10	State Bank of India	382	185	85	74	19.39	6118
11	UCO Bank	157	72	42	41	26.16	1128
12	Union Bank of India	291	64	66	57	19.60	2523
	Public Sector Banks	2131	601	420	380	17.83	19072
13	Axis Bank Ltd	106	32	21	22	20.78	375
14	Bandhan Bank	16	0	0	0	0.00	25
15	City Union Bank	0	0	0	0	0.00	0
16	DCB Ltd	9	0	0	0	0.00	1
17	Federal Bank	20	1	0	0	0.00	68
18	HDFC Bank	99	7	1	0	0.00	236
19	ICICI Bank	94	1	2	1	1.07	218
20	IDBI Bank	69	14	2	2	2.91	264
21	IDFC First Bank	7	0	0	0	0.00	7
22	Indus Ind Bank	18	0	0	0	0.00	8
23	Karnatak Bank Ltd.	8	1	0	0	0.00	40
24	Karur Vysya Bank	3	0	0	0	0.00	6
25	Kotak Mahindra Bank Ltd	8	0	0	0	0.00	6
26	DBS Bank (e-Laxmi Vilas Bank)	7	0	0	0	0.00	1
27	RBL Bank	7	0	0	0	0.00	0
28	Standard Chartered Bank	7	0	0	0	0.00	0
29	The South Indian Bank Ltd.	7	0	0	0	0.00	2
30	Tamilnadu Mercantile Bank	0	0	0	0	0.00	0
31	Yes Bank	7	0	0	0	0.00	0
	Private Sector Banks	490	56	26	25	5.10	1257
32	Odisha Gramya Bank	72	37	1	1	1.40	517
33	Utkal Grameen Bank	26	3	0	0	0.00	65
	RRBs	98	40	1	1	1.02	582
34	ESAF Small Finance Bank	0	0	0	0	0.00	0
35	Jana Small Finance Bank	10	0	0	0	0.00	0
36	Suryoday Small Finance Bank	10	0	0	0	0.00	0
37	Ujjivan Small Finance Bank	10	0	0	0	0.00	0
38	Utkarsh Small Finance Bank	0	0	0	0	0.00	0
	Total Small Finance Bank	31	0	0	0	0.00	0
39	Orissa State Co-Op. Bank	0	2	2	2	0.00	34
	Total of Co-operative	0	2	2	2	0.00	34
	TOTAL	2750	699	449	408	14.84	20945

NULM SEP-G (GROUP) STATUS- 1st April 2024 - 30th September 2024

Sl	Name of Bank	Target 24 - 25 (upto Sept,24)	No. of Loan applications Sponsored to the bank	No. of Loan applications sanctioned by bank	No. of Loan applications disbursed by bank	% of achievement	Pending (Previous years+ Curent year)
1	Bank of Baroda	21	14	12	11	52.46	18
2	Bank of India	22	21	20	19	86.13	37
3	Bank of Maharashtra	3	1	1	1	34.00	0
4	Canara Bank	28	25	16	16	56.38	27
5	Central Bank of India	12	8	4	4	34.00	19
6	Indian Bank	26	30	22	19	71.78	41
7	Indian Overseas Bank	13	3	4	3	22.67	19
8	Punjab & Sind Bank	3	0	0	0	0.00	0
9	Punjab National Bank	44	28	16	13	29.32	34
10	State Bank of India	82	65	59	56	68.00	91
11	UCO Bank	25	12	9	8	32.00	36
12	Union Bank of India	46	31	27	23	50.45	58
Public Sector Banks		326	238	190	173	53.06	380
13	Axis Bank Ltd	7	0	0	0	0.00	0
14	Bandhan Bank	3	0	0	0	0.00	0
15	City Union Bank	3	0	0	0	0.00	0
16	DCB Ltd	3	0	0	0	0.00	0
17	Federal Bank	1	0	0	0	0.00	0
18	HDFC Bank	6	2	2	1	15.43	1
19	ICICI Bank	9	14	14	14	158.67	8
20	IDBI Bank	4	0	0	0	0.00	0
21	IDFC First Bank	3	0	0	0	0.00	0
22	Indus Ind Bank	3	0	0	0	0.00	0
23	Karnatak Bank Ltd.	4	0	0	0	0.00	0
24	Karur Vysya Bank	4	0	0	0	0.00	0
25	Kotak Mahindra Bank Ltd	7	0	0	0	0.00	0
26	DBS Bank (e-Laxmi Vilas Bank)	7	0	0	0	0.00	0
27	RBL Bank	7	0	0	0	0.00	0
28	Standard Chartered Bank	7	0	0	0	0.00	0
29	The South Indian Bank Ltd.	7	0	0	0	0.00	0
30	Tamilnadu Mercantile Bank	0	0	0	0	0.00	0
31	Yes Bank	7	0	0	0	0.00	0
Private Sector Banks		96	16	16	15	15.62	9
32	Odisha Gramya Bank	41	12	12	11	26.71	24
33	Utkal Grameen Bank	15	5	5	1	6.80	6
RRBs		56	17	17	12	21.47	30
34	ESAF Small Finance Bank	0	0	0	0	0.00	0
35	Jana Small Finance Bank	7	0	0	0	0.00	7
36	Suryoday Small Finance Bank	7	0	0	0	0.00	7
37	Ujjivan Small Finance Bank	7	0	0	0	0.00	7
38	Utkarsh Small Finance Bank	0	0	0	0	0.00	0
Total Small Finance Bank		22	0	0	0	0.00	22
39	Orissa State Co-Op. Bank	0	9	8	7	0.00	4
Total of Co-operative		0	9	8	7	0.00	4
TOTAL		500	280	231	207	41.42	445

NULM SEP-SHG Bank Linkage- 1st April 2024 - 30th September 2024							
Sl	Name of Bank	Target 24 - 25 (upto Sept,24)	No. of Loan applications Sponsored to the bank	No. of Loan applications sanctioned by bank	No. of Loan applications disbursed by bank	% of achievement	Pending (Previous years+ Curent year)
1	Bank of Baroda	163	76	44	40	24.54	494
2	Bank of India	133	83	62	51	38.35	698
3	Bank of Maharashtra	8	6	6	6	75.00	10
4	Canara Bank	168	162	126	123	73.21	648
5	Central Bank of India	103	27	24	20	19.42	312
6	Indian Bank	242	150	111	94	38.84	733
7	Indian Overseas Bank	85	51	35	16	18.82	364
8	Punjab & Sind Bank	17	0	0	0	0.00	0
9	Punjab National Bank	270	88	94	88	32.59	645
10	State Bank of India	253	225	188	157	62.06	953
11	UCO Bank	154	69	59	54	35.06	622
12	Union Bank of India	321	104	73	62	19.31	993
Public Sector Banks		1917	1041	822	711	37.09	6472
13	Axis Bank Ltd	75	2	2	1	1.33	40
14	Bandhan Bank	8	0	0	0	0.00	0
15	City Union Bank	8	0	0	0	0.00	0
16	DCB Ltd	8	0	0	0	0.00	0
17	Federal Bank	8	0	0	0	0.00	0
18	HDFC Bank	67	12	9	9	13.43	33
19	ICICI Bank	79	96	96	89	112.66	152
20	IDBI Bank	45	5	3	3	6.67	29
21	IDFC First Bank	4	0	0	0	0.00	0
22	Indus Ind Bank	8	0	0	0	0.00	0
23	Karnatak Bank Ltd.	8	0	0	0	0.00	0
24	Karur Vysya Bank	4	0	0	0	0.00	0
25	Kotak Mahindra Bank Ltd	5	0	0	0	0.00	0
26	Laxrti Vilas Bank	3	0	0	0	0.00	0
27	RBL Bank	8	0	0	0	0.00	0
28	Standard Chartered Bank	4	0	0	0	0.00	0
29	The South Indian Bank Ltd.	4	0	0	0	0.00	0
30	Tamilnadu Mercantile Bank	0	0	0	0	0.00	0
31	Yes Bank	8	0	0	0	0.00	0
Private Sector Banks		354	115	110	102	28.81	254
32	Odisha Gramya Bank	125	71	87	59	47.20	461
33	Utkal Grameen Bank	92	36	48	27	29.35	207
RRBs		217	107	135	86	39.63	668
34	ESAF Small Finance Bank	0	0	0	0	0.00	0
35	Jana Small Finance Bank	4	0	0	0	0.00	0
36	Suryoday Small Finance Bank	4	0	0	0	0.00	0
37	Ujjivan Small Finance Bank	4	0	0	0	0.00	0
38	Utkarsh Small Finance Bank	0	0	0	0	0.00	0
Total Small Finance Bank		12	0	0	0	0.00	0
39	Orissa State Co-Op. Bank	0	33	36	33	0.00	172
Total of Co-operative		0	33	36	33	0.00	172
TOTAL		2500	1296	1103	932	37.28	7566

NPA Position under Priority Sector as on 30.09.2024 under various sectors												Amt in Crores		
Sl	Bank Name	Short Term Crop Loan			Agriculture Term Loans Other than Allied Sector			Allied Activities Advances			Total Agriculture Advance			
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		
		Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	Amount	Amount	% of NPA to total Outstanding	
1	Bank of Baroda	585.83	40.48	6.91	1087.97	78.39	7.21	278.57	16.17	5.80	1952.37	135.04	6.92	
2	Bank of India	1440.83	272.88	18.94	1421.32	50.39	3.55	252.22	9.42	3.73	3114.37	332.69	10.68	
3	Bank of Maharashtra	6.65	0.26	3.92	752.44	12.45	1.66	4.03	0.00	0.00	763.12	12.71	1.67	
4	Canara Bank	2178.21	37.65	1.73	439.65	41.82	9.51	218.78	14.00	6.40	2836.64	93.48	3.30	
5	Central Bank of India	520.24	63.83	12.27	38.42	11.06	28.78	34.87	11.28	32.35	593.54	86.17	14.52	
6	Indian Bank	507.44	65.26	12.86	941.44	50.75	5.39	247.45	8.91	3.60	1696.34	124.92	7.36	
7	Indian Overseas Bank	351.43	43.70	12.43	666.50	6.85	1.03	813.10	48.45	5.96	1831.03	99.00	5.41	
8	Punjab & Sind Bank	3.91	1.13	28.86	15.10	0.46	3.07	15.79	1.18	7.49	34.79	2.77	7.97	
9	Punjab National Bank	1508.47	280.99	18.63	1049.74	185.38	17.66	136.72	18.01	13.17	2694.93	484.39	17.97	
10	State Bank of India	6098.85	653.72	10.72	5403.49	54.05	1.00	3276.85	9.81	0.30	14779.18	717.58	4.86	
11	UCO Bank	1374.74	217.91	15.85	854.94	54.21	6.34	636.11	20.38	3.20	2865.79	292.50	10.21	
12	Union Bank of India	1665.15	124.23	7.46	861.37	114.79	13.33	377.27	16.58	4.39	2903.78	255.60	8.80	
Total Public Sector Banks		16241.74	1802.04	11.10	13532.37	660.62	4.88	6291.77	174.19	2.77	36065.89	2636.84	7.31	
13	Axis Bank Ltd	1824.24	62.63	3.43	948.62	33.62	3.54	180.24	5.11	2.84	2953.10	101.37	3.43	
14	Bandhan Bank	14.33	0.00	0.00	118.44	3.22	2.72	148.59	7.41	4.99	281.36	10.62	3.78	
15	City Union Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	DCB Bank Ltd	306.12	6.59	2.15	211.15	16.10	7.63	455.39	0.38	0.08	972.66	23.07	2.37	
17	Federal Bank	475.49	3.97	0.84	73.83	0.53	0.72	81.35	3.07	3.78	630.67	7.58	1.20	
18	HDFC Bank	106.96	14.21	13.28	1271.50	16.01	1.26	127.58	7.52	5.89	1506.05	37.73	2.51	
19	ICICI Bank	1083.34	54.77	5.06	716.25	7.60	1.06	410.78	0.00	0.00	2210.37	62.37	2.82	
20	IDBI Bank	233.51	65.75	28.16	192.48	22.29	11.58	57.38	16.91	29.47	483.37	104.96	21.71	
21	IDFC First Bank	13.61	0.00	0.00	281.72	7.30	2.59	453.43	14.88	3.28	748.76	22.18	2.96	
22	Indus Ind Bank	0.07	0.00	0.00	1117.87	0.00	0.00	1948.96	244.41	12.54	3066.89	244.41	7.97	
23	Karnatak Bank Ltd.	6.57	0.03	0.53	25.54	19.40	75.96	4.40	0.00	0.00	36.51	19.43	53.22	
24	Karur Vysya Bank	6.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.04	0.00	0.00	
25	Kotak Mahindra Bank Ltd	2.73	0.00	0.00	605.22	8.15	1.35	46.23	0.21	0.44	654.18	8.35	1.28	
26	Laxmi Vilas Bank	145.50	0.00	0.00	1.32	0.00	0.00	0.00	0.00	0.00	146.82	0.00	0.00	
27	RBL Bank	0.00	0.00	0.00	581.48	46.59	0.00	262.87	16.85	6.41	844.35	63.44	7.51	
28	Standard Chartered Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
29	The South Indian Bank Ltd.	26.01	0.08	0.32	70.81	2.81	3.97	11.11	0.46	4.13	107.93	3.36	3.11	
30	Tamilnadu Mercantile Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
31	Yes Bank	0.00	0.00	0.00	409.94	3.57	0.87	0.00	0.00	0.00	409.94	3.57	0.00	
Total Private Sector Banks		4244.52	208.05	4.90	6626.17	187.20	2.83	4188.30	317.20	7.57	15058.99	712.45	4.73	
32	Odisha Gramya Bank	1989.27	355.33	17.86	132.99	108.94	81.92	2400.39	109.98	4.58	4522.65	574.24	12.70	
33	Utkal Grammeen Bank	1632.42	161.92	9.92	909.00	76.17	8.38	23.49	9.66	41.15	2564.91	247.76	9.66	
Total Of RRBs		3621.69	517.25	14.28	1041.99	185.11	17.77	2423.88	119.64	4.94	7087.55	822.00	11.60	
34	ESAF Small Finance Bank	0.00	0.00	0.00	2.31	0.14	6.06	233.40	16.99	7.28	235.71	17.13	7.27	
35	Jana Small Finance Bank	0.00	0.00	0.00	578.66	28.29	4.89	0.00	0.00	0.00	578.66	28.29	4.89	
36	Suryoday Small Finance Bank	0.00	0.00	0.00	189.96	0.37	0.20	417.31	28.58	6.85	607.28	28.96	4.77	
37	Ujjivan Small Finance Bank	243.27	3.59	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!	243.27	3.59	1.47	
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	29.72	0.00	0.00	274.02	15.35	5.60	303.74	15.35	5.05	
Total Small Finance Bank		243.27	3.59	0.00	800.65	28.80	3.60	924.73	60.92	6.59	1968.65	93.31	4.74	
39	Orissa State Co-Op. Bank	20577.51	836.92	4.07	263.82	54.41	20.62	57.76	28.84	49.94	20899.09	920.17	4.40	
Total of Co-operative Banks		20577.51	836.92	4.07	263.82	54.41	20.62	57.76	28.84	49.94	20899.09	920.17	4.40	
GrandTotal		44928.73	3367.84	7.50	22265.01	1116.14	5.01	13886.44	700.79	5.05	81080.18	5184.78	6.39	

NPA Position under Priority Sector as on 30.09.2024 under various sectors										Amt in Crores	
Sl	Bank Name	MSME Sector Advance			Education Loan Advance			Housing Loan Advance			
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		
			Amt	Amt		% of NPA to total Outstanding	Amt		Amt	% of NPA to total Outstanding	Amt
1	Bank of Baroda	2993.16	409.20	13.67	56.81	6.33	11.13	313.61	16.73	5.34	
2	Bank of India	3611.04	390.27	10.81	96.96	11.41	11.77	861.98	16.38	1.90	
3	Bank of Maharashtra	831.62	26.14	3.14	8.13	0.00	0.00	52.79	0.16	0.31	
4	Canara Bank	3215.46	312.36	9.71	172.64	18.62	10.78	349.36	4.29	1.23	
5	Central Bank of India	1005.74	141.21	14.04	70.88	9.24	13.04	163.00	9.85	6.04	
6	Indian Bank	2323.04	141.72	6.10	40.39	4.47	11.07	514.07	2.07	0.40	
7	Indian Overseas Bank	1971.74	162.96	8.26	19.47	1.20	6.16	223.84	4.08	1.82	
8	Punjab & Sind Bank	350.90	32.67	9.31	3.29	0.41	12.47	28.93	2.42	8.35	
9	Punjab National Bank	3986.73	436.81	10.96	163.00	28.76	17.64	413.55	17.11	4.14	
10	State Bank of India	34619.25	162.05	0.47	694.23	0.30	0.04	2189.73	0.24	0.01	
11	UCO Bank	4703.15	289.25	6.15	152.47	28.22	18.51	1036.78	37.11	3.58	
12	Union Bank of India	4949.08	398.09	8.04	224.94	11.73	5.21	1036.54	9.00	0.87	
	Total Public Sector Banks	64560.91	2902.74	4.50	1703.20	120.68	7.09	7184.19	119.44	1.66	
13	Axis Bank Ltd	4570.53	51.32	1.12	10.91	0.23	2.10	38.97	0.41	1.05	
14	Bandhan Bank	483.28	21.47	4.44	0.00	0.00	0.00	68.93	1.11	1.61	
15	City Union Bank	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	#DIV/0!	
16	DCB Bank Ltd	339.73	20.49	6.03	0.21	0.00	0.00	124.73	1.13	0.91	
17	Federal Bank	454.28	3.19	0.70	0.32	0.05	17.04	12.79	0.50	3.94	
18	HDFC Bank	5936.62	64.59	1.09	8.05	0.09	1.06	401.46	5.97	1.49	
19	ICICI Bank	6212.64	58.16	0.94	15.53	0.36	2.29	326.28	9.78	3.00	
20	IDBI Bank	1581.46	99.81	6.31	14.35	0.62	4.32	146.58	2.68	1.83	
21	IDFC First Bank	533.73	1.65	0.31	0.00	0.00	0.00	85.37	0.60	0.70	
22	Indus Ind Bank	1456.94	77.79	5.34	0.00	0.00	0.00	0.06	0.00	0.00	
23	Karnatak Bank Ltd.	267.90	4.23	1.58	0.30	0.00	0.00	11.77	0.25	2.16	
24	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	
25	Kotak Mahindra Bank Ltd	1135.28	12.58	1.11	0.00	0.00	0.00	0.60	0.00	0.00	
26	Laxmi Vilas Bank	8.81	0.17	1.98	0.00	0.00	0.00	0.00	0.00	#DIV/0!	
27	RBL Bank	2.69	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	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
30	Tamilnadu Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
31	Yes Bank	402.11	0.00	0.00	0.00	0.00	0.00	1.45	0.00	0.00	
	Total Private Sector Banks	23386.00	415.45	1.78	49.66	1.34	2.70	1218.98	22.44	1.84	
32	Odisha Gramya Bank	2501.40	427.88	17.11	17.39	13.37	76.89	201.10	19.50	9.70	
33	Utkal Grameen Bank	655.18	40.40	6.17	1.81	1.64	90.61	412.59	7.88	1.91	
	Total Of RRBs	3156.57	468.28	14.83	19.20	15.01	78.18	613.69	27.38	4.46	
34	ESAF Small Finance Bank	27.42	2.27	8.27	0.00	0.00	0.00	3.87	0.00	0.00	
35	Jana Small Finance Bank	244.12	11.41	4.68	0.00	0.00	0.00	28.18	1.05	3.72	
36	Suryoday Small Finance Bank	14.63	1.97	13.47	0.00	0.00	0.00	3.06	0.17	5.54	
37	Ujjivan Small Finance Bank	88.01	0.55	0.62	0.00	0.00	0.00	47.92	0.09	0.18	
38	Utkarsh Small Finance Bank	50.59	0.11	0.22	0.00	0.00	0.00	20.06	0.00	0.00	
	Total Small Finance Bank	424.77	16.31	3.84	0.00	0.00	0.00	103.11	1.30	1.26	
39	Orissa State Co-Op. Bank	251.50	88.60	35.23	1.19	0.00	0.00	33.09	16.03	48.45	
	Total of Co-operative Banks	251.50	88.60	35.23	1.19	0.00	0.00	33.09	16.03	48.45	
	Grand Total	91779.75	3891.38	4.24	1773.25	137.03	7.73	9153.06	186.59	2.04	

NPA Position under Priority Sector as on 30.09.2024 under various sectors										Amt in Crores	
Sl	Bank Name	Priority Sector Advance			Non-priority Advance			Total Advance			
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		
		Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	Amt	Amt	% of NPA to total Outstanding	
1	Bank of Baroda	5398.66	567.30	10.51	8614.33	149.90	1.74	14013.00	717.20	5.12	
2	Bank of India	9011.79	775.08	8.60	14535.80	369.85	2.54	23547.59	1144.93	4.86	
3	Bank of Maharashtra	1655.67	39.02	2.36	2308.42	2.09	0.09	3964.09	41.11	1.04	
4	Canara Bank	6576.85	429.10	6.52	13795.90	1128.24	8.18	20372.74	1557.35	7.64	
5	Central Bank of India	1833.19	246.49	13.45	2644.43	36.23	1.37	4477.61	282.72	6.31	
6	Indian Bank	4713.45	273.31	5.80	9972.34	24.50	0.25	14685.79	297.81	2.03	
7	Indian Overseas Bank	4052.37	267.76	6.61	5323.76	52.73	0.99	9376.13	320.49	3.42	
8	Punjab & Sind Bank	418.19	38.28	9.15	466.87	2.36	0.51	885.05	40.64	4.59	
9	Punjab National Bank	7260.26	967.53	13.33	19579.44	915.84	4.68	26839.70	1883.37	7.02	
10	State Bank of India	52318.32	880.17	1.68	75825.02	314.46	0.41	128143.34	1194.64	0.93	
11	UCO Bank	8778.66	647.08	7.37	9890.90	34.11	0.34	18669.56	681.19	3.65	
12	Union Bank of India	9635.16	674.54	7.00	16109.11	263.16	1.63	23744.27	937.71	3.64	
Total Public Sector Banks		111652.56	5805.68	5.20	179066.32	3293.48	1.84	290718.87	9099.16	3.13	
13	Axis Bank Ltd	7960.83	176.32	2.21	22555.35	106.65	0.47	30516.18	282.97	0.93	
14	Bandhan Bank	1434.66	34.08	2.38	3000.86	58.79	1.96	4435.52	92.87	2.09	
15	City Union Bank	0.00	0.00	#DIV/0!	44.25	0.00	0.00	44.25	0.00	0.00	
16	DCB Bank Ltd	1456.58	44.69	3.07	1812.59	14.34	0.79	3269.17	59.03	1.81	
17	Federal Bank	1149.89	13.38	1.16	1693.16	10.72	0.63	2843.05	24.10	0.85	
18	HDFC Bank	7977.97	154.78	1.94	23147.05	394.44	1.70	31125.02	549.22	1.76	
19	ICICI Bank	8790.14	131.04	1.49	21853.67	239.56	1.10	30643.81	370.60	1.21	
20	IDBI Bank	2226.13	208.07	9.35	3691.61	55.43	1.50	5917.74	263.50	4.45	
21	IDFC First Bank	1368.91	24.43	1.78	3585.03	33.95	0.95	4953.93	58.39	1.18	
22	Indus Ind Bank	4523.89	322.20	7.12	11398.45	70.97	0.62	15922.34	393.17	2.47	
23	Karnatak Bank Ltd.	318.36	23.92	7.51	844.85	51.88	6.14	1163.21	75.80	6.52	
24	Karur Vysya Bank	6.04	0.00	0.00	128.45	0.30	0.23	134.49	0.30	0.22	
25	Kotak Mahindra Bank Ltd	1872.98	21.39	1.14	2545.20	9.74	0.38	4418.18	31.13	0.70	
26	Laxmi Vilas Bank	172.46	0.17	0.10	175.72	0.21	0.12	348.18	0.38	0.11	
27	RBL Bank	850.64	63.77	7.50	861.90	1.18	0.14	1712.54	64.95	3.79	
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.	107.93	3.36	0.00	146.75	1.73	1.18	254.68	5.08	2.00	
30	Tamilnadu Mercantile Bank	0.00	0.00	#DIV/0!	23.15	0.00	0.00	23.15	0.00	0.00	
31	Yes Bank	831.81	3.57	0.43	1987.36	10.10	0.00	2819.17	13.67	0.48	
Total Private Sector Banks		41049.22	1225.19	2.98	99495.39	1059.99	1.07	140544.61	2285.18	1.63	
32	Odisha Gramya Bank	8869.29	1098.49	12.39	9797.49	78.99	0.81	18666.78	1177.48	6.31	
33	Utkal Grameen Bank	4033.69	298.16	7.39	5281.77	50.98	0.97	9315.47	349.14	3.75	
Total of RRBs		12902.98	1396.65	10.82	15079.26	129.97	0.86	27982.24	1526.62	5.46	
34	ESAF Small Finance Bank	308.15	19.40	6.30	322.21	0.07	0.02	630.36	19.48	3.09	
35	Jana Small Finance Bank	1023.39	51.28	5.01	1192.78	4.95	0.41	2216.16	56.23	2.54	
36	Suryoday Small Finance Bank	702.80	34.93	4.97	923.87	1.86	0.20	1626.67	36.79	2.26	
37	Ujjivan Small Finance Bank	526.64	8.81	1.67	582.51	1.02	0.18	1109.15	9.84	0.89	
38	Utkarsh Small Finance Bank	842.06	38.84	4.61	932.47	4.54	0.49	1774.53	43.38	2.44	
Total Small Finance Bank		3403.02	153.26	4.50	3953.84	12.45	0.31	7356.86	165.71	2.25	
39	Orissa State Co-Op. Bank	21665.13	1102.00	5.09	38423.21	255.97	0.67	60088.34	1357.96	2.26	
Total of Co-operative Banks		21665.13	1102.00	5.09	38423.21	255.97	0.67	60088.34	1357.96	2.26	
Grand Total		190672.91	9682.78	5.08	336018.02	4751.86	1.41	526690.94	14434.64	2.74	

Number of Applications for attachment of Property under Section 14 of SARFAESI pending with District Magistrate as on 30.09.2024											
S. No.	Bank Name	Total Applications Pending	Amount (in Crores.)	Applications Pending for more than 60 days	Amount (in Crores.)	S. No.	District Name	Total Applications Pending	Amount (in Crores.)	Applications Pending for more than 60 days	Amount (in Crores.)
1	Bank of Baroda	50	35.69	44	33.03	1	ANUGUL	24	9.30	23	8.41
2	Bank of India	42	20.31	39	19.40	2	BALASORE	21	10.83	10	6.21
3	Bank of Maharashtra	0	0.00	0	0.00	3	BALANGIR	17	3.81	15	2.44
4	Canara Bank	31	7.20	0	0.00	4	BARGARH	20	28.42	16	5.27
5	Central Bank of India	41	6.65	41	6.65	5	BHADRAK	20	1.55	12	1.43
6	Indian Bank	46	21.22	17	14.90	6	BOUDH	3	0.66	3	0.66
7	Indian Overseas Bank	22	105.34	17	5.13	7	CUTTACK	131	86.47	116	84.38
8	Punjab & Sind Bank	2	4.50	2	4.50	8	DEOGARH	0	0.00	0	0.00
9	Punjab National Bank	102	79.01	93	77.01	9	DHENKANAL	10	3.29	8	2.06
10	State Bank of India	20	2.98	10	1.35	10	GAJAPATI	3	0.33	2	0.27
11	UCO Bank	21	7.35	19	7.18	11	GANJAM	77	86.97	60	16.31
12	Union Bank of India	89	21.26	89	21.26	12	JAGATSINGHA	31	8.25	22	6.22
13	Axis Bank Ltd	70	28.71	53	24.44	13	JAJAPUR	17	3.36	15	3.72
14	Bandhan Bank	12	5.15	12	7.29	14	JHARSUGUDA	4	0.70	3	0.34
15	City Union Bank	0	0.00	0	0.00	15	KALAHANDI	31	2.75	19	2.07
16	DCB Bank Ltd	42	6.07	37	4.41	16	KANDHAMAL	4	0.29	3	0.23
17	Federal Bank	0	0.00	0	0.00	17	KENDRAPARA	19	6.79	19	6.79
18	HDFC Bank	13	22.87	13	22.87	18	KENDUJHAR	16	17.05	12	16.04
19	ICICI Bank	0	0.00	0	0.00	19	KHORDHA	132	94.78	119	90.85
20	IDBI Bank	22	5.97	21	5.94	20	KORAPUT	16	11.56	12	2.70
21	IDFC Bank	0	0.00	0	0.00	21	MALKANGIRI	14	1.02	14	1.02
22	Indus Ind Bank	0	0.00	0	0.00	22	MAYURBHANJ	6	1.09	6	1.09
23	Karnatak Bank Ltd.	0	0.00	0	0.00	23	NABARANGPUR	9	1.14	2	0.19
24	Karur Vysya Bank	1	7.00	1	7.00	24	NAYAGARH	2	0.27	0	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	25	NUAPADA	8	1.43	6	1.19
26	DBS Bank(e-LVB)	0	0.00	0	0.00	26	PURI	32	6.76	19	3.77
27	RBL Bank	0	0.00	0	0.00	27	RAYAGADA	6	0.40	5	0.34
28	Standard Chartered Bank	0	0.00	0	0.00	28	SAMBALPUR	13	2.35	6	0.78
29	The South Indian Bank Ltd.	4	3.94	4	3.94	29	SUBARNAPUR	8	0.98	7	0.88
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	30	SUNDARGARH	25	11.51	22	11.25
31	Yes Bank	0	0.00	0	0.00		Total	719	404.12	576	276.91
32	Odisha Gramya Bank	16	7.54	14	6.62						
33	Utkal Grameen Bank	73	5.36	50	4.00						
34	ESAF Small Finance Bank	0	0.00	0	0.00						
35	Jana Small Finance Bank	0	0.00	0	0.00						
36	Suryoday Small Finance 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	719	404.12	576	276.91						

Bank Wise PM SVANidhi as on 30.09.2024

Sl. No.	Bank Name	Target	Total Sponsored applications	Sanctioned	Sanctioned but not Disbursed	Disbursed	Returned	Returned After Sanction	Returned Before Sanction	Pending
1	STATE BANK OF INDIA	16083	49172	41990	2399	39591	2576	2263	313	4606
2	CANARA BANK	7615	9781	8673	362	8311	286	140	146	822
3	UNION BANK OF INDIA	5545	10236	8165	157	8008	632	224	408	1439
4	BANK OF INDIA	5366	8854	7725	24	7701	389	158	231	740
5	INDIAN BANK	5007	7989	7026	115	6911	313	165	148	650
6	PUNJAB NATIONAL BANK	7615	7503	6352	648	5704	522	172	350	629
7	UCO BANK	5539	6142	5054	89	4965	340	130	210	748
8	BANK OF BARODA	5152	5148	3918	152	3766	210	72	138	1020
9	INDIAN OVERSEAS BANK	5007	3572	3015	17	2998	132	52	80	425
10	CENTRAL BANK OF INDIA	2981	3144	2437	224	2213	256	167	89	451
11	BANK OF MAHARASHTRA	1928	1126	998	115	883	40	21	19	88
12	PUNJAB AND SIND BANK	648	722	659	9	650	24	10	14	39
	PSB Banks Total	68486	113389	96012	4311	91701	5720	3574	2146	11657
13	IDBI BANK LTD	5475	672	465	31	434	62	19	43	145
14	HDFC BANK LTD	6704	2054	313	169	144	1542	1496	46	199
15	KARNATAKA BANK	373	218	142	66	76	3	1	2	73
16	KARUR VYSYA BANK	243	56	28	0	28	0	0	0	28
17	AXIS BANK	6201	363	35	7	28	16	6	10	312
18	THE FEDERAL BANK LTD	853	118	19	0	19	0	0	0	99
19	Bandhan Bank	6066	107	6	0	6	62	0	62	39
20	ICICI BANK LTD	5476	115	4	0	4	12	0	12	99
21	TAMILNAD MERCANTILE BANK LTD	46	10	4	0	4	0	0	0	6
22	CITY UNION BANK LTD	69	8	4	0	4	4	0	4	0
23	INDUSIND BANK LIMITED	2200	45	9	7	2	1	0	1	35
24	KOTAK MAHINDRA BANK	1043	35	0	0	0	5	0	5	30
25	DCB Bank Limited	1307	8	0	0	0	0	0	0	8
26	DBS Bank India Limited	80	10	0	0	0	0	0	0	10
27	SOUTH INDIAN BANK	115	2	0	0	0	0	0	0	2
28	IDFC FIRST BANK LIMITED	1203	1	0	0	0	0	0	0	1
29	RBL Bank	202	0	0	0	0	0	0	0	0
30	SCB	69	0	0	0	0	0	0	0	0
31	YES BANK LTD	491	21	0	0	0	1	0	1	20
	Pvt. Banks Total	38216	3843	1029	280	749	1708	1527	181	1106
32	ODISHA GRAMYA BANK	3929	1188	740	366	374	48	6	42	400
33	UTKAL GRAMEEN BANK	2685	271	13	0	13	92	0	92	166
	RRBs Total	6614	1459	753	366	387	140	6	134	566
34	Utkarsh Small Finance Bank Limited	1831	356	122	1	121	10	1	9	224
35	Ujjivan Small Finance Bank Limited	725	18	1	0	1	1	0	1	16
36	ESAF Small Finance Bank Limited	328	1	0	0	0	0	0	0	1
37	Suryoday Small Finance Bank	1564	1	0	0	0	0	0	0	1
38	Jana SFB	0	0	0	0	0	0	0	0	0
	SFB Total	4448	376	123	1	122	11	1	10	242
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	Annapurna Finance Pvt. Ltd.	0	194	135	1	134	24	0	24	35
42	Arohan Financial Services Limited	0	2	0	0	0	0	0	0	2
43	Fincare Small Finance Bank Limited	0	1	0	0	0	0	0	0	1
44	India Post Payments Bank	0	4	0	0	0	0	0	0	4
45	Unity Small Finance Bank Ltd.	0	17	9	0	9	0	0	0	8
46	UTTAR BIHAR GRAMIN BANK	0	1	0	0	0	0	0	0	1
47	Adilabad District Central Cooperative Bank Ltd.	0	1	0	0	0	0	0	0	1
48	Not Picked up by Any Bank	0	37	0	0	0	0	0	0	0
	Others	0	258	144	1	143	24	0	24	53
	Grand Total	124840	119325	98061	4959	93102	7603	5108	2495	13624

Performance under PM-Surya Ghar as of 30.09.2024

S1	Name of Bank	No. of A/c sanctioned	Amt. sanctioned in Rs. Lakhs	Amt. disbursed in Rs. Lakhs	Subsidy received, If any in Rs. Lakhs
1	Bank of Baroda	1	2.00	2.00	0.00
2	Bank of India	3	6.00	6.00	0.00
3	Bank of Maharashtra	0	0.00	0.00	0.00
4	Canara Bank	8	15.07	12.36	0.00
5	Central Bank of India	0	0.00	0.00	0.00
6	Indian Bank	5	8.96	2.80	0.00
7	Indian Overseas Bank	6	14.10	14.10	0.00
8	Punjab & Sind Bank	0	0.00	0.00	0.00
9	Punjab National Bank	21	39.43	9.05	0.00
10	State Bank of India	186	294.64	193.09	0.00
11	UCO Bank	7	12.09	9.18	0.00
12	Union Bank of India	16	29.89	25.40	0.00
Public Sector Banks		253	422.18	273.98	0.00
13	Axis Bank Ltd	0	0.00	0.00	0.00
14	Bandhan Bank	0	0.00	0.00	0.00
15	City Union Bank	0	0.00	0.00	0.00
16	DCB Bank Ltd	0	0.00	0.00	0.00
17	Federal Bank	0	0.00	0.00	0.00
18	HDFC Bank	0	0.00	0.00	0.00
19	ICICI Bank	0	0.00	0.00	0.00
20	IDBI Bank	0	0.00	0.00	0.00
21	IDFC Bank	0	0.00	0.00	0.00
22	Indus Ind Bank	0	0.00	0.00	0.00
23	Karnatak Bank Ltd.	0	0.00	0.00	0.00
24	Karur Vysya Bank	0	0.00	0.00	0.00
25	Kotak Mahindra Bank Ltd	0	0.00	0.00	0.00
26	Laxmi Vilas Bank	0	0.00	0.00	0.00
27	RBL Bank	0	0.00	0.00	0.00
28	Standard Chartered Bank	0	0.00	0.00	0.00
29	The South Indian Bank Ltd.	0	0.00	0.00	0.00
30	Tamilnadu Mercantile Bank Ltd	0	0.00	0.00	0.00
31	Yes Bank	0	0.00	0.00	0.00
Private Sector Banks		0	0.00	0.00	0.00
32	Odisha Gramya Bank	0	0.00	0.00	0.00
33	Utkal Grameen Bank	0	0.00	0.00	0.00
Regional Rural Banks		0	0.00	0.00	0.00
34	ESAF Small Finance Bank	0	0.00	0.00	0.00
35	Jana Small Finance Bank	0	0.00	0.00	0.00
36	Suryoday Small Finance Bank	0	0.00	0.00	0.00
37	Ujjivan Small Finance Bank	0	0.00	0.00	0.00
38	Utkarsh Small Finance Bank	0	0.00	0.00	0.00
Small Finance Bank		0	0.00	0.00	0.00
39	Orissa State Co-Op. Bank	0	0.00	0.00	0.00
Coop Bank Total		0	0.00	0.00	0.00
TOTAL		253	422.18	273.98	0.00

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 30.09.2024 (Amount in Crore)

Sl	Name of Bank	SIKHS				MUSLIMS				CHRISTIANS				BUDDHIST			
		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	9	0.56	56	2.79	245	8.23	1427	39.17	110	2.22	443	9.51	10	0.14	102	5.04
2	Bank of India	13	0.64	123	8.25	617	13.76	5262	120.33	217	4.90	2253	30.09	0	0.00	0	0.00
3	Bank of Maharashtra	48	0.13	28	1.00	759	6.84	816	27.88	558	3.28	315	4.91	0	0.00	2	0.03
4	Canara Bank	402	3.03	1363	36.35	3017	35.08	10247	207.58	2348	17.28	5111	94.41	1032	11.86	5587	325.00
5	Central Bank of India	29	2.50	98	6.24	52	1.36	238	5.84	21	0.02	64	0.48	5	0.09	32	0.85
6	Indian Bank	31	1.22	80	4.68	1032	28.67	2823	62.19	1117	44.72	1442	50.92	21	0.97	47	0.50
7	Indian Overseas Bank	2	0.09	32	1.29	598	5.12	3259	33.18	135	1.20	620	15.08	2	0.02	8	0.05
8	Punjab & Sind Bank	2	0.34	16	0.74	21	0.79	87	3.65	4	0.07	9	0.31	0	0.00	0	0.00
9	Punjab National Bank	18	1.43	134	9.01	456	14.98	3443	127.18	579	7.24	2309	43.14	0	0.00	4	0.28
10	State Bank of India	1928	9.19	18527	155.91	13137	116.75	281774	3375.11	16407	81.88	210374	2265.71	253	0.40	563	16.08
11	UCO Bank	18	0.49	1660	104.77	818	13.25	25518	136.92	313	3.87	12498	890.62	0	0.00	108	3.21
12	Union Bank of India	166	4.60	539	26.96	1923	40.79	6852	147.47	890	14.42	1878	47.04	8	0.18	47	4.78
	Public Sector Banks	2666	24.22	22656	357.99	22675	285.62	341746	4286.50	22699	181.10	237316	3452.22	1331	13.66	6470	355.82
13	Axis Bank Ltd	25	1.91	95	5.93	657	27.71	2664	94.70	1775	8.99	2869	25.20	7	0.07	13	0.14
14	Bandhan Bank	6	0.05	16	0.08	10883	103.76	33573	341.32	1250	3.08	1707	5.41	4	0.03	8	0.07
15	City Union Bank	0	0.00	0	0.00	4	0.04	3	0.02	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Ltd	0	0.00	7	0.13	357	1.65	1607	23.01	93	0.27	312	2.54	0	0.00	4	0.13
17	Federal Bank	22	0.92	30	2.05	972	15.06	2214	30.61	249	2.24	426	4.29	0	0.00	2	0.01
18	HDFC Bank	25	4.25	52	9.35	1223	15.34	6745	117.98	683	3.16	1616	9.82	0	0.01	3	0.04
19	ICICI Bank	34	1.50	134	15.18	1362	52.68	5037	226.84	1521	10.10	2901	36.20	8	0.43	64	7.14
20	IDBI Bank	27	1.83	37	3.33	510	13.25	1406	49.77	42	1.07	161	7.46	0	0.00	0	0.00
21	IDFC First Bank	98	0.24	214	0.64	1176	4.98	4180	10.27	198	0.56	398	1.12	2	0.01	7	0.02
22	Indus Ind Bank	6	0.56	27	4.25	20298	89.59	85764	228.29	14001	34.59	34817	80.79	0	0.00	0	0.00
23	Karnatak Bank Ltd.	6	0.08	9	0.30	24	2.26	51	4.22	0	0.00	2	0.01	0	0.00	0	0.00
24	Karur Vysya Bank	0	0.00	0	0.00	14	0.22	31	0.41	14	0.01	14	0.13	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	4	0.34	42	3.94	41	8.10	355	35.35	42	1.90	83	4.00	0	0.00	4	0.06
26	Laxmi Vilas Bank	0	0.00	0	0.00	9	0.10	7	0.06	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL Bank	4	0.01	10	0.03	2389	10.49	8135	23.60	4226	11.86	8490	25.70	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	0.08	46	0.39	26	0.62	19	0.04	7	0.10	0	0.00	0	0.00
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Yes Bank	0	0.00	2766	7.73	61	1.50	4057	25.16	285	0.83	877	3.35	0	0.00	161	0.52
	Private Sector Banks	257	11.69	3441	53.02	40026	347.12	155855	1212.23	24398	78.70	54680	206.12	21	0.55	266	8.13
32	Odisha Gramya Bank	11	0.09	36	0.84	3521	35.42	13825	118.91	154	2.09	203	4.39	20	0.47	92	2.80
33	Utkal Grameen Bank	20	0.14	844	7.83	41	0.29	4532	24.69	46	0.20	10070	37.83	0	0.00	0	0.00
	RRBs	31	0.23	880	8.67	3562	35.71	18357	143.60	200	2.29	10273	42.22	20	0.47	92	2.80
34	ESAF Small Finance Bank	4	0.01	16	0.04	423	2.23	1529	5.22	317	0.93	640	2.21	0	0.01	5	0.02
35	Jana Small Finance Bank	9	0.04	32	0.15	1121	7.32	5442	20.87	734	2.43	1792	6.03	1098	8.11	7819	45.86
36	Suryoday Small Finance Bank	13	0.04	48	0.14	1364	7.43	5470	18.42	799	2.66	1583	5.36	5	0.03	20	0.11
37	Ujjivan Small Finance Bank	22	0.09	89	0.33	1362	8.13	6029	21.40	1635	5.96	4121	15.67	4	0.02	11	0.07
38	Utkarsh Small Finance Bank	0	0.00	10	0.02	59	0.16	1725	6.12	110	0.13	2017	5.21	4	0.01	14	0.03
	Total Small Finance Bank	48	0.18	195	0.68	4329	25.27	20195	72.03	3595	12.11	10153	34.48	1111	8.18	7869	46.09
39	Orissa State Co-Op. Bank	424	0.92	735	2.61	18082	87.81	45520	196.59	20789	257.64	141459	61.96	0	0.00	2	0.04
	Total of Co-operative	424	0.92	735	2.61	18082	87.81	45520	196.59	20789	257.64	141459	61.96	0	0.00	2	0.04
	TOTAL	3426	37.24	27907	422.97	88674	781.53	581673	5910.95	71681	531.84	453881	3797.00	2483	22.86	14699	412.88

Annexure - 44

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 30.09.2024 (Amount in Crore)													
SI	Name of Bank	Zoroastrians				Jains				TOTAL			
		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Balance outstanding as on 30.09.2024	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	6	0.38	21	0.60	13	0.33	91	3.97	393	11.86	2140	61.08
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	847	19.30	7638	158.67
3	Bank of Maharashtra	0	0.00	0	0.00	15	0.15	31	0.38	1380	10.40	1192	34.20
4	Canara Bank	12	0.07	196	1.31	201	4.53	1022	40.79	7012	71.85	23496	705.44
5	Central Bank of India	0	0.00	0	0.00	13	2.71	43	3.22	120	6.68	475	16.63
6	Indian Bank	6	0.06	14	0.35	3	0.96	5	0.43	2210	76.60	4411	119.07
7	Indian Overseas Bank	0	0.00	0	0.00	3	0.01	7	0.03	740	6.44	3926	49.63
8	Punjab & Sind Bank	0	0.00	0	0.00	26	0.97	0	0.00	53	2.17	112	4.70
9	Punjab National Bank	0	0.00	3	0.01	7	0.32	48	1.57	1060	23.97	5941	181.19
10	State Bank of India	3	0.00	5	0.24	107	2.76	177	7.50	31835	210.98	511420	5820.55
11	UCO Bank	0	0.00	3	0.02	5	0.14	26	0.67	1154	17.75	39813	1136.21
12	Union Bank of India	0	0.00	3	0.00	39	2.25	169	9.12	3026	62.24	9488	235.37
Public Sector Banks		27	0.51	245	2.53	432	15.13	1619	67.68	49830	520.24	610052	8522.74
13	Axis Bank Ltd	3	0.52	18	0.92	13	0.92	116	8.08	2480	40.12	5775	134.97
14	Bandhan Bank	0	0.00	0	0.00	39	0.13	124	0.35	12182	107.05	35428	347.23
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	4	0.04	3	0.02
16	DCB Ltd	0	0.00	0	0.00	0	0.00	2	0.04	450	1.92	1932	25.85
17	Federal Bank	0	0.00	0	0.00	41	0.15	168	1.40	1284	18.37	2840	38.36
18	HDFC Bank	0	0.00	0	0.00	3	0.01	20	1.31	1934	22.77	8436	138.50
19	ICICI Bank	9	0.15	72	2.81	3	0.14	35	2.21	2937	65.00	8243	290.38
20	IDBI Bank	0	0.00	0	0.00	3	0.10	12	1.42	582	16.25	1616	61.98
21	IDFC First Bank	3	0.01	7	0.03	0	0.01	5	0.02	1477	5.81	4811	12.10
22	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	34305	124.74	120608	313.33
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	30	2.34	62	4.53
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	28	0.23	45	0.54
25	Kotak Mahindra Bank Ltd	0	0.01	3	0.17	0	0.02	4	0.08	87	10.37	491	43.60
26	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	9	0.10	7	0.06
27	RBL Bank	3	0.02	7	0.02	0	0.00	4	0.01	6622	22.38	16646	49.36
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	65	0.43	35	0.80
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	15	0.33	0	0.00	15	0.33
31	Yes Bank	0	0.00	0	0.00	7	0.02	96	2.45	353	2.35	7957	39.21
Private Sector Banks		18	0.71	107	3.95	109	1.50	601	17.70	64829	440.27	214950	1501.15
32	Odisha Gramya Bank	0	0.00	0	0.00	0	0.00	0	0.00	3706	38.07	14156	126.94
33	Utkal Grameen Bank	0	0.00	0	0.00	0	0.00	0	0.00	107	0.63	15446	70.35
RRBs		0	0.00	0	0.00	0	0.00	0	0.00	3813	38.70	29602	197.29
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	4	0.01	744	3.18	2194	7.50
35	Jana Small Finance Bank	0	0.00	0	0.00	47	0.18	470	1.04	3009	18.08	15555	73.95
36	Suryoday Small Finance Bank	27	0.10	185	0.53	13	0.05	57	0.14	2221	10.31	7363	24.70
37	Ujjivan Small Finance Bank	0	0.01	9	0.04	3	0.01	12	0.06	3026	14.22	10271	37.57
38	Utkarsh Small Finance Bank	0	0.00	5	0.01	5	0.01	505	0.98	178	0.31	4276	12.37
Total Small Finance Bank		27	0.11	199	0.58	68	0.25	1048	2.23	9178	46.10	39659	156.09
39	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	39295	346.37	187716	261.20
Total of Co-operative		0	0.00	0	0.00	0	0.00	0	0.00	39295	346.37	187716	261.20
TOTAL		72	1.33	551	7.06	609	16.88	3268	87.61	166945	1391.68	1081979	10638.47

Central KYC Records Registry (CKYCR) - Odisha-30.09.2024

S no.	Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCR for customer onboarding)
1	BANK OF BARODA	PSU Bank	32088	31496	43877	63584	49.53%
2	BANK OF INDIA	PSU Bank	150071	0	3513	150071	0.00%
3	BANK OF MAHARASHTRA	PSU Bank	4450	0	6867	4450	0.00%
4	CANARA BANK	PSU Bank	28312	0	13857	28312	0.00%
5	CENTRAL BANK OF INDIA	PSU Bank	6593	1	5	6594	0.02%
6	INDIAN BANK	PSU Bank	64672	5911	42492	70583	8.37%
7	INDIAN OVERSEAS BANK	PSU Bank	14809	0	39	14809	0.00%
8	PUNJAB AND SIND BANK	PSU Bank	665	0	25	665	0.00%
9	PUNJAB NATIONAL BANK	PSU Bank	54046	9	3157	54055	0.02%
10	STATE BANK OF INDIA	PSU Bank	241102	218177	411312	459279	47.50%
11	UCO BANK	PSU Bank	26995	1	238	26996	0.00%
12	Union Bank Of India	PSU Bank	66466	3	14603	66469	0.00%
	Total		690269	255598	539185	945867	27.02%
13	HDFC BANK	Private Bank	18682	17867	69753	36549	48.89%
14	KARUR VYSYA BANK LIMITED	Private Bank	2078	0	7398	2078	0.00%
15	RBL Bank Ltd	Private Bank	656	7447	10640	8103	91.90%
16	ICICI BANK LIMITED	Private Bank	6320	26	14576	6346	0.41%
17	INDUSIND BANK LIMITED	Private Bank	17900	4397	78116	22297	19.72%
18	Axis Bank Limited	Private Bank	14583	48799	78722	63382	76.99%
19	CITY UNION BANK LTD	Private Bank	29	1	1	30	3.33%
20	YES BANK LIMITED	Private Bank	1054	7885	8247	8939	88.21%
21	Kotak Mahindra Bank	Private Bank	2326	17692	19919	20018	88.38%
22	Bandhan Bank Limited	Private Bank	6172	795	23380	6967	11.41%
23	IDFC FIRST BANK LIMITED	Private Bank	6205	56004	138024	62209	90.03%
24	THE SOUTH INDIAN BANK LIMITED	Private Bank	220	1118	1273	1338	83.56%
25	The Karnataka Bank Limited	Private Bank	1166	0	25	1166	0.00%
26	Tamilnad Mercantile Bank Ltd	Private Bank	37	79	143	116	68.10%
27	THE FEDERAL BANK LTD	Private Bank	3555	2	4393	3557	0.06%
28	DCB BANK LIMITED	Private Bank	1183	0	22	1183	0.00%
29	IDBI Bank Limited	Private Bank	3432	0	6779	3432	0.00%
	Total		85598	162112	461411	247710	65.44%
30	ODISHA GRAMYA BANK	RRB	9220	0	0	9220	0.00%
31	UTKAL GRAMEEN BANK	RRB	124517	0	9	124517	0.00%
	Total		133737	0	9	133737	0.00%
32	AU SMALL FINANCE BANK LIMITED	SFB	596	3	8	599	0.50%
33	Suryoday Small Finance Bank Ltd	SFB	1658	10228	20034	11866	86.05%
34	UTKARSH SMALL FINANCE BANK LIM	SFB	18115	1719	2846	19834	8.67%
35	UJIVAN SMALL FINANCE BANK LTD	SFB	2728	84	0	2812	2.99%
36	ESAF SMALL FINANCE BANK LIMITED	SFB	1535	0	0	1535	0.00%
37	Jana Small Finance Bank Limited	SFB	5478	104	81	5582	1.86%
38	Unity Small Finance Bank Limited	SFB	8792	11816	10712	20608	57.34%
	Total		38902	23954	33753	62856	38.11%
39	THE URBAN COOPERATIVE BANK LTI	Cooperative Bank	140	528	831	668	79.04%
40	THE PURI URBAN COOPERATIVE BAN	Cooperative Bank	84	0	0	84	0.00%
41	The Balasore Co-operative Urban Ban	Cooperative Bank	21	23	198	44	52.27%
42	THE KENDRAPARA URBAN CO-OPER	Cooperative Bank	426	0	0	426	0.00%
43	THE URBAN COOPERATIVE BANK LTI	Cooperative Bank	0	1	17	1	100.00%
44	The Berhampur Co-operative urban B	Cooperative Bank	1	0	69	1	0.00%
	Total		672	552	1115	1224	45.10%
45	Jammu and Kashmir Bank Limited	Others	8	0	0	8	0.00%
46	DHANLAXMI BANK LIMITED	Others	27	0	0	27	0.00%
47	CSB BANK LTD.	Others	29	0	1	29	0.00%
48	NORTH EAST SMALL FINANCE BANK	Others	0	0	2236	0	#DIV/0!
49	EQUITAS SMALL FINANCE BANK LTD	Others	20	5	6	25	20.00%
50	THE ADARSH CO OPERATIVE URBAN	Others	2	0	0	2	0.00%
51	SVC Cooperative Bank Ltd	Others	10	1	6	11	9.09%
52	Shivalik Small Finance Bank	Others	8	1	1	9	11.11%
53	THE GAYATRI COOPERATIVE URBAN	Others	2	0	0	2	0.00%
54	NEW INDIA CO OPERATIVE BANK LIM	Others	0	0	1	0	#DIV/0!
55	KNS Bank The Kuria Nagrik Sahakari	Others	1	0	0	1	0.00%
56	THE BANASKANTHA DISTRICT CENTR	Others	1	0	0	1	0.00%
57	Associate Co Operative Bank Ltd	Others	0	0	1	0	#DIV/0!
58	SHRI RAJKOT DISTRICT COOPERATIV	Others	1	0	0	1	0.00%
59	PRIME CO OP BANK LTD	Others	2	0	3	2	0.00%
60	THE ODE URBAN CO OPERATIVE BAN	Others	1	0	0	1	0.00%
61	THE ANNASAHAB SAVANT CO OPER	Others	5	0	0	5	0.00%
62	SURATNATIONALCOOP BANK LTD	Others	1	0	0	1	0.00%
63	SANMATI SAHAKARI BANK LTD ICHA	Others	6	0	1	6	0.00%
64	THE MANGALORE CATHOLIC CO OP	Others	1	0	0	1	0.00%
65	Sundarlal Sawji Urban Coop Bank Ltd	Others	8	0	0	8	0.00%
66	SHIKSHAK SAHAKARI BANK LTD NAP	Others	1	0	0	1	0.00%
67	SHRI ADINATH CO OP. BANK LTD.ICH	Others	1	0	0	1	0.00%
68	The Ajara Urban Co.Op Bank Ltd	Others	5	0	0	5	0.00%
69	CITIZEN COOPERATIVE BANK LTD. N	Others	1	0	0	1	0.00%
70	Sant Sopankaka Sahakari Bank Ltd Sa	Others	2	0	0	2	0.00%
71	THE SURAT MERCANTILE CO OP BAN	Others	6	1	0	7	14.29%
72	THE SURAT DISTRICT CO OPERATIVE	Others	8	0	0	8	0.00%
73	THE CHITNAVISPURA SAHAKARI BAN	Others	0	0	1	0	#DIV/0!
74	The Citizen Co operative Bank Ltd	Others	5	0	0	5	0.00%
75	Uttarakhand State Cooperative Bank	Others	0	0	1	0	#DIV/0!
76	THE COOPERATIVE BANK OF RAIKO	Others	0	2	0	2	100.00%
77	THE KARNATAKA STATE COOPERATI	Others	0	0	1	0	#DIV/0!
78	MAHILA NAGRIK SAHAKARI BANK MA	Others	1	0	0	1	0.00%
79	CHAMOLI ZILA SAHAKARI BANK LTD	Others	1	0	0	1	0.00%
80	THE HP STATE COOPERATIVE BANK	Others	1	0	0	1	0.00%
81	THE NAVAL DOCKYARD CO-OP BAN	Others	0	0	1	0	#DIV/0!
82	VIDYASAGAR CENTRAL CO OPERATI	Others	3	0	0	3	0.00%
83	Apna Sahakari Bank Ltd.	Others	1	0	0	1	0.00%
84	THE SARASWAT COOPERATIVE BAN	Others	5	0	0	5	0.00%
85	TELANGANA STATE COOPERATIVE A	Others	2	0	0	2	0.00%
86	THE VISAKHAPATNAM CO OPERATI	Others	4	0	0	4	0.00%
87	JANASEVA SAHAKARI BANK LTD PUN	Others	0	0	1	0	#DIV/0!
88	SAMARTH SAHAKARI BANK LTD SOLA	Others	1	0	0	1	0.00%
89	SREE SUBRAMANYESWARA CO OPER	Others	0	0	2	0	#DIV/0!
90	THE MEENACHIL EAST URBAN COOP	Others	1	0	0	1	0.00%
91	BALAGERIA CENTRAL CO-OPERATI	Others	1	0	0	1	0.00%

Central KYC Records Registry (CKYCR)- Odisha-30.09.2024

S no.	Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
92	AMBAJOGAI PEOPLES CO OP BANK N	Others	1	0	0	1	0.00%
93	THE INCOME TAX DEPARTMENT CO	Others	1	0	0	1	0.00%
94	The South Canara District Central Co	Others	0	0	1	0	#DIV/0!
95	THE KARIMNAGAR DISTRICT COOPE	Others	2	0	0	2	0.00%
96	ANDAMAN AND NICOBAR STATE CO	Others	0	1	4	1	100.00%
97	THE RANDEER PEOPLES COOPERATIV	Others	4	0	0	4	0.00%
98	THE BANGALORE CITY CO OPERATI	Others	0	0	3	0	#DIV/0!
99	THE POSTAL AND RMS EMPLOYEES C	Others	0	0	1	0	#DIV/0!
100	THE JANATHA CO OPERATIVE BANK	Others	1	0	0	1	0.00%
101	THEPAYYANUR CO OPERATIVE TOW	Others	1	0	0	1	0.00%
102	The Hoshiarpur Central Cooperative	Others	1	0	0	1	0.00%
103	The National Co-operative Bank Ltd.	Others	3	0	0	3	0.00%
104	THE MALLESWARAM CO-OPERATIVE	Others	2	0	0	2	0.00%
105	THE SHIRPUR PEOPLES COOPERATIV	Others	2	0	0	2	0.00%
106	THE MEHSANA URBAN CO OP. BANK	Others	1	0	0	1	0.00%
107	BASSEIN CATHOLIC COOPERATIVE I	Others	1	0	0	1	0.00%
108	PAYTM PAYMENTS BANK LIMITED	Others	531	0	0	531	0.00%
109	Jio Payments Bank Limited	Others	735	3507	14779	4242	82.67%
110	AIRTEL PAYMENTS BANK LIMITED	Others	38502	54772	96801	93274	58.72%
111	NSDL Payments Bank Limited	Others	4952	0	59	4952	0.00%
112	Fino Payments Bank Limited	Others	8746	53	1	8799	0.60%
113	INDIA POST PAYMENTS BANK LTD	Others	178777	1	0	178778	0.00%
114	Baroda Rajasthan Kshetriya Gramin B	Others	1	0	0	1	0.00%
115	ANDHRA PRAGATHI GRAMEENA BAN	Others	54	0	0	54	0.00%
116	KARNATAKA VIKAS GRAMEENA BAN	Others	1	0	0	1	0.00%
117	TAMIL NADU GRAMA BANK	Others	83	0	155	83	0.00%
118	Maharashtra Gramin Bank	Others	4	0	0	4	0.00%
119	KERALA GRAMIN BANK	Others	9	0	0	9	0.00%
120	SAURASHTRA GRAMIN BANK	Others	6	0	0	6	0.00%
121	TELANGANA GRAMEENA BANK	Others	3	0	0	3	0.00%
122	RAJASTHAN MARUDHARA GRAMIN B	Others	1	0	0	1	0.00%
123	JHARKHAND RAJYA GRAMIN BANK	Others	1	0	0	1	0.00%
124	CHAITANYA GODAVARI GRAMEENA	Others	58	0	0	58	0.00%
125	dakshin bihar grammin bank	Others	1	0	0	1	0.00%
126	MIZORAM RURAL BANK	Others	0	0	1	0	#DIV/0!
127	PUDUVAI BHARATHIAR GRAMA BAN	Others	2	0	0	2	0.00%
128	BARODA U.P. BANK	Others	11	0	9	11	0.00%
Total			232681	58344	114077	291025	20.05%
Grand Total			1181859	500560	1149550	1682419	29.75%

1181873

500562

1149552

1682435

0.297522341

Annexure - 46**Bank wise settlement and credit linkage (cumulative W.E.F. 01.04.2011 to 30.09.2024)**

Name of Bank	Candidates Trained	Total Settled	%age of Settlement	%age of Credit Linkage
Union Bank of India	19132	15413	80.56	68
BOI	18845	14236	75.54	56
CBI	7076	4771	67.43	47
RUDSETI	15734	13044	82.90	77
SBI	145540	110854	76.17	62
UCO	62340	44248	70.98	61
TOTAL	268667	202566	75.40	62

* Source - State Office, RSETI

PERFORMANCE OF RSETIs IN ODISHA UNDER SETTLEMENT AND CREDIT LINKAGE AS ON 30.09.2024

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	406	10285	8015	6583	1432	1829	4754	77.93	72.22
2	Gajapati	Gajapati	Union Bank Paralakhemundi	327	8847	7398	6801	597	2543	4258	83.62	62.61
3	Mayurbhanj	Mayurbhanj	BOI Baripada	365	10623	8293	7860	433	3468	4392	78.07	55.88
4	Keonjhar	Keonjhar	BOI Keonjhar	279	8222	5943	5331	612	2292	3039	72.28	57.01
5	Deogarh	Deogarh	CBI Deogarh	224	7076	4771	4687	84	2464	2223	67.43	47.43
6	Khordha	RUDSETI	Syndicate, Canara, Dharmasth	486	15734	13044	11684	1360	2732	8952	82.90	76.62
7	Bargarh	Bargarh	SBI Baragarh	298	8627	7485	6661	824	1663	4998	86.76	75.03
8	Bolangir	Bolangir	SBI Bolangir	275	8210	6489	6065	424	2735	3330	79.04	54.91
9	Boudh	Boudh	SBI Boudh	264	7892	5147	4864	283	1325	3539	65.22	72.76
10	Jajpur	Jajpur	SBI Jajpur	304	9288	7111	6853	258	2660	4193	76.56	61.18
11	Jharsuguda	Jharsuguda	SBI Jharsuguda	434	11386	9619	7667	1952	3977	3690	84.48	48.13
12	Kalahandi	Kalahandi	SBI Kalahandi	305	8813	6552	5363	1189	2605	2758	74.34	51.43
13	Kandhamal	Kandhamal	SBI Kandhamal	271	8437	6488	5912	576	2127	3785	76.90	64.02
14	Kendrapara	Kendrapara	SBI Kendrapara	344	10458	7862	7200	662	2641	4559	75.18	63.32
15	Koraput	Koraput	SBI Koraput	244	7126	4915	4322	593	1336	2986	68.97	69.09
16	Malkangiri	Malkangiri	SBI Malkangiri	248	7200	5120	4910	210	2187	2723	71.11	55.46
17	Nabrangpur	Nabrangpur	SBI Nabarangpur	254	8211	5801	5235	566	2475	2760	70.65	52.72
18	Nayagarh	Nayagarh	SBI Nayagarh	287	8319	6301	6055	246	3025	3030	75.74	50.04
19	Nuapada	Nuapada	SBI Nuapara	279	8026	6238	5878	360	3019	2859	77.72	48.64
20	Rayagada	Rayagada	SBI Rayagara	258	7653	6195	5385	810	1586	3799	80.95	70.55
21	Sambalpur	Sambalpur	SBI Sambalpur	309	9029	7102	5987	1115	1734	4253	78.66	71.04
22	Subarnapur	Subarnapur	SBI Subarnapur	274	8122	6222	6089	133	1655	4434	76.61	72.82
23	Sundargarh	Sundargarh	SBI Sundargarh	297	8743	6207	5724	483	2434	3290	70.99	57.48
24	Angul	Angul	UCO Angul	260	8561	6393	5962	431	2675	3287	74.68	55.13
25	Balasore	Balasore	UCO Balasore	319	10440	6923	6437	486	2191	4246	66.31	65.96
26	Bhadrak	Bhadrak	UCO Bhadrak	299	9231	7319	6924	395	2869	4055	79.29	58.56
27	Cuttack	Cuttack	UCO Cuttack	279	8399	5516	5308	208	2239	3069	65.67	57.82
28	Dhenkanal	Dhenkanal	UCO Dhenkanal	282	9058	6358	6194	164	1576	4618	70.19	74.56
29	Jagatsinghpur	Jagatsinghpur	UCO Jagatsinghpur	287	8063	5418	4861	557	2084	2777	67.20	57.13
30	Puri	Puri	UCO Puri	284	8588	6321	6119	202	2834	3285	73.60	53.69
TOTAL				9042	268667	202566	184921	17645	70980	113941	75.40	61.62

* Source - State Office, RSETI

PERFORMANCE OF RSETI'S IN ODISHA AS ON 30.09.2024

Sl	Name Of RSETI	Name of Supporting Bank	AAP					RURAL POOR / NRLM		
			Target For FY 2024-25		Achievement			Target	Achievement	%age
			No. of	No. of	No. of	No. of	%age			
1	Ganjam	Union Bank	31	980	13	398	40.61	686	359	52.33
2	Gajapati	Union Bank	33	980	15	495	50.51	686	495	72.16
	Sub Total	Union Bank	64	1960	28	893	45.56	1372	854	62.24
3	Mayurbhanj	BOI	36	1150	17	544	47.30	805	536	66.58
4	Keonjhar	BOI	31	1050	17	545	51.90	735	545	74.15
	Sub Total	BOI	67	2200	34	1089	49.50	1540	1081	70.19
5	Deogarh	CBI	32	1050	6	185	17.62	539	185	34.32
6	RUDSETI	Syndicate, Canara, Dharm	38	1100	18	555	50.45	560	551	98.39
7	Bargarh	SBI	34	970	15	486	50.10	679	486	71.58
8	Bolangir	SBI	31	920	11	363	39.46	644	351	54.50
9	Boudh	SBI	28	920	12	411	44.67	644	400	62.11
10	Jajpur	SBI	30	980	15	494	50.41	686	494	72.01
11	Jharsuguda	SBI	40	1120	16	498	44.46	784	413	52.68
12	Kalahandi	SBI	28	970	15	489	50.41	679	447	65.83
13	Kandhamal	SBI	33	980	15	524	53.47	686	524	76.38
14	Kendrapara	SBI	35	1050	10	331	31.52	735	330	44.90
15	Koraput	SBI	27	860	13	416	48.37	602	387	64.29
16	Malkangiri	SBI	34	850	13	408	48.00	595	405	68.07
17	Nabrangpur	SBI	30	970	15	511	52.68	679	507	74.67
18	Nayagarh	SBI	32	990	16	523	52.83	693	503	72.58
19	Nuapada	SBI	26	890	15	484	54.38	623	470	75.44
20	Rayagada	SBI	34	1000	13	444	44.40	700	440	62.86
21	Sambalpur	SBI	33	990	17	564	56.97	693	526	75.90
22	Subarnapur	SBI	29	970	12	394	40.62	679	394	58.03
23	Sundargarh	SBI	33	970	11	344	35.46	679	337	49.63
	Sub-Total	SBI	537	16400	234	7684	46.85	11480	7414	64.58
24	Angul	UCO	34	1050	14	446	42.48	735	444	60.41
25	Bhadrak	UCO	33	1150	16	432	37.57	805	432	53.66
26	Balasore	UCO	41	1250	18	602	48.16	875	576	65.83
27	Dhenkanal	UCO	32	1000	15	503	50.30	700	500	71.43
28	Cuttack	UCO	30	980	13	425	43.37	686	398	58.02
29	Jagatsinghpur	UCO	37	1050	13	424	40.38	735	401	54.56
30	Puri	UCO	34	1120	6	199	17.77	784	198	25.26
	Sub-Total	UCO	241	7600	95	3031	39.88	5320	2949	55.43
	TOTAL		979	30310	415	13437	44.33	20811	13034	62.63

* Source - State Office, RSETI

**RSETI GRADING, RESIDENTIAL FACILITY AND BUILDING CONSTRUCTION STATUS Grading
as on 31.03.2024 & Building Status as on 30.09.2024**

SL No	Sponsoring Bank	Districts	RSETI Grading for 2022-23	Residential Training Facility	Issue Of Permissive Possession	Building Construction Status (September 2024)
1	UCO BANK	Angul	AA	YES	Yes	Building construction to start
		Balasore	AA	YES	YES	Completed
		Bhadrak	AA	No	YES	Completed & shifted
		Cuttack	AA	Yes	NO	Land Not allotted, freshly identified
		Dhenkanal	AA	YES	Yes	On the verge of completion
		Jagatsinghpur	AA	YES	YES	Completed
		Puri	AA	Yes	NO	Demanding Rent , Cess etc
2	SBI	Bargarh	AA	YES	YES	Completed
		Bolangir	AA	YES	YES	Completed
		Boudh	AA	YES	YES	Completed
		Jajpur	AA	YES	YES	Completed
		Jharsuguda	AA	YES	YES	Completed
		Kalahandi	AA	YES	YES	Drainage Problem not shifted
		Kandhamal	AA	YES	YES	Completed
		Kendrapara	AA	YES	YES	Completed
		Koraput	AA	YES	YES	Completed
		Malkangiri	AA	YES	YES	Completed
		Nabrangpur	AA	YES	YES	Completed
		Nayagarh	AA	YES	YES	Completed
		Nuapada	AA	YES	YES	Completed
		Rayagada	AA	YES	YES	Objected by NIRD, Extension work to be done
		Sambalpur	AA	YES	YES	Completed
Subarnapur	AA	YES	YES	Completed		
Sundargarh	AA	YES	YES	Completed		
3	Union Bank	Gajapati	AA	YES	No	Dist Authority has written to Reve & Disaster Management Dept for waivment of fee , cess etc
		Ganjam	AA	YES	No	Dist Authority has written to Reve & Disaster Management Dept for waivment of fee , cess etc
4	BOI	Keonjhar	AA	YES	YES	Completed
		Mayurbhanj	AA	YES	YES	Completed
5	CBI	Deogarh	BA	YES	YES	Shifted to new Building
6	RUDSETI	khordha	AA	YES	YES	Completed

* Source - State Office, RSETI

LIST OF ABSENTEEISM IN DCC/DLRC MEETING FOR THE March 2024 and June 2024

Name of the banks	LIST OF ABSENTEEISM IN DCC/DLRC MEETING FOR THE March 2024 and June 2024		Total (No. of DCC/DLRC Meeting in which bank is absent)
	Mar-24	Jun-24	
Bank of Baroda	3(Bhadrak,Jajpur,Sambalpur)	2(Bhadrak,Cuttack,Jajpur)	5
Bank of India	1(Rayagada)	1(Rayagada)	2
Bank of Maharashtra	4(Jajpur,Kendrapara,Rayagada,Sundargarh)	7(Bhadrak,Jajpur,Puri,Jharsuguda,Kendrapara,Rayagada,Sundargarh)	11
Canara Bank	1(Deogarh)	2(Jajpur,Deogarh)	3
Central Bank of India	3(Gajapati,Nabarangpur,Sundargarh)	4(Bhadrak,,Cuttack,Gajapati,Nabarangpur,Sundargarh)	7
Indian Bank	2(Jagatsinghpur,Kendrapara)	2(Jagatsinghpur,Kendrapara)	4
Indian overseas Bank	3(Cuttack,Kalahandi,Kendrapara)	4(Cuttack,Jajpur,Kalahandi,Kendrapara)	7
Punjab & Sind Bank	3(Cuttack,Jajpur,Sundargarh)	4(Khordha,Bhadrak,Cuttack,Jajpur,Sundargarh)	7
Punjab National Bank	2(Cuttack,Mayurbhanj)	3(Bhadrak,Cuttack,Mayurbhanj)	5
State Bank of India	1(Nayagarh)	1(Nayagarh)	2
UCO Bank	3(Deogarh,Kendrapara,Koraput)	4(Khordha,Ganjam,Kendrapara,Koraput)	7
Union Bank of India	2(Jajpur,Smablpur)	4(Jajpur,Khordha,Kalahandi,Sambalpur)	6
Public Sector Banks (No. of DCC/DLRC Meeting in which bank is absent)	28	38	66
Axis Bank Ltd.	3(Malkangiri,Puri,Sundargarh)	3(Malkangiri,Puri,Sundargarh)	6
Bandhan Bank	4(Boudh,Jharsuguda,Kandhamal, Kendrapara)	4(Boudh,Jharsuguda,Kandhamal, Kendrapara)	8
City union Bank	1(Khurda)	1(Khurda)	2
DCB Bank Ltd	2(Koraput,Rayagada)	3(Bhadrak,,Cuttack,Koraput,Rayagada)	5
Federal Bank	1(Khurda)	1(,Cuttack,Khurda)	2
HDFC Bank	3(Kandhamal,Nuapada,Rayagada)	3(Kandhamal,Nuapada,Rayagada)	6
ICICI Bank	2(Khurda,Sambalpur)	2(Khurda,Sambalpur)	4
IDBI Bank	2(Kendrapara,Rayagada)	2(Bhadrak,Cuttack, Kendrapara,Rayagada)	4
IDFC First Bank	3(Cuttack,Khurda,Mayurbhanj)	3(Cuttack,Khurda,Mayurbhanj)	6
Indus Ind Bank	2(Koraput,Puri)	2(Koraput,Puri)	4
Karnatak Bank Ltd.	2(Cuttack,Khurda)	2(Cuttack,Khurda)	4
Karur Vysya Bank	1(Cuttack)	1(Cuttack)	2
Kotak Mahindra Bank Ltd	2(Cuttack,Dhenkanal)	3(Cuttack,Khordha,Dhenkanal)	5
DBS Bank	2(Jharsuguda,Khurda)	2(Jharsuguda,Khurda)	4
RBL Bank	2(Cuttack,Khurda)	2(Cuttack,Khurda)	4
Standard Chartered Bank	1(Khurda)	1(Khurda)	2
The South Indian Bank Ltd.	0	0	0
Tamilnadu Mercantile Bank Ltd.	1(Cuttack)	1(Cuttack)	2
Yes Bank	3(Cuttack,Puri,Smablpur)	3(Cuttack,Puri,Smablpur)	6
Total Private Sector Banks	37	39	76
Odisha Gramya Bank	0	0	0
Utkal Grameen Bank	0	0	0
Total of RRBs	0	0	0
ESAF Small Finance Bank	2(Bolangir,Khurda)	2(Bolangir,Khurda)	4
Jana Small Finance Bank	4(Kandhamal,Mayurbhanja,Puri,Sundargarh)	4(Kandhamal,Mayurbhanja,Puri,Sundargarh)	8
Suryoday Small Finance Bank	9(Bargarh,Gajapati,Khurda,Koraput,Mayurbhanj,Nayagarh,Nuapada)	8(Gajapati,Khurda,Koraput,Mayurbhanj,Nayagarh,Nuapada,Rayagada,Sundargarh)	17
Ujjivan Small Finance Bank	2(Cuttack,Sundargarh)	2(Cuttack,Sundargarh)	4
Utkarsh Small Finance Bank	15(Bargarh,Bolangir,Boudh,Deogarh,Kandhamal,Khurda,Koraput)	15(Bargarh,Boudh,Deogarh,Kandhamal,Khurda,Koraput,Mayurbhanj,Nabarangpur)	30
Total Small finance Banks	32	31	63
OdishaState Co-Op.Bank	3(Cuttack,Kendrapara,Nayagarh)	2(Cuttack,Nayagarh)	5
Total Cooperative banks	3	2	5

TOWN HALL MEETING WITH MSME ENTREPRENEURS FROM 01.07.2024 TO 30.09.2024

SN	District Name	Date of meeting	Venue	Name of Entrepreneur	Activity	Bank Branch	Unresolved issues only
1	Bhadrak	27.09.2024	Hall, DIC				NIL
2	Bargarh	20.07.2024	Residence office,Collector				NIL
		17.08.2024	Residence office,Collector				NIL
3	Gajapati	19.09.2024	Zilla Parishad Conference Hall, Paralakhemundi,				NIL
4	Khordha	06.08.2024	Collectorate conference hall Khordha	MSME from different GSSs	MSME connect programme	all local branches	1. Land allotment issues 2. traffic issues 3. Delay in getting Margin Money
5	Balasore	27.09.2024	UCO Bank, Ganeswarpur Branch	National Automibles	petrol pump	Ganeswarpur IS	NEFT/ RTGS Charges through Net Banking
				Neo Tanks & polytubes	water tank	Ganeswarpur IS	Multiple type charges
				SHREE KHRICHARA Gopinath Service station	Petrol pump	Ganeswarpur IS	Valuation charges after three years even though the property remains same .
6	Ganjam	20.09.2024	Hinjlicut				NIL
7	Kandhamal	27.09.2024	SBIRSETI PHULBANI				NIL
8	Jagatsinghpur	25.09.2024	RSETI Jagatsinghpue				NIL
9	Mayurbhanj	03.09.2024	BARIPADA				NIL



RBI/2024-2025/87

DOR.AML.REC.49/14.01.001/2024-25

November 06, 2024

All the Regulated Entities

Dear Sir/Madam,

Amendment to the Master Direction - Know Your Customer (KYC) Direction, 2016

Please refer to the [Master Direction - Know Your Customer \(KYC\) Direction, 2016 dated February 25, 2016](#), as amended from time to time, in terms of which Regulated Entities (REs) have to undertake Customer Due Diligence (CDD), as per the process laid out therein, for their customers.

2. On a review, the Master Direction on KYC has been amended to (a) align the instructions with the recent amendments carried out in the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 vide Gazette Notification dated July 19, 2024, (b) incorporate instructions in terms of the corrigendum dated April 22, 2024 issued by the Government of India to the Order dated February 2, 2021 on the 'Procedure for implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967', and (c) revise certain existing instructions. The changes carried out in the Master Direction are provided in [Annex](#). The amended provisions in the Master Direction shall come into force with immediate effect.

Yours faithfully,

(Veena Srivastava)
Chief General Manager

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/ 13वीं मंज़िल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई- 400001

टेलीफोन/ Tel No: 22661602, 22601000 फैक्स/ Fax No: 022-2270 5691
Department of Regulation, Central Office, Central Office Building, 12th/ 13th Floor, Shahid Bhagat Singh Marg, Fort, Mumbai - 400001

हिंदी आसान है, इसका प्रयोग बढ़ाएँ

"Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers."

Annex

I. Paragraph 10 – Customer Acceptance Policy

Paragraph 10(f) of the Master Direction is amended to read as follows: REs shall apply the CDD procedure at the UCIC level. Thus, if an existing KYC compliant customer of a RE desires to open another account or avail any other product or service from the same RE, there shall be no need for a fresh CDD exercise as far as identification of the customer is concerned.

II. Paragraph 37

The 'Explanation' that "*High risk accounts have to be subjected to more intensified monitoring*" is applicable to sub-paragraphs (a) and (b) of paragraph 37 and accordingly, the 'Explanation' has been shifted.

III. Paragraph 38 - Updation/ Periodic Updation of KYC

To provide better clarity, the phrase 'updation' has been inserted with the phrase 'periodic updation' in the clauses (ii) and (iv) of sub-paragraph (a); and clauses (iii) and (iv) of sub-paragraph (c) of paragraph 38.

IV. Paragraph 56 - CDD Procedure and sharing KYC information with Central KYC Records Registry (CKYCR)

Paragraph 56(h) of the Master Direction is amended to read as follows:

In order to ensure that all KYC records are incrementally uploaded on to CKYCR, REs shall upload/update the KYC data pertaining to accounts of individual customers and LEs opened prior to the above-mentioned dates as per clauses (e) and (f), respectively, at the time of periodic updation as specified in paragraph 38 of this Master Direction, or earlier, when the updated KYC information is obtained/received from the customer. Also, whenever the RE obtains additional or updated information from any customer as per clause (j) below in this paragraph or Rule 9(1C) of the PML Rules, the RE shall within seven days or within such period as may be notified by the Central Government, furnish the updated information to CKYCR, which shall update the KYC records of the existing customer in CKYCR. CKYCR shall thereafter inform electronically all the reporting entities who have dealt with the concerned customer regarding updation of KYC record of the said customer. Once CKYCR informs an RE regarding an update in the KYC record of

an existing customer, the RE shall retrieve the updated KYC records from CKYCR and update the KYC record maintained by the RE.

Paragraph 56(j) of the Master Direction is amended to read as follows:

For the purpose of establishing an account-based relationship, updation/ periodic updation or for verification of identity of a customer, the RE shall seek the KYC Identifier from the customer or retrieve the KYC Identifier, if available, from the CKYCR and proceed to obtain KYC records online by using such KYC Identifier and shall not require a customer to submit the same KYC records or information or any other additional identification documents or details, unless—

- (i) there is a change in the information of the customer as existing in the records of CKYCR; or
- (ii) the KYC record or information retrieved is incomplete or is not as per the current applicable KYC norms; or
- (iii) the validity period of downloaded documents has lapsed; or
- (iv) the RE considers it necessary in order to verify the identity or address (including current address) of the customer, or to perform enhanced due diligence or to build an appropriate risk profile of the customer.

V. Annex II of the MD on KYC

Based on the [corrigendum dated April 22, 2024](#) issued by the Government of India to the Order dated February 2, 2021 regarding the '*Procedure for implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967*', the designation of Central Nodal Officer for the UAPA has been changed from "Additional Secretary" to "Joint Secretary".

VI. The provisions of Master Direction may henceforth be read as 'paragraph' instead of 'section'. All internal cross-references to 'section' in the Master Direction on KYC have been replaced to be read as 'paragraph'.

SUCCESS STORIES

SUCCESS STORY-1



Ms Pranati Mahunta applied for a loan under MKUY through APICOL for a project cost of Rs. 74.40 lac with a loan component of Rs 35 lac to set up a poultry farm in the name of M/S Pranati Poultry at Raghunath Prasad, Dist: Cuttack. UCO Bank Agrahat branch sanctioned the loan. She employed 10 persons in the rural area. She is in the process of expanding her business capacity. Today Pranati Mahunta & commercial broiler farming business stands as a testament to the transformative Power of determination, innovation and strategic collaboration inspiring others

SUCCESS STORY-2



M/S Bhagwati Traders is located in At/Po- Laumunda, District- Bargarh, Odisha. The enterprise was established in Nov-2013 by Paban Kumar Agrawal, Age-62. The enterprise is engaged in the processing of Groundnut seeds to Groundnut Oil.

Under PMFME Scheme, he got a bank loan of Rs. 18.83 lac from Utkal Grameen Bank, Bargarh Branch. With that loan amount, he purchased groundnut oil processing machine setup.

After the installation of the machinery, the per day production capacity of the enterprise has increased from 400kg to 800kg of groundnut seeds and 150 Litre of edible Groundnut oil. The daily profit generation of the enterprise increased from Rs.800/- to Rs.2000/-

The products are being marketed via local stores, retail outlets, wholesale in Bargarh, Balangir & Sambalpur District. The enterprise is also marketing the products through social media platforms and in the prominent exhibitions etc. The turnover of Bhagwati Traders for FY 2023-24 is Rs.234.43 lakh.

SUCCESS STORY-3



Mrs. Rina Nayak, resident of At/ PO-Tarava, Dist- Dhenkanal has availed a loan of Rs. 3,06,000/- under PMFME scheme on 12.02.2024 from UCO Bank, Dhenkanal branch for Puffed Rice business. Now the unit is running successfully and she is getting monthly income of approximately Rs. 15,000/- in hand after meeting all expenses from which she is able to repay the monthly installment of loan and also maintaining her family expenses. Presently her standard of living has changed remarkably. She has also given employment to two individuals in her unit and day by day her business is expanding.

SUCCESS STORY-4



Mr Jaydev Sahu has established a retail shop of cosmetics and stationary items at Big Bazar, Berhmapur in Ganjam district by availing Rs 10.00 lacs and Pradhan Mantri Mudra Yojna (PMMY) from Union Bank of India, Berhampur branch in July-2023.

Mr. Sahu established the shop in the name of Jaydev Store and he earned a good reputation in the market and locality due to his experience, good behavior and quality products.