

गौतम पात्र

मुख्य महाप्रबंधक एवं संयोजक,
एसएलबीसी, ओडिशा

Goutam Patra

Chief General Manager and Convener,
SLBC, Odisha



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

यूको बैंक

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

UCO BANK

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

संदर्भ सं/Ref. No. SLBC/ODI/2025-26/857

दिनांक / Date: 19-11-2025

राज्य स्तरीय बैंकर्स समिति, ओडिशा
के सभी सदस्य ।

All the Members of State Level Bankers'
Committee, Odisha

महोदया/ महोदय,

Madam/ Sir,

विषय : सितंबर 2025 को समाप्त तिमाही के लिए 24
नवंबर, 2025 को आयोजित होने वाली 181 वीं
एसएलबीसी बैठक के लिए कार्यसूची नोट.

Sub: Agenda Note for the 181st SLBC Meeting for
the quarter ended September 2025 to be held on
24th November, 2025

हम नीचे दिए गए विवरण के अनुसार 24 नवंबर, 2025
को आयोजित होने वाली ओडिशा की 181 वीं राज्य स्तरीय
बैंकर्स समिति (एस.एल.बी.सी.) की बैठक में आपके
अवलोकन और सहभागिता के लिए कार्यसूची नोट इसके
साथ संलग्न करके प्रेषित कर रहे हैं;

We are enclosing herewith the Agenda Notes for
your kind perusal and participation in the 181st
SLBC Meeting of Odisha to be held on 24th
November 2025 as per the details below;

दिनांक: 24-11-2025 (सोमवार)

Date : 24-11-2025 (Monday)

समय: 10.30 A.M.

Time: 10.30 A.M.

स्थान: मेफेयर कॉन्वेन्शन , सेंट्रल हॉल, जयदेव विहार ,
भुवनेश्वर

Venue :Mayfair Convention, Central Hall, Jaydev
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,

गौतम पात्र Goutam Patra

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

Chief General Manager, UCO Bank & Convener, SLBC, Odisha

अनुलग्नक Encl.: यथोक्त As stated above

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181ST

SLBC

AGENDA



BANKING AT A GLANCE IN ODISHA AS ON 30TH SEPTEMBER 2025

SI	Particulars	Sept'24 (Amt in Cr)	June'25 (Amt in Cr)	Sept'25 (Amt in Cr)
1	Total Deposit	5,50,609.74	5,99,382.25	6,16,818.41
2	Total Advance utilized in the state	4,20,376.37	4,49,823.11	4,54,716.47
	Out of which Advance Sanctioned and utilized in State	3,50,823.48	3,70,699.67	3,76,087.99
3	Total Business (Deposit + Advance)	9,70,986.11	10,49,205.36	10,71,534.88
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	76.35%	75.05%	73.72%
5	Total PS Advance	2,05,478.36	2,21,909.10	2,22,324.16
	% of PS Advance to ANBC Benchmark - 40%	58.57%	59.86%	59.11%
6	Agriculture Advance	95,885.63	98,707.65	1,00,669.98
	% of Agriculture Advance to ANBC Benchmark - 18%	27.33%	26.63%	26.77%
7	MSME Advance	91,779.75	1,00,660.97	1,06,842.20
	% Of MSME Advance to ANBC	21.83%	27.15%	28.40%
	Out of which, Micro Enterprises	43,119.88	49,163.41	53,258.99
	% Of Micro Enterprises Advance (Benchmark- 7.5 % of ANBC)	10.26%	13.26%	14.16%
8	Advance to Weaker Section	1,30,893.43	1,49,237.36	1,52,478.48
	Advance to weaker section to % Of ANBC (Benchmark - 12.00%)	31.14%	40.26%	40.54%
9	Education Loan B/o	2,687.73	2,445.28	2,627.69
10	Housing Loan B/o	32,700.06	34,762.60	35,524.43
11	Total DRI Advance	3,759.57	3,958.37	4,163.58
12	Total Advance to Minority community	10,638.47	11,355.34	12,126.44
	Advance to Minority community % Total Priority Sector	5.18%	5.12%	5.45%
13	Advance to Women	89,469.67	98,127.78	99,478.37
	% Of Advance to Women to Advances sanctioned & utilized in the State	21.28%	26.47%	26.45%
14	NPA in % (Average in the state)	4.30	3.39	4.01
	Public Sector Banks	5.08	2.75	3.99
	Private Sector Banks	2.30	3.51	3.28
	RRBs	10.12	5.95	5.57
	Cooperative Banks	3.53	3.56	3.38
	Small Finance Banks	4.19	20.94	14.28



SI	Particulars	Sept'24	June'25	Sept'25
15	Total No. of Branches	6,015	6,162	6,227
	a) Rural Branches	3,145	3,216	3,236
	b) Semi Urban Branches	1,572	1,637	1,667
	c) Urban Branches	1,298	1,309	1,324
16	% Achievement under ACP	49.34%	92.61%	47.65%
	Agriculture	53.00%	102.27%	45.09%
	MSME	56.89%	92.68%	55.73%
	Women SHG Finance	26.00%	87.00%	21.16%
	Export Credit	16.07%	91.28%	23.06%
	Education	16.74%	69.63%	28.22%
	Housing	15.04%	60.28%	20.91%
	Social Infrastructure	58.10%	39.64%	7.26%
	Renewable Energy	19.60%	97.57%	76.17%
	Others	25.88%	71.25%	37.26%
	Priority Sector Disbursement (Rs. In Crores)	1,03,889.09	1,94,982.04	1,20,132.81
	Non Priority Sector Disbursement (Rs. In Crores)	1,45,345.12	1,36,963.34	90,807.53
17	Lead Districts :	30	30	30
	State Bank of India	19	19	19
	UCO Bank	7	7	7
	Bank of India	2	2	2
	Union Bank of India	2	2	2
18	RSETIs :	30	30	30
	State Bank of India	17	17	17
	UCO Bank	7	7	7
	Bank of India	2	2	2
	CBI	1	1	1
	Union Bank of India	2	2	2
	RUDSETI : Canara Bank	1	1	1
19	FLCs	30	30	30
	State Bank of India	19	19	19
	UCO Bank	7	7	7
	Union Bank of India	2	2	2
	Bank of India	2	2	2



181st SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 180th SLBC meeting of Odisha for the quarter ended June 2025 held on 10.09.2025 at Bhubaneswar.

The proceedings of the 180th SLBC meeting for the quarter ended June 2025 held on 10.09.2025 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2025-26/793 dated 31.10.2025. Since no comments have been received from any member, the same may please be confirmed.

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

SI	Issues	Action taken																																															
1	All banks to increase the momentum to achieve at least 50% of the Annual ACP target by 30 th September 2025.	<p>For FY 2025-26, ACP target has been fixed at Rs.2,52,095.66 Crore which is 19.73% higher than the last year target. During the FY 2025-26 upto the second quarter ending 30.09.2025, the total priority sector loan disbursement amounts to Rs.1,20,132.81 Crore against the annual target of Rs.2,52,095.66 Crore thereby achieving 47.65% of the target under Annual Credit Plan(ACP).</p> <table border="1"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="3">FY 2024-2025 (30.09.2024)</th> <th colspan="2">FY 2024-25 (31.03.2025)</th> <th colspan="3">FY 2025-2026 (30.09.2025)</th> </tr> <tr> <th>Annual Target</th> <th>Achv</th> <th>% Achv</th> <th>Achv</th> <th>% Achv</th> <th>Annual Target</th> <th>Achv</th> <th>% Achv</th> </tr> </thead> <tbody> <tr> <td>ACP</td> <td>2,10,546.35</td> <td>1,03,889.11</td> <td>49.34</td> <td>194982.04</td> <td>92.61</td> <td>2,52,095.66</td> <td>1,20,132.81</td> <td>47.65</td> </tr> </tbody> </table>	Particulars	FY 2024-2025 (30.09.2024)			FY 2024-25 (31.03.2025)		FY 2025-2026 (30.09.2025)			Annual Target	Achv	% Achv	Achv	% Achv	Annual Target	Achv	% Achv	ACP	2,10,546.35	1,03,889.11	49.34	194982.04	92.61	2,52,095.66	1,20,132.81	47.65																					
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2	The performance of the Non-Priority Sector must be monitored and reviewed henceforth in SLBC meetings	<table border="1"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="3">FY 2025-2026 (30.09.2025)</th> </tr> <tr> <th>Annual Target</th> <th>Achv</th> <th>% Achv</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>14,789.97</td> <td>547.43</td> <td>3.70</td> </tr> <tr> <td>Education</td> <td>29,579.94</td> <td>165.57</td> <td>0.56</td> </tr> <tr> <td>Housing</td> <td>44,369.91</td> <td>3,319.69</td> <td>7.48</td> </tr> <tr> <td>Personal Loans</td> <td>29,579.94</td> <td>6,067.54</td> <td>20.51</td> </tr> <tr> <td>Others</td> <td>29,579.94</td> <td>80,707.34</td> <td>272.84</td> </tr> <tr> <td>Total Non-Priority Sector</td> <td>1,47,899.69</td> <td>90,807.53</td> <td>61.40</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Annual Target</th> <th>Achv. As of 30.09.2025</th> <th>Achv%</th> </tr> </thead> <tbody> <tr> <td>Priority Sector</td> <td>2,52,095.66</td> <td>1,20,132.81</td> <td>47.65</td> </tr> <tr> <td>Non-Priority Sector</td> <td>1,47,899.69</td> <td>90,807.53</td> <td>61.40</td> </tr> <tr> <td>Total ACP</td> <td>3,99,995.35</td> <td>2,10,940.34</td> <td>52.74</td> </tr> </tbody> </table>	Particulars	FY 2025-2026 (30.09.2025)			Annual Target	Achv	% Achv	Agriculture	14,789.97	547.43	3.70	Education	29,579.94	165.57	0.56	Housing	44,369.91	3,319.69	7.48	Personal Loans	29,579.94	6,067.54	20.51	Others	29,579.94	80,707.34	272.84	Total Non-Priority Sector	1,47,899.69	90,807.53	61.40	Particulars	Annual Target	Achv. As of 30.09.2025	Achv%	Priority Sector	2,52,095.66	1,20,132.81	47.65	Non-Priority Sector	1,47,899.69	90,807.53	61.40	Total ACP	3,99,995.35	2,10,940.34	52.74
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3	All the Banks to focus to achieve the CD ratio of minimum 75% individually (State average)	21 Banks ((2 PSBs, 11 PVT Banks, 7SFBS and OSCB) have achieved the CD ratio of more than 75% as of 30.09.2025																																															



4	Constitution of a sub-committee to address the issues pertaining to Education Loan	SLBC has taken up with Finance Department, Govt. of Odisha for formation of the Sub-Committee on Education Loan.																
5	Constitution of a sub-Committee for Housing Loan and PMAY2.0.	SLBC has taken up with Finance Department, Govt. of Odisha for formation of the Sub-Committee on Education Loan.																
6	Export Credit to be made a part of the MSME Sub-Committee for monitoring	Export Credit has been made a part of the MSME Sub-Committee.																
7	Conduct a separate meeting, to review the performance of all CSP Plus outlets through a comprehensive analysis of each individual outlet	<p>The review meeting regarding the performance of all CSP Outlets was conducted on 27.10.2025 under the Chairmanship of Additional Secretary, Finance Department, Govt. of Odisha.</p> <p>The Sub-Committee meeting on FI, FL & Digital Payment held on 17.11.2025, the performance of CSP Plus outlets was discussed thoroughly.</p>																
8	CKYC to be made mandatory for all banks to promote better and more ethical business practices and betterment of economy	SLBC has written to all the banks vide letter no. SLBC/ODI/2025-26/797 dated 01.11.2025 to make CKYC mandatory.																
9	The ticket size of KCC to be increased by all banks specially RRB & OSCB.	<p>The average ticket size for crop loan of RRBs and Co-operative Banks is given below: Amt. in Rs.</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Avg. of State</th> <th>Avg. of RRB</th> <th>Avg. of OSCB</th> </tr> </thead> <tbody> <tr> <td>FY 2024-25 (31.03.2025)</td> <td>59,736.56</td> <td>63,337.92</td> <td>51,764.74</td> </tr> <tr> <td>FY 2025-26 (30.06.2025)</td> <td>63,455.02</td> <td>63,544.61</td> <td>54,598.03</td> </tr> <tr> <td>FY 2025-26 (30.09.2025)</td> <td>75,136.75</td> <td>66,031.29</td> <td>55,371.27</td> </tr> </tbody> </table>	Period	Avg. of State	Avg. of RRB	Avg. of OSCB	FY 2024-25 (31.03.2025)	59,736.56	63,337.92	51,764.74	FY 2025-26 (30.06.2025)	63,455.02	63,544.61	54,598.03	FY 2025-26 (30.09.2025)	75,136.75	66,031.29	55,371.27
Period	Avg. of State	Avg. of RRB	Avg. of OSCB															
FY 2024-25 (31.03.2025)	59,736.56	63,337.92	51,764.74															
FY 2025-26 (30.06.2025)	63,455.02	63,544.61	54,598.03															
FY 2025-26 (30.09.2025)	75,136.75	66,031.29	55,371.27															



10	Banks to achieve 100% digital coverage of the accounts opened between 01.04.2023 and 30.06.2025 by 30th October 2025	As reported by banks, the coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) of savings and current accounts opened between 01.04.2023 and 30.09.2025 is 96.61% and 87.46% respectively
11	Finance Department to coordinate with the Revenue Department, Government of Odisha, for providing SVAMITVA data to SLBC and provide the access to the banks the digital land record for creating charge	SLBC has taken up with Finance Department, Govt. of Odisha vide letter no. SLBC/ODI/2025-26/797 dated 01.11.2025 to take up with Revenue Department. Also SLBC has written to Directorate of Land Records, Cuttack vide letter no. SLBC/ODI/2025-26/638 dated 03.10.2025 and Revenue Department, vide letter no. SLBC/ODI/2025-26/800 dated 01.11.2025
12	Banks to issue necessary instructions to all branches to share the information on the linked accounts submitted for C-KYC with the State Tax Authorities as per section 158 of OGST/CGST Act	SLBC has taken up with all the banks vide letter no. SLBC/ODI/2025-26/797 dated 01.11.2025 requesting them to share the information to state Tax Authorities.



AGENDA NO.2

Annual Credit Plan & CD Ratio

2.1 Target vs. Achievement of Annual Credit Plan (ACP) 2025-26 under Priority Sector

As of September 30, 2025, in the financial year 2025-26, the total Priority Sector loan disbursement stands at Rs. 1,20,132.81 Crore, achieving 47.65% of the annual target of Rs. 2,52,095.66 crore under the Annual Credit Plan (ACP).

Comparative- Sectoral Target Vs Achievement under ACP 2025-26 as on 30.09.2025. (Amt in Rs. Cr.)

Particulars	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
Agriculture	74,381.60	39,419.41	53.00	94,325.04	19,744.93	20.93	42,533.23	45.09
MSME	1,02,083.66	58,075.44	56.89	1,21,634.99	36,992.83	30.41	67,781.24	55.73
Education	1,356.87	227.09	16.74	1,355.32	154.48	11.40	382.45	28.22
Housing	7,221.85	1,086.24	15.04	8,524.03	651.78	7.65	1,782.28	20.91
Export Credit	8,443.26	1356.82	16.07	8,376.94	972.73	11.61	1,931.82	23.06
Other PS	17,059.11	3,724.11	21.83	17,879.34	2,896.01	16.20	5,721.79	32.00
Priority Sector Total	2,10,546.35	1,03,889.11	49.34	2,52,095.66	61,412.76	24.36	1,20,132.81	47.65

Bank group wise Achievement under ACP 2025-26 as on 30.09.2025

(Amt in Rs. Cr.)

Particulars	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
PSBs	1,27,287.18	63,574.61	49.95	1,53,269.06	34,289.64	22.37	76,008.97	49.59
PVTs	45,436.54	23,567.60	51.65	55,432.26	17,575.21	31.71	25,821.45	46.58
RRBs	11,204.25	5,317.73	47.46	12,336.63	3,456.39	28.02	5,981.70	48.49
Co-op Banks	22,186.80	10,397.64	46.86	25,492.80	5,534.63	21.71	11,082.42	43.47
SFBs	4,431.58	1,131.54	25.53	5,564.91	556.88	10.01	1,238.27	22.25
Priority Sector Total	2,10,546.35	1,03,889.11	49.34	2,52,095.66	61,412.76	24.36	1,20,132.81	47.65

The top 3 and bottom 3 performing banks (ACP-Priority Sector) as on 30.09.2025 are given below:



PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	99.48
Indian Overseas Bank	67.99
Bank of India	63.14
BOTTOM 3 PERFORMING BANKS	
Union Bank of India	42.86
Punjab National Bank	37.81
Punjab & Sind Bank	32.66

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Catholic Syrian Bank	2384.10
DBS Bank(e-LVB)	447.41
The South Indian Bank Ltd.	71.71
BOTTOM 3 PERFORMING BANKS	
Utkarsh Small Finance Bank	4.24
Tamilnad Mercantile Bank Ltd.	0.64
City Union Bank	0.00

The top 3 and bottom 3 performing Districts under ACP-Priority Sector as on 30.09.2025 are given below:

DISTRICT	ACHIEVEMENT %
TOP 3	
GANJAM	59.26
CUTTACK	58.09
MALKANGIRI	56.20

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
KANDHAMAL	36.77
GAJAPATI	36.64
DEOGARH	31.24

Bank wise & District-wise achievement as on 30.09.2025 is detailed in **Annexure-1**.

Performance under Non-Priority Sector

The sector-wise target and achievement under Non-Priority Sector as of 30.09.2025 is given below:

Particulars	Amt. in Rs. Crore		
	FY 2025-2026 (30.09.2025)		
	Annual Target	Achv	% Achv
Agriculture	14789.97	547.43	3.70
Education	29579.94	165.57	0.56
Housing	44369.91	3319.69	7.48
Personal Loans under Non-Priority Sector	29579.94	6067.54	20.51
Others	29579.94	80707.34	272.84
Total Non-Priority Sector	147899.69	90807.53	61.40

Bank-wise Achievement is at **Annexure-1A**.

The total disbursement under ACP is given below:

Particulars	Annual Target	Achv. As of 30.09.2025	Amt. in Rs. Crore
			Achv%
Priority Sector	2,52,095.66	1,20,132.81	47.65
Non-Priority Sector	1,47,899.69	90,807.53	61.40
Total ACP	3,99,995.35	2,10,940.34	52.74



Ground Level Credit Targets for Agriculture for FY 2025–26 – Odisha State.

NABARD Head Office, vide letters No. NB.CPD.GLC/55968/GLC/corres/2025-26 dated 09.07.2025 and NB.CPD.GLC/103729/GLC/corres/2025-26 dated 16.10.2025, has provided the Ground Level Credit (GLC) targets for the Agriculture sector for the Financial Year 2025–26 for the State of Odisha.

It is requested that NABARD Regional Office, Bhubaneswar allocate the block-wise additional target of Rs.4,924 crore. They are further requested to advise their respective DDMs to furnish the block-wise targets to the concerned LDMs, so that the same may be placed for approval in the respective DCC meetings.

2.2.i Education Loan

As of 30.09.2025 during the current FY 2025-26, the total disbursement under Education loan is Rs.548.02 Crores in 15,223 accounts. The Balance outstanding as on 30.09.2025 is Rs. 2,627.69 Crores in 46,845 accounts.

Performance under education loan is given below.

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement	(Amt in Rs. Cr.)
				Total Outstanding
FY 2025-26, June 2025	154.48	74.77	229.25	2,445.28
FY 2025-26, September 2025	382.45	165.57	548.02	2,627.69

In the FY 2025-26, against a target of **Rs.1,355.32 Crore** under Priority Sector Education Loan, the achievement as of 30.09.2025 is **Rs.382.45 Crore** which is **28.22%** of the target.

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

PSB,RRB& OSCB		PVT BANKS & SFB	
Bank	ACHIEVEMENT %	Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Central Bank of India	68.87	Karnatak Bank	485.01
Indian Bank	57.27	Kotak Mahindra Bank	212.39
Bank of Baroda	56.77	DCB Bank	33.19



BOTTOM 3 PERFORMING BANKS		BOTTOM PERFORMING BANKS	
Indian Overseas Bank	16.31	**	
Odisha Gramya Bank	2.58		
Orissa State Co-Op. Bank	0.49		

** 17 Banks namely Bandhan Bank, City Union Bank, IDFC First Bank, Karur Vysya Bank, DBS Bank, RBL Bank, South Indian Bank, Tamilnad Mercantile Bank, Yes Bank, Catholic Syrian Bank, ESAF SFB, Jana SFB, Suryoday SFB, Ujjivan SFB, Utkarsh SFB, AU SFB and Unity SFB have not sanctioned any education loan from 01.04.2025 to 30.09.2025.

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

2.2.ii Housing Loan

During the FY 2025-26, all banks have disbursed Rs.5,101.97Crore (both priority and non-priority) from 01.04.2025 to 30.09.2025. The balance outstanding as on 30.09.2025 is Rs.35,524.23 Crore in 2,90,713 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 2025-26, June 2025	651.78	1,658.64	43,590	2,311.46	2,77,408	34,762.60
FY 2025-26, Sept 2025	1,782.28	3,319.69	85,181	5,101.97	2,90,713	35,524.73

Against a target of **Rs.8,524.03 Crore** under Priority Sector Housing Loan, the achievement as of 30.09.2025 is **Rs.1,782.28 Crore in 65,590 accounts** which is 20.91% of the target. Under No-Priority Sector, the disbursement was made in 19,591 accounts amounting to Rs. 3,319.69 Crore

Bank wise performance as on 30.09.2025 is available at **Annexure –3**.

The top 3 and bottom 3 performing banks under 2 categories as of 30.09.2025 are given below:



PSB,RRB& OSCB	
Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Punjab & Sind Bank	64.16
Indian Bank	49.85
Bank of Maharashtra	48.10
BOTTOM 3 PERFORMING BANKS	
Canara Bank	5.92
Union Bank of India	5.40
Orissa State Co-Op. Bank	2.39

PVT BANKS & SFB	
Bank	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Karnatak Bank	778.08
DCB Bank	526.70
Karur Vysya Bank	98.85
BOTTOM 3 PERFORMING BANKS	
**	

** 10 Banks viz. City Union Bank, Indusind Bank, Kotak Mahindra Bank, DBS Bank, RBL Bank, South Indian Bank, Tamilnad Mercantile Bank, AU SFB, Suryoday SFB and Unity SFB have not sanctioned any Housing Loan during the period 01.04.2025 to 30.09.2025.

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 30.09.2025 as provided by NHB (National Housing Bank) is given below –

PMAY-CLSS Status as on 30.09.2025 for Odisha			
S.No.	Scheme Name	Net Households	Net Subsidy Amount
		Actual in number	(in ₹ crore)
1	EWS/LIG-(Old & New)	5,056	106.53
2	MIG-(I & II)	3,606	71.01
Grand Total (1)+(2)		8,662	177.55

The PLI wise Performance- EWS/LIG & MIG as on 30.06.2025 (Odisha) is given in **Annexure-3A**.



Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)

PMAY-G scheme aims to provide pucca houses with basic amenities to all the eligible houseless Households and households living in kutcha and dilapidated houses in rural areas.

State has identified 37,89,234 HHs through the Awaas+ 2024 survey in the initial stage, out of which 2,01,011 HHs are marked as Landless.

2.2.iii Advance to Weaker Section

During the FY 2025-26, as of 30.09.2025, the total disbursement to weaker section was Rs. 1,52,478.48 Crore. As per the Master Direction of RBI on Priority Sector Lending – Targets and Classification updated on March 24, 2025, the stipulated target and achievement as of 30.09.2025 is given below:

Banks	Benchmark target	Achv.%
Domestic Commercial Banks	12% of ANBC	40.54%
RRBs	15% of ANBC	49.22%
SFBs	12% of ANBC	52.27%

2.3 CD Ratio (Bank-wise)

The CD ratio stands at 73.72% as of 30th September, 2025.

CD Ratio comparison based on total utilization (Including loan sanctioned outside State) of credit in the State				
Banks	30.09.2024	31.03.2025	30.06.2025	30.09.2025
Public Sector	66.89	67.42	68.03	65.94
Private Sector	81.22	73.45	74.45	73.91
RRB	58.36	57.76	57.03	59.27
Cooperative Bank	135.16	125.82	125.70	127.56
Small Finance Bank	154.47	177.21	157.02	184.42
State	76.35	74.56	75.05	73.72

The bank-wise CD ratio as of 31.03.2025, 30.06.2025 and 30.09.2025 is given below:

BANKS	March-2025	June-2025	September-2025		
			Total Deposit	Total Advance Utilized in the State	CD Ratio
Bank of Baroda	85.84	82.84	14,028.98	11,408.88	81.32



Bank of Maharashtra	88.29	80.29	3,573.80	2,889.85	80.86
UCO Bank	73.28	74.30	25,921.77	18,801.67	72.53
Punjab National Bank	85.26	79.56	36,482.86	26,036.19	71.37
Union Bank of India	64.21	69.66	44,938.87	31,991.09	71.19
Bank of India	74.60	74.73	24,427.34	15,927.83	65.20
Indian Bank	76.47	76.82	19,865.20	12,757.35	64.22
State Bank of India	62.96	62.97	2,01,141.82	1,26,684.99	62.98
Central Bank of India	60.07	64.63	4,970.76	3,101.70	62.40
Canara Bank	62.43	66.45	28,932.62	17,828.39	61.62
Indian Overseas Bank	60.31	60.99	9,082.55	5,554.34	61.15
Punjab & Sind Bank	26.03	59.34	2,418.37	1,166.43	48.23
Public Sector Banks	67.42	68.03	4,15,784.94	2,74,148.70	65.94
Catholic Syrian Bank	-	363.79	32.70	141.60	433.03
City Union Bank	4.39	143.35	34.06	56.27	165.21
Karnataka Bank	133.97	145.49	594.71	792.14	133.20
Federal Bank	119.88	123.82	1,490.07	1,834.66	123.13
Kotak Mahindra Bank	98.44	115.22	2,548.03	3,049.99	119.70
Indus Ind Bank	116.33	112.34	6,503.24	6,470.87	99.50
Yes Bank	71.32	69.66	2,283.39	1,964.54	86.04
IDFC Bank	85.54	86.73	4,856.78	4,149.28	85.43
Axis Bank	70.26	71.78	29,876.85	23,740.79	79.46
DBS Bank	84.46	140.14	138.07	109.45	79.27
DCB Bank	92.60	80.85	2,537.20	2,006.68	79.09
ICICI Bank	72.10	72.54	32,123.37	22,700.55	70.67
IDBI Bank	72.91	78.87	7,873.60	5,539.53	70.36
Bandhan Bank	70.26	70.40	4,584.27	3,035.08	66.21
HDFC Bank	64.80	65.53	39,589.88	25,648.14	64.78
South Indian Bank	72.69	57.95	242.50	85.52	35.27
Karur Vysya Bank	0.10	30.04	400.98	124.71	31.10
RBL Bank	68.69	51.81	2,366.30	673.67	28.47
Tamilnad Mercantile Bank	17.59	15.79	114.12	18.65	16.34
Private Sector Banks	73.45	74.45	1,38,190.13	1,02,142.12	73.91
Odisha Grameen Bank	59.08	57.03	28,805.70	17,073.44	59.27
Regional Rural Bank	57.76	57.03	28,805.70	17,073.44	59.27
Unity SFB	--	7560.87	6.36	507.37	7981
ESAF SFB	412.57	397.37	87.42	359.25	410.95
Utkarsh SFB	392.62	336.80	227.11	662.85	291.86



Suryoday SFB	250.07	226.79	495.89	1,041.25	209.98
Ujjivan SFB	126.20	100.00	486.80	665.42	136.69
Jana SFB	93.78	100.68	1,167.47	1,439.21	123.28
AU SFB	134.99	126.29	180.24	214.16	118.82
Small Finance Banks	177.21	157.02	2,651.29	4,889.51	184.42
OSCB	125.82	125.70	31,386.35	40,035.65	127.56
RIDF NABARD				16,427.04	
GRAND TOTAL STATE	74.56	75.05	6,16,818.41	4,54,716.47	73.72

The details of bank wise deposit, advances, and important banking key indicators as on 30.09.2025 are available at **Annexure – 4**.

2.4 CD Ratio (District-wise).

District Wise CD ratio (%) as on 31.03.2025, 30.06.2025 and 30.09.2025 is given below:
(Amt in Rs. Cr.)

DISTRICTS	March-2025	June-2025	September-2025		
			Total Deposit	Total Advance Utilized in the State	CD Ratio
JHARSUGUDA	219.42	206.27	11,143.51	20,559.49	184.50
SAMBALPUR	99.47	95.19	30,873.48	27,285.07	88.38
KALAHANDI	118.22	85.45	7,488.98	6,605.99	88.21
BOUDH	87.65	87.40	2,518.94	2,179.93	86.54
NABARANGPUR	80.57	81.12	3,714.61	3,141.07	84.56
JAJPUR	86.41	81.51	17,555.83	14,691.31	83.68
BARGARH	81.60	72.85	10,817.71	8,944.58	82.68
BOLANGIR	80.00	79.75	10,406.08	8,467.01	81.37
SONEPUR	85.91	74.41	3,650.75	2,963.45	81.17
DHENKANAL	76.85	79.52	10,317.92	8,282.95	80.28
NAYAGARH	81.05	77.57	6,512.36	5,036.35	77.34
KHURDA	72.45	75.48	2,18,686.37	1,54,678.63	70.73
NUAPADA	66.27	67.89	3,014.51	2,092.54	69.42
SUNDARGARH	66.86	64.74	35,950.34	24,860.50	69.15
BHADRAK	75.89	68.60	10,907.49	7,470.13	68.49
GANJAM	64.85	65.93	34,018.81	22,780.57	66.96
BALASORE	65.18	67.46	21,916.15	14,473.75	66.04
ANGUL	63.46	62.16	22,605.38	14,716.86	65.10
KORAPUT	66.23	64.82	9,668.89	6,259.77	64.74
CUTTACK	61.97	60.18	46,987.73	29,072.66	61.87



KENDRAPARA	59.07	55.25	9,630.08	5,915.75	61.43
MALKANGIRI	62.37	57.48	2,851.89	1,677.27	58.81
JAGATSINGHPUR	59.75	63.44	16,432.37	9,650.53	58.73
RAYAGADA	62.48	60.03	6,326.24	3,657.65	57.82
KANDHAMAL	57.99	58.13	3,943.54	2,231.53	56.59
KEONJHAR	56.50	54.47	18,368.49	10,126.66	55.13
DEOGARH	55.40	48.38	2,169.49	1,161.40	53.53
PURI	53.81	52.25	16,319.36	8,586.60	52.62
GAJAPATI	47.78	49.07	3,469.16	1,720.02	49.58
MAYURBHANJ	49.54	48.80	18,551.95	8,999.42	48.51
RIDF NABARD				16,427.04	
TOTAL	75.44	75.16	6,16,818.41	4,54,716.47	73.72

As of 30.09.2025, 21 districts have CD ratio above 60%, 7 districts have CD ratio above 50% and below 60% and 2 districts have CD ratio above 40% and below 50%. None of the districts have CD ratio below 40%.

AGENDA NO. 3

Financial Inclusion/ Financial Literacy/ Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha as on 30th September, 2025 stands at 55,205. Details of B&M Branches, BC& ATM is given below:

Parameter	March- 25	June- 25	Sept- 25	Change over March- 25	Change over June- 25
No. of Branch	6,162	6,183	6,227	65	44
No. of BC	41,120	41,105	41,651	31	546
No. of ATM	7,690	7,602	7,327	-363	-275
Total	54,972	54,890	55,205	-267	315

Punjab & Sind Bank (6), Bank of India (5), Axis Bank (5), IDFC Bank (5), AU Small Finance Bank (4), State Bank of India (3), UCO Bank (3), Canara Bank (2), Punjab National Bank (2), Union Bank of India (2), ICICI Bank (2), Indus Ind Bank (2), Central Bank of India (1), Indian Bank (1), Unity Small Finance Bank (1) has increased their branch network whereas Canara Bank (1) and Suryoday SFB (6) has decreased their branch network over the quarter.



State Bank of India (158), AXIS Bank (89), DCB Bank (68), IndusInd Bank (59), Canara Bank (58), Catholic Serian Bank (51), UCO Bank (32), Punjab National Bank (30), IDFC Bank (29), IDBI Bank (29), Bank of Maharashtra (27), Bank of India (14), Central Bank of India (8), ESAF SFB (3) and HDFC Bank (1) has increased their BC network whereas Bank of Baroda (14) and RBL Bank (96) has decreased their BC network over the quarter.

HDFC Bank (12), UCO Bank (10), Punjab National Bank (3), Indian bank (2), bank of Maharashtra (2), Punjab & Sind Bank (1) and Unity SFB (1) have increased their ATM network, whereas State Bank of India (115), AXIS Bank (78), Canara Bank (54), ICICI Bank (49), IDFC Bank (5) and IDBI Bank (5) have decreased their ATM network over the quarter.

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

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

Bank Branch, BC & ATM Network in ODISHA- Rural Area					
Description	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025
Branch	3,145	3,164	3,216	3,226	3,236
BC	32,730	29,584	30,473	29,551	30,797
ATM	1,824	1,810	1,841	1,845	1,724
Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area					
Description	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025
Branch	1,572	1,604	1,637	1,644	1,667
BC	5,616	6,328	4,829	4,999	4,917
ATM	3,097	3,097	3,196	3,147	3,047
Bank Branch, ATM & BC Network in ODISHA- Urban Area					
Description	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025
Branch	1,298	1,286	1,309	1,313	1,324
BC	7,219	6,123	5,818	6,555	5,937
ATM	2,690	2,660	2,653	2,610	2,556

As informed by IPPB, Bhubaneswar, 8,925 numbers of facility access points of IPPB are available as on 30.09.2025 through its 33 branches.

IPPB Branch	IPPB Facility Access Points				
	As on 30.09.2024	As on 31.12.2024	As on 31.03.2025	As on 30.06.2025	As on 30.09.2025
33	8,929	8,929	8,926	8,925	8,925



3.2 Operations of Business Correspondents (BCs).

As of 30th September 2025, there are 41,651 Business Correspondents (BCs) operating across the State of Odisha.

The bank sector wise information regarding Business Correspondents as of 30.09.2025 is given below.

Bank Type	Total BC Outlet					Out of which, Fixed Point BC	No. of Active BCs Out of Total BCs
	Sept 24	Dec 24	March 25	June 25	Sept 25		
PSBs	15,281	15,337	15,415	15,506	15,819	14,526	12,985
Pvt Banks	28,325	24,737	23,744	23,632	23,862	15,562	23,081
RRBs	1,858	1,863	1,863	1,863	1,863	1,221	1,221
SFBs	101	98	98	104	107	74	107
Total	45,565	42,035	41,120	41,105	41,651	31,383	37,394

State Bank of India (158), AXIS Bank (89), DCB Bank (68), IndusInd Bank (59), Canara Bank (58), Catholic Serian Bank (51), UCO Bank (32), Punjab National Bank (30), IDFC Bank (29), IDBI Bank (29), Bank of Maharashtra (27), Bank of India (14), Central Bank of India (8), ESAF SFB (3) and HDFC Bank (1) have increased their BC network whereas Bank of Baroda (14) and RBL Bank (96) have decreased their BC network over the quarter.

The bank wise BC details is given in **Annexure-6**.

3.3 Status of CSP Plus Outlets

In order to meet the banking needs in unbanked/ under banked GPs, State Government in collaboration with 6(Six) Public Sector Banks namely State Bank of India, Punjab National Bank, Union Bank of India, UCO Bank, Bank of India and Bank of Baroda, has launched a scheme for providing banking services to all 4235 unbanked GPs of the State through CSP Plus banking outlets. The CSP plus Banking Outlets are providing all banking services just like a Brick & Mortar branch. Each CSP Plus outlet is manned by two Business Correspondents (BCs) and follows the same time norm of its Link Bank Branch. So far, 3,671 CSP plus outlets have been opened in identified GPs of the State.



Sl. no.	Bank Name	Total Allotted Outlets	Total Opened Outlets	Total Master Created	Data received	Data not Received	Opened but Master Not created	CSP Plus Outlets not opened	BC engaged and ready to operate	Total Remaining to be opened
1	BOB	161	126	126	112	14	23	35	23	12
2	BOI	446	436	405	404	1	35	10	4	6
3	PNB	742	611	562	562	0	52	131	3	128
4	SBI	1761	1532	872	871	1	720	229	60	169
5	UBI	583	453	426	426	0	45	130	18	112
6	UCO	542	513	401	392	9	130	29	18	11
Grand Total		4235	3671	2792	2767	25	1005	564	126	438

Outlets have transaction above Rs.5 crores during last 1 year (Oct'24-Sep'25)

Sl. No.	District	BOB	BOI	PNB	SBI	UBI	UCO	Grand Total
1	Baleshwar	1		3	11	1	9	25
2	Koraput				23			23
3	Ganjam	1			3	17	1	22
4	Bargarh				17	3		20
5	Jajpur	1		1	10	5		17
6	Nuapada				15			15
7	Anugul				6		4	10
8	Dhenkanal				4		6	10
9	Gajapati				9	1		10
10	Jharsuguda				9			9
11	Balangir				7	1		8
12	Bhadrak				5		3	8
13	Kalahandi				8			8
14	Rayagada				8			8
15	Sonepur	1			6	1		8
16	Kandhamal				7			7
17	Kendujhar		7					7
18	Sambalpur				3	4		7
19	Puri	1		2	1	2		6
20	Cuttack			4				4
21	Malkangiri				4			4
22	Boudh				3			3
23	Mayurbhanj		3					3



24	Nabarangpur				3			3
25	Sundargarh			2	1			3
26	Kendrapara			2				2
27	Khordha			2				2
28	Deogarh					1		1
29	Jagatsinghapur						1	1
30	Nayagarh				1			1
	Grand Total	5	10	16	164	36	24	255

Banks and LDMs to discuss about the GPs where there is possibilities of opening B&M Branches and allot those locations among all banks operating in the State for opening of CSP plus outlets.

3.4 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 has identified 14 villages in the state having population more than 5,000 and directed to open bank branches. As reported by banks 5 villages are already having bank branch within 5 km radius of the village, reducing the number to 9. SLBC has advised the banks to update the same in JDD app. For remaining 9 identified villages, SLBC in consultation with respective LDMs has allocated the villages to different banks for opening brick & mortar branch.

SN	Dist Name	Sub Dist Name	Village Name	Allotted Bank	Status of opening of Branch
1	Jagatsinghapur	Ersama	Ambiki	Bank of Baroda	Survey completed, no internet connectivity and no suitable premises is available as reported by allottee bank.
2	Nabarangapur	Kosagumuda	Motigan	Bank of India	Survey completed, no internet connectivity and no suitable premises is available as reported by allottee bank.
3	Ganjam	Rambha	Palurgada (CT)	Bank of Maharashtra	As reported by allottee bank, opening of a branch at Humma which is within 5 km of Palurgarh (CT) village is under process and will be completed soon.
4	Koraput	Boriguma	Hordali	Canara Bank	Survey under progress.
5	Malkangiri	M.V. 79	Tigal	Canara Bank	Survey under progress.
6	Nabarangapur	Jharigan	Ichhapur	Indian Bank	Survey under progress.



7	Nabarangapur	Paparahandi	Nuakote	Indian Overseas Bank	Survey completed, under process for opening branch
8	Baleshwar	Baliapal	Bolang	Punjab National Bank	Survey completed, under process for opening branch
9	Koraput	Boipariguda	Baligan	Punjab National Bank	Survey completed, under process for opening branch

Status of opening of banking outlet in Unbanked Rural Centres/ Unbanked villages.

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

As per the information received from LDMs of concerned districts and JDD app, out of these 24 identified villages, 21 villages are having banking outlets (Brick & Mortar branch or BC/ CSP point) in the village. The status of the remaining 3 villages, is given below:

DISTRICT	SUB DISTRICT	CENTER	CENSUS CENTER CODE	POPULATION	Allotted Bank	Reply from Bank
CUTTACK	BANKI	GADAJIT	3,98,907	5,676	Punjab National Bank	Under Process
PURI	SADAR	BALUKHANDA	4,09,910	5,789	Punjab National Bank	Under Process
RAYAGADA	MUNIGUDA	TIKARPADA (CT)	4,25,011	8,346	Union Bank of India	Under Process

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

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

As per JDD DBT GIS APP on 31.03.2025, there are 13 unbanked villages in the State having no banking touch point (B & M branch/ BC point) within 5 km radius of the village which are allotted to banks as per recommendation of respective LDMs.



Out of 13 identified unbanked villages the allottee banks have provided BC points in 6 villages (Satyajaypur village, of Cuttack district, Mamurikhola, Rairatanpur, Chhatripita & Naikul village of Deogarh district and Rohaniduma village of Keonjhar district). SLBC has advised the banks to update the location details in JDD app.

1 village i.e. Siuli village of Ganjam district has been exempted due to low population and unavailability of network connectivity and electricity in the village. The same has been communicated to DFS for exemption.

In 3 villages (Kadamdiha & Newmanduam village of Mayurbhanj district and Makadikhol (RFV.) of Sundargarh district) allotted to Punjab National bank, the bank has reported that the process of selection of business correspondence is complete and the BC points will be operational at the earliest.

As reported by the allottee banks, the issues faced in remaining 3 villages as reported is given below.

Sl. No.	District	Sub District	Village Name	Population	Allocated Bank	Impediments faced by the allottee banks
1	Sambalpur	Naktideul	Kaing	127	Odisha Grameen Bank	Internet connectivity is not available.
2	Sambalpur	Kisinda	Balarama	271	State Bank of India	Providing CSP is presently not possible due to connectivity issue.
3	Mayurbhanj	Bangiriposi	Talbandh	545	Punjab National Bank	Internet connectivity is not available.

3.5 Status of Financial Literacy Camps Conducted

As per the information submitted by LDMs and Banks, in FY 2025-26 during the quarter ended September 2025, 9,687 financial literacy camps are conducted through 3,236 rural branches educating 3,00,970 no. of participants.

Financial Literacy Camps conducted by Rural Branches					
No of rural branches (30.09.2025)	Target for No. of Camps by Rural Branches as per RBI	Camps Conducted by Rural Branches in Quarter	% of Achievement by Rural Branches	No. of participants	Cumulative No. of Camps conducted in FY 2025-26



	Guidelines per Quarter	Ending 30.09.2025			
3,236	9,708	9,687	99.78%	3,00,970	18,837

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

3.6 Financial Literacy Centers (FLC)

As of 30.09.2025, 1,842 camps are conducted through 30 Financial Literacy Centers operating in the State educating 99,204 participants.

Financial Literacy Camps conducted by FLCs			
No of Financial Literacy Centers (30.06.2025)	Camps Conducted by FLCs in Quarter Ending 30.06.2025	No. of participants	Cumulative No. of Camps conducted in FY 2025-26
30	1,842	99,204	3167

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

Details of 7 Financial Literacy Counsellors Posts lying vacant are 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	4	Angul, Bhadrak, Jagatsinghpur & Puri	For the appointment of FL counsellor in Jagatsinghpur, Angul and Bhadrak district, UCO Bank has advertised inviting applications from candidates but no application was received. ZO has taken up the matter with the Head Office. In the meanwhile, LDMs of respective districts are given charge to function as FL counsellor.
State Bank of India	3	Sonepur, Bolangir & Koraput	As reported by SBI, the matter has been taken up with their corporate center and assured that the the vacancy is being filled up soon.



3.7 Centres 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. All the 104 CFLs are managed by 4 banks i.e. State Bank of India (38), Bank of India (35), UCO Bank (22) and Union Bank of India (35).

As informed by Dhan Foundation, MOTHER and VIDS during quarter ending 30.09.2025 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 19,090 and number of individuals participated in these Financial Literacy Awareness Programs is 5,64,856.

Name of NGO	No. of CFL allotted	No. of FLAP conducted in Sept. Quarter	No. of Members Attended	Cumulative No. of FLAPs conducted in FY 2025-26	Cumulative No. of Participants in FY 2025-26
DHAN Foundation	78	14,800	4,04,806	29,024	7,89,265
MOTHER	19	3,535	1,33,303	7,041	2,53,819
VIDS	7	755	26,747	1,543	53,886
Grand Total	104	19,090	5,64,856	37,608	10,96,970

Name of the Bank	No. of CFL Operationalized as of 30.09.2025	FY 2025-26 in the Quarter ending 30.09.2025		Cumulative No. of FLAPs conducted in FY 2025-26	Cumulative No. of Participants in FY 2025-26
		FLAPS conducted	No. of Participants		
Bank of India	35	6,278	1,69,597	12,703	3,48,884
State Bank of India	38	7,122	1,98,407	14,164	3,97,940
UCO Bank	22	4,549	1,58,423	8,436	2,74,056
Union Bank of India	9	1,141	38,429	2,305	76,090
TOTAL	104	19,090	5,64,856	37,608	10,96,970

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



3.8 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, status as on 30.09.2025 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of a total of 3,991 GPs & BHQs. The number of GPs and BHQs having active connectivity is 2,286 i.e. 57.29 %.

Regarding Phase-II, all 3,065 GPs/ BHQs are connected through aerial optical fiber cable out of which 2,428 GPs and BHQs have active connectivity i.e. 79.22%.

Phase	As on	No. of Service Ready (BHQs/ GPs)	No. of Active Connectivity (BHQs/ GPs)	% of Active Connectivity
I	31.03.2025	3,990	2,230	55.89 %
	30.06.2025	3,990	2,230	55.89 %
	30.09.2025	3,990	2,286	57.29 %
II	31.03.2025	3,065	1,693	55.24 %
	30.06.2025	3,065	2,406	78.50 %
	30.09.2025	3,065	2,428	79.22 %

As reported by BBNL all connected GPs/ BHQs are service ready as of 30.09.2025.

The district wise details are given at **Annexure -9**.

3.9 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2025-26 up to 30.09.2025, NABARD has sanctioned Rs. 20.50 Lakh to other agencies.

The disbursement under ongoing FIF schemes during FY 2025-26 up to 30.09.2025 amounts to Rs.3.24 crore for banks and Rs.13.33 lakh for other agencies.

Sr. No.	Bank/Agency	Name of the Scheme	Amount Disbursed
1	STATE BANK OF INDIA	CFL - Phase I & II & FDLC	1,34,18,504
2	BANK OF INDIA	CFL - Phase I & II	1,11,15,271
3	UCO BANK	CFL - Phase I & II	55,10,070
4	UNION BANK OF INDIA	CFL - Phase I & II	20,46,970
5	The Sundargarh DCCB Ltd.	FDLC	2,66,231
6	Other Agencies	FDLC	13,33,441
TOTAL			3,36,90,487



NABARD has informed that FY 2025-26 onwards, all FIF related proposals would be accepted for sanction through ENGAGE Portal only and no physical applications will be entertained.

3.10 Implementation of Pradhan Mantri Jan DhanYojana (PMJDY)

As on 30.09.2025, cumulative number of accounts opened under PMJDY is 2,34,47,421 and total deposit in these accounts is Rs. 11,803.27 Crore. Out of total PMJDY accounts Rupay Card issued in 1,67,98,699 accounts and 2,00,04,230 accounts are Aadhaar seeded.

The performance regarding opening of PMJDY accounts as of 30.09.2025 is given below:

Target (FY 2025-26)	No. of accounts increased	% Achievement	Cumulative No. of Accounts
16,00,000	5,62,607	35.16 %	2,34,47,421

As on	Cumulative No. of PMJDY Accounts	Out of which Male	Out of which Female	Zero Balance Accounts	Rupay Card issued	Aadhaar Seeded
31.03.2025	2,28,84,814	98,49,548	1,30,35,266	15,91,233	1,62,95,715	1,93,80,787
		43.04%	56.96%	6.95%	71.21%	84.69%
30.06.2025	2,31,78,931	99,47,449	1,32,31,482	15,83,789	1,65,64,348	1,97,31,263
		42.92%	57.08%	6.83%	71.46%	85.13%
30.09.2025	2,34,47,421	1,00,64,934	1,33,82,487	16,33,406	1,67,98,699	2,00,04,230
		42.93%	57.07%	6.97%	71.64%	85.32%

Bank wise and District wise performance on PMJDY as on 30.09.2025 is given in **Annexure – 10**.

3.11 Performance of Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes till 30.09.2025 is given below:

Scheme	FY 2025-26			Cumulative Enrollment
	Target	Achievement	% Achievement	
APY	4,76,430	2,95,169	61.95 %	31,06,420
PMJJBY	20,25,000	7,87,295	38.88 %	97,92,188
PMSBY	38,00,000	15,23,758	40.10 %	2,30,45,032



Bank wise performance in the 3 Social Security Schemes is available at **Annexure- 11, 12 and 13.**

	PMJJBY	PMSBY
Eligible SB Accounts as per Age Group	3,82,33,399	5,21,78,911
Out of which Enrollment Done	97,92,188	2,30,45,032
% of Coverage	25.61 %	44.17 %

Bank wise eligibility and coverage status is given in **Annexure- 14.**

As of 30.09.2025, 26,761 (cumulative) PMJJBY claims and 5,811 PMSBY claims are settled. The details are given below:

Scheme	FY 2025-26 up to 30.09.2025		Cumulative as of 30.09.2025			
	No. of claims settled	Amount in Rs. Lakh	No. of claims settled	Amount in Rs. Lakh	No. of rejected Claims	No. of pending Claims
PMJJBY	2,694	5,388.00	26,761	53,522.85	805	641
PMSBY	549	1,096.00	5,811	11,567.40	895	335

Bank-wise and District-wise details available in **Annexure- 15.**

Campaign for saturation of FI Schemes at GP level in all districts from 01.07.2025 to 31.10.2025.

As directed by the Department of Financial Services, Ministry of Finance, Government of India, a three-month saturation campaign for Financial Inclusion Schemes was conducted at the Gram Panchayat (GP) level across all districts from 01.07.2025 to 31.10.2025. The campaign aimed to enhance the penetration of Jansuraksha schemes, ensure equitable access to formal financial services in underserved areas across all GPs, raise awareness about digital fraud, facilitate access to unclaimed deposits and address grievances.

The performance under the campaign as of 31.10.2025 is given below:

PMJDY Sourced	PMJDY Opened	PMJJBY Sourced	PMJJBY Enrolled	PMSBY Sourced	PMSBY Enrolled
2,69,179	2,38,201	5,03,880	4,69,745	7,95,817	7,51,277
APY Sourced	APY Subscribed	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Acc	No. of Nominations done other than PMJDY Acc
13,03,42	1,15,733	926	767	1,00,283	75,792



As per the Re-KYC data reported by the Head Office of the banks, 12 Public sector banks, 11 Pvt. Sector banks and 1 RRB, bank group-wise Re-KYC achievement as on November 7, 2025, is as below:

Bank group-wise	Target Base (Total number of accounts for which re-KYC is falling due till June 30, 2026)		Out of (A), number of accounts pending for re-KYC as on (07-11-2025)		Out of (A), number of accounts re-KYC completed as on (07-11-2025)	
	Inoperative	Others	Inoperative	Others	Inoperative	Others
PSB	34,32,060	22,87,101	32,29,287	1,125,498	2,02,773	1,161,603
PvSB	56,384	66,619	49,894	41,608	6,490	25,011
RRB	6,058	2,96,818	11	40,867	6,047	2,55,951
State	61,45,040		44,87,165		16,57,875	

Overall Re-KYC achievement of the state is 26.98%.

Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Assets

RBI, Central Office, vide letter no. DoR (DEA Fund) No.S4767/30.01.008/2025-26 dated 17.09.2025 informed that, in the meeting of Financial Stability and Development Council (FSDC), it was decided to hold a district level week-long joint campaign to settle unclaimed funds (deposits, dividends, interest warrants, pension etc) for the period from Oct-Dec 2025.

The details and progress made in this respect is enclosed in **Annexure-15A**

3.12 Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of NitiAayog.

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 30.09.2025 in the KPIs in comparison to the Benchmark/ Aspirational Target as reported by NITI Aayog is given below.

Name of the District	Operative CASA Per lakh population			Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population			Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population			Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population		
	Jan'20	Sept'25	% Ach	Jan'20	Sept'25	% Ach	Jan'20	Sept'25	% Ach	Jan'20	Sept'25	% Ach
Target-100% of Benchmark	1,29,755			9,775			30,303			2,886		
Balangir	91,640	144,264	111	3,581	30,412	311	12,005	57,833	191	1,609	5,914	205



Dhenkanal	94,898	156626	121	6,308	31,279	320	21,854	63,500	210	1,964	8,517	295
Gajapati	90,970	160158	123	2,738	25,336	259	8,092	54,373	179	1,706	6,653	231
Kalahandi	72,899	121974	94	2,046	21,896	224	7,306	46,633	154	937	4,667	162
Kandhamal	77,817	126041	97	2,898	30,449	312	11,818	56,192	185	1,193	6,070	210
Koraput	72,387	120334	93	3,228	22,260	228	8,555	44,900	148	1,069	6,332	219
Malkangiri	63,248	119307	92	2,035	29,799	305	5,213	52,703	174	716	4,812	167
Nabarangapur	64,668	114911	89	2,482	22,605	231	7,609	40,023	132	910	4,027	140
Nuapada	87,177	143600	111	3,215	32,991	338	10,941	61,798	204	1,143	5,701	198
Rayagada	72,970	124148	96	4,045	26,271	269	9,767	47,525	157	1,445	6,708	232

It is observed that as on 30.09.2025, all 10 districts have achieved 100% benchmark under PMJJBY, PMSBY and APY. 4 districts (Nuapada, Gajapati, Bolangir and Dhenkanal) have achieved 100% benchmark target under the parameter Operative CASA Per lakh population. Out of 6 districts (Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur and Rayagada) who have not achieved operative CASA, 5 districts have achievement more than 90% and all 6 districts have operative CASA more than 1 lac per lac population.

Aspirational Block Program: To uplift the quality of life and improve public service delivery in India's most remote and underdeveloped regions, the Government of India launched the Aspirational Blocks Programme (ABP). Under this initiative, 100 blocks have been identified nationwide for focused intervention. Among them is Laxmipur Block in Koraput District, Odisha.

As on September 2025, Laxmipur Block in Koraput District, has not met the target in any parameter (PMJDY, PMJJBY and PMSBY). The performance of Laxmipur block as of 30th September 2025 is given below.

Population (As Per Census 2011)	PMJDY			PMJJBY			PMSBY		
	State Average PMJDY	PMJDY Accounts Per 1000 Population (As On Sept' 25)	% Achievement Wrt To State Average	State Average PMJJBY	PMJJBY Enrollment Per 1000 Population (As On Sept' 25)	% Achievement Wrt To State Average	State Average PMSBY	PMSBY Enrollment Per 1000 Population (As On Sept' 25)	% Achievement Wrt To State Average
190418	496	347	70	152	95	62	397	139	35

The deadline for 100% achievement under the program has been extended up to 31.03.2026.



3.13 Integration of DoT's Financial Fraud Risk Indicator(FRI) with Banks in Odisha

As advised by the Reserve Bank of India, Bhubaneswar to strengthen cyber fraud prevention mechanisms within banking system, an awareness Session on Integration of the Financial Fraud Risk Indicator (FRI) was organised on 23.10.2025 in coordination with the Department of Telecommunications (DoT), Odisha. Attended by representatives from all banks, the session was led by the Director General of DoT, who delivered an in-depth briefing on vital areas such as cybersecurity, the Sanchar Saathi portal, Chakshu portal, money mule accounts, money laundering and proactive cyber fraud prevention measures, while promptly resolving all queries raised by the banks

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

Odisha was declared 100% digitally enabled under the Expanding and Deepening of Digital Payments Ecosystem (EDDPE) in the 177th SLBC meeting held on 25.11.2024 as all the eligible savings and current accounts as of 31.03.2023 has been covered with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS).

In order to ensure the sustenance of the programme in the state RBI has advised to ensure that the newly opened eligible savings and current accounts are provided with at least one mode of digital payment and also promote the usage of digital modes of payments.

As reported by banks the coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) of savings and current accounts opened between 01.04.2023 and 30.09.2025 is 96.61% and 87.46% respectively.

The status as of 30.09.2025 is at **Annexure-16**.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

As on 30.09.2025, out of 1,13,981 applications received, 75,348 applications are sanctioned, 3,960 applications are rejected and 11,966 applications are pending. The performance is given below:



Sanction comparison	31.03.2025	30.06.2025	30.09.2025	Current year sanction
Term Loan(All Banks)	59	59	62	3
Crop Loan(CCBs)	50,773	73,662	75,286	24,513
Total	50,832	73,721	75,348	24,516

CUMULATIVE PERFORMANCE OF SAFAL PORTAL					
Scheme	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
Term Loan(All Banks)	2,939	62	1,591	628	658
Crop Loan(CCBs)	1,11,042	75,286	2,369	2,055	11,308
Total	1,13,981	75,348	3,960	2,683	11,966

Performance during the Quarter 01.07.2025 to 30.09.2025					
Scheme	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
Term Loan(All Banks)	31	3	79	8	658
Crop Loan(CCBs)	1,705	1,624	20	25	11,308

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

TERM LOAN REJECTION REASON ANALYSIS			
REASON FOR REJECTION	30.06.2025	30.09.2025	PERCENTAGE
IMPROPER DPR	595	627	39.41
WRONG APPLICATION	301	317	19.92
UNSATISFACTORY DUE DILLIGENCE	209	220	13.83
COULDN'T REACH CUSTOMER	107	113	7.10
APPLCIANT NOT INTERESTED	99	105	6.60
INSUFFICIENT COLLATERALS	62	63	3.96
INSUFFICIENT DOCUMENTS	42	45	2.83
LOANS AVAILED OUTSIDE SAFAL	37	39	2.45
OTHERS	60	62	3.90

4.2 ACP achievement on financing to Agriculture Sector.

(Amt in Rs. Cr.)

Target for FY 2024-25	Achievement as of 31.03.2025	Achv.%	Target for FY 2025-26	% increase over last FY target	Achievement as of 30.09.2025	Achv %
74,381.60	76,066.78	102.27	94,325.04	26.81	42,533.23	45.09



All the Banks have disbursed **Rs. 42,533.42 Crore** to Agriculture Sector under Annual Credit Plan as of 30.09.2025 for FY 2025-26 which is **45.09%** of the total Annual target of **Rs. 94,325.04 Crore** allotted to different Banks.

Sector-wise Target vs Achievement as on 30.09.2025 is given below:

(Amt in Rs. Cr.)

Particulars	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
Crop Loan	4,71,913.73	24,764.80	51.69	57,430.22	11,239.27	19.57	25,906.34	45.11
Term Loan Other than Allied	8,859.96	4,471.33	50.47	10,823.60	3,049.41	28.17	6,149.94	56.82
Allied Advance	9,566.06	4,284.10	44.78	11,676.26	1,981.21	16.97	4,089.39	35.02
Farm Credit	66,339.75	33,520.23	50.53	79,930.08	16,269.89	64.71	36,145.67	45.22
Agriculture Infra	2,501.64	1,380.40	55.18	4,145.33	900.14	21.71	1,492.33	36.00
Ancillary Activities	5,540.21	4,518.78	81.56	10,249.63	2,574.89	25.12	4,895.23	47.76
Agri Total	74,381.60	39,419.41	53.00	94,325.04	19,744.92	20.93	42,533.23	45.09

Bank Category Wise Target Vs Achievement under ACP as on 30.09.2025 given below:

Amt. in Rs. 'Crore'

Banks	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
PSBs	34,807.52	19,042.39	54.71	42,702.88	9,187.94	21.52	22,339.28	52.31
PVTs	12,977.23	6,806.16	52.45	17,908.59	3,720.48	20.77	6,709.11	37.46
RRBs	4,135.86	2,569.88	62.14	5,803.79	1,065.73	18.36	1,976.39	34.05
SFBs	2,189.06	697.95	31.88	3,561.07	365.38	10.26	831.94	23.36
Co-op Banks	20,271.93	10,303.02	50.82	24,348.70	5,405.40	22.20	10,676.51	43.85
Total	74,381.60	39,419.40	53.00	94,325.03	19,744.93	20.93	42,533.23	45.09

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

PSB,RRB& OSCB	PVT BANKS & SFB
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BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Maharashtra	143.52	Catholic Syrian Bank	71251.65
Punjab & Sind Bank	110.37	DBS Bank(e-LVB)	920.16
Indian Overseas Bank	71.74	Yes Bank	146.42
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Orissa State Co-Op. Bank	43.85	Karur Vysya Bank	1.21
Punjab National Bank	40.31	City Union Bank	0.00
Odisha Gramya Bank	34.05	Tamilnad Mercantile Bank	0.00

Bank wise performance of Agriculture from 01.04.2025 to 30.09.2025 is available at **Annexure- 18.**

Agriculture (Crop Loan):

All Banks have disbursed **Rs. 25,906.34 Crores** under Crop Loan against annual target of **Rs. 57,430.22 Crores** achieving **45.11 %** of the annual target as of 30.09.2025.

Bank category-wise target vs achievement as of 30.09.2025 is given below:

Banks	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
PSBs	19,721.23	10,656.36	54.03	23,315.97	3,857.67	16.55	11,561.41	49.59
PVTs	4,696.10	1,944.16	41.40	5,040.24	980.69	19.46	1,863.51	36.97
RRBs	3,551.81	1,940.12	54.62	5,025.36	1,046.92	20.83	1,920.27	38.21
SFBs	352.06	38.54	10.95	318.57	0.38	0.12	1.00	0.31
Co-op Banks	19,592.51	10,185.63	51.99	23730.10	5,353.61	22.56	10,560.15	44.50
Total	47,913.71	24,764.81	51.69	57,430.24	11,239.27	19.57	25,906.34	45.11

Amt. in Rs. 'Crore'

Season	Target	Achievement	Achievement %
Kharif 24	26,352.55	24,764.80	93.97
Kharif 25	31,586.62	25,906.34	82.02

The top 3 and bottom 3 performing banks in ACP Crop Loan as on 30.09.2025 are given below :

PSB,RRB& OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of India	57.75	DBS Bank(e-LVB)	1032.92



UCO Bank	57.29		DCB Bank	224.18
Central Bank of India	52.11		Karnatak Bank	116.89
BOTTOM 3 BANKS			BOTTOM 3 BANKS	
Indian Bank	35.34		**	
Bank of Maharashtra	28.98			
Punjab & Sind Bank	27.48			

**12 Banks namely City Union Bank, Indus Ind Bank, Kotak Mahindra Bank, RBL Bank, Tamilnad Mercantile Bank, Yes Bank, Jana SFB, ESAF SFB, Suryoday SFB, Utkarsh SFB, AU SFB and Unity SFB have reported nil crop loan data for the period 01.04.2025 to 30.09.2025.

Agriculture (Term Loan):

To boost agriculture term loan the target for 2025-26 has been fixed at **Rs. 36,894.81 Crores** with an increase of **39.39%** over last year's target of **Rs. 26,467.87 Crores**.

All Banks have disbursed **Rs. 16,626.98 Crores** under Agriculture Term Loan against target of **Rs. 36,894.81 Crores** achieving **45.07 %** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan as of 30.09.2025 are given below:

Amt. in Rs. 'Crore'

Banks	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
PSBs	15,086.29	8,386.03	55.59	19,386.92	5,330.27	27.49	10,777.96	55.59
PVTs	8,281.12	4,862.01	58.71	12,868.35	2,739.79	21.29	4,845.60	37.66
RRBs	584.04	629.76	107.83	778.43	18.81	2.42	56.12	7.21
SFBs	1,836.99	659.40	35.90	3,242.50	364.99	11.26	830.94	25.63
Co-op Banks	679.42	117.40	17.28	618.60	51.79	8.37	116.36	18.81
Total	26,467.86	14,654.60	55.37	36,894.80	8,505.65	23.05	16,626.98	45.07

Bank Type	FY 2024-2025			FY 2025-2026			
	30.09.2024			30.09.2025			
	Target	Achv. September-24	% Achv.	Target	Achv. June 2025	Achv. September-25	% Achv.
Allied Term Loan	9,566.06	4,284.10	44.78	11,676.26	1,981.22	4,331.81	37.10
Other Agri Term Loan	16,901.81	10,370.51	44.78	25,218.55	6,524.44	12,295.16	44.78
Total Term Loans	26,467.87	14,654.61	44.78	36,894.81	8,505.66	16,626.98	45.07



The top 3 and bottom 3 performing banks in ACP Term Loans on 30.06.2025 are given below :

PSB,RRB& OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Bank of Maharastra	189.85	Catholic Syrian Bank	71251.65
Punjab & Sind Bank	154.95	IDBI Bank	1415.96
Indian Overseas Bank	107.24	Yes Bank	296.30
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Punjab National Bank	38.58	City Union Bank	0.00
Orissa State Co-Op. Bank	18.81	Karur Vysya Bank	0.00
Odisha Gramya Bank	7.21	Tamilnad Mercantile Bank	0.00

4.3 Kisan Credit Card (KCC)

Banks have disbursed **23,35,813** numbers of KCC accounts amounting to **Rs.17,550.56 Crore** from **01.04.2025** to **30.09.2025**. Total outstanding balance as on **30.09.2025** is **Rs.42,286.57** crore in **49,32,218** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 75,136.84**.

Rs. in 'Crores'					
2024-25 30.09.2024			2025-26 30.09.2025		
No of Ac Disbursed	Amount Disbursed	Avg. Ticket size in Rs.	No of Ac Disbursed	Amount Disbursed	Avg. Ticket size in Rs.
22,79,514	14,148.26	62,067.00	23,35,813	17,550.54	75,136.75

Banks	FY 2024-2025 (30.09.2024)					FY 2025-2026 (30.09.2025)				
	No. of KCC issued			Balance O/s		No. of KCC issued			Balance O/s	
	No. (in actuals)	Amt. in Rs. Crore	Avg. loan size in Rs.	No. (in actuals)	Amt. in Rs. Crore	No. (in actuals)	Amt. in Rs. Crore	Avg. loan size in Rs.	No. (in actuals)	Amt. in Rs. Crore
PSBs	1,95,394	2,293.98	1,17,402.95	9,34,035	6,552.16	445836	6226.40	139656.73	1267175	16233.15
PVTs	38,216	848.81	2,22,108.72	2,30,963	3,503.56	28552	755.80	264710.00	191915	3588.55
RRBs	2,41,429	1,482.48	61,404.25	4,52,218	2,883.34	245211	1619.16	66031.30	437520	2911.30
SFBs	7	0.04	50000	17	0.07	0	0.00	#DIV/0!	0	0.00
Co-op Banks	18,04,468	9,522.95	52,774.30	34,83,887	20,624.13	1616214	8949.18	55371.26	3035608	19553.53
Total	22,79,514	14,148.26	62,067.00	51,01,120	33,563.25	2335813	17550.54	75136.75	4932218	42286.53

The top 3 and bottom 3 performing banks as of 30.06.2025 are given below:

PSB,RRB& OSCB	PVT BANKS & SFB
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Bank	Disbursement (in Cr.)	Bank	Disbursement (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	8949.18	Axis Bank	402.70
State Bank of India	5464.09	HDFC Bank	242.94
Odisha Grameen Bank	1619.16	ICICI Bank	53.81
BOTTOM 3 BANKS		MAJOR BANK WITH NIL PERFORMANCE	
Central Bank of India	4.90	**	
Bank of Maharashtra	0.23		
Punjab & Sind Bank	0.00		

** 18 Banks namely Bandhan Bank, City Union Bank, IndusInd Bank, KarurVysya Bank, Karnataka Bank, Kotak Mahindra Bank, DBS(e-Laxmi Vilas Bank), RBL Bank, South Indian Bank, Tamilnad Mercantile Bank, Yes Bank, Catholic Syrian Bank, ESAF SFB, Jana SFB, Suryoday SFB, Utkarsh SFB, AU SFB and Unity SFB have not sanctioned any KCC as of 30.09.2025 during the FY 2025-26.

Average Ticket Size:

Average ticket size in Rs.			
Bank Type	31.03.2025	30.06.2025	30.09.2025
Public Sector Banks	1,32,559.37	87,974.69	1,39,656.73
Private Banks	2,85,933.37	2,76,533.36	2,64,710.00
OSCB	51,764.73	54,598.03	55,371.26
OGB	63,337.92	63,544.81	66,031.30
State Average	59,736.56	63,455.02	75,136.75

KCC TICKET SIZE COMPARISON				
STATE NAME	DATE	NO OF AC	AMONUT SANCTIONED in Rs. Crores	AVG TICKET SIZE IN RS.
MADHYA PRADESH	31.03.2025	46,19,838	71,519	1,54,808.46
TELENGANA	30.06.2025	27,76,988	34,962	1,25,897.74
BIHAR	31.03.2025	16,70,823	17,187	1,02,865.47
ODISHA	30.09.2025	23,35,813	17,550	75,136.84
CHATTISGARH	30.06.2025	8,93,073	6,209	69,528.47
JHARKHAND	30.06.2025	13,49,552	8,756	64,880.64
WEST BENGAL	30.09.2024	16,45,305	8,604	52,294.26



The Bank wise achievement made under KCC as on 30.09.2025 is available at **Annexure –19**.

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

Crop Insurance: Pradhan Mantri Fasal Bima Yojana (PMFBY)

Parameters	KHARIF 2024	KHARIF 2025
No of Farmers	22,56,513	22,73,271
No of Enrolments (Both loanee & non loanee)	1,38,70,272	1,25,81,974
Area Insured (000'ha)	1,521.14	1,390.93
Sum Insured (Rs. In Crores)	12,146.73	12,547.78
Farmers Premium (Rs. In Crores)	11.75	7.70
State Premium (Rs. In Crores)	888.17	468.60
GOI Premium (Rs. In Crores)	622.13	230.91
Gross Premium (Rs. In Crores)	1,522.06	707.22

4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under BALARAM as on 30.09.2025 is given below:

Year wise data	FY 2023-24	FY 2024-25	FY 2025-26
Target (No of JLG)	65,000	65,000	20,000
Sponsored	20,722	11,059	636
No of JLGs disbursed	9,286	2,510	573
Pending	11,436	8,549	61

Bank-wise performance is given in **Annexure-20**.

4.6 Agriculture Infrastructure Fund:

As of **30.09.2025** out of **5,339** applications sponsored to various banks, **3,560** cases have been sanctioned amounting to **Rs. 2,002.88** Crores with **Rs.1,454.41** Crores disbursement made in **3,119** accounts. Banks have rejected **1090** cases, and **689** cases are pending with various banks.

Quarter	Sponsored	Sanctioned	Sanction Amnt In Rs. Crores	Rejected/Denied	Pending
31.03.2024	2,221	1,389	900.51	364	341
30.06.2024	2,500	1,756	1,128.19	635	109



31.03.2025	3,913	2,791	1,632.50	857	265
30.06.2025	4,263	3,088	1,802.39	956	219
30.09.2025	5,339	3,560	2,002.88	1090	689
Current Year	1,076	472	200.49	134	470

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

4.7 Mission for Integrated Development of Horticulture (MIDH)

As per the information received from Directorate of Horticulture, Government of Odisha, out of 250 forwarded applications banks have sanctioned 212 applications amounting to Rs.7.67 Crores & 33 applications are pending with different banks amounting to Rs.0.80 Crore as on 07.11.2025.

Performance under MIDH					
FY	Sponsored	Sanctioned	Amount in Rs. lakhs	Rejected	Pending
31.03.24	183	81	413.00	5	97
31.03.25	228	180	701.49	5	43
30.06.25	236	193	723.44	5	38
07.11.25	250	212	767.20	5	33

Bank-wise progress under MIDH is given at **Annexure- 22**.

4.8 Agriculture Allied Sector

Banks have disbursed **Rs. 4,331.82 Crores** against annual target of **Rs.11,676.26Crores** achieving 37.10 % of the target as of 30.09.2025.

Sector-wise Performance under Allied Sectors as of 30.09.2025 is given hereunder:
(Amt in Rs. Cr.)

Particulars	FY 2024-25 (as of 30.09.2024)			FY 2025-26				
	Annual Target	Achv.	% of Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% of Achv	Achv	% of Achv
Dairy	2,907.89	1,557.99	53.58	3,417.12	532.94	15.60	1,259.13	36.85
Fishery	2,305.87	892.05	38.69	2,240.36	357.58	15.96	844.98	37.72
Poultry	2,164.62	1,063.83	49.15	3,133.90	575.87	18.38	1,413.35	45.10
AH Sheep/Goatery/Piggery	2,187.68	770.25	35.21	2,884.88	514.83	17.85	814.35	28.23
Total	26,467.87	4,284.10	44.78	11,676.26	1,981.22	16.97	4,331.81	37.10



Bank-wise Performance under Allied Sectors as of 30.09.2025 is given hereunder:

Banks	FY 2024-25 (as of 30.09.2024)			FY 2025-26				
	Annual Target	Achv.	% of Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% of Achv	Achv	% of Achv
PSBs	4,532.01	2,175.24	48.00	4,762.94	1,172.39	24.61	2,709.47	56.89
PVTs	3,143.68	1,629.54	51.84	3,978.31	612.65	15.40	1,169.09	29.39
RRBs	290.90	134.26	46.15	336.87	4.55	1.35	25.59	7.60
SFBs	1,411.60	340.64	24.13	2,525.25	188.20	7.45	420.13	16.64
Co-op Banks	187.87	4.42	2.35	72.90	3.42	4.69	7.54	10.34
Total	9,566.06	4,284.10	44.78	11,676.27	1,981.21	16.97	4,331.82	37.10

The top 3 and bottom 3 performing banks under 2 categories as on 30.06.2025 are given below

PSB,RRB& OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Union Bank of India	106.12
Indian Bank	69.70
Indian Overseas Bank	65.02
BOTTOM 3 PERFORMING BANKS	
Odisha Grameen Bank	7.24
Bank of Maharashtra	0.00
Punjab & Sind Bank	0.00

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
IDBI Bank	284.57
Karnatak Bank	159.50
HDFC Bank	128.19
BOTTOM 3 PERFORMING BANKS	
**	

** 8 Banks namely City Union Bank, Karur Vysya Bank, Kotak Mahindra Bank, DBS Bank(e-Laxmi Vilas), Tamilnad Mercantile Bank, Catholic Syrian Bank, Yes Bank and AU SFB have reported nil performance under allied sector.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.09.2025 is given in **Annexure – 23**.

4.9 Mukhya Mantri Krushi Udyog Yojana (MKUY)

The performance of banks under Mukhya Mantri Krushi Udyog Yojana (MKUY) Scheme is given below:

Quarter	APPL. SPONSORED	APPL. SANCTIONED	APPL. REJECTED	APPL. PENDING
30.06.2024	6,440	2,523	1,365	2,428



31.03.2025	8,332	4,287	1,900	2,145
30.06.2025	8,809	4,660	2,001	2,148
30.09.2025	9,677	5,111	2,088	2,478
Current Year	868	451	87	

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

MKUY SECTORAL PROGRESS 30.09.2025				
Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
Agriculture Sector	3,736	2,734	431	931
AH&VS Sector	5,004	2,303	1,459	1,242
Fisheries Sector	162	54	35	73
Horticulture Sector	481	245	81	155
Inter-Sectoral	294	135	82	77
Grand Total	9,677	5,111	2,088	2,478

Bank wise progress made under Mukhya Mantri Krushi Udyog Yojana (MKUY) as on 30.09.2025 is given in **Annexure – 24**.

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

Performance as of 30.09.2025 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below:

Sector	No. of application	No. of application sanctioned	No. of Application Rejected	No. of application Pending
Animal Husbandry	69,187	19,167	47,620	2,400
Fisheries	11,845	2,544	9,061	240
Total	81,032	21,711	56,681	2,640

KCC AHD COMPARISON					
Date	31.03.2024	31.03.2025	30.06.2025	30.09.2025	Current Year
No. of appl accepted	63,285	68,665	68,807	69,187	522



No. of appl sanctioned	17,508	18,402	19,011	19,167	765
No of Appl Rejected	43,336	47,105	47,511	47,620	515
No. of appl Pending	2,441	3,158	2,285	2,400	

COMPARISON KCC FISHERIES					
Date	31.03.24	31.03.2025	30.06.2025	30.09.2025	Current Year
No. of appl accepted	11,422	11,747	11,760	11,845	98
No. of appl sanctioned	2,400	2,510	2,523	2,544	34
No of Appl Rejected	8,472	8,966	9,005	9,061	95
No. of appl Pending	550	271	232	240	

3 Banks having highest no. of pendency as of 30.09.2025 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Indian Overseas Bank	988	Indian Overseas Bank	88
Union Bank of India	462	State Bank of India	54
State Bank of India	288	Cooperative Bank	29

3 Districts under 2 categories in terms of pendency as of 30.09.2025 are given below.

Animal Husbandry		Fisheries	
Bank	No. of pending applications	Bank	No. of pending applications
Kendujhar	887	Puri	57
Puri	478	Kendrapara	51
Bolangir	260	Ganjam	42

Progress upto 30.09.2025 is given at **Annexure - 25.**



REJECTION REASONS AS ON 30.09.2025 _ANIMAL HUSBANDRY	
Applicant in default NPA	7,872
TPA not furnished/ Collection account is in other Bank	2,066
Application for purpose of cattle	1,306
Milch animal in possession/No space available for cattle shed	6,134
Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	4,839
Members of the family applying for KCC against same milch animal	558
Not a member of Pacs	331
Wrong/ incomplete information furnished	3,683
Second application submitted for same/other reasons	64
Any Other Reason	15,208
TOTAL	42,061

REJECTION REASONS AS ON 30.09.2025 _FISHERY	
Already having KCC with Some other Bank	713
Already availed loan for same purpose from other Banks	78
Applicant in default NPA	1,584
Application for vending	87
Not having permission/ licence for pond/reservoir	360
Farmers do not have vessel	120
Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	2,770
Wrong/ incomplete information furnished	931
Second application submitted for same/other reasons	13
Any Other Reason	2,405
TOTAL	9,061

4.11 Financing to FPOs (Farmers Producer Organization)

Performance under credit linkage to FPOs as of 30.09.2025 is given below:

Bank Type	30.06.2025		30.09.2025	
	No of FPOs Financed	Amount in Rs. Lakhs	No of FPOs Financed	Amount in Rs. Lakhs
PSBs	15	237.72	27	372.72
RRB	0	0.00	11	130.00
NABAKISAN	14	192.00	38	541.70
TOTAL	29	429.72	76	1,044.42



Bank Name	No of FPOs Financed	Amount in Rs. Lakhs
Odisha Gramya Bank	11	130.00
Bank of India	18	169.5
State Bank of India	7	180
Bank of Baroda	2	23.22
Total	38	502.72

4.12 AHIDF(Animal Husbandry Infrastructure Development Fund):

The Animal Husbandry Infrastructure Development Fund (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs) and Section 8 companies to establish:

- (i) Dairy processing and value addition infrastructure,
- (ii) Meat processing and value addition infrastructure,
- (iii) Animal feed plant,
- (iv) Breed improvement technology and breed multiplication farm
- (v) Animal Waste to Wealth Management (Agri Waste Management) and
- (vi) Setting up of Veterinary Vaccine and Drugs Manufacturing facilities

Progress under AHIDF for Odisha:

Status as of 30.09.2025	No of Application	Amount in Rs. Crores
Number of Application received	147	371.50
Eligible	39	284.00
Sanctioned	26	231.60
Disbursed	7	101.50

4.13 Financial Assistance to Cold Storages

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

Financial Assistance to Cold Storages status as of 30.09.2025

Total Applications received	15
Go Ahead issue	6



Project Cost	Rs.52.33 Crore
Bank Sanction	2 (Puri, Jajpur)

SL	District	Block	Bank Name	Project Capacity	Project Cost (In Cr.)	Application Status
1	BOUDH	KANTAMAL	UCO BANK	500	2.13	Application reverted by AAE
2	CUTTACK	ATHAGAD	PUNJAB AND SIND BANK	1,000	6.66	Application reverted by AAE
3	SUNDARGARH	LATHIKATA	BANK OF BARODA	5,000	12.27	Application reverted by AAE
4	KORAPUT	BOIPARIGUDA	CANARA BANK	5,000	15.44	Pending at AAE
5	KHURDHA	KHORDHA	STATE BANK OF INDIA	4,032	10.43	Application reverted by AAE
6	BALASORE	JALESWAR MPL	INDIAN BANK	1,700	7.28	Application reverted by AAE
7	BARGARH	BHEDEN	HDFC BANK	7,000	15.66	Pending at AAE
8	KHURDHA	BEGUNIA	THE FEDERAL BANK	2,500	4.12	Pending at AAE
9	NAYAGARH	KHANDAPARA	HDFC BANK	5,000	12.27	Pending at AAE
10	PURI	NIMAPADA	ICICI BANK	2,540	9.13	Pending at Bank User, APICOL DM
11	JAJPUR	KOREI	INDIAN BANK	1,360	4.46	Pending at APICOL Admin
12	KEONJHAR	CHAMPUA	STATE BANK OF INDIA	5,000	7.57	Pending at SLC
13	RAYAGADA	RAYAGADA	CANARA BANK	5,000	19.50	Pending at Bank User, APICOL DM
14	SONEPUR	BINIKA	BANK OF INDIA	1,500	7.82	Pending at Bank User, APICOL DM
15	MAYURBHANJ	BETNOTI	UCO BANK	1,000	3.85	Pending at Bank User, APICOL DM

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

Accordingly, the bank-wise targets for Odisha have been finalized and shared with all banks and also available at **Annexure-26**.

AGENDA NO. 5

Financing to MSME Sector

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

All banks in Odisha have disbursed **Rs.67,781.24 crore** to the MSME sector as of 30.09.2025 under the Annual Credit Plan (ACP) during FY 2025-26 achieving 55.73 of the total target of **Rs.1,21,634.99 crore**.



Sector-wise Target & Achievement as on 30.09.2025 is given below:

Particulars	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
Micro	44,789.08	25,290.00	56.46	26,342.34	15,275.60	57.99	25,867.14	98.20
Small	30,739.96	18,717.23	60.89	48,912.66	13,583.77	27.77	25,470.87	52.07
Medium	20,187.01	12,922.29	64.01	44,584.37	7,961.03	17.86	16,096.19	36.10
Khadi village	2,386.24	74.84	3.14	1,717.76	46.34	2.70	86.78	5.05
Others	3,981.36	1,071.08	26.90	77.86	126.10	161.96	260.26	334.27
Total	1,02,083.65	58,075.44	56.89	1,21,634.99	36,992.84	30.41	67,781.24	55.73

Bank Group-wise achievement as on 30.09.2025 is given below:

Banks	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
PSBs	69,928.58	40,628.54	58.10	84,628.11	23,067.25	27.26	48,720.32	57.57
PVTs	25,988.75	16,037.21	61.71	30,486.68	13,403.56	43.97	18,074.38	59.29
RRBs	3,774.64	1,317.57	34.91	4,435.85	444.65	10.02	777.48	17.53
SFBs	1,155.61	87.19	7.54	1,322.41	76.72	5.80	202.49	15.31
Co-op Banks	1,236.08	4.91	0.40	761.94	0.65	0.09	6.57	0.86
Total	1,02,083.66	58,075.42	56.89	1,21,634.99	36,992.83	30.41	67,781.24	55.73

Top 3 & bottom 3 performing banks in terms of % ACP achievement as on 30.09.2025 is given below.

PSB,RRB& OSCB		PVT& SFBs	
BANK	ACHIVEMENT %	BANK	ACHIVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Indian Overseas Bank	94.80	Catholic Syrian Bank	329.11
Bank of Maharashtra	87.92	DBS Bank(e-LVB)	147.11
Bank of India	74.01	Kotak Mahindra Bank	88.78
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Punjab & Sind Bank	21.59	Tamilnad Mercantile Bank	0.97
Odisha Gramya Bank	17.53	Karnataka Bank	0.14



Orissa State Co-Op. Bank	0.86	City Union Bank	0.00
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The comparative outstanding position under MSME Sector is given below.

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.09.24		Balance outstanding as on 31.03.25		Balance outstanding as on 30.06.25		Balance outstanding as on 30.09.25	
	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	11,33,596	43,119.88	10,56,110	47,801.75	8,60,832	49,163.41	9,37,473	53,258.99
Small Enterprises	80,075	28,251.88	1,11,022	30,725.43	62,339	31,463.28	63,932	32,565.91
Medium Enterprise	10,294	17,937.57	93,440	18,857.14	9,263	16,582.12	9,794	17,244.72
Total MSME	12,24,595	89,309.33	12,60,572	97,384.32	9,32,434	97,208.81	10,11,199	1,03,069.62

Detailed report of Bank wise position under MSME is given at **Annexure – 27**.

5.2 Govt. Sponsored Programmes PMEGP– Govt. of India

The target achievement under PMEGP as on 30.09.2025 is given below.

Date	Target		Applications sanctioned		% Achievement	
	A/c	MM(In Lakhs)	A/c	MM(In Lakhs)	A/c	MM(In Lakhs)
30.09.24	6,000	34,000.00	1,693	5,722.12	28.22%	16.83%
31.03.25	6,000	34,000.00	4,799	17,025.57	79.98%	50.08%
30.06.25	1,960	7,291.04	26	120.66	1.33%	1.65%
30.09.25	5,000	18,600.00	623	2,826.93	12.46%	15.20%

Top 3 banks in terms of sanctions under PMEGP:

Public Sector Bank & RRBs		Private Sector Banks	
Name of the Bank	No. of applications sanctioned	Name of the Bank	No. of applications sanctioned
STATE BANK OF INDIA	159	AXIS BANK	40
UNION BANK OF INDIA	65	HDFC BANK	29
BANK OF INDIA	59	IDBI BANK	15

Claim of Margin Money

As of 30.09.2025, during the Financial Year 2025-26, banks have sanctioned 623 accounts involving margin money of Rs. 28.27 Crore. Banks have claimed Margin



Money in 2,330 accounts involving Rs. 99.41 Crore, and Margin Money disbursed in 1,291 accounts amounting to Rs. 63.24 Crore.

The Bank wise achievement under PMEGP of Odisha as on 30.09.2025 including margin money claim status is given in the **Annexure-28**.

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

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

Physical Verification conducted by Department of Post from Odisha State as on 10.11.2025			
Total Units	Total Inspected	Total Pending	% completed
15,397	9,632	5,765	62.56

Referred back cases under PMEGP as on 10.11.25				
FY 22-23	FY 23-24	FY 24-25	FY 25-26	Total
101	171	1,111	180	1,563

Major reasons of Rejection under PMEGP		
SN	Major Reasons	Total No of cases Rejected as on 10.11.2025
1	Project Not viable for Inadequate experience/ Knowledge in the line of Activity/Project Not viable for Inadequate experience/ Knowledge in the line of Activity	466
2	Others	230
3	CIBIL Report not Satisfactory/CIBIL Report not Satisfactory/NPA HISTORY IN THE COBIL REPORT/CIBIL Report not Satisfactory	225
4	Unable to complete Bank Formalities/Unable to Complete Bank Formalities	141



5	Inadequate knowledge and could not provide documents/Inadequate Knowledge in Proposed Industry	83
6	Requested for return	68
7	NI/Applicant Not Interested for any other reason	68
8	No scope of marketing of such manufacturing unit proposed with a Large capital requirement in this /Project Not viable technically not feasible	63
9	EXISTING UNIT IN MUDRA SCHEME /Existing Unit	62
10	Similar project exists in the locality	42
11	Quotation Issues	34
12	Applicant not responding/Beneficiary not reachable/responding	16
13	Not able to pay promoter contribution	9
14	Not in Service Area	8
15	Applicant with his family not staying in this area./Unable to Deposit Own Contribution	6
Total		1,521

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

For the FY 2025-26, PMFME target has been fixed for 3,000 units. As of 30.09.2025, out of the 1,720 sponsored applications, 499 applications have been sanctioned. The performance details of the scheme is given below :

FY 2025-26	Target	Total No. of proposals sponsored to Banks	No. of proposals sanctioned from 01.04.25	Cumulative no. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
30.06.2025	3,000	607	118	2,244	338	1,110
30.09.2025	3,000	1,720	499	2,625	757	1,364

Top 3 banks with highest sanctions under PMFME:

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
STATE BANK OF INDIA	83
UCO BANK	59
ODISHA GRAMYA BANK	58

Banks with NIL sanction are Bank of Maharashtra, Federal Bank, Bandhan Bank, DCB Bank, Karnataka Bank, Kotak Mahindra Bank, IDFC First Bank, Yes Bank and Indus Ind Bank.



The Bank wise and District-wise performance under PMFME is given in **Annexure - 29**.

Analysis of PMFME Application Rejections by Bank:

Rejection Categories with rejection nos. as on 07.11.2025	
Category of Rejection	Total Rejections
Customer not Interested	1,053
Documents related issues	684
Applicant is unreachable	530
Project Not Viable or Feasible	487
Applicant willing to take loan from other Bank	469
Applicant is not an account holder	401
Remarks not given by Bank	297
CIBIL Score is low / unsatisfactory Credit history	239
Others	238
Out of Banks service area	199
Applicant is unaware about PMFME	62
Applicant did not provide Margin Money	62
Not Eligible	58
Grand Total	4,779

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

All Banks and Financial Institutions have sanctioned 8,41,941 accounts with an amount of Rs. 9,365.78 Crore and disbursed Rs. 9,173.37 Crores as on 30.09.2025 in the financial year 2025-26. The sanction amount achievement is 37.17% of the annual target of Rs 25,200 crore.

Categories	FY 2024-25 (30.06.2024)				FY 2025-26 (30.06.2025)			
	No. of Accounts	Sanctioned Amount	Disbursed Amount	Avg. Loan Size in Rs. Lac	No. of Accounts	Sanctioned Amount	Disbursed Amount	Avg Loan Size in Rs. Lac
Shishu	7,80,972	2,775.40	2,764.76	0.36	3,79,709	1,458.59	1,452.51	0.38
Kishore	2,97,728	3,227.12	3,180.29	1.08	4,28,557	4,584.41	4,528.32	1.07
Tarun	22,143	2,236.86	2,196.08	10.10	33,108	3,243.85	3,114.93	9.79
Tarun Plus	-	-	-	-	567	78.93	77.81	13.92
Total	11,00,843	8,239.38	8,141.13	-	8,41,941	9,365.87	9,173.43	

The bank category-wise disbursement position under Mudra Sector (category wise) as of 30.09.2025 for FY 2025-26 is given below.

'Amt. In Rs. Crore'



Financial Institutions	FY 2024-25 (30.06.2024)			FY 2025-26(30.06.2025)				
	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)	Target amount(Rs in Cr)	No. of Accounts	Sanctioned Amount (Amt in Rs. Cr.)	Disbursed Amount (Amt in Rs. Cr.)	% Achievement
PSBs	1,10,248	3,045.91	2,976.59	9,460	93,541	4,195.42	4,027.11	44.35%
PVTs	5,82,367	3,241.51	3,230.97	8,557	3,56,100	2,652.47	2,634.59	31.00%
RRBs	6,171	121.07	117.16	473	9,097	184.74	183.24	39.06%
SFBs	1,65,269	750.47	750.45	1,510	1,06,514	707.67	707.67	46.87%
MFIs & NBFCs	2,36,788	1080.42	1065.96	5,200	2,76,689	1,625.57	1,620.82	31.26%
Total	11,00,843	8,239.38	8,141.13	25,200	8,41,941	9,365.87	9,173.43	37.17%

The top 3 and bottom 3 performing banks in Mudra Scheme as of 30.09.2025 are given below :

PSB & RRBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
State Bank of India	1,157.31
Bank of India	604.33
Union Bank of India	535.81
BOTTOM 3 PERFORMING BANKS	
Central Bank of India	58.54
Bank of Maharashtra	35.37
Punjab & Sind Bank	19.49

PVT BANKS & SFBs	
Bank	Disbursement Amt in Rs. Cores
TOP 3 PERFORMING BANKS	
IndusInd Bank	974.45
Bandhan Bank	346.77
Axis Bank	282.67
BOTTOM 3 PERFORMING BANKS	
Karnataka Bank	0.51
Karur Vysya Bank	0.05
South Indian Bank	0

Bank wise, district wise & category wise report on PMMY is available in **Annexure-30**.

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 2025, 8,385 loan applications have been sanctioned with disbursement amount of Rs. 1,531.00 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
30.09.2024	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%	
31.03.2025	4,683	1,638	282.10	4,683	6,674	1,136.14	9,366	8,312	1,418.27
% Achievement		34.98%			142.52%			88.75%	
30.09.2025	4,781	1,651	290.46	4,781	6,734	1,244.50	9,562	8,385	1,534.96
% Achievement		34.53%			140.85%			87.69%	

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

Top 3 & bottom 3 banks sanctioned loan under Stand-Up India as of 30.09.2025

TOP 3 PERFORMING BANKS	
Bank	No. of applications sanctioned
State Bank of India	2,556
Union Bank of India	966
Punjab National Bank	763
BOTTOM 3 BANKS	
Federal Bank	309
IDFC First Bank	1
KarurVysya Bank	1

The Bank-wise & District-wise performance is given in **Annexure- 31**.

5.6 Finance to Start Ups

In the current year 2025-26 up to 30.09.2025 State Bank of India, IDBI Bank, Union Bank of India and Bank of India have financed to start ups. Other banks have to extend credit facilities to start ups.

Bank Finance to Start up for FY 2025-26					
Sl	Banks	No. of A/c sanctioned from 01.07.2025 to 30.09.2025	Amount sanctioned in Rs. Lakhs from 01.07.2025 to 30.09.2025	Cumulative No. of A/c sanctioned in FY 25-26	Cumulative Amount sanctioned in Rs. Lakhs
1	State Bank of India	5	705	6	755
2	IDBI Bank	3	137.5	3	137.50
3	Union Bank of India	18	91.74	26	124.51
4	Bank of India	1	110	1	110
Total		27	1,044.24	36	1,127.01



SLBC, in collaboration with Start-up Odisha , organized a workshop on 31.10.2025, with active participation from banks and start-up entrepreneurs, enabling constructive interaction and engagement.

5.7 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
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23	34,081	3,044.90
FY 2023-24	56,392	6,109.41
FY 2024-25	94,128	9,683.73
FY 2025-26(Upto 30.09.2025)	37,392	5,936.73

The cumulative coverage since inception is **4,63,757** accounts amounting to **Rs.36,384.46 Crore**.

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2025 to 30.09.2025 is available in **Annexure – 32**.

5.8 Onboarding 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 4,11,06,227 MSMEs are registered on the platform in whole country and 11,90,277 MSMEs are registered in Odisha as on 30.09.2025.

Udyam Portal Registration 30.06.2025		Udyam Portal Registration 30.09.2025	
All India	Odisha	All India	Odisha
3,80,72,190	10,99,669	4,11,06,227	11,90,277

Category	Udyam Portal Registration progress As on 30.09.2025



	Micro	Small	Medium
No of MSMEs registered	11,79,818	9,865	594
% of total registration	99.12%	0.83%	0.05%

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

The updated status on the adoption and use of TReDS portal by MSMEs as of 30.09.2025 is given below.

SN	Particulars	RXIL	Invoice Mart	M1 Exchange	C2treds
1	Total buyers registered	42	74	27	3
2	Total MSME sellers registered	784	1290	774	6
3	Total financing on TReDS for MSMEs of Odisha in Cr	3,808.87	7,116.67	940	47.06
4	No of invoice financed	42,946	1,20,156	11,565	84
5	Govt Entities onboarded (CPSU/SPSU)	2	6	2	2

5.10 PM Vishwakarma Yojana

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

As on 30.09.2025 under PM VISWAKARMA yojna 54,503 loan applications sent to various banks after completion of training. Banks have sanctioned 15,544 applications rejected 36,951 applications and 2,007 applications are pending at banks. Out of total sanctions, banks have disbursed in 13,901 cases. The bank wise status is given below.

Performance as on 30.09.2025 is given below.

Loan Application Sent to Banks	54,503
Total Loan Amount Required (in Rs. Lakhs)	52,231.36
Applications Sanctioned	15,544
Applications Disbursed	13,901



Applications rejected	36,951
Loan Pending For Sanction	2,007

The Bank-wise Status is given at **Annexure-33**.

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

Analysis of PM Vishwakarma Application Rejections by Bank as on 01.11.2025

Already NPA	3,119
Applicant is not complying with the guidelines of the PM Vishwakarma Scheme	7,523
Artisan denied taking loan	7,961
Artisan not reachable to process his/her loan	11,883
Artisans changed his/her profession	2,695
Current workplace is not in the same city as the selected bank.	1,505
Purpose in the Application form is not the same as the proposed utilization	2,204
Grand Total	36,890

A meeting was held to review the high rejection under PM Vishwakarma scheme with top 10 banks in terms of rejection under the Chairmanship of Commissioner-cum-Secretary, MSME Department, Govt. of Odisha on 19.09.2025 wherein the Commissioner cum Secretary, MSME Department, Government of Odisha urged all banks to review the reasons for rejection, sanction all eligible applications, and exercise due diligence before rejecting any case under the PM Vishwakarma Scheme and advised SLBC to monitor weekly progress under the rejection of application.

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

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

Working Capital loan availed, and interest paid thereon as claimed by the applicant needs to be verified by the bank branch concerned in the portal.

The operational guidelines for the Chief Minister's Scheme for Reimbursement of Interest to MSMEs (CM-SRIM) for the period 2024-25 to 2027-28, as issued by the MSME Department, Government of Odisha, have been circulated to all Banks and LDMS on 01.11.2025 for necessary action and effective implementation.



Key Provisions from Operational Guidelines:

- Manufacturing MSMEs with $\geq 75\%$ turnover for previous FY from manufacturing is eligible.
- Unit must be located in Odisha and commercially operational.
- Only Fund-based Working Capital Loans considered (incl. EPC).
- Only one WCL account per MSME eligible for reimbursement.
- If the Working Capital Loan limit (Cash Credit limit or EPC limit) is revised during the six-monthly claim period whether once or multiple times the highest sanctioned limit during that period shall be considered for slab fitment.
- Units availing similar benefits under other schemes eligible only for differential amount.
- Units with NPA accounts become ineligible.
- Application & claim filing through CM-SRIM Portal.
- Half-yearly claim filing: April–Sept (claim must be filled by 31st Dec) & Sept–March (claim must be filled by 30th June) .

Limit of Working Capital Loan Sanctioned	Interest Reimbursement (%)
Up to Rs 25 lakh	100%
Rs 25 lakh – Rs 1 crore	75%
Rs 1 crore – Rs 3 crore	50%
Rs 3 crore – Rs 5 crore	25%

District-wise disbursement status of CM SRIM scheme as on 30.09.2025 is given at **Annexure-34**.

5.12 Silpi Unnati Yojana (SUY) – State Government Scheme

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

During the Financial Year 2025-26, total 105 loan applications are sanctioned amounting to Rs. 64.99 Lakhs upto 30.09.2025



Performance under SUY for the FY 2025-26 is given below: (As provided by Directorate of Handicrafts)

Period	Total No. of application sponsored	No. of application sanctioned	No. of application rejected	No. of application pending
30.06.2025	1,655	13	0	1,642
30.09.2025	2,160	105	0	2,055

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	907
Odisha Grameen Bank	316
Punjab National Bank	127

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

The bank-wise and district-wise details as on 30.09.2025 are given in **Annexure-35**.

5.13 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 30.09.2025, 1,35,718 no. of applications sponsored out of which 1,03,058 applications are sanctioned & disbursement made in 99,847 number of accounts. 20,071 applications are pending in different bank branches.

As on date	Sponsored	No. Of applications sanctioned	Out of sanctions, no. of applications disbursed.	No. Of applications Pending
30.09.2024	1,19,325	98,061	93,102	13,624
31.12.2024	1,23,715	1,03,456	98,684	10,128
31.03.2025	1,23,399	1,03,006	99,620	8,169
30.06.2025	1,23,192	1,02,915	99,677	7,845
30.09.2025	1,35,718	1,03,058	99,847	20,071

Category wise status as on 30.09.2025				
FY 2025-26	Total Sanction	Out of which Women	Out of which SC	Out of which ST
No of Sanction	1,03,058	22,142	15,525	2,862

New Sanctions under PMSVANidhi 2.0 (From 17 th Sept to 28 th Oct,2025)		
Applications sponsored	Sanctioned	Disbursed
4,748	3,210	1,580

The bank wise achievement as on 30.09.2025 is given in **Annexure-36**.



5.14 Export Credit

During the FY 2025-26, banks have disbursed Rs.1,931.82 Crore against the annual target of Rs. 8,376.94 Crore achieving 23.06% of the target.

The Bank Group wise performance as of 30.09.2025 is given below:

Particulars	FY 2024-2025 (30.09.2024)			FY 2025-2026				
	Annual Target	Achv	% Achv	Annual Target	30.06.2025		30.09.2025	
					Achv	% Achv	Achv	% Achv
PSBs	6,880.22	1,356.82	19.47	6,830.97	930.08	13.62	1,818.25	26.62
PVTs	1,442.17	0.00	0.00	1,418.62	42.65	3.01	113.57	8.01
RRBs	23.53	0.00	0.00	21.70	0.00	0.00	0.00	0.00
Co-op Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SFBs	97.34	0.00	0.00	105.64	0.00	0.00	0.00	0.00
Priority Sector Total	8,443.26	1,356.82	16.07	8,376.94	972.73	11.61	1,931.82	23.06

The details of 8 performing banks under Export Credit is given below:

Name of Bank	Target	Achievement	Achv. %
Bank of Baroda	160.95	86.05	53.46
Bank of India	242.56	123.02	50.72
Canara Bank	200.89	98.56	49.06
Indian Overseas Bank	470.45	59.12	12.57
State Bank of India	4,478.73	1,451.51	32.41
Axis Bank	238.24	87.48	36.72
ICICI Bank	227.79	18.00	7.90
Karnataka Bank	9.69	8.08	83.40

AGENDA NO. 6

Financing to SHGs:

6.1.i Financing to WSHG in Odisha

As per the information received from Deptt. of Mission Shakti, as of 30th September, 2025, during the FY 2025-26, 69,902 SHGs have been credit linked with an amount of Rs.4,232.63 crores, with an average loan size of Rs. 6.06 lakh. The physical linkage



achievement is 17.48% with the financial linkage achievement of 21.16% as of 30.09.2025.

Particulars	FY 2024-25 (as of 30.09.2024)			FY 2025-26 (as of 30.09.2025)		
	Annual Target	Achv.	% of Achv	Annual Target	Achv	% of Achv
Physical (SHG in No.)	4,00,000	1,13,617	28%	4,00,000	69,902	17.48%
Financial (In Crore)	20,000.00	5,275.95	26%	20,000.00	4,232.63	21.16%
Average Loan Size(In Lakhs)	4.64			6.06		

The Bank & district wise progress is enclosed at **Annexure-37**.

6.1.ii WSHG Loan-State Interest Subvention.

As per the information received from Mission Shakti Department, during the FY 2024-25, 2,59,196 SHGs were benefited with interest subvention amount of Rs.299.97 Crore.

During the FY 2025-26, 1,63,757 SHGs have been benefited with interest subvention amount of Rs.110.98 Crore details of which is given below:

Settlement Status on Mission Shakti Loan - State Interest Subvention (FY 2025-26) as on 31.10.2025				
SI No.	Name of the Bank	No of SHGs	Amount	Period of Settlement
1	ICICI BANK LIMITED	2,248	2,02,84,877	JUL24-DEC24
2	STATE BANK OF INDIA	82,932	60,03,87,061	OCT24-JAN25
3	UCO BANK	22,607	25,20,48,129	MAR24-DEC24
4	UNION BANK OF INDIA	12,451	5,31,32,650	APR24-MAY24
5	UTKAL GRAMEEN BANK	38,306	16,30,13,024	JUL24-DEC24
6	BANK OF BARODA	4,900	1,65,46,473	AUG24-SEPT24
7	CUTTACK CENTRAL CO-OP BANK LTD.	313	43,46,646	DEC23-JUN24
Grand Total		1,63,757	1,10,97,58,860	

Banks are requested to share periodic information for calculation and settlement

6.1.iii Data Sharing (BLIS & NRLM 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. Mission Shakti has collaborated and signed MoUs with 18 banks that maintain a portfolio of Self-Help Groups (SHGs), to facilitate the exchange of SHG data and the settlement of interest subvention ensuring regular sharing of data on the SHG Bank Linkage and Interest Subvention portal. As per the MoU, banks to share the monthly data by 10th of succeeding month.

Sl No.	Name of the Bank	Data Shared (up-to)	Data to be shared
1	Axis Bank	Mar'22	Apr'22 to Oct'25
2	Bank of Baroda	Mar'25	Apr'25 to Oct'25
3	Bank Of India	Oct'25	
4	Canara Bank	Sept'25	Oct'25
5	Central Bank of India	Sept'25	Oct'25
6	HDFC Bank	Mar'25	Apr'25 to Oct'25
7	ICICI Bank	Mar'25	Apr'25 to Oct'25
8	IDBI Bank	Mar'25	Apr'25 to Oct'25
9	Indian Bank	Sept'25	Oct'25
10	Indian Overseas Bank	Jun'24	July'24 to Oct'25
11	Odisha Grameen Bank	Sept'25	Oct'25
12	Punjab National Bank	Sept'25	Oct'25
13	State Bank of India	Feb'25	Mar'25 to Oct'25
14	UCO Bank	Sept'25	Oct'25
15	Union Bank of India	Mar'25	Apr'25 to Oct'25
16	Bank of Mahastra	Dec'24	Jan'25 to Oct'25
17	OSCB	Sept'25	Oct'25

All Banks are requested to share the monthly data by 10th of succeeding month.

All Banks have to upload their data in NRLM portal regularly. However, achievement of the State under SHG Bank Linkage is not being reflected due to non uploading by the Banks. All concerned Banks are requested to upload SHG Bank linkage data on regular basis.



6.1.iv Enterprise Financing for WSHG Members

Creation of Lakhpati Didis from among SHG members is a priority of the Government. Annual target of 1 lakh individual bank credit for Women-led enterprise promotion has been approved by Ministry of Rural Development, Govt. of India. In this regard, the Odisha Livelihood Mission has launched a targeted initiative to facilitate bank credit for promoting women-led enterprises in our State. The progress under the scheme as of 31.10.2025 is given below:

Target		Achievement	
Physical	Financial (Amt. in Rs. Crore)	Physical	Financial (Amt. in Rs. Crore)
1 Lakh	1,000.00	17,395	1,125.44

All banks are requested to proactively support women-led businesses through tailored schemes.

6.1.V Business Correspondent Agents

A total of 4,144 WSHG members have been selected as BCAs, of which 2,318 are currently engaged across six banks (UCO, SBI, OGB, UGB, YES Bank, and ICICI). An additional 1,073 IIBF-certified members are yet to be engaged. To support this effort, MoUs have been executed with 13 banks—SBI, OGB, UGB, UCO, Union Bank, ICICI, YES Bank, PNB, Canara Bank, Axis Bank, Bank of India, HDFC, and Bank of India. For FY 2025–26, target has been set for engagement members at 150 BC Points.

6.1.VI Cash handling Charges

- 6794 Gram Panchayat Level Federations, 338 Block Level Federations and 30 District Level Federations operational in the state under the Department of Mission Shakti.
- Substantial funds have been allocated to each federation under the Revolving Fund, CISF & VRF etc. for lending purposes to their affiliated SHGs.
- To facilitate banking transactions, federation accounts were opened in the form of savings bank accounts in nearby bank branches, recommended by block/project administration.
- Banks are imposing significant "**Cash handling charges**" for repayments made by SHGs into federation savings accounts. These charges result in financial



losses for the federations due to multiple deposits made by SHGs in the account within a financial year or in a periodic manner.

Banks are requested to look into the matter to resolve the issues.

6.2 RSETI

During the current FY 2025-26, from 01.04.2025 to 30.09.2025, total number of candidates trained is 13,270 against the annual target of 34,570 achieving 38% of the target. Further, 9,313 (**70%**) number of trained candidates are settled and 5,979 (**64%**) trained candidates have been credit linked.

Benchmark for settlement-70%

Benchmark for Credit Linkage-50%

Quarter	Target (No. of candidates to be trained)	No. of Candidates trained	% of achv.	No. of Candidates settled	% of settlement against achievement	No. of candidates' credit linked	% of credit linkage to settlement
June, 2026	30,070	13,270	38%	9,313	70%	5,979	64%

The details are given in **Annexure –38**.

Infrastructure related status in RSETIs as on 30.09.2025.

Sl. No.	Name of RSETI	Sponsoring Bank	Issues
1.	Angul	UCO Bank	Rs. 2,74,683/- demanded by district Administration towards premium, incidental charges, rent & cess. Pending with Revenue & Disaster Management Deptt., Govt. of Odisha.
2.	Cuttack	UCO Bank	Rs. 85,73,734/- demanded by district Administration towards premium, incidental charges, rent & cess Pending with Revenue & Disaster Management Deptt., Govt. of Odisha.
3.	Puri	UCO Bank	Land identified , RSETI is yet to receive the demand letter regarding deposit of premium for allotted land. Pending at District Administration, Puri (SMD, Odisha Livelihood Mission took up the matter vide letter no 1023/2025 Dated 18/09/2025)
4.	Ganjam	Union Bank of India	Letter of the Collector & DM to the ACS, R& DM Deptt. Vide letter no 4700 dated 08.12.2023 for waiving of premium INR 1515022/-
5.	Gajapati	Union Bank of India	Letter of the Collector & DM to the ACS, R& DM Deptt. Vide letter no 5793 dated 25.06.2024 for waiving of premium INR 1690200/-
6.	Rayagada	State Bank of India	Expansion work has not yet started. Delayed by SBI LHO
7.	Kalahandi	State Bank of India	Tahasildar, Kalahandi requested the Director, RSETI to return the already allotted land in which building constructed & declared unfit for use vide letter no 4845/Dt.-06.10.2025. SBI to



			relinquish the allotted land. The matter is pending at SBI Local Head Office. (SMD, Odisha Livelihood Mission took up the matter vide letter no 1023/2025 Dated 18/09/2025)
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6.3 Bankable Income Generating Scheme (IGS)

Target and Achievement under Bankable IGS relating to the year 2024-25& 2025-26 to be implemented during 2025-26.

Govt. has approved target of 161 number of loan applications under Bankable IGS relating to the year 2024-25& 2025-26 to be implemented in 2025-26 in 28 districts. Against the target of 161 applications 58 applications have been sponsored to banks and 50 applications have been disbursed as on 30.09.2025.

The details of target and achievement as of 30.09.2025 is given below.

Year	Target	No. of applications sponsored	No. of applications sanctioned	No. of applications disbursed	Amt. of subsidy released in Rs. Lakhs
2024-25	82	52	50	50	206.25
2025-26	79	6	-	-	-
Total	161	58	50	50	206.25

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 30.09.2025.

Total NPA as on 30.09.2025 is Rs.14,420.78 Crore which is 4.01% of the total advance.(Priority Sector 4.47%, Non-Priority Sector 3.26%).

NPA % under Agriculture is 5.89% and under MSME is 3.47%.

Sector wise comparison of NPA %				
Sector	30.09.2024	31.03.2025	30.06.2025	30.09.2025
Short Term Crop Loan	7.50	6.87	7.13	6.20
Agriculture Term Loan other than allied sector	5.01	5.68	4.63	5.77



Agriculture Allied	5.05	6.76	5.84	5.04
Total Agriculture	6.39	6.51	6.20	5.89
MSME Sector	4.24	3.72	3.66	3.47
Education Loan	7.73	6.64	6.97	5.93
Housing Loan	2.04	3.1	2.86	2.77
Total Priority Sector	5.08	4.95	3.74	4.47
Total Advance	2.74	4.63	3.39	4.01

Banks in the State have to :

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

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

7.2 State Recovery Act (OPDR)

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

As of 30.09.2025, 2,307 OPDR cases amounting to Rs.132.81 Crore are pending.

Name of Bank	Total No. of cases as on March 31, 2025	Amount involved	No. of cases Added during 01.04.25 to 30.09.25	Amount involved	No. of cases disposed off during 01.04.25 to 30.09.25	Amount involved	No. of cases pending for disposal as on Sept 30, 2025	Amount involved
		(in Rs. lakhs)		(in Rs. lakhs)		(in Rs. lakhs)		(in Rs. lakhs)
State Bank of India	539	4,700.75	0	0.00	3	20.86	536	4,679.89
UCO Bank	36	79.23	0	0.00	0	0.00	36	79.23
Bank of India	3	14.54	0	0.00	0	0.00	3	14.54
Indian Overseas Bank	13	92.15	0	0.00	0	0.00	13	92.15



ICICI Bank	482	9,417.66	163	2,531.90	163	3,663.08	482	8,286.48
Odisha Grameen Bank	1237	129.01	0	0.00	0	0.00	1237	129.01
Total	2,310	14,433.34	163	2,531.90	166	3,683.94	2,307	13,281.30

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 30.09.2025, 900 applications are pending involving Rs. 361.42 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 719 applications involving Rs. 258.55 Crore are pending for more than 60 days.

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

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

7.4 NOC for transfer of land from financing banks

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

7.5 Registration Conveyance Deed

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



hampered. State Government is requested to intervene in the matter for its early resolution.

7.6 Registration of MOTD

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

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

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

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

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

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

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

7.8 Digitization of land records

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



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

Revenue Department, Govt. of Odisha is requested to give access of the digital land records data base to the banks enabling them to create online charge on land for sanction of loans.

AGENDA NO.8

Other Points

8.1 Loan Facility in PM Surya Ghar :Muff BijliYojana (PMSGMBY)

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

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

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

Average Monthly Electricity Consumption (units)	Suitable Rooftop Solar Plant Capacity	Central Subsidy Support	State Financial Assistance	Total
0-150	1 KW	₹ 30,000/-	₹ 25,000/-	₹ 55,000/-
150-300	2 KW	₹ 30,000/-	₹25,000/-	₹ 55,000/-
>300	3KW	₹18,000/-	₹ 10,000/-	₹ 28,000/-
Total		₹ 78,000/-	₹ 60,000/-	₹ 1,38,000/-



As of 30.09.2025, out of 35,725 sponsored applications, banks have sanctioned 13,029 cases, disbursed in 10,919 cases, rejected 16,067 cases, and 6,525 cases are under process.

Performance under the PMSGMBY scheme for Odisha State is available at **Annexure-41**.

8.2 Issues relating to SUBHADRA scheme.

As per the Minutes of the Meeting held on 09.09.2025 regarding the SUBHADRA Yojana, the Department of Women & Child Development has sought specific information pertaining to the beneficiaries of the scheme. SLBC in turn shared the detailed list with the banks and sought the information from the banks as required by the Department. The status of reply received from the banks is given below:

Banks who have submitted the information	Banks who provided 'NIL' information	Non-Reporting Banks
Union Bank of India, State Bank of India, Indian Post Payment Bank, UCO Bank, bank of India, Bank of Baroda, central Bank of India, Jana Small Finance Bank and Bank of Maharashtra	South Indian Bank, Tamilnad Mercantile Bank, Catholic Syrian Bank, Ujjivan Small Finance Bank and AU Small Finance Bank	Canara Bank, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, Axis Bank Ltd, Bandhan Bank, City Union Bank, DCB Bank Ltd, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IDFC First Bank, IndusInd Bank, Karnatak Bank Ltd., Karur Vysya Bank, Kotak Mahindra Bank Ltd, Laxmi Vilas Bank, RBL Bank, Standard Chartered Bank, Yes Bank, Odisha Grameen Bank, ESAF Small Finance Bank, Suryoday Small Finance Bank, Utkarsh Small Finance Bank, Unity Small Finance Bank, Airtel Payments Bank, Fino Payments Bank, Orissa State Co-Op. Bank

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

During the FY 2025-26, as of 30.09.2025, banks have extended credit to 1,82,630 beneficiaries of Minority Community amounting to Rs.2,154.50 Crore and the balance outstanding is Rs. 12,126.44 Crore in 9,91,951 accounts.



Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
FY 2024-25 Mar 25	2,13,953	2,077.97	11,01,281	11,230.15
FY 2025-26 June 25	75,001	991.65	10,91,131	11,355.34
FY 2025-26 Sept 25	1,82,630	2,154.50	9,99,951	12,126.44

Bank wise performance is available at **Annexure –42**.

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

The Central KYC (CKYC) Registry, established under the Prevention of Money Laundering (Maintenance of Records) Rules, 2005, serves as a centralized repository to receive, store, safeguard, and retrieve KYC records of clients in digital form. Its primary objective is to universalize KYC across the financial sector, thereby acting as a single source of authentic information for KYC data. By streamlining the KYC process, the CKYC Registry enhances transparency, reduces duplication, and significantly improves the ease of doing business across the financial ecosystem.

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

The CKYC data for Odisha state as of 30.06.2025 and 30.09.2025 provided by CERSAI, New Delhi is given below:

Period	CKYC Generated	CKYC Downloaded	CKYC Updated	Inter-Usability %
01.04.25 to 30.06.2025	8,32,440	3,76,781	12,81,279	31%
01.07.25 to 30.09.2025	8,61,195	16,47,467	7,72,588	58%

The detailed bank-wise data is enclosed in **Annexure- 43**.

8.5 Fintech Adoption



FinTech is broadly used to describe emerging technological innovations in the financial services sector, with ever increasing reliance on information technology. The Financial Stability Board (FSB) defines FinTech as “technology-enabled innovation in financial services that could result in new business models, applications, processes or products with an associated material effect on the provision of financial services”.

Technological innovations are reshaping the financial services landscape, with FinTechs emerging as both disruptors and facilitators. FinTechs encompass diverse entities in terms of constitution, size, activities, domains, etc., all subject to constant flux and evolution. FinTechs play a pivotal role in redefining financial services by saving time, enhancing access, and lowering costs.

While the FinTechs bring various innovations, the FinTech sector also raises concerns relating to customer protection, data privacy, cyber security, grievance handling, internal governance, financial system integrity, etc.

Keeping the above in view, Reserve Bank of India (RBI) has finalized the “Framework for Recognising Self-Regulatory Organisation(s) for FinTech Sector”(SRO-FT framework) vide Press release dated 30th May, 2024 emphasizing the need for self-regulation to address concerns such as customer protection, data privacy, and cyber security in the rapidly evolving FinTech landscape. The framework outlines eligibility criteria for entities seeking recognition as an SRO-FT, delineates their functions and responsibilities, and underscores the importance of governance in ensuring the effectiveness of the SRO-FT.

8.6 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



8.7 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 district-coordinators at the district level to attend the DCC/DLRC regularly and with adequate preparation for the said meetings.

District-wise Bank-wise details is at **Annexure-44**.

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

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

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

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

For the quarter ended September, 2025, following banks have submitted the data after the due date i.e.15.10.2025:

Name of Bank	Date of data submission
--------------	-------------------------



Catholic Syrian Bank	28-07-2025
City Union Bank Ltd	24-07-2025
INDUSIND BANK	23-07-2025
Odisha Grameen Bank	17-07-2025
AXIS BANK	16-07-2025
BANDHAN BANK LTD	16-07-2025
Canara Bank	16-07-2025
DCB Bank Ltd	16-07-2025
ICICI BANK LTD	16-07-2025
Jana Small Finance Bank	16-07-2025
Kotak Mahindra Bank Ltd	16-07-2025
DBS Bank	16-07-2025
Union Bank of India	16-07-2025

All banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings.

8.9 Conduct of Town Hall Meetings at District Level.

During the September'2025 quarter, all the 30 LDMs in the State have conducted the town hall meetings at their respective districts. During these meetings, discussions were held with MSME entrepreneurs, bankers, and other relevant stakeholders. The forum provided an opportunity to address various issues and queries related to bank linkage and operational challenges faced by MSME entrepreneurs.

Banks having lead district responsibility are requested to advise LDMs to conduct quarterly town hall meetings on regular basis and report the unresolved issues to SLBC.

The district-wise details of meetings conducted is given in **Annexure-45**.

8.10 Customer Service in Banks

Complaints are being received regarding difficulties faced by customers in availing services at Public Sector Bank branches during lunch hours, particularly in rural areas of Odisha. All Banks operating in the State and particularly Public Sector Banks are requested to sensitize their branches on the provisions of the Master Circular on Customer Service in Banks dated July 1 2025 by Reserve Bank of India, especially Para 7.3 relating to "Service at the Counters," which mandates the branch



managers and other supervising officials should, however, ensure that the members of the staff are available at their respective counters right from the commencement of banking hours and throughout the prescribed business hours so that there may not be any grounds for customers to make complaints. In the case of banks' branches in rural areas, business hours (i.e. no. of hours as well as timings) and the weekly holidays can be fixed to suit local requirements. The House may deliberate on the issue and advise suitable corrective measures to ensure uninterrupted customer service.

8.11 Recent Policy Changes (Government, RBI & NABARD)

8.11.1 Reserve Bank of India (Know Your Customer (KYC)) (Amendment) Directions, 2025.

The Reserve Bank of India vide circular no. RBI/2025-26/51 DOR.AML.REC.30/14.01.001/2025-26 dated June 12, 2025 has issued the Know Your Customer (KYC)) (Amendment) Directions, 2025 in compliance of the provisions of the PML Act, 2002 in order to enhance consumer protection and service.

The detailed circular is available at **Annexure- 46.**

8.11.2 Lending Against Gold and Silver Collateral - Voluntary Pledge of Gold and Silver as Collateral for Agriculture and MSME Loans

The RBI, through circular RBI/2025-2026/66 dated July 11, 2025, has clarified that bank loans sanctioned up to the collateral-free limit, even when backed by a voluntary pledge of gold or silver, will not be treated as violating the collateral-free guidelines under the relevant agricultural and MSME lending directions.

The detailed circular is available at **Annexure-47.**

8.11.3 Aadhaar Enabled Payment System – Due Diligence of AePS Touchpoint Operators

Aadhaar Enabled Payment System (AePS), operated by NPCI, enables interoperable transactions using Aadhaar-based authentication and is key to advancing financial inclusion. However, rising cases of fraud due to identity theft and compromised credentials have highlighted the need for stronger security. To protect customers and maintain trust in the system, the Reserve Bank of India has



decided to streamline the on boarding of AePS touchpoint operators and enhance fraud risk management vide circular no. RBI/2025-26/63 CO.DPSS.POLC.No.S339/02-01-001/2025-2026 dated June 27, 2025 and shall come into effect from January 01, 2026.

The detailed instructions provided is available at **Annexure-48**.

8.11.4 Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025

Easy and affordable financing is vital for Micro and Small Enterprises (MSEs), but supervisory reviews by the Reserve Bank have revealed inconsistent practices among Regulated Entities regarding pre-payment charges, along with restrictive loan clauses that hinder borrowers from switching to better lending terms. Following the draft circular issued on February 21, 2025, and considering supervisory findings and public feedback, the Reserve Bank of India has now issued the Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025 vide circular No. RBI/2025-26/64 DoR.MCS.REC.38/01.01.001/2025-26 dated July 2, 2025. The Directions shall be applicable to all loans and advances sanctioned or renewed on or after January 1, 2026.

The detailed Direction is available at **Annexure-49**.

AGENDA NO.9

Any other matter with the permission of the Chair.

ANNEXURES
FOR
SEPT' 2025
QUARTER

ACP FOR THE QUARTER ENDED SEPTEMBER'25

Annexure-1

Sl	BANKS	ACP FOR THE QUARTER ENDED SEPTEMBER'25																				
		Crop Loan			Term Loan												Allied Advance					
		T	A	%	Water Resources			Farm Mechanisation			Plantation			Forestry & Wasteland			AH-Dairy			AH-Poultry		
T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%		
1	Bank of Baroda	913.28	464.45	50.85	51.22	27.06	52.83	138.08	91.66	66.39	44.24	15.67	35.42	8.81	2.86	32.45	41.73	27.35	65.56	66.75	33.15	49.67
2	Bank of India	2163.16	1249.17	57.75	5.00	0.00	0.00	39.94	31.50	78.89	19.93	0.47	2.35	4.41	0.00	0.00	101.16	54.80	54.17	114.78	83.63	72.86
3	Bank of Maharashtra	76.18	22.08	28.98	8.35	0.00	0.00	71.99	29.13	40.46	21.93	0.00	0.00	1.77	0.00	0.00	4.57	0.00	0.00	6.33	0.00	0.00
4	Canara Bank	1342.23	671.72	50.05	31.70	0.00	0.00	123.53	53.60	43.39	50.98	20.11	39.44	13.78	0.00	0.00	70.92	24.52	34.58	98.16	45.42	46.27
5	Central Bank of India	600.05	312.68	52.11	2.18	0.00	0.00	1.90	2.65	139.16	1.53	0.00	0.00	1.04	0.00	0.00	4.50	6.88	152.99	8.00	3.70	46.25
6	Indian Bank	1146.41	405.18	35.34	32.09	0.00	0.00	305.35	156.65	51.30	66.80	0.00	0.00	4.57	0.00	0.00	93.64	56.66	60.51	31.93	2.66	8.33
7	Indian Overseas Bank	641.12	316.59	49.38	10.41	0.00	0.00	86.23	101.03	117.17	67.53	58.94	87.27	4.38	0.00	0.00	34.22	27.28	79.71	39.61	31.57	79.70
8	Punjab & Sind Bank	20.06	5.51	27.48	3.34	0.00	0.00	2.00	55.46	2779.10	1.51	0.00	0.00	0.94	0.00	0.00	5.17	0.00	0.00	3.99	0.00	0.00
9	Punjab National Bank	1857.56	782.96	42.15	148.89	9.89	6.64	218.50	112.14	51.32	176.47	120.19	68.11	42.58	0.00	0.00	223.97	126.63	56.54	199.98	107.50	53.75
10	State Bank of India	10682.06	5464.09	51.15	579.21	290.82	50.21	1421.80	729.24	51.29	1616.31	841.76	52.08	73.49	36.25	49.32	651.46	350.03	53.73	900.56	450.46	50.02
11	UCO Bank	1546.72	886.14	57.29	20.23	4.35	21.50	348.96	186.25	53.37	193.30	37.25	19.27	13.83	1.69	12.22	116.22	58.14	50.02	145.02	74.38	51.29
12	Union Bank of India	2327.13	980.83	42.15	128.19	55.77	43.50	375.31	67.41	17.96	148.65	101.11	68.02	22.89	74.15	323.97	78.55	134.82	171.64	181.54	148.30	81.69
	Public Sector Banks	23315.97	11561.41	49.59	1020.82	387.89	38.00	3133.57	1616.73	51.59	2409.20	1195.50	49.62	192.50	114.94	59.71	1426.11	867.12	60.80	1796.65	980.77	54.59
13	Axis Bank	1773.16	652.94	36.82	84.63	0.00	0.00	687.04	277.49	40.39	21.89	0.00	0.00	13.53	0.00	0.00	18.34	9.41	51.32	89.83	52.29	58.21
14	Bandhan Bank	113.80	11.83	10.39	19.06	0.00	0.00	4.69	0.00	0.00	13.41	0.00	0.00	6.41	0.00	0.00	38.92	44.12	113.36	77.69	11.01	14.18
15	Catholic Syrian Bank	0.00	0.00	#DIV/0!	0.03	0.00	0.00	0.00	69.79	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.02	0.00	0.00	0.01	0.00	0.00
16	City Union Bank	0.13	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.05	0.00	0.00	0.06	0.00	0.00
17	DBS Bank(e-LVB)	16.02	165.46	1032.92	0.90	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.30	0.00	0.00	0.43	0.00	0.00
18	DCB Bank	101.01	226.45	224.18	1.58	0.14	8.58	60.81	59.77	98.30	0.00	0.00	#DIV/0!	0.66	0.00	0.00	127.42	30.43	23.88	20.83	0.00	0.00
19	Federal Bank	657.09	345.09	52.52	2.13	0.00	0.00	1.07	0.00	0.00	6.61	0.00	0.00	2.11	0.00	0.00	3.44	0.08	2.39	5.33	0.18	3.34
20	HDFC Bank	352.45	36.04	10.23	5.27	0.00	0.00	376.86	243.35	64.57	42.76	24.38	57.00	63.34	111.00	175.26	13.68	10.61	77.52	16.69	22.71	136.10
21	ICICI Bank	1197.41	308.67	25.78	5.33	0.00	0.00	78.67	48.13	61.19	14.76	0.00	0.00	6.17	0.00	0.00	202.99	1.36	0.67	57.39	0.12	0.21
22	IDBI Bank	305.34	71.75	23.50	0.51	0.00	0.00	0.00	27.03	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.92	0.00	0.00	2.98	11.11	372.89
23	IDFC Bank	65.10	18.82	28.91	8.23	0.00	0.00	198.27	36.35	18.33	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	349.74	75.12	21.48	42.43	1.25	2.96
24	Indus Ind Bank	323.53	0.00	0.00	74.80	0.16	0.22	115.82	31.46	27.16	511.13	33.10	6.48	0.00	0.00	#DIV/0!	271.24	45.72	16.85	43.59	93.57	214.68
25	Karnatak Bank	8.64	10.10	116.89	2.37	4.26	179.51	0.00	4.26	#DIV/0!	0.00	0.00	#DIV/0!	0.00	3.69	#DIV/0!	9.04	0.00	0.00	13.04	4.14	31.79
26	Karur Vysya Bank	1.31	0.03	1.99	0.26	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.17	0.00	0.00	0.16	0.00	0.00
27	Kotak Mahindra Bank	48.20	0.00	0.00	3.52	0.00	0.00	88.40	109.48	123.84	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	2.76	0.00	0.00	5.06	0.00	0.00
28	RBL Bank	2.70	0.00	0.00	5.77	0.00	0.00	4.04	53.33	1320.77	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	13.53	14.77	109.20	29.04	1.47	5.07
29	South Indian Bank	30.50	16.35	53.60	0.88	0.00	0.00	0.00	16.35	#DIV/0!	0.00	0.00	#DIV/0!	0.00	37.81	#DIV/0!	7.91	4.58	57.93	11.54	3.46	30.01
30	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank L	1.96	0.00	0.00	0.54	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.70	0.00	0.00	1.97	0.00	0.00
32	Yes Bank	41.90	0.00	0.00	2.11	0.00	0.00	0.00	3.70	0.00	0.00	10.06	110.24	1095.96	2.63	0.00	6.00	0.00	0.00	8.42	0.00	0.00
	Private Sector Banks	5040.24	1863.51	36.97	217.92	4.56	2.09	1619.37	976.79	60.32	620.62	167.71	27.02	94.84	152.50	160.79	1067.18	236.20	22.13	426.49	201.32	47.20
33	Odisha Gramya Bank	5025.36	1920.27	38.21	21.23	0.11	0.52	58.54	17.23	29.44	68.13	0.77	1.13	0.00	0.00	#DIV/0!	92.54	2.60	2.81	157.86	17.86	11.32
	Regional Rural Banks	5025.36	1920.27	38.21	21.23	0.11	0.52	58.54	17.23	29.44	68.13	0.77	1.13	0.00	0.00	#DIV/0!	92.54	2.60	2.81	157.86	17.86	11.32
34	AU Small Finance Bank	14.46	0.00	0.00	2.50	0.00	0.00	3.47	30.41	875.41	22.52	0.00	0.00	0.00	0.00	#DIV/0!	44.14	0.00	0.00	49.69	0.00	0.00
35	ESAF Small Finance Bank	3.76	0.00	0.00	16.76	0.00	0.00	3.13	0.08	2.50	18.58	0.00	0.00	0.00	0.00	#DIV/0!	152.33	5.80	3.81	26.17	0.46	1.76
36	Jana Small Finance Bank	89.50	0.00	0.00	5.03	0.00	0.00	2.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	4.89	133.11	2723.19	9.33	0.00	0.00
37	Suryoday Small Finance Bank	75.32	0.00	0.00	5.47	0.00	0.00	1.01	0.46	45.38	222.35	43.87	19.73	0.00	0.00	#DIV/0!	19.10	5.30	27.77	483.40	208.31	43.09
38	Ujjivan Small Finance Bank	32.88	1.00	3.04	5.37	0.00	0.00	10.06	89.44	889.24	8.37	0.00	0.00	0.00	0.00	#DIV/0!	158.99	0.46	0.29	26.38	0.00	0.00
39	Unity Small Finance Bank	38.74	0.00	0.00	4.90	0.00	0.00	10.41	65.49	629.20	38.90	0.00	0.00	0.00	0.00	#DIV/0!	85.69	0.00	0.00	63.98	1.07	1.67
40	Utkarsh Small Finance Bank	63.91	0.00	0.00	11.58	0.00	0.00	65.85	5.66	8.59	47.24	0.00	0.00	0.00	0.00	#DIV/0!	353.10	5.58	1.58	69.95	0.33	0.47
	Small Finance Bank	318.57	1.00	0.31	51.61	0.00	0.00	95.92	191.53	199.67	357.96	43.87	12.26	0.00	0.00	#DIV/0!	818.24	150.26	18.36	728.90	210.17	28.83
41	Orissa State Co-Op. Bank	23730.10	10560.15	44.50	19.44	0.00	0.02	18.57	16.26	87.57	54.47	4.40	8.08	6.85	0.00	0.00	13.06	2.96	22.64	24.00	3.22	13.44
	TOTAL	57430.22	25906.34	45.11	1331.02	392.56	29.49	4925.98	2818.55	57.22	3510.38	1412.26	40.23	294.20	267.44	90.91	3417.12	1259.13	36.85	3133.90	1413.35	45.10

ACP FOR THE QUARTER ENDED SEPTEMBER'25

Annexure-1

Sl	BANKS	Allied Advance																					Farm Credit Others			Total Farm Credit			Agriculture Infrastructure											
		AH - Sheep /Goat/ Piggery			Fishery			T	A	%	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	20.30	7.49	36.90	44.13	17.23	39.04	25.65	2.09	8.16	1354.19	689.03	50.88	20.11	3.93	19.55	4.84	0.65	13.39	7.96	1.70	21.35	32.90	6.28	19.08															
2	Bank of India	22.56	16.21	71.87	107.02	64.35	60.13	26.50	0.00	0.00	2604.47	1500.14	57.60	5.90	19.15	324.77	12.09	0.59	4.87	19.16	0.00	0.00	37.15	19.74	53.14															
3	Bank of Maharashtra	3.01	0.00	0.00	16.55	0.00	0.00	5.23	3.63	69.32	215.90	54.83	25.40	3.95	0.00	0.00	24.18	0.00	0.00	4.27	0.92	21.53	32.40	0.92	2.84															
4	Canara Bank	25.96	8.07	31.09	104.81	51.14	48.79	26.47	0.00	0.00	1888.55	874.57	46.31	120.03	69.37	57.79	41.11	19.32	46.99	46.61	25.00	53.63	207.75	113.69	54.72															
5	Central Bank of India	1.30	0.48	37.26	12.53	3.60	28.75	5.18	0.00	0.00	638.22	330.00	51.71	1.61	0.15	9.31	2.42	0.00	0.00	1.38	0.00	0.00	5.41	0.15	2.77															
6	Indian Bank	45.44	76.66	168.71	27.58	2.44	8.86	10.39	0.00	0.00	1764.21	700.26	39.69	7.17	27.73	386.65	120.91	256.30	211.98	8.86	0.00	0.00	136.94	284.03	207.41															
7	Indian Overseas Bank	12.86	2.10	16.36	54.01	30.52	56.51	10.95	60.61	553.72	961.33	628.65	65.39	5.68	0.00	0.00	4.94	0.00	0.00	9.55	8.00	83.76	20.17	8.00	39.67															
8	Punjab & Sind Bank	0.64	0.00	0.00	4.53	0.00	0.00	4.47	0.19	4.20	46.65	61.16	131.10	1.03	0.00	0.00	3.36	0.00	0.00	1.26	0.00	0.00	5.65	0.00	0.00															
9	Punjab National Bank	51.93	26.17	50.40	204.16	35.72	17.50	52.87	0.00	0.00	3176.92	1321.20	41.59	161.40	25.74	15.95	169.27	0.00	0.00	110.92	113.42	102.25	441.58	139.16	31.51															
10	State Bank of India	163.96	91.83	56.01	324.81	170.01	52.34	29.62	0.00	0.00	16443.27	8424.50	51.23	1057.44	594.60	56.23	28.12	0.00	0.00	74.55	0.00	0.00	1160.11	594.60	51.25															
11	UCO Bank	27.00	14.12	52.30	55.13	27.69	50.23	25.80	0.00	0.00	2492.21	1290.01	51.76	47.58	27.44	57.67	67.66	35.74	52.82	31.79	0.00	0.00	147.03	63.18	42.97															
12	Union Bank of India	39.50	87.63	221.87	170.47	128.08	75.13	40.63	236.05	581.04	3512.85	2014.16	57.34	128.68	10.66	8.28	154.71	4.11	2.66	31.36	7.67	24.45	314.75	22.44	7.13															
	Public Sector Banks	414.45	330.78	79.81	1125.73	530.79	47.15	263.77	302.57	114.71	35098.76	17888.50	50.97	1560.57	778.76	49.90	633.60	316.71	49.99	347.68	156.71	45.07	2541.85	1252.18	49.26															
13	Axis Bank	7.52	0.00	0.00	176.52	159.47	90.34	27.45	0.00	0.00	2899.91	1151.60	39.71	13.35	0.00	0.00	24.18	0.00	0.00	19.05	0.00	0.00	56.59	0.00	0.00															
14	Bandhan Bank	29.21	28.17	96.43	59.58	21.14	35.48	23.35	0.90	3.87	386.13	117.17	30.34	6.02	0.00	0.00	87.05	8.24	9.46	15.11	0.00	0.00	108.19	8.24	7.61															
15	Catholic Syrian Bank	0.02	0.00	0.00	0.03	0.00	0.00	0.00	9.75	#DIV/0!	0.11	79.54	1251.65	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
16	City Union Bank	0.07	0.00	0.00	0.06	0.00	0.00	0.00	0.00	#DIV/0!	0.37	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
17	DBS Bank(e-LVB)	0.22	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	17.87	165.46	925.89	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
18	DCB Bank	1.09	0.00	0.00	7.07	0.00	0.00	7.63	41.69	546.47	328.10	358.48	109.26	1.73	0.00	0.00	2.12	0.00	0.00	8.06	0.00	0.00	11.91	0.00	0.00															
19	Federal Bank	2.18	0.05	2.29	10.20	0.91	8.89	0.00	1.46	#DIV/0!	690.18	347.77	50.39	3.87	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.87	0.00	0.00															
20	HDFC Bank	3.76	10.43	277.48	19.86	3.83	19.29	25.31	31.73	125.32	919.98	494.08	53.71	91.79	7.85	8.55	7.25	0.00	0.00	14.88	1.00	6.72	113.92	8.85	7.77															
21	ICICI Bank	3.76	0.00	0.00	19.86	14.47	72.84	25.31	359.02	1418.20	1611.65	731.75	45.40	6.95	0.00	0.00	12.09	0.00	0.00	29.96	1.46	4.88	49.01	1.46	2.98															
22	IDBI Bank	0.00	0.00	#DIV/0!	4.85	0.00	0.00	0.07	7.74	11682.74	314.67	117.62	37.38	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	1.62	#DIV/0!	0.00	1.62	#DIV/0!															
23	IDFC Bank	24.20	7.44	30.76	80.29	6.24	7.77	0.00	12.56	#DIV/0!	768.27	157.79	20.54	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.33	0.00	0.00	3.33	0.00	0.00															
24	Indus Ind Bank	1446.98	304.02	21.01	486.68	30.37	6.24	40.27	0.00	0.00	3314.03	538.39	16.25	996.06	205.40	20.62	133.47	7.36	5.51	16.24	0.83	5.12	1145.76	213.59	18.64															
25	Karnatak Bank	5.97	40.59	679.66	8.32	57.22	687.34	5.66	66.30	1170.42	53.05	190.57	359.22	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
26	Karur Vysya Bank	0.10	0.00	0.00	0.15	0.00	0.00	0.00	0.00	#DIV/0!	2.14	0.03	1.21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
27	Kotak Mahindra Bank	2.19	0.00	0.00	12.89	0.00	0.00	23.28	25.71	110.42	186.30	135.18	72.56	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	4.00	#DIV/0!	0.00	4.00	#DIV/0!															
28	RBL Bank	12.55	39.10	311.47	52.82	8.12	15.38	248.30	0.00	0.00	368.75	116.80	31.67	4.29	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	4.29	0.00	0.00															
29	South Indian Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1.24	0.00	0.00	52.07	78.54	150.84	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
30	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
31	Tamilnad Mercantile Bank L	0.37	0.00	0.00	0.72	0.00	0.00	0.00	0.00	#DIV/0!	6.27	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
32	Yes Bank	2.47	0.00	0.00	2.05	0.00	0.00	0.00	0.00	#DIV/0!	79.34	110.24	138.95	1.66	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1.66	0.00	0.00															
	Private Sector Banks	1542.67	429.80	27.86	941.97	301.76	32.04	427.88	556.86	130.14	11999.19	4891.02	40.76	1125.73	213.24	18.94	266.17	15.60	5.86	106.63	8.91	8.36	1498.53	237.75	15.87															
33	Odisha Gramya Bank	47.14	1.07	2.27	39.34	4.06	10.32	0.60	0.00	0.00	5510.73	1963.98	35.64	1.51	0.31	20.30	0.00	0.00	#DIV/0!	40.55	0.00	0.00	42.06	0.31	0.73															
	Regional Rural Banks	47.14	1.07	2.27	39.34	4.06	10.32	0.60	0.00	0.00	5510.73	1963.98	35.64	1.51	0.31	20.30	0.00	0.00	#DIV/0!	40.55	0.00	0.00	42.06	0.31	0.73															
34	AU Small Finance Bank	57.32	0.00	0.00	7.16	0.00	0.00	3.53	8.36	236.75	204.79	38.77	18.93	0.70	0.00	0.00	0.10	0.00	0.00	0.42	0.00	0.00	1.22	0.00	0.00															
35	ESAF Small Finance Bank	3.42	0.00	0.00	35.24	5.43	15.40	36.26	113.48	313.0	295.65	125.25	42.36	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	14.74	0.00	0.00	14.74	0.00	0.00															
36	Jana Small Finance Bank	704.97	0.00	0.00	13.68	0.00	0.00	0.00	0.00	#DIV/0!	829.40	133.11	16.05	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
37	Suryoday Small Finance Bank	13.54	8.46	62.44	5.37	0.15	2.84	5.28	7.29	138.08	830.84	273.84	32.96	1.43	0.05	3.30	2.44	0.01	0.27	0.00	0.07	#DIV/0!	3.87	0.12	3.18															
38	Ujjivan Small Finance Bank	3.58	22.86	638.78	14.07	0.00	0.00	0.00	0.00	#DIV/0!	259.70	113.76	43.80	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
39	Unity Small Finance Bank	80.08	20.51	25.61	11.53	1.64	14.22	3.43	26.34	788.31	337.66	115.05	34.07	1.46	0.00	0.00	0.14	0.00	0.00	2.57	0.00	0.00	4.17	0.00	0.00															
40	Utkarsh Small Finance Bank	7.31	0.53	7.18	20.81	0.13	0.63	7.06	0.00	0.00	646.81	12.22	1.89	6.60	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	6.60	0.00	0.00															
	Small Finance Bank	870.22	52.35	6.02	107.88	7.35	6.81	55.55	155.47	279.85	3404.85	812.00	23.85	10.19	0.05	4.66	2.68	0.01	0.24	17.73	0.07	0.39	30.60	0.12	0.40															
41	Orissa State Co-Op. Bank	10.40	0.34	3.28	25.44	1.02	4.00	14.21	1.81	12.70	23916.54	10590.16	44.28	6.19	0.00	0.00	11.15	1.63	14.59	14.94	0.34	2.28	32.29	1.97	6.09															
	TOTAL	2884.88	814.34	28.23	2240.36	844.98	37.72	762.02	1016.70	133.42	79930.08	36145.66	45.22	2704.19	992.36	36.70	913.60	333.94 </																						

ACP FOR THE QUARTER ENDED SEPTEMBER'25

Annexure-1

Sl	BANKS	Ancillary Activities											Total Agri											Micro, Small & Medium Enterprises													
		Food & Agro Processing			Others			Total Ancillary Activities			T			A			%			T			A			%			T			A			%		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%			
1	Bank of Baroda	93.36	65.30	69.94	43.09	2.18	5.05	136.45	67.48	49.45	1523.54	762.78	50.07	545.57	694.46	127.29	276.51	382.84	138.46	518.03	230.28	44.45															
2	Bank of India	197.51	81.57	41.30	1542.28	804.88	52.19	1739.80	886.44	50.95	4381.41	2406.32	54.92	556.15	283.34	50.95	308.76	1283.01	415.54	567.25	140.39	24.75															
3	Bank of Maharashtra	11.88	0.00	0.00	4.31	323.83	7515.65	16.19	323.83	2000.52	264.49	379.58	143.52	59.01	86.24	146.14	29.95	136.45	455.58	60.85	35.36	58.11															
4	Canara Bank	151.18	147.84	97.79	129.26	53.01	41.01	280.44	200.85	71.62	2376.73	1189.10	50.03	625.72	138.70	22.17	338.92	660.15	194.78	683.49	505.94	74.01															
5	Central Bank of India	1.80	4.74	316.25	4.31	0.22	5.21	5.81	4.97	85.50	649.44	335.12	51.60	215.99	105.44	48.82	116.74	620.60	531.61	232.74	64.94	27.90															
6	Indian Bank	111.57	144.75	129.74	8.62	0.00	0.00	120.18	144.75	120.44	2021.33	1129.04	55.86	651.26	196.55	30.18	354.70	855.37	241.15	714.97	216.70	30.31															
7	Indian Overseas Bank	41.56	36.83	88.63	21.83	76.11	348.68	63.39	112.94	178.17	1044.89	749.59	71.74	300.02	188.82	62.94	134.16	566.46	422.24	299.06	36.22	12.11															
8	Punjab & Sind Bank	0.98	0.00	0.00	4.08	2.16	82.91	5.07	2.16	42.64	57.37	63.32	110.37	49.53	8.63	17.43	21.83	46.28	212.02	43.70	0.00	0.00															
9	Punjab National Bank	182.06	82.24	45.17	43.09	6.66	15.46	225.14	88.90	39.49	3843.65	1549.26	40.31	845.82	397.19	46.96	426.77	705.15	165.23	831.97	340.07	40.88															
10	State Bank of India	1064.97	732.08	68.74	815.43	0.00	0.00	1880.40	732.08	38.93	19483.79	9751.18	50.05	6297.51	5200.65	82.58	3101.66	3473.12	111.98	6439.09	3750.09	58.24															
11	UCO Bank	45.56	18.47	40.54	43.09	0.00	0.00	88.65	18.47	20.83	2727.89	1371.66	50.28	1001.84	547.25	54.62	412.40	332.63	80.66	929.08	512.36	55.15															
12	Union Bank of India	381.31	615.73	161.48	119.44	0.00	0.00	500.75	615.73	122.96	4328.35	2652.32	61.28	1209.50	1221.14	100.96	612.50	657.94	107.35	1276.38	718.34	56.28															
	Public Sector Banks	2283.45	1929.55	84.50	2778.83	1269.05	45.67	5062.28	3198.60	63.18	42702.88	22339.27	52.31	12357.92	9068.41	73.38	6134.89	9719.60	158.43	12596.61	6550.62	52.00															
13	Axis Bank	273.78	434.12	158.57	21.54	0.00	0.00	295.32	434.12	147.00	3251.81	1585.72	48.76	949.32	140.42	14.79	469.50	666.08	141.87	981.72	343.42	34.98															
14	Bandhan Bank	4.26	0.00	0.00	527.01	78.43	14.88	531.27	78.43	14.76	1025.58	203.84	19.88	218.67	34.07	15.80	96.12	211.46	220.00	200.27	3.80	1.90															
15	Catholic Syrian Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.11	79.54	#####	0.11	0.00	0.00	0.07	0.26	367.50	0.14	0.00	0.00															
16	City Union Bank	0.01	0.00	0.00	0.00	0.00	#DIV/0!	0.01	0.00	0.00	0.38	0.00	0.00	0.03	0.00	0.00	0.02	0.00	0.00	0.04	0.00	0.00															
17	DBS Bank(e-LVB)	0.23	0.00	0.00	0.00	1.05	#DIV/0!	0.23	1.05	466.40	18.10	166.51	920.16	1.75	7.94	454.38	1.33	9.51	716.92	1.77	0.00	0.00															
18	DCB Bank	1.85	0.00	0.00	516.35	0.00	0.00	517.90	0.00	0.00	857.91	358.48	41.78	37.76	24.38	64.55	18.31	5.03	27.49	42.81	13.62	31.81															
19	Federal Bank	18.80	7.83	41.64	8.63	0.00	0.00	27.43	7.83	28.54	721.48	355.60	49.29	156.33	4.44	2.84	52.85	63.72	120.55	148.71	51.40	34.57															
20	HDFC Bank	39.78	459.21	1154.39	211.22	2.61	1.23	251.00	461.82	183.99	1284.90	964.74	75.08	1030.32	295.41	28.67	513.16	1481.44	288.69	1025.47	663.95	64.75															
21	ICICI Bank	4.27	0.00	0.00	1267.90	169.45	13.36	1272.17	169.45	13.32	2932.83	902.67	30.78	1026.23	1705.00	166.14	494.40	0.00	0.00	1001.82	2503.74	249.92															
22	IDBI Bank	0.00	14.96	#DIV/0!	0.00	69.73	#DIV/0!	0.00	84.69	#DIV/0!	314.67	203.94	64.81	204.78	32.41	15.82	109.76	424.65	386.88	201.93	17.90	8.88															
23	IDFC Bank	7.19	0.00	0.00	40.24	0.00	0.00	47.42	0.00	0.00	819.02	157.79	19.27	64.99	15.49	23.83	31.95	117.48	367.75	66.82	1.72	2.57															
24	Indus Ind Bank	0.00	0.00	#DIV/0!	87.32	0.00	0.00	87.32	0.00	0.00	4547.12	751.98	16.54	399.27	66.26	16.60	191.07	531.14	277.98	388.70	341.61	87.89															
25	Karnatak Bank	0.00	0.02	#DIV/0!	292.72	0.17	0.06	292.72	0.19	0.06	345.77	190.75	55.17	50.58	0.00	0.00	22.38	0.00	0.00	40.20	0.11	0.26															
26	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	2.14	0.03	1.21	0.75	0.00	0.00	0.31	0.00	0.00	0.91	0.00	0.00															
27	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	1069.86	331.72	31.01	1069.86	331.72	31.01	1256.16	470.90	37.49	106.51	27.69	26.00	57.01	195.54	343.00	112.20	115.65	103.08															
28	RBL Bank	1.14	0.00	0.00	13.40	0.00	0.00	14.54	0.00	0.00	387.58	116.80	30.13	11.75	0.00	0.00	9.73	5.37	55.15	14.00	0.00	0.00															
29	South Indian Bank	0.00	0.00	#DIV/0!	1.87	0.00	0.00	1.87	0.00	0.00	53.94	78.54	145.61	2.30	0.15	6.53	1.26	0.00	0.00	2.96	0.00	0.00															
30	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#####	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!															
31	Tamilnad Mercantile Bank L	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	6.27	0.00	0.00	5.55	0.00	0.00	2.03	0.32	15.68	6.95	0.00	0.00															
32	Yes Bank	1.83	0.00	0.00	0.00	11.04	#DIV/0!	1.83	11.04	604.35	82.83	121.28	146.42	24.66	10.90	44.19	15.21	69.61	457.83	29.39	9.59	32.62															
	Private Sector Banks	352.83	916.14	259.66	4058.04	664.20	16.37	4410.87	1580.34	35.83	17908.59	6709.11	37.46	4288.68	2364.57	55.14	2086.47	3781.61	181.24	4266.80	4066.51	95.31															
33	Odisha Gramya Bank	0.00	0.00	#DIV/0!	250.99	12.11	4.82	250.99	12.11	4.82	5803.79	1976.39	34.05	665.39	146.29	21.99	341.39	600.43	175.88	702.73	17.21	2.45															
	Regional Rural Banks	0.00	0.00	#DIV/0!	250.99	12.11	4.82	250.99	12.11	4.82	5803.79	1976.39	34.05	665.39	146.29	21.99	341.39	600.43	175.88	702.73	17.21	2.45															
34	AU Small Finance Bank	1.63	0.00	0.00	6.16	0.00	0.00	7.79	0.00	0.00	213.80	38.77	18.13	11.26	0.28	2.53	4.04	22.57	558.74	10.13	0.00	0.00															
35	ESAF Small Finance Bank	5.34	0.00	0.00	9.99	0.00	0.00	15.32	0.00	0.00	325.71	125.25	38.45	18.55	2.07	11.17	7.98	7.31	91.63	14.43	0.00	0.00															
36	Jana Small Finance Bank	2.39	0.00	0.00	20.12	0.00	0.00	22.51	0.00	0.00	851.91	133.11	15.63	41.58	1.79	4.32	20.61	49.09	238.16	42.11	0.00	0.00															
37	Suryoday Small Finance Bank	10.11	0.01	0.08	11.78	3.87	32.85	21.89	3.88	17.72	856.59	277.84	32.44	48.71	7.11	14.60	25.54	34.75	136.02	52.59	0.03	0.06															
38	Ujjivan Small Finance Bank	1.51	0.00	0.00	19.52	0.00	0.00	21.02	0.00	0.00	280.73	113.76	40.52	36.03	8.17	22.68	21.67	37.47	172.87	41.10	0.00	0.00															
39	Unity Small Finance Bank	2.42	0.00	0.00	5.99	15.93	265.93	8.41	15.93	189.44	350.25	130.99	37.40	15.38	1.71	11.15	5.35	3.23	60.41	15.57	0.31	1.97															
40	Utkarsh Small Finance Bank	4.94	0.00	0.00	23.73	0.00	0.00	28.67	0.00	0.00	682.07	12.22	1.79	29.23	0.00	0.00	12.30	10.39	84.42	31.51	0.00	0.00															
	Small Finance Bank	28.33	0.01	0.03	97.28	19.80	20.36	125.62	19.81	15.77	3561.07	831.94	23.36	200.73	21.15	10.54	97.50	164.80	169.03	207.44	0.34	0.16															
41	Orissa State Co-Op. Bank	81.93	38.25	46.69	317.94	46.13	14.51	399.87	84.38	21.10	24346.70	10676.51	43.85	115.11	0.28	0.24	54.26	0.00	0.00	116.33	0.00	0.00															
	TOTAL	2746.54	2883.94	105.00	7503.09	2011.29	26.81	10249.63	4895.23	47.76	94325.04	42533.23	45.09	17627.83	11600.69	65.81	8714.51	14266.45	163.71	17889.92	10634.65	59.44															

ACP FOR THE QUARTER ENDED SEPTEMBER'25

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	963.72	310.52	32.22	448.37	154.48	34.45	946.75	119.17	12.59	52.16	18.13	34.75	3.25	7.96	244.85	3754.35	1917.83	51.08
2	Bank of India	1174.07	1120.69	95.45	537.17	74.52	13.87	1184.04	311.30	26.29	54.94	32.09	58.41	2.58	0.00	0.00	4384.96	3245.34	74.01
3	Bank of Maharashtra	115.54	32.19	27.86	51.12	9.04	17.68	131.58	100.00	76.00	5.86	0.00	0.00	0.19	0.00	0.00	454.10	399.27	87.92
4	Canara Bank	1151.83	344.45	29.90	533.84	482.37	90.36	1103.92	247.69	22.44	58.75	7.81	13.29	3.42	3.74	109.58	4499.89	2390.76	53.13
5	Central Bank of India	475.02	139.62	29.39	193.03	0.00	0.00	392.27	0.00	0.00	22.87	9.90	43.29	1.12	0.00	0.00	1649.78	940.51	57.01
6	Indian Bank	1164.26	627.71	53.92	549.47	151.90	27.64	1297.15	306.83	23.65	59.60	0.00	0.00	2.46	0.00	0.00	4793.87	2355.06	49.13
7	Indian Overseas Bank	517.03	1093.76	211.54	248.48	110.65	44.89	583.73	0.00	0.00	23.45	0.00	0.00	1.42	0.00	0.00	2105.34	1995.91	94.80
8	Punjab & Sind Bank	77.99	8.68	11.13	30.52	0.00	0.00	79.25	2.56	3.23	3.63	0.05	1.28	0.17	0.00	0.00	306.61	66.21	21.59
9	Punjab National Bank	1603.79	626.31	39.05	672.35	180.27	26.81	1434.90	416.81	29.05	82.26	0.17	0.21	3.97	0.00	0.00	5901.83	2665.97	45.17
10	State Bank of India	10756.26	5449.22	50.66	5467.48	2855.66	52.23	9788.83	5362.47	54.78	636.94	0.31	0.05	30.32	0.00	0.00	42518.08	26091.52	61.37
11	UCO Bank	1375.48	619.25	45.02	675.35	377.25	55.86	1264.09	571.25	45.19	95.75	2.14	2.23	4.17	0.00	0.00	5758.18	2962.13	51.44
12	Union Bank of India	2131.24	564.41	26.48	1007.81	320.92	31.84	2150.07	205.33	9.55	108.21	2.13	1.97	5.42	0.00	0.00	8501.14	3689.82	43.40
	Public Sector Banks	21506.22	10936.80	50.85	10412.97	4717.06	45.30	20356.59	7643.42	37.55	1204.43	72.73	6.04	58.50	11.70	20.00	84628.11	48720.32	57.57
13	Axis Bank	1782.24	1002.46	57.21	833.48	421.08	50.52	1808.43	431.33	23.85	87.89	0.00	0.00	3.65	0.00	0.00	6886.23	3004.79	43.63
14	Bandhan Bank	304.71	41.79	13.71	164.18	21.42	13.05	281.88	7.66	2.72	21.46	0.00	0.00	1.14	0.00	0.00	1285.42	320.20	24.91
15	Catholic Syrian Bank	0.51	5.81	1130.40	0.14	0.00	0.00	0.87	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	1.84	6.07	329.11
16	City Union Bank	0.14	0.00	0.00	0.04	0.00	0.00	0.23	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.49	0.00	0.00
17	DBS Bank(e-LVB)	4.58	8.37	182.71	1.35	0.00	0.00	6.66	0.00	0.00	0.11	0.00	0.00	0.00	#DIV/0!	0.00	17.55	25.82	147.11
18	DCB Bank	68.62	0.48	0.70	38.48	0.00	0.00	69.50	0.00	0.00	4.00	0.00	0.00	0.05	0.00	0.00	279.52	43.50	15.56
19	Federal Bank	219.44	94.61	43.11	112.05	188.41	168.14	200.99	45.53	22.65	15.72	0.41	2.63	0.00	0.00	#DIV/0!	906.10	448.52	49.50
20	HDFC Bank	1916.05	1912.90	99.84	869.67	443.60	51.01	1909.90	726.68	38.05	92.00	0.00	0.00	3.37	0.00	0.00	7359.95	5523.98	75.05
21	ICICI Bank	1982.44	0.00	0.00	866.18	1003.78	115.89	1825.87	0.00	0.00	103.40	0.00	0.00	3.02	0.00	0.00	7303.39	5212.52	71.37
22	IDBI Bank	325.99	179.37	55.02	163.29	0.46	0.28	337.98	0.00	0.00	21.39	0.96	4.50	0.92	237.03	25683.91	1366.04	892.78	65.36
23	IDFC Bank	124.79	17.42	13.96	56.45	0.07	0.13	121.59	4.38	3.60	5.37	0.00	0.00	0.31	0.00	0.00	472.26	156.56	33.15
24	Indus Ind Bank	784.27	342.96	43.73	341.93	52.03	15.21	753.62	0.00	0.00	39.86	0.00	0.00	1.55	0.00	0.00	2900.27	1334.00	46.00
25	Karnatak Bank	102.49	0.00	0.00	32.19	0.27	0.84	75.07	0.08	0.11	3.73	0.00	0.00	0.00	0.00	#DIV/0!	326.63	0.46	0.14
26	Karur Vysya Bank	2.54	0.00	0.00	0.75	0.00	0.00	1.38	0.00	0.00	0.05	0.00	0.00	0.00	0.40	#DIV/0!	6.71	0.40	5.97
27	Kotak Mahindra Bank	271.27	180.05	66.37	91.94	1.27	1.39	269.25	295.25	109.65	9.87	0.00	0.00	0.48	0.00	0.00	918.52	815.45	88.78
28	RBL Bank	31.09	2.20	7.08	10.91	38.18	349.84	47.85	4.00	8.36	0.31	0.00	0.00	0.00	0.00	#DIV/0!	125.65	49.75	39.60
29	South Indian Bank	7.34	2.03	27.72	2.70	0.00	0.00	12.82	0.00	0.00	0.01	0.00	0.00	0.00	0.00	#DIV/0!	29.38	2.18	7.44
30	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank L	3.79	0.00	0.00	5.78	0.00	0.00	8.84	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	32.95	0.32	0.97
32	Yes Bank	81.77	96.94	118.56	27.74	0.20	0.72	87.46	49.83	56.98	1.33	0.00	0.00	0.21	0.00	0.00	267.78	237.07	88.53
	Private Sector Banks	7994.06	3887.38	48.69	3619.27	2170.77	59.98	7820.17	1564.73	20.01	406.52	1.38	0.34	14.71	237.43	1614.36	30486.68	18074.38	59.29
33	Odisha Gramya Bank	1032.06	2.37	0.23	665.35	0.00	0.00	951.83	0.00	0.00	73.95	11.18	15.12	3.15	0.00	0.00	4435.85	777.48	17.53
	Regional Rural Banks	1032.06	2.37	0.23	665.35	0.00	0.00	951.83	0.00	0.00	73.95	11.18	15.12	3.15	0.00	0.00	4435.85	777.48	17.53
34	AU Small Finance Bank	12.60	3.58	28.42	9.25	0.00	0.00	21.03	0.00	0.00	0.27	0.00	0.00	0.00	0.00	#DIV/0!	68.59	26.43	38.54
35	ESAF Small Finance Bank	19.41	0.00	0.00	14.21	0.00	0.00	28.08	0.00	0.00	1.40	0.00	0.00	0.13	0.00	0.00	104.18	9.38	9.01
36	Jana Small Finance Bank	64.34	3.50	5.44	36.13	0.00	0.00	60.30	0.00	0.00	4.65	0.00	0.00	0.16	0.00	0.00	269.88	54.39	20.15
37	Suryoday Small Finance Bank	88.30	2.58	2.93	49.40	0.08	0.15	85.78	0.13	0.15	4.55	0.00	0.00	0.21	0.00	0.00	355.08	44.68	12.58
38	Ujjivan Small Finance Bank	66.83	0.00	0.00	24.19	0.00	0.00	48.41	0.00	0.00	4.67	0.00	0.00	0.43	0.00	0.00	243.33	45.64	18.76
39	Unity Small Finance Bank	10.50	0.00	0.00	16.32	0.00	0.00	14.91	0.00	0.00	3.32	0.00	0.00	0.00	6.33	#DIV/0!	81.34	11.58	14.24
40	Utkarsh Small Finance Bank	47.40	0.00	0.00	30.55	0.00	0.00	46.60	0.00	0.00	2.33	0.00	0.00	0.08	0.00	0.00	200.00	10.39	5.19
	Small Finance Bank	309.38	9.67	3.12	180.04	0.08	0.04	305.11	0.13	0.04	21.19	0.00	0.00	1.01	6.33	627.68	1322.41	202.49	15.31
41	Orissa State Co-Op. Bank	191.01	0.00	0.00	98.59	0.00	0.00	174.46	0.00	0.00	11.68	1.50	12.81	0.50	4.80	968.55	761.94	6.57	0.86
	TOTAL	31022.74	14836.22	47.82	14976.21	6887.91	45.99	29608.16	9208.28	31.10	1717.77	86.78	5.05	77.86	260.26	334.28	121634.99	67781.24	55.73

ACP FOR THE QUARTER ENDED SEPTEMBER'25

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	160.95	86.05	53.46	39.20	22.25	56.77	252.36	85.29	33.90	4.53	3.56	78.46	360.40	70.43	18.51	63.59	0.37	0.58	6178.92	2948.56	47.72
2	Bank of India	242.56	123.02	50.72	59.45	21.44	36.06	450.13	201.56	44.78	6.11	11.03	180.52	675.07	489.55	72.52	129.70	24.09	18.57	10329.39	6522.35	63.14
3	Bank of Maharashtra	16.52	0.00	0.00	3.85	1.60	41.49	38.33	18.44	48.10	0.37	0.00	0.00	31.48	12.16	38.62	6.12	0.00	0.00	815.26	811.05	99.48
4	Canara Bank	200.89	98.56	49.06	50.59	24.02	47.48	312.87	18.51	5.92	139.41	142.97	102.55	505.85	0.03	0.01	85.71	145.54	169.81	8171.96	4009.49	49.06
5	Central Bank of India	66.51	0.00	0.00	17.09	11.77	68.87	102.71	14.78	14.39	1.84	0.00	0.00	153.75	0.05	0.03	33.33	0.00	0.00	2674.24	1302.23	48.70
6	Indian Bank	224.73	0.00	0.00	54.66	31.31	57.27	374.68	186.77	49.85	5.40	0.00	0.00	654.95	0.00	0.00	88.26	0.00	0.00	8217.88	3702.17	45.05
7	Indian Overseas Bank	470.45	59.12	12.57	28.79	4.69	16.31	185.56	15.96	8.60	3.69	0.00	0.00	265.11	1.84	0.69	54.53	0.00	0.00	4158.36	2827.11	67.99
8	Punjab & Sind Bank	41.99	0.00	0.00	3.32	1.69	51.00	32.83	21.06	64.16	0.43	0.08	18.74	18.80	0.00	0.00	5.23	0.00	0.00	466.58	152.36	32.66
9	Punjab National Bank	299.68	0.00	0.00	74.00	13.03	17.61	471.30	64.75	13.74	8.16	21.09	258.65	673.01	0.11	0.02	139.31	0.00	0.00	11410.93	4314.20	37.81
10	State Bank of India	4478.73	1451.51	32.41	469.41	164.92	35.13	2598.15	337.56	12.99	115.00	125.90	109.48	4633.77	0.00	0.00	1525.05	3.23	0.21	75821.98	37925.80	50.02
11	UCO Bank	249.99	0.00	0.00	73.26	37.45	51.12	475.92	164.25	34.51	71.57	8.12	11.35	633.72	471.80	74.45	101.82	79.25	77.83	10092.34	5094.66	50.48
12	Union Bank of India	377.97	0.00	0.00	95.19	18.75	19.70	592.82	32.03	5.40	11.73	0.09	0.77	845.28	4.60	0.54	178.73	1.38	0.77	14931.22	6398.99	42.86
	Public Sector Banks	6830.97	1818.25	26.62	968.80	352.92	36.43	5887.67	1160.94	19.72	368.04	312.84	85.00	9471.20	1050.56	11.09	2411.38	253.85	10.53	153269.06	76008.97	49.59
13	Axis Bank	238.24	87.48	36.72	58.34	1.92	3.29	370.89	2.59	0.70	6.37	0.00	0.00	519.52	23.63	4.55	102.03	0.00	0.00	11433.44	4706.14	41.16
14	Bandhan Bank	60.52	0.00	0.00	15.62	0.00	0.00	94.93	18.23	19.20	1.85	0.00	0.00	155.41	288.72	185.78	61.09	0.00	0.00	2700.43	830.99	30.77
15	Catholic Syrian Bank	0.40	0.00	0.00	0.24	0.00	0.00	0.19	0.05	26.56	0.00	0.00	0.00	0.82	0.64	77.41	0.01	0.00	0	3.62	86.30	2384.10
16	City Union Bank	1.05	0.00	0.00	0.04	0.00	0	0.64	0.00	0.00	0.00	0.00	#DIV/0!	0.09	0.00	0.00	0.01	0.00	0.00	2.69	0.00	0.00
17	DBS Bank(e-LVB)	3.49	0.00	0.00	0.22	0.00	0.00	2.67	0.00	0.00	0.01	0.00	0.00	0.83	0.00	0.00	0.13	0.06	48.22	43.00	192.40	447.41
18	DCB Bank	24.40	0.00	0.00	6.09	2.02	33.19	68.49	360.73	526.70	0.64	0.00	0.00	50.24	0.00	0.00	12.71	10.65	83.78	1300.00	775.38	59.64
19	Federal Bank	118.16	0.00	0.00	11.83	0.28	2.40	91.31	21.11	23.12	1.82	0.00	0.00	148.86	4.99	3.35	23.75	0.00	0.00	2023.31	830.51	41.05
20	HDFC Bank	217.70	0.00	0.00	53.19	0.42	0.78	335.02	45.32	13.53	5.90	0.00	0.00	473.64	14.56	3.07	93.22	0.00	0.00	9823.51	6549.03	66.67
21	ICICI Bank	227.79	18.00	7.90	56.68	2.85	5.02	352.72	3.54	1.00	5.59	0.00	0.00	480.72	0.16	0.03	111.47	0.00	0.00	11471.20	6139.74	53.52
22	IDBI Bank	58.78	0.00	0.00	14.69	2.21	15.05	87.19	6.31	7.23	1.69	0.18	10.84	135.96	0.00	0.00	22.41	0.22	0.96	2001.43	1105.63	55.24
23	IDFC Bank	24.13	0.00	0.00	5.41	0.00	0.00	44.86	5.10	11.38	0.52	0.00	0.00	57.48	0.00	0.00	9.12	0.00	0.00	1432.80	319.45	22.30
24	Indus Ind Bank	252.19	0.00	0.00	37.39	0.00	0.01	352.05	0.00	0.00	4.32	0.00	0.00	274.40	13.52	4.93	54.31	0.05	0.09	8422.06	2099.56	24.93
25	Karnatak Bank	9.69	8.08	83.40	1.02	4.93	485.01	9.52	74.10	778.08	0.13	0.00	0.00	7.48	0.00	0.00	2.64	0.00	0.00	702.88	278.32	39.60
26	Karur Vysya Bank	0.44	0.00	0.00	0.76	0.00	0.00	0.66	0.65	98.85	0.05	0.00	0.00	2.14	0.00	0.00	0.42	0.00	0.00	13.32	1.08	8.08
27	Kotak Mahindra Bank	40.45	0.00	0.00	6.12	13.00	212.39	33.60	0.00	0.00	0.63	0.00	0.00	35.83	0.10	0.28	8.69	0.00	0.00	2300.00	1299.45	56.50
28	RBL Bank	73.43	0.00	0.00	2.70	0.00	0.00	41.66	0.00	0.00	0.42	0.00	0.00	11.52	1.01	8.78	2.01	0.12	6.10	644.96	167.68	26.00
29	South Indian Bank	4.17	0.00	0.00	2.31	0.00	0.00	9.56	0.00	0.00	0.07	0.00	0.00	13.01	0.00	0.00	0.14	0.00	0.00	112.58	80.73	71.71
30	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank L	0.18	0.00	0.00	0.64	0.00	0.00	3.31	0.00	0.00	0.01	0.00	0.00	6.61	0.00	0.00	0.10	0.00	0.00	50.06	0.32	0.64
32	Yes Bank	63.40	0.00	0.00	3.89	0.00	0.00	41.45	0.10	0.24	0.45	0.00	0.00	431.10	0.32	0.07	60.07	0.00	0	950.96	358.72	37.73
	Private Sector Banks	1418.62	113.57	8.01	277.18	27.63	9.97	1940.70	537.82	27.71	30.48	0.18	0.60	2805.65	347.66	12.39	564.35	11.10	1.97	55432.26	25821.45	46.58
33	Odisha Gramya Bank	21.70	0.00	0.00	69.60	1.80	2.58	377.28	54.98	14.57	8.60	0.96	11.20	1248.10	3170.08	283.99	371.70	0.00	0.00	12336.63	5981.70	48.49
	Regional Rural Banks	21.70	0.00	0.00	69.60	1.80	2.58	377.28	54.98	14.57	8.60	0.96	11.20	1248.10	3170.08	283.99	371.70	0.00	0.00	12336.63	5981.70	48.49
34	AU Small Finance Bank	3.95	0.00	0.00	1.16	0.00	0.00	7.78	0.00	0.00	0.13	0.00	0.00	8.50	0.27	3.18	18.02	0.00	0.00	321.94	65.47	20.34
35	ESAF Small Finance Bank	22.93	0.00	0.00	1.23	0.00	0.00	14.53	10.15	69.89	0.14	0.00	0.00	6.96	40.77	585.98	1.92	0.00	0.00	477.60	185.56	38.85
36	Jana Small Finance Bank	17.22	0.00	0.00	4.25	0.00	0.00	30.34	4.44	14.62	0.60	0.00	0.00	38.86	44.50	114.54	52.00	0.00	0.00	1265.07	236.44	18.69
37	Suryoday Small Finance Bank	24.96	0.00	0.00	4.34	0.00	0.00	28.75	0.00	0.00	0.48	0.00	0.00	37.28	5.89	15.79	22.21	0.00	0.00	1329.69	328.40	24.70
38	Ujjivan Small Finance Bank	19.91	0.00	0.00	3.36	0.00	0.00	20.59	9.10	44.19	0.26	0.00	0.00	18.23	62.87	344.82	25.68	0.71	2.77	612.10	232.07	37.91
39	Unity Small Finance Bank	4.94	0.00	0.00	1.58	0.00	0.00	9.30	0.00	0.00	0.21	0.00	0.00	13.59	1.43	10.51	22.09	0.74	3.36	483.30	144.74	29.95
40	Utkarsh Small Finance Bank	11.73	0.00	0.00	3.34	0.00	0.00	19.22	0.35	1.84	0.38	0.00	0.00	29.83	22.62	75.84	128.63	0.00	0.00	1075.21	45.58	4.24
	Small Finance Bank	105.64	0.00	0.00	19.27	0.00	0.00	130.52	24.04	18.42	2.20	0.00	0.00	153.24	178.35	116.39	270.56	1.45	0.54	5564.91	1238.27	22.25
41	Orissa State Co-Op. Bank	0.00	0.00	#DIV/0!	20.46	0.10	0.49	187.86	4.50	2.39	2.91	0.00	0.00	119.16	394.73	331.26	51.78	0.00	0.00	25492.80	11082.42	43.47
	TOTAL	8376.94	1931.82	23.06	1355.32	382.45	28.22	8524.03	1782.28	20.91	412.22	313.99	76.17	13797.36	5141.38	37.26	3669.76	266.41	7.26	252095.66	120132.81	47.65

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	2046.09	730.53	35.70	41.20	18.86	45.77	227.36	82.69	36.37	64.05	53.78	83.96	13.32	5.43	40.75	207.73	38.87	18.71	116.96	41.74	35.69	111.50	31.57	28.31			
2	BALASORE	2722.07	1205.73	44.29	98.71	8.78	8.90	225.51	149.45	66.27	238.11	123.77	51.98	6.06	6.89	113.62	199.28	60.85	30.54	150.24	62.66	41.71	18.27	41.33	226.22			
3	BARGARH	5081.08	1803.54	35.50	122.18	30.63	25.07	459.99	73.46	15.97	159.07	95.73	60.18	29.23	6.58	22.51	187.96	35.56	18.92	123.29	40.73	33.03	136.69	23.09	16.89			
4	BHADRAK	2348.98	978.01	41.64	25.21	7.52	29.83	127.03	122.09	96.11	89.80	39.88	44.41	9.67	6.73	69.64	154.88	47.25	30.51	70.53	40.96	58.07	159.52	26.90	16.87			
5	BOLANGIR	2930.53	1331.86	45.45	45.40	238.50	525.36	305.30	54.14	17.73	44.92	211.63	471.08	25.38	4.96	19.53	175.32	47.77	27.25	355.37	43.41	12.22	347.91	22.71	6.53			
6	BOUDH	1070.85	396.01	36.98	10.05	0.54	5.34	62.85	36.96	58.81	27.67	40.84	147.62	2.98	1.33	44.74	25.63	4.02	15.70	43.00	6.35	14.77	19.61	2.05	10.47			
7	CUTTACK	2604.22	1303.75	50.06	40.87	10.42	25.50	176.37	192.74	109.28	65.39	41.42	63.34	1.78	14.02	788.70	213.14	69.48	32.60	217.97	79.73	36.58	122.99	67.38	54.78			
8	DEOGARH	685.44	226.87	33.10	6.83	1.40	20.57	44.94	35.42	78.81	62.85	2.25	3.58	6.87	1.84	26.73	12.95	3.20	24.67	7.89	3.66	46.44	40.52	2.42	5.96			
9	DHENKANAL	1100.34	556.92	50.61	39.20	1.47	3.76	159.87	68.36	42.76	7.54	11.07	146.83	3.04	4.32	142.16	169.71	27.46	16.18	213.79	18.32	8.57	18.20	6.82	37.46			
10	GAJAPATI	538.69	256.02	47.53	11.77	2.85	24.21	62.18	20.53	33.01	25.05	5.79	23.10	5.03	4.16	82.75	31.50	11.08	35.18	22.07	11.23	50.89	34.80	11.48	33.00			
11	GANJAM	4177.40	1937.50	46.38	81.18	16.00	19.71	391.27	196.60	50.25	225.10	60.68	26.96	20.01	44.23	221.02	405.70	169.03	41.66	900.75	206.06	41.15	289.52	96.25	33.24			
12	JAGATSingHPUR	1461.58	536.62	36.71	17.56	2.27	12.95	156.76	90.04	57.44	67.18	7.73	11.50	3.01	4.16	137.95	150.94	57.46	38.07	35.59	53.21	149.53	97.51	30.93	31.72			
13	JAJPUR	2853.04	1100.31	38.57	40.20	6.11	15.20	155.09	191.99	123.79	88.98	46.69	52.47	14.13	8.03	56.82	164.65	45.77	27.80	99.84	55.89	55.98	634.20	71.88	11.33			
14	JHARSUGUDA	755.15	311.79	41.29	26.90	0.80	2.99	240.31	21.26	8.84	34.62	20.92	60.41	3.20	1.73	54.06	35.00	8.25	23.57	25.00	8.07	32.30	47.02	5.55	11.81			
15	KALAHANDI	2363.00	1010.01	42.74	18.08	4.08	22.55	130.35	104.66	80.29	266.43	87.83	32.96	6.67	4.21	63.07	40.26	20.53	50.99	34.71	19.44	56.01	10.45	14.81	141.70			
16	KANDHAMAL	696.02	310.88	44.67	31.44	0.80	2.55	68.37	9.34	13.66	32.89	14.23	43.27	5.64	1.35	23.88	28.09	3.11	11.06	19.67	6.43	32.69	38.18	0.62	1.62			
17	KENDRAPARA	2258.54	1065.27	47.17	52.02	2.87	5.52	126.78	106.50	84.00	58.11	25.66	44.15	5.93	5.84	98.48	131.60	18.87	14.34	79.02	18.84	23.84	96.79	16.52	17.07			
18	KEONJHAR	1797.78	616.59	34.30	4.25	1.58	37.17	8.34	70.20	842.18	2.82	8.87	314.87	0.57	4.21	742.70	44.53	22.10	49.63	261.46	33.44	12.79	25.35	14.36	56.85			
19	KHURDA	3178.65	3136.69	98.68	75.16	9.41	12.52	281.38	614.07	218.23	753.02	225.68	29.97	15.46	84.66	547.77	267.69	80.92	30.23	182.43	87.40	47.91	90.21	97.60	108.19			
20	KORAPUT	1257.67	667.74	53.09	47.44	2.50	5.28	116.40	56.12	48.22	206.47	20.14	9.75	6.43	7.62	118.59	78.88	10.04	12.73	119.20	14.65	12.29	13.09	5.99	45.72			
21	MALKANGIRI	423.60	302.70	71.46	12.33	1.52	12.32	24.67	14.55	58.96	31.17	18.49	59.34	4.78	2.62	54.73	39.55	4.88	12.35	10.93	3.89	35.56	4.87	5.37	110.32			
22	MAYURBHANJ	1910.26	752.94	39.42	67.28	1.60	2.37	174.52	127.61	73.12	82.70	11.19	13.53	7.91	3.87	48.97	143.05	28.82	20.15	71.20	40.78	57.27	136.69	26.72	19.55			
23	NABARANGPUR	951.27	532.62	55.99	29.78	1.73	5.79	60.29	25.07	41.59	27.28	35.05	128.50	4.77	3.11	65.15	106.67	12.08	11.32	11.69	13.67	117.01	8.37	4.14	49.53			
24	NAYAGARH	1654.53	744.82	45.02	28.03	3.85	13.74	93.40	69.58	74.49	185.04	37.21	20.11	0.85	5.53	654.84	78.81	53.25	67.57	60.55	49.76	82.19	16.04	18.09	112.79			
25	NUAPADA	639.93	331.37	51.78	48.02	0.59	1.23	75.49	23.89	31.65	35.05	13.88	39.59	12.50	0.77	6.19	42.92	56.85	132.44	32.19	77.43	240.50	92.00	11.79	12.82			
26	PURI	2971.19	909.16	30.60	107.05	9.50	8.87	182.34	82.39	45.18	289.45	40.44	13.97	0.28	10.35	3692.52	36.37	108.71	298.90	45.22	122.94	271.89	9.63	54.45	565.33			
27	RAYAGADA	868.55	467.96	53.88	21.93	1.72	7.85	24.25	19.87	81.96	22.01	5.55	25.22	5.92	2.15	36.31	23.62	95.33	403.64	38.71	116.65	301.32	16.71	24.02	143.75			
28	SAMBALPUR	1956.11	738.68	37.76	55.61	2.07	3.73	160.90	70.67	43.92	149.02	11.58	7.77	12.46	6.43	51.62	71.04	67.07	94.42	55.32	74.73	135.07	202.45	40.38	19.95			
29	SONEPUR	1287.28	581.80	45.20	18.30	1.93	10.55	127.05	29.65	23.34	35.08	9.19	26.20	10.49	2.77	26.44	57.09	21.95	38.46	47.83	30.23	63.20	16.55	17.35	104.79			
30	SUNDARGARH	2840.39	1061.65	37.38	107.06	0.65	0.61	476.63	58.63	12.30	133.51	85.12	63.75	49.87	7.57	15.17	92.56	28.55	30.85	81.48	31.04	38.09	29.25	21.77	74.43			
	TOTAL	57430.22	25906.34	45.11	1331.02	392.56	29.49	4925.98	2818.55	57.22	3510.38	1412.26	40.23	294.20	267.44	90.91	3417.12	1259.13	36.85	3133.90	1413.35	45.10	2884.88	814.34	28.23			

ACP FOR THE QUARTER ENDED SEPTEMBER '25

Annexure - 1

Sl	DISTRICTS	Allied Advance									Agriculture Infrastructure											
		Fishery			Farm Credit 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	38.58	12.17	31.55	24.54	30.88	125.85	2891.33	1046.51	36.19	42.59	9.91	23.27	15.01	6.28	41.85	9.75	0.37	3.76	67.35	16.56	24.58
2	BALASORE	453.78	38.46	8.48	162.15	47.94	29.57	4274.18	1745.87	40.85	48.28	28.18	58.36	24.91	25.19	101.15	11.59	15.59	134.55	84.78	68.96	81.34
3	BARGARH	68.91	14.84	21.53	4.24	33.52	790.46	6372.64	2157.67	33.86	82.07	22.42	27.32	20.61	4.25	20.61	28.51	3.07	10.77	131.19	29.74	22.67
4	BHADRAK	83.77	22.50	26.86	6.43	20.51	318.98	3075.82	1312.35	42.67	72.93	17.37	23.82	21.73	20.80	95.70	32.46	29.30	90.24	127.13	67.46	53.07
5	BOLANGIR	57.92	11.45	19.78	3.36	28.63	852.60	4291.41	1995.06	46.49	250.02	7.87	3.15	14.64	13.92	95.11	18.73	0.15	0.82	283.40	21.95	7.74
6	BOUDH	29.76	1.27	4.26	9.02	3.77	41.74	1301.41	493.15	37.89	45.43	4.90	10.77	11.29	7.65	67.82	9.55	0.09	0.96	66.27	12.64	19.08
7	CUTTACK	85.64	22.06	25.76	126.56	68.93	54.47	3654.93	1869.94	51.16	91.44	16.35	17.88	2.85	37.70	1323.19	22.01	5.52	25.07	116.29	59.57	51.22
8	DEOGARH	5.48	2.78	50.68	8.95	4.24	47.42	882.71	284.07	32.18	16.62	0.05	0.32	0.42	1.31	314.37	1.01	0.00	0.00	18.05	1.36	7.56
9	DHENKANAL	8.81	6.39	72.51	29.94	18.24	60.92	1750.43	719.36	41.10	4.76	5.15	108.10	13.27	2.20	16.58	1.63	0.43	26.12	19.66	7.77	39.53
10	GAJAPATI	18.70	5.74	30.72	2.94	10.33	351.26	752.73	339.22	45.06	13.71	0.82	5.96	10.24	4.54	44.32	4.01	0.08	1.89	27.95	5.43	19.43
11	GANJAM	283.36	145.92	51.50	4.85	166.65	3433.27	6379.13	3038.92	47.64	289.81	31.96	11.03	31.10	28.42	91.40	29.26	10.15	34.70	350.17	70.54	20.14
12	JAGATSINGHPUR	58.48	16.68	28.52	2.66	33.43	1257.79	2051.28	832.53	40.59	63.87	5.28	8.26	43.54	29.16	66.98	8.73	0.30	3.47	116.14	34.74	29.91
13	JAJPUR	107.37	21.46	19.99	12.85	25.24	196.42	4170.36	1573.39	37.73	167.88	32.19	19.17	64.24	35.58	55.39	20.08	3.55	17.70	252.19	71.32	28.28
14	JHARSUGUDA	15.00	2.50	16.67	1.97	7.06	358.89	1184.16	387.93	32.76	530.27	565.93	106.72	12.01	8.84	73.59	15.42	1.09	7.10	557.70	575.86	103.26
15	KALAHANDI	33.30	5.48	16.47	2.06	13.84	670.35	2905.32	1284.88	44.23	156.09	6.66	4.27	27.52	12.74	46.31	87.16	7.42	8.51	270.77	26.83	9.91
16	KANDHAMAL	6.55	1.16	17.67	0.86	3.73	431.35	927.70	351.63	37.90	6.46	0.58	8.98	5.27	2.99	56.62	1.03	0.00	0.00	12.76	3.57	27.94
17	KENDRAPARA	201.55	17.51	8.69	0.00	25.50	#DIV/0!	3010.33	1303.38	43.30	44.63	6.85	15.34	10.03	18.54	184.83	3.75	0.72	19.21	58.41	26.11	44.70
18	KEONJHAR	17.55	7.84	44.68	4.14	20.72	500.89	2166.77	799.92	36.92	88.31	20.91	23.67	1.02	2.75	268.48	55.66	0.31	0.56	145.00	23.97	16.53
19	KHURDA	113.80	184.66	162.27	48.83	226.13	463.06	5006.64	4747.22	94.82	129.84	33.41	25.73	60.59	20.79	34.32	30.12	4.65	15.43	220.55	58.85	26.68
20	KORAPUT	45.81	11.45	24.99	29.25	45.14	154.32	1920.64	841.38	43.81	106.00	0.67	0.64	8.93	6.98	78.17	0.00	0.62	#DIV/0!	114.93	8.27	7.20
21	MALKANGIRI	35.87	3.42	9.54	0.64	9.38	1470.73	588.42	366.82	62.34	57.72	5.82	10.08	11.36	0.75	6.63	0.00	0.02	#DIV/0!	69.08	6.59	9.54
22	MAYURBHANJ	68.88	15.83	22.98	26.08	13.73	52.64	2688.56	1023.09	38.05	44.10	27.54	62.45	11.19	2.99	26.72	19.99	11.90	59.53	75.28	42.43	56.36
23	NABARANGPUR	29.11	7.06	24.23	2.35	26.92	1143.69	1231.57	661.45	53.71	44.53	5.84	13.11	6.30	2.22	35.23	1.55	22.08	1424.53	52.39	30.14	57.53
24	NAYAGARH	14.12	23.13	163.75	2.64	43.24	1635.95	2134.01	1048.47	49.13	12.16	32.49	267.08	10.90	10.05	92.22	1.28	0.66	52.02	24.34	43.20	177.50
25	NUAPADA	19.28	29.95	155.33	2.95	5.25	178.28	1000.33	551.76	55.16	52.06	0.37	0.71	6.59	1.52	23.06	2.30	0.00	0.00	60.95	1.89	3.10
26	PURI	203.26	99.22	48.81	1.49	32.85	2200.44	3846.28	1470.00	38.22	34.92	25.63	73.42	392.63	10.76	2.74	91.17	8.37	9.18	518.71	44.76	8.63
27	RAYAGADA	19.71	48.95	248.34	5.91	17.44	295.29	1047.32	799.66	76.35	20.64	8.16	39.54	11.22	1.22	10.92	2.18	0.16	7.23	34.04	9.54	28.04
28	SAMBALPUR	56.37	33.53	59.48	165.96	18.90	11.39	2885.23	1064.04	36.88	39.97	31.98	80.01	28.96	4.87	16.83	6.05	14.30	236.38	74.98	51.15	68.22
29	SONEPUR	24.38	7.06	28.94	11.30	5.87	51.91	1635.35	707.81	43.28	63.75	13.35	20.95	5.66	6.64	117.30	3.96	0.02	0.51	73.37	20.01	27.28
30	SUNDARGARH	35.25	24.51	69.53	57.10	8.70	15.23	3903.10	1328.18	34.03	83.34	23.73	28.47	29.59	2.27	7.67	8.60	25.11	292.13	121.53	51.11	42.05
	TOTAL	2240.36	844.98	37.72	762.02	1016.70	133.42	79930.08	36145.66	45.22	2704.19	992.36	36.70	913.60	333.94	36.55	527.53	166.03	31.47	4145.33	1492.33	36.00

ACP FOR THE QUARTER ENDED SEPTEMBER '25

Annexure - 1

Sl	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	98.11	35.22	35.90	60.86	37.14	61.03	158.97	72.36	45.52	3117.65	1135.43	36.42	3125.11	498.47	15.95	198.69	582.78	293.31	515.10	366.47	71.15
2	BALASORE	42.85	118.15	275.70	78.71	103.27	131.20	121.56	221.42	182.14	4480.52	2036.25	45.45	293.59	672.53	229.07	99.88	785.27	786.25	1474.75	709.72	48.12
3	BARGARH	94.94	254.18	267.71	19.59	12.10	61.77	114.53	266.27	232.49	6618.36	2453.68	37.07	833.97	387.52	46.47	129.03	388.02	300.72	954.11	300.00	31.44
4	BHADRAK	41.19	47.64	115.67	102.17	73.74	72.18	143.36	121.39	84.67	3346.31	1501.20	44.86	1712.75	335.80	19.61	0.00	419.31	#DIV/0!	133.19	171.72	128.92
5	BOLANGIR	313.07	181.95	58.12	756.08	50.81	6.72	1069.14	232.76	21.77	5643.95	2249.77	39.86	125.78	368.09	292.64	61.67	394.64	639.94	319.60	221.28	69.24
6	BOUDH	35.91	12.96	36.08	49.51	2.90	5.87	85.43	15.86	18.57	1453.10	521.65	35.90	117.64	52.65	44.75	49.30	57.73	117.09	112.20	40.32	35.94
7	CUTTACK	228.36	253.03	110.80	1361.62	74.54	5.47	1589.98	327.57	20.60	5361.20	2257.08	42.10	1457.33	945.25	64.86	533.04	1282.10	240.53	1823.25	1222.86	67.07
8	DEOGARH	4.92	1.57	31.87	0.64	1.83	287.32	5.56	3.40	61.17	906.31	288.83	31.87	51.61	25.10	48.63	37.66	57.74	153.33	20.40	10.50	51.49
9	DHENKANAL	273.67	37.85	13.83	0.00	15.61	#DIV/0!	273.67	53.46	19.54	2043.76	780.60	38.19	135.41	186.82	137.97	165.50	202.06	122.09	422.28	109.89	26.02
10	GAJAPATI	77.94	26.53	34.04	29.11	1.68	5.78	107.05	28.22	26.36	887.74	372.86	42.00	108.04	73.88	68.39	127.50	80.99	63.52	56.10	21.63	38.86
11	GANJAM	393.17	442.26	112.49	26.94	121.05	449.27	420.12	563.32	134.09	7149.41	3672.78	51.37	1331.20	1052.09	79.03	489.81	1063.17	217.06	1647.30	528.37	32.07
12	JAGATSINGHPUR	95.67	8.60	8.99	26.99	25.00	92.63	122.66	33.60	27.40	2290.08	900.87	39.34	44.71	209.04	467.54	37.78	286.42	758.09	1961.45	117.90	7.55
13	JAJPUR	38.59	47.83	123.95	61.29	23.62	38.55	99.88	71.45	71.54	4522.43	1716.16	37.95	724.17	370.81	51.21	925.33	503.97	54.46	724.17	387.50	53.51
14	JHARSUGUDA	95.37	15.04	15.77	136.98	129.06	94.22	232.35	144.10	62.02	1974.21	1107.89	56.12	784.13	325.81	41.55	807.29	347.86	43.09	476.00	345.28	72.54
15	KALAHANDI	6.40	113.20	1768.63	254.91	19.39	7.60	261.32	132.59	50.74	3437.40	1444.29	42.02	135.86	337.77	248.61	0.00	287.64	#DIV/0!	283.05	209.72	74.09
16	KANDHAMAL	42.33	2.57	6.08	5.10	4.42	86.75	47.43	7.00	14.75	987.90	362.20	36.66	158.10	71.05	44.94	61.63	77.04	125.01	306.00	45.73	14.95
17	KENDRAPARA	58.23	18.03	30.96	25.29	42.36	167.53	83.52	60.39	72.31	3152.26	1389.89	44.09	239.34	234.48	97.97	541.45	215.44	39.79	143.65	101.48	70.64
18	KEONJHAR	11.49	22.30	194.03	33.15	125.31	378.02	44.64	147.61	330.66	2356.40	971.50	41.23	4.59	268.52	5850.05	16.57	532.92	3215.18	28.05	298.74	1065.02
19	KHURDA	79.46	665.90	838.01	3162.00	730.82	23.11	3241.46	1396.73	43.09	8468.65	6202.80	73.24	1943.10	2206.26	113.54	1275.00	2926.69	229.54	2550.00	3128.91	122.70
20	KORAPUT	118.30	133.39	112.76	606.68	20.63	3.40	724.98	154.03	21.25	2760.55	1003.68	36.36	0.00	363.77	#DIV/0!	5.99	329.78	5507.88	174.58	191.77	109.85
21	MALKANGIRI	3.19	7.80	244.64	12.54	4.33	34.56	15.73	12.13	77.15	673.22	385.55	57.27	25.30	52.35	206.95	10.29	73.28	712.46	55.25	45.03	81.50
22	MAYURBHANJ	133.57	26.78	20.05	115.09	186.83	162.34	248.66	213.62	85.91	3012.49	1279.13	42.46	464.36	236.00	50.82	513.40	552.07	107.53	321.30	157.07	48.89
23	NABARANGPUR	87.13	21.64	24.83	56.95	23.09	40.54	144.07	44.73	31.04	1428.04	736.31	51.56	130.65	128.19	98.11	158.01	130.67	82.70	45.93	54.53	118.73
24	NAYAGARH	20.71	29.90	144.37	150.91	19.61	13.00	171.62	49.51	28.85	2329.96	1141.18	48.98	422.13	150.97	35.76	69.79	240.07	344.00	186.41	70.45	37.79
25	NUAPADA	34.85	16.00	45.90	50.79	3.42	6.73	85.64	19.42	22.67	1146.92	573.07	49.97	73.88	61.85	83.72	35.49	115.21	324.66	110.50	21.47	19.43
26	PURI	131.40	35.19	26.78	161.36	54.07	33.51	292.76	89.27	30.49	4657.75	1604.03	34.44	465.72	316.21	67.90	582.08	440.84	75.73	326.00	132.78	40.73
27	RAYAGADA	30.32	52.88	174.38	6.04	8.37	138.65	36.36	61.24	168.45	1117.71	870.44	77.88	71.09	185.04	260.27	38.29	188.88	493.25	260.10	95.10	36.86
28	SAMBALPUR	25.63	117.87	459.92	19.51	10.45	53.58	45.14	128.32	284.30	3005.35	1243.52	41.38	670.48	407.12	60.72	920.55	571.86	62.12	674.90	431.10	63.88
29	SONEPUR	44.33	30.85	69.60	49.30	5.66	11.47	93.63	36.51	38.99	1802.35	764.33	42.41	120.70	71.24	59.02	99.88	116.22	116.37	97.75	32.00	32.74
30	SUNDARGARH	85.43	106.82	125.04	83.00	80.15	96.56	168.43	186.97	111.01	4193.06	1566.25	37.35	1857.10	1005.99	54.17	723.63	1015.80	140.38	2086.55	1065.33	51.06
	TOTAL	2746.54	2883.94	105.00	7503.09	2011.29	26.81	10249.63	4895.23	47.76	94325.04	42533.23	45.09	17627.83	11600.69	65.81	8714.51	14266.45	163.71	17889.92	10634.65	59.44

Sl	DISTRICTS	Micro, Small & Medium Enterprises																	
		Small - Services			Medium - Manufacturing			Medium - Services			Khadi & Village Industries			Others under MSME			Total MSME		
		T	A	%	T	A	%	T	A	%	T	A	%	T	A	%	T	A	%
1	ANGUL	680.00	499.41	73.44	382.50	268.22	70.12	0.00	250.88	#DIV/0!	275.83	1.62	0.59	0.00	5.33	#DIV/0!	5177.22	2473.18	47.77
2	BALASORE	824.50	706.57	85.70	1041.25	384.82	36.96	1173.00	547.55	46.68	113.52	5.43	4.78	0.00	12.15	#DIV/0!	5020.48	3824.03	76.17
3	BARGARH	302.12	328.51	108.74	389.24	84.57	21.73	254.20	51.95	20.44	0.00	1.52	#DIV/0!	0.00	3.01	#DIV/0!	2862.67	1545.11	53.97
4	BHADRAK	0.00	253.59	#DIV/0!	127.50	73.83	57.90	0.00	103.82	#DIV/0!	30.56	3.08	10.07	0.00	6.06	#DIV/0!	2004.00	1367.20	68.22
5	BOLANGIR	307.70	309.26	100.51	1156.00	109.68	9.49	1119.45	297.73	26.60	0.00	4.01	#DIV/0!	0.00	5.14	#DIV/0!	3090.20	1709.83	55.33
6	BOUDH	137.70	59.67	43.34	25.50	7.61	29.85	0.00	12.91	#DIV/0!	0.00	0.53	#DIV/0!	0.00	2.46	#DIV/0!	442.34	233.88	52.87
7	CUTTACK	994.90	1318.82	132.61	1517.25	787.68	51.91	2320.50	1029.09	44.35	0.00	5.80	#DIV/0!	0.00	22.86	#DIV/0!	8645.86	6614.46	76.50
8	DEOGARH	35.90	15.51	43.21	21.25	0.00	0.00	49.00	0.00	0.00	4.00	0.65	16.29	8.00	1.09	13.67	227.82	110.60	48.55
9	DHENKANAL	516.12	169.03	32.75	390.15	86.68	22.22	476.85	39.42	8.27	0.00	1.71	#DIV/0!	0.00	1.83	#DIV/0!	2106.32	797.43	37.86
10	GAJAPATI	136.00	40.42	29.72	51.94	1.74	3.35	53.55	10.96	20.46	9.56	0.29	3.06	0.00	2.27	#DIV/0!	542.68	232.19	42.79
11	GANJAM	2635.00	1207.05	45.81	637.50	284.17	44.58	1071.00	406.73	37.98	0.00	7.11	#DIV/0!	0.00	9.66	#DIV/0!	7811.81	4558.35	58.35
12	JAGATSINGHPUR	90.10	200.87	222.94	55.25	13.74	24.87	58.65	27.25	46.46	283.08	1.04	0.37	0.00	7.66	#DIV/0!	2131.03	863.92	40.54
13	JAJPUR	844.87	501.16	59.32	321.85	42.41	13.18	402.32	165.40	41.11	80.46	2.87	3.57	0.00	5.79	#DIV/0!	4023.17	1979.91	49.21
14	JHARSUGUDA	986.00	453.32	45.98	127.50	78.89	61.88	318.74	288.65	90.56	114.75	1.49	1.30	0.00	3.19	#DIV/0!	3614.41	1844.49	51.03
15	KALAHANDI	0.00	260.36	#DIV/0!	1164.50	16.63	1.43	0.00	30.23	#DIV/0!	0.00	0.42	#DIV/0!	0.00	1.85	#DIV/0!	1583.41	1144.62	72.29
16	KANDHAMAL	102.00	61.63	60.42	0.00	2.69	#DIV/0!	0.00	9.56	#DIV/0!	3.47	0.61	17.71	0.00	1.02	#DIV/0!	631.19	269.34	42.67
17	KENDRAPARA	221.00	214.77	97.18	8.50	13.41	157.76	122.40	27.78	22.70	14.07	3.15	22.38	0.00	3.11	#DIV/0!	1290.41	813.62	63.05
18	KEONJHAR	574.60	761.63	132.55	828.75	124.22	14.99	1938.00	178.79	9.23	47.49	4.87	10.26	0.00	8.11	#DIV/0!	3438.05	2177.79	63.34
19	KHURDA	9180.00	4142.05	45.12	2443.75	2723.25	111.44	18555.00	3639.35	23.40	7.65	6.60	86.24	0.00	89.46	#DIV/0!	32954.50	18862.57	57.24
20	KORAPUT	92.39	355.66	384.97	468.99	72.00	15.35	1809.67	125.13	6.91	4.74	2.21	46.69	0.00	4.15	#DIV/0!	2556.35	1444.49	56.51
21	MALKANGIRI	127.50	43.01	33.74	51.00	0.18	0.35	2.55	7.38	289.32	7.33	0.69	9.38	0.00	0.47	#DIV/0!	279.21	222.38	79.65
22	MAYURBHANJ	350.20	155.19	44.31	204.00	26.00	12.74	344.25	44.66	12.97	49.73	10.01	20.13	0.00	4.67	#DIV/0!	2247.23	1185.68	52.76
23	NABARANGPUR	147.87	62.81	42.48	25.50	0.54	2.13	56.10	3.26	5.81	67.15	0.06	0.10	0.00	1.27	#DIV/0!	631.21	381.34	60.41
24	NAYAGARH	136.17	67.61	49.65	51.51	11.56	22.45	167.41	19.89	11.88	28.94	2.90	10.03	0.00	6.81	#DIV/0!	1062.34	570.27	53.68
25	NUAPADA	81.60	41.18	50.46	72.25	0.52	0.72	107.10	6.34	5.92	0.00	1.04	#DIV/0!	0.00	0.95	#DIV/0!	480.82	248.57	51.70
26	PURI	372.57	158.00	42.41	209.57	37.64	17.96	256.15	27.62	10.78	46.57	3.89	8.36	69.86	7.67	10.99	2328.53	1124.66	48.30
27	RAYAGADA	341.70	138.37	40.49	429.25	0.14	0.03	573.75	0.22	0.04	0.00	1.87	#DIV/0!	0.00	5.53	#DIV/0!	1714.19	615.13	35.88
28	SAMBALPUR	865.30	658.31	76.08	301.75	91.51	30.33	484.50	153.82	31.75	19.51	1.64	8.42	0.00	9.69	#DIV/0!	3936.99	2325.07	59.06
29	SONEPUR	132.60	147.60	111.31	55.25	2.36	4.27	109.65	4.34	3.96	178.50	4.40	2.46	0.00	2.21	#DIV/0!	794.33	380.37	47.89
30	SUNDARGARH	9806.73	1504.83	15.34	2416.95	1541.20	63.77	784.38	1697.57	216.42	330.87	5.25	1.59	0.00	24.79	#DIV/0!	18006.21	7860.77	43.66
	TOTAL	31022.74	14836.22	47.82	14976.21	6887.91	45.99	29608.16	9208.28	31.10	1717.77	86.78	5.05	77.86	260.26	334.28	121634.99	67781.24	55.73

ACP FOR THE QUARTER ENDED SEPTEMBER'25

Annexure - 1

SI	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	10.20	1.20	11.77	30.60	9.16	29.95	203.00	45.25	22.29	29.90	3.75	12.70	341.80	109.33	31.99	15.81	11.44	72.34	8925.78	3788.75	42.45
2	BALASORE	1198.50	115.90	9.67	87.55	23.22	26.52	544.85	125.09	22.96	27.72	8.30	29.96	1013.28	400.03	39.48	274.51	22.80	8.31	12647.41	6555.62	51.83
3	BARGARH	5.10	0.00	0.00	27.10	5.96	22.00	281.94	48.33	17.14	23.11	8.23	35.63	401.91	66.49	16.54	8.70	3.31	38.05	10228.88	4131.13	40.39
4	BHADRAK	25.50	0.00	0.00	31.19	12.55	40.23	226.76	66.12	29.16	10.18	5.23	51.38	486.00	273.65	56.31	96.82	14.36	14.84	6226.77	3240.32	52.04
5	BOLANGIR	5.10	0.00	0.00	38.46	4.98	12.96	198.25	39.31	19.83	4.99	2.30	46.05	291.20	83.97	28.84	77.18	1.13	1.46	9349.34	4091.29	43.76
6	BOUDH	5.10	0.00	0.00	7.23	0.91	12.64	123.42	9.62	7.79	4.67	1.38	29.55	95.60	22.65	23.69	10.84	0.94	8.68	2142.29	791.03	36.92
7	CUTTACK	61.20	7.19	11.74	109.89	30.22	27.50	1167.85	254.44	21.79	5.75	32.10	588.74	1735.95	678.45	39.08	66.51	90.08	135.44	17154.21	9964.02	58.09
8	DEOGARH	0.00	0.00	#DIV/0!	8.08	1.13	13.96	28.73	1.96	6.82	4.62	0.76	16.57	151.08	13.00	8.60	6.84	0.28	4.03	1333.47	416.55	31.24
9	DHENKANAL	2.55	0.00	0.00	16.83	5.46	32.42	21.08	35.23	167.14	32.60	5.80	17.80	256.00	111.93	43.72	0.68	3.02	444.33	4479.81	1739.47	38.83
10	GAJAPATI	2.55	0.00	0.00	19.04	2.85	14.97	72.93	9.26	12.70	1.62	1.05	64.75	5.70	14.31	251.33	195.12	0.37	0.19	1727.38	632.89	36.64
11	GANJAM	2.55	23.46	920.17	112.46	21.16	18.82	718.05	244.81	34.09	70.21	10.03	14.28	1.46	1340.33	91784.90	793.48	0.77	0.10	16659.43	9871.70	59.26
12	JAGATSingHPUR	2.55	18.46	723.73	110.48	7.25	6.56	96.73	23.54	24.34	4.79	5.54	115.54	415.36	77.61	18.69	99.92	3.07	3.07	5150.94	1900.25	36.89
13	JAJPUR	2.55	0.10	3.89	39.58	13.00	32.84	153.09	70.24	45.88	3.59	7.30	203.72	443.08	203.08	45.83	24.74	6.86	27.75	9212.21	3996.66	43.38
14	JHARSUGUDA	5.10	0.68	13.33	20.06	5.25	26.18	183.43	27.04	14.74	19.00	2.13	11.20	101.50	38.46	37.89	82.87	0.96	1.16	6000.59	3026.90	50.44
15	KALAHANDI	15.30	2.26	14.76	11.39	3.51	30.81	186.07	36.72	19.74	7.57	5.38	71.04	171.50	44.90	26.18	68.85	1.13	1.64	5481.49	2682.81	48.94
16	KANDHAMAL	2.55	0.00	0.00	9.89	1.52	15.33	38.35	6.37	16.62	1.31	0.52	39.46	122.40	20.21	16.51	3.40	0.57	16.75	1796.99	660.72	36.77
17	KENDRAPARA	7.65	0.97	12.68	11.22	7.24	64.54	48.45	29.32	60.52	6.32	2.38	37.68	823.12	125.45	15.24	59.93	2.70	4.51	5399.35	2371.57	43.92
18	KEONJHAR	2.55	19.44	762.20	13.12	8.09	61.64	107.10	29.48	27.53	2.52	4.55	180.41	571.88	217.85	38.09	35.83	4.73	13.19	6527.46	3433.43	52.60
19	KHURDA	6757.50	1109.39	16.42	335.75	141.29	42.08	2116.50	369.05	17.44	26.86	108.85	405.25	2333.10	318.76	13.66	95.88	83.21	86.78	53088.74	27195.91	51.23
20	KORAPUT	2.17	0.04	1.94	42.53	5.77	13.56	165.91	28.38	17.11	27.81	1.28	4.62	278.26	58.77	21.12	166.66	0.01	0.00	6000.24	2542.41	42.37
21	MALKANGIRI	2.55	0.00	0.00	5.95	0.64	10.68	41.23	3.05	7.40	0.49	0.41	82.57	94.02	26.38	28.06	39.44	0.04	0.10	1136.10	638.44	56.20
22	MAYURBHANJ	28.05	0.00	0.00	59.50	7.33	12.32	274.23	38.17	13.92	4.02	7.29	181.32	944.00	250.86	26.54	23.72	2.14	9.02	6593.24	2770.31	42.02
23	NABARANGPUR	2.55	0.00	0.00	6.38	1.49	23.30	47.94	7.21	15.03	0.24	1.07	449.27	124.90	55.43	44.38	2.64	4.16	158.01	2243.88	1187.00	52.90
24	NAYAGARH	0.00	0.00	#DIV/0!	4.60	5.89	128.00	420.43	30.87	7.34	0.20	4.49	2199.62	717.03	111.69	15.58	6.87	2.16	31.41	4541.43	1866.55	41.10
25	NUAPADA	2.55	0.00	0.00	9.01	1.47	16.32	67.95	10.93	16.08	5.26	3.83	72.87	125.00	27.88	22.30	15.30	0.22	1.41	1852.81	865.96	46.74
26	PURI	8.22	13.12	159.66	24.24	10.11	41.72	115.80	52.56	45.39	2.81	4.74	168.99	641.76	245.33	38.23	49.68	2.74	5.51	7828.77	3057.29	39.05
27	RAYAGADA	0.00	0.01	#DIV/0!	22.10	4.94	22.35	97.19	23.14	23.81	12.57	2.51	19.94	187.37	30.89	16.49	20.57	0.03	0.15	3171.71	1547.09	48.78
28	SAMBALPUR	10.20	4.20	41.21	56.10	16.32	29.09	268.60	54.45	20.27	50.28	7.01	13.95	414.86	63.52	15.31	145.35	1.65	1.14	7887.72	3715.74	47.11
29	SONEPUR	5.10	0.00	0.00	15.73	1.43	9.10	82.11	10.37	12.63	9.48	2.83	29.87	139.20	33.87	24.34	41.74	0.06	0.15	2890.03	1193.27	41.29
30	SUNDARGARH	201.45	615.40	305.49	69.27	22.33	32.23	426.09	51.96	12.20	12.14	62.93	518.16	369.06	76.59	20.75	1139.92	1.48	0.13	24417.20	10257.72	42.01
	TOTAL	8376.94	1931.82	23.06	1355.32	382.45	28.22	8524.03	1782.28	20.91	412.22	313.99	76.17	13797.36	5141.38	37.26	3669.76	266.41	7.26	252095.66	120132.81	47.65

ACHIEVEMENT UNDER NON-PRIORITY SECTOR												
Sl	BANKS	Agriculture			Education			Housing			Personal Loa	
		T	A	%	T	A	%	T	A	%		
1	Bank of Baroda	365.02	8.88	2.43	730.04	3.98	0.55	1095.06	147.24	13.45	730.04	
2	Bank of India	551.24	0.00	0.00	1102.48	3.70	0.34	1653.73	102.98	6.23	1102.48	
3	Bank of Maharashtra	48.08	0.00	0.00	96.16	1.12	1.17	144.24	45.95	31.86	96.16	
4	Canara Bank	473.78	30.16	6.36	947.56	6.49	0.68	1421.35	199.87	14.06	947.56	
5	Central Bank of India	157.31	0.00	0.00	314.62	31.25	9.93	471.93	38.78	8.22	314.62	
6	Indian Bank	481.71	14.88	3.09	963.41	5.09	0.53	1445.12	126.68	8.77	963.41	
7	Indian Overseas Bank	245.73	294.11	119.69	491.46	1.22	0.25	737.19	50.31	6.82	491.46	
8	Punjab & Sind Bank	27.84	0.00	0.00	55.67	0.70	1.25	83.51	13.57	16.26	55.67	
9	Punjab National Bank	667.74	81.53	12.21	1335.47	6.34	0.47	2003.21	215.72	10.77	1335.47	
10	State Bank of India	4481.76	9.46	0.21	8963.51	65.64	0.73	13445.27	1390.99	10.35	8963.51	
11	UCO Bank	593.56	0.00	0.00	1187.13	0.00	0.00	1780.69	98.13	5.51	1187.13	
12	Union Bank of India	881.99	44.30	5.02	1763.99	18.43	1.04	2645.98	215.67	8.15	1763.99	
Public Sector Banks		8975.76	483.30	5.38	17951.51	143.95	0.80	26927.27	2645.89	9.83	17951.51	
13	Axis Bank	690.88	2.00	0.29	1381.76	2.23	0.16	2072.64	18.92	0.91	1381.76	
14	Bandhan Bank	140.18	0.00	0.00	280.35	0.00	0.00	420.53	22.50	5.35	280.35	
15	Catholic Syrian Bank	0.21	0.09	41.77	0.42	0.00	0.00	0.63	1.01	160.14	0.42	
16	City Union Bank	0.18	0.00	0.00	0.37	0.00	0.00	0.55	0.00	0.00	0.37	
17	DBS Bank(e-LVB)	2.60	0.00	0.00	5.20	0.00	0.00	7.80	0.00	0.00	5.20	
18	DCB Bank	55.38	8.79	15.88	110.76	2.44	2.20	166.15	7.54	4.54	110.76	
19	Federal Bank	119.70	0.00	0.00	239.40	0.79	0.33	359.10	38.21	10.64	239.40	
20	HDFC Bank	567.77	51.90	9.14	1135.54	0.11	0.01	1703.31	155.57	9.13	1135.54	
21	ICICI Bank	623.40	0.00	0.00	1246.79	13.51	1.08	1870.19	278.64	14.90	1246.79	
22	IDBI Bank	118.49	0.00	0.00	236.98	0.96	0.40	355.48	72.09	20.28	236.98	
23	IDFC Bank	88.19	1.34	1.51	176.37	1.09	0.62	264.56	32.13	12.15	176.37	
24	Indus Ind Bank	469.46	0.00	0.00	938.93	0.00	0.00	1408.39	0.00	0.00	938.93	
25	Karnatak Bank	28.25	0.00	0.00	56.49	0.00	0.00	84.74	0.00	0.00	56.49	
26	Karur Vysya Bank	0.72	0.00	0.00	1.44	0.00	0.00	2.16	0.00	0.00	1.44	
27	Kotak Mahindra Bank	92.38	0.00	0.00	184.76	0.00	0.00	277.14	0.00	0.00	184.76	
28	RBL Bank	33.08	0.00	0.00	66.16	0.00	0.00	99.24	0.00	0.00	66.16	
29	South Indian Bank	6.23	0.00	0.00	12.46	0.00	0.00	18.69	0.19	1.02	12.46	
30	Standard Chartered Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	
31	Tamilnad Mercantile Bank Ltd.	2.85	0.00	0.00	5.70	0.00	0.00	8.56	0.00	0.00	5.70	
32	Yes Bank	52.71	0.00	0.00	105.41	0.49	0.47	158.12	0.61	0.39	105.41	
Private Sector Banks		3092.66	64.12	2.07	6185.32	21.62	0.35	9277.98	627.42	6.76	6185.32	
33	Odisha Grameen Bank	828.53	0.00	0.00	1657.06	0.00	0.00	2485.59	13.45	0.54	1657.06	
Regional Rural Banks		828.53	0.00	0.00	1657.06	0.00	0.00	2485.59	13.45	0.54	1657.06	
34	AU Small Finance Bank	21.15	0.00	0.00	42.31	0.00	0.00	63.46	0.00	0.00	42.31	
35	ESAF Small Finance Bank	27.49	0.00	0.00	54.98	0.00	0.00	82.46	0.00	0.00	54.98	
36	Jana Small Finance Bank	80.81	0.00	0.00	161.61	0.00	0.00	242.42	6.94	2.86	161.61	
37	Suryoday Small Finance Bank	70.96	0.00	0.00	141.91	0.00	0.00	212.87	2.36	1.11	141.91	
38	Ujjivan Small Finance Bank	42.80	0.00	0.00	85.59	0.00	0.00	128.39	23.31	18.16	85.59	
39	Unity Small Finance Bank	27.50	0.00	0.00	55.00	0.00	0.00	82.50	0.00	0.00	55.00	
40	Utkarsh Small Finance Bank	88.21	0.00	0.00	176.42	0.00	0.00	264.63	0.00	0.00	176.42	
Small Finance Bank		358.91	0.00	0.00	717.82	0.00	0.00	1076.73	32.61	3.03	717.82	
41	Orissa State Co-Op. Bank	1534.11	0.00	0.00	3068.22	0.00	0.00	4602.33	0.31	0.01	3068.22	
TOTAL		14789.97	547.43	3.70	29579.94	165.57	0.56	44369.91	3319.69	7.48	29579.94	

Sl	BANKS	Banks under Non-Priority		Others			Total Non-Priority Sector		
		A	%	T	A	%	T	A	%
		1	Bank of Baroda	135.41	18.55	730.04	834.99	114.38	3650.20
2	Bank of India	230.52	20.91	1102.48	572.20	51.90	5512.42	909.39	16.50
3	Bank of Maharashtra	11.33	11.78	96.16	265.78	276.40	480.80	324.19	67.43
4	Canara Bank	727.38	76.76	947.56	1411.71	148.98	4737.82	2375.61	50.14
5	Central Bank of India	0.00	0.00	314.62	217.28	69.06	1573.10	287.31	18.26
6	Indian Bank	637.89	66.21	963.41	2269.57	235.58	4817.06	3054.11	63.40
7	Indian Overseas Bank	57.07	11.61	491.46	631.90	128.58	2457.29	1034.61	42.10
8	Punjab & Sind Bank	6.26	11.25	55.67	76.64	137.67	278.37	97.18	34.91
9	Punjab National Bank	75.13	5.63	1335.47	28191.84	2111.00	6677.37	28570.55	427.87
10	State Bank of India	124.08	1.38	8963.51	18016.12	200.99	44817.55	19606.27	43.75
11	UCO Bank	7.40	0.62	1187.13	1926.72	162.30	5935.64	2032.25	34.24
12	Union Bank of India	1230.97	69.78	1763.99	2249.58	127.53	8819.94	3758.95	42.62
Public Sector Banks		3243.44	18.07	17951.51	56664.33	315.65	89757.57	63180.92	70.39
13	Axis Bank	616.82	44.64	1381.76	4380.41	317.02	6908.81	5020.37	72.67
14	Bandhan Bank	27.65	9.86	280.35	251.60	89.74	1401.77	301.75	21.53
15	Catholic Syrian Bank	4.29	1015.57	0.42	69.33	16415.98	2.11	74.72	3538.53
16	City Union Bank	0.00	0.00	0.37	0.00	0.00	1.84	0.00	0.00
17	DBS Bank(e-LVB)	0.00	0.00	5.20	0.17	3.29	26.00	0.17	0.66
18	DCB Bank	0.00	0.00	110.76	165.95	149.82	553.82	184.72	33.35
19	Federal Bank	26.78	11.18	239.40	819.05	342.13	1197.01	884.83	73.92
20	HDFC Bank	1235.98	108.85	1135.54	3188.50	280.79	5677.70	4632.06	81.58
21	ICICI Bank	446.44	35.81	1246.79	7808.06	626.25	6233.96	8546.65	137.10
22	IDBI Bank	71.99	30.38	236.98	311.15	131.30	1184.92	456.19	38.50
23	IDFC Bank	276.75	156.91	176.37	822.27	466.21	881.86	1133.58	128.54
24	Indus Ind Bank	0.00	0.00	938.93	1135.38	120.92	4694.64	1135.38	24.18
25	Karnatak Bank	0.00	0.00	56.49	0.00	0.00	282.47	0.00	0.00
26	Karur Vysya Bank	0.00	0.00	1.44	0.00	0.00	7.19	0.00	0.00
27	Kotak Mahindra Bank	0.00	0.00	184.76	464.80	251.57	923.81	464.80	50.31
28	RBL Bank	0.00	0.00	66.16	13.48	20.37	330.81	13.48	4.07
29	South Indian Bank	7.19	57.71	12.46	25.96	208.31	62.31	33.34	53.51
30	Standard Chartered Bank	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank Ltd.	0.17	2.98	5.70	0.00	0.00	28.52	0.17	0.60
32	Yes Bank	22.82	21.65	105.41	654.49	620.89	527.06	678.41	128.72
Private Sector Banks		2736.87	44.25	6185.32	20110.61	325.13	30926.62	23560.64	76.18
33	Odisha Grameen Bank	40.72	2.46	1657.06	829.24	50.04	8285.30	883.41	10.66
Regional Rural Banks		40.72	2.46	1657.06	829.24	50.04	8285.30	883.41	10.66
34	AU Small Finance Bank	0.00	0.00	42.31	25.08	59.27	211.54	25.08	11.85
35	ESAF Small Finance Bank	0.00	0.00	54.98	34.73	63.17	274.88	34.73	12.63
36	Jana Small Finance Bank	0.00	0.00	161.61	73.59	45.54	808.05	80.53	9.97
37	Suryoday Small Finance Bank	2.82	1.99	141.91	48.33	34.06	709.56	53.51	7.54
38	Ujjivan Small Finance Bank	0.00	0.00	85.59	32.14	37.56	427.95	55.45	12.96
39	Unity Small Finance Bank	0.00	0.00	55.00	98.48	179.06	275.00	98.48	35.81
40	Utkarsh Small Finance Bank	0.00	0.00	176.42	36.05	20.43	882.11	36.05	4.09
Small Finance Bank		2.82	0.39	717.82	348.40	48.54	3589.10	383.84	10.69
41	Orissa State Co-Op. Bank	43.68	1.42	3068.22	2754.72	89.78	15341.11	2798.71	18.24
TOTAL		6067.54	20.51	29579.94	80707.30	272.84	147899.69	90807.53	61.40

PROGRESS UNDER EDUCATION LOAN AS OF 30.09.2025

Sl No		Disbursement under Priority Sector from 01.04.2025 to 30.09.2025		Out of sanctioned, disbursed to Girl student		Disbursement under Non-Priority Sector from 01.04.2025 to 30.09.2025		Balance O/S under Priority Sector as on 30.09.2025		Balance O/S in Girl Student accounts as on 30.09.2025		Balance O/S under Non-Priority Sector as on 30.09.2025		Total Disbursement (Priority + Non Priority) from 01.04.2025 to 30.09.2025		Total Balance O/S (Priority + Non Priority) as on 30.09.2025	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
		1	Bank of Baroda	703	22.25	96	6.69	36	3.98	1889	74.36	254	5.33	128	35.16	739	26.23
2	Bank of India	756	21.44	111	9.40	33	3.70	2895	93.13	1144	44.08	76	17.03	789	25.14	2971	110.16
3	Bank of Maharashtra	119	1.60	14	0.59	10	1.12	296	12.57	114	8.26	23	7.20	129	2.72	319	19.76
4	Canara Bank	1826	24.02	234	7.64	61	6.49	5593	180.32	2107	84.98	208	48.36	1887	30.51	5801	228.68
5	Central Bank of India	348	11.77	57	5.21	360	31.25	1678	122.42	583	37.88	440	76.88	708	43.02	2118	199.30
6	Indian Bank	319	31.31	41	7.60	48	5.09	1291	38.59	500	25.75	134	23.83	367	36.40	1425	62.42
7	Indian Overseas Bank	329	4.69	26	1.62	11	1.22	708	19.65	234	9.84	43	10.39	340	5.92	751	30.04
8	Punjab & Sind Bank	63	1.69	0	0.00	2	0.70	126	3.67	0	0.00	9	1.20	65	2.39	135	4.87
9	Punjab National Bank	847	13.03	114	10.91	53	6.34	4245	156.53	1208	61.20	149	41.84	900	19.37	4394	198.37
10	State Bank of India	6110	164.92	2144	63.88	904	65.64	18227	870.22	6612	373.18	1269	221.07	7014	230.55	19496	1091.29
11	UCO Bank	242	37.45	69	4.11	0	0.00	597	102.80	526	16.53	8	0.54	242	37.45	605	103.34
12	Union Bank of India	1315	18.75	152	19.48	175	18.43	3712	138.91	1520	94.21	416	105.82	1490	37.18	4128	244.73
	Public Sector Banks	12977	352.92	3058	137.13	1693	143.95	41257	1813.16	14802	761.24	2903	589.33	14670	496.87	44160	2402.48
13	Axis Bank	64	1.92	115	14.22	14	2.23	317	14.18	115	9.95	48	15.02	78	4.15	365	29.20
14	Bandhan 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
15	Catholic Syrian 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	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
17	DBS Bank(e-LVB)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	DCB Bank	41	2.02	10	0.92	42	2.44	0	0.00	8	1.13	38	2.47	83	4.46	38	2.47
19	Federal Bank	6	0.28	0	0.00	6	0.79	6	0.28	0	0.00	6	0.79	12	1.08	12	1.08
20	HDFC Bank	29	0.42	9	0.12	4	0.11	292	6.37	86	2.29	17	0.82	33	0.53	309	7.20
21	ICICI Bank	34	2.85	19	6.48	43	13.51	321	19.77	148	8.89	246	69.13	77	16.35	567	88.90
22	IDBI Bank	129	2.21	0	0.00	9	0.96	420	15.86	181	6.73	24	7.08	138	3.17	444	22.93
23	IDFC Bank	0	0.00	0	0.00	3	1.09	0	0.00	0	0.00	4	1.18	3	1.09	4	1.18
24	Indus Ind Bank	1	0.00	0	0.00	0	0.00	2	0.01	0	0.00	0	0.00	1	0.00	2	0.01
25	Karnatak Bank	63	4.93	0	0.00	0	0.00	414	42.80	0	0.00	0	0.00	63	4.93	414	42.80
26	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
27	Kotak Mahindra Bank	2	13.00	0	0.00	0	0.00	2	11.46	0	0.00	0	0.00	2	13.00	2	11.46
28	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
29	South Indian 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
30	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
31	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
32	Yes Bank	0	0.00	2	0.49	2	0.49	0	0.00	1	0.49	1	0.49	2	0.49	1	0.49
	Private Sector Banks	369	27.63	155	22.24	123	21.62	1774	110.73	539	29.48	384	96.99	490	48.76	2157	207.23
33	Odisha Gramineen Bank	54	1.80	6	0.41	0	0.00	482	15.46	110	3.91	5	0.91	54	1.80	487	16.37
	RRB	54	1.80	6	0.41	0	0.00	482	15.46	110	3.91	5	0.91	54	1.80	487	16.37
34	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	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
36	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
37	Suryoday 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
38	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
39	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
40	Unity 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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
41	Orissa State Co-Op. Bank	7	0.10	0	0.00	0	0.00	40	1.11	1	0.02	0	0.00	7	0.10	40	1.11
	Total of Co-op Bank	7	0.10	0	0.00	0	0.00	40	1.11	1	0.02	0	0.00	7	0.10	40	1.11
	TOTAL	13407	382.45	3219	159.77	1816	165.57	43553	1940.46	15452	794.65	3292	687.23	15221	547.53	46844	2627.20

PERFORMANCE UNDER HOUSING LOAN AS ON 30.09.2025									
Sl No.	Name of Bank	Disbursement made under Priority Sector (01.04.2025 to 30.09.2025)		Disbursement made under Non-Priority Sector (01.04.2025 to 30.09.2025)		Total Disbursement (01.04.2025 to 30.09.2025)		Total Balance outstanding as on 30.09.2025	
		No of A/c	Amt.	No of A/c	Amt.	No of A/c	Amt.	No of A/c	Amt
1	Bank of Baroda	139	85.29	920	147.24	1059	232.53	8204	1321.54
2	Bank of India	752	201.56	264	102.98	1016	304.54	8455	1360.56
3	Bank of Maharashtra	204	18.44	239	45.95	443	64.39	1752	439.63
4	Canara Bank	378	18.51	1130	199.87	1508	218.38	8512	1516.63
5	Central Bank of India	192	14.78	244	38.78	436	53.55	3142	504.68
6	Indian Bank	156	186.77	623	126.68	779	313.45	6859	1289.25
7	Indian Overseas Bank	162	15.96	273	50.31	435	66.27	3629	647.09
8	Punjab & Sind Bank	224	21.06	40	13.57	264	34.64	789	123.44
9	Punjab National Bank	685	64.75	1016	215.72	1701	280.47	14226	2275.71
10	State Bank of India	2504	337.56	9389	1390.99	11893	1728.54	93102	12967.28
11	UCO Bank	1365	164.25	545	98.13	1910	262.38	5399	1284.46
12	Union Bank	386	32.03	1534	215.67	1920	247.70	12604	1978.24
Total Public Sector Banks		7147	1160.94	16217	2645.89	23364	3806.83	166673	25708.50
13	Axis Bank	34	2.59	141	18.92	175	21.50	2033	538.65
14	Bandhan Bank	373	18.23	152	22.50	525	40.73	2509	339.54
15	Catholic Syrian Bank	1	0.05	2	1.01	3	1.06	0	0.00
16	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	DBS Bank(e-LVB)	0	0.00	0	0.00	0	0.00	0	0.00
18	DCB Bank	51972	360.73	31	7.54	52003	368.27	62145	460.01
19	Federal Bank	201	21.11	121	38.21	322	59.33	322	59.33
20	HDFC Bank	2947	45.32	800	155.57	3747	200.89	16768	2213.87
21	ICICI Bank	18	3.54	322	278.64	340	282.19	10333	3182.62
22	IDBI Bank	53	6.31	297	72.09	350	78.40	4627	925.72
23	IDFC Bank	69	5.10	339	32.13	408	37.24	3198	241.56
24	Indus Ind Bank	0	0.00	0	0.00	0	0.00	1	0.06
25	Karnatak Bank	1215	74.10	0	0.00	1215	74.10	1349	430.08
26	Karur Vysya Bank	1	0.65	0	0.00	1	0.65	1	0.65
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	2	0.36
28	RBL Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank	0	0.00	4	0.19	4	0.19	5	1.44
30	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	Yes Bank	4	0.10	4	0.61	8	0.71	51	9.00
Total Private Sector Banks		56888	537.82	2213	627.42	59101	1165.25	103293	8393.88
33	Odisha Grameen Bank	749	54.98	83	13.45	832	68.42	11551	1071.29
Total of RRBS		749	54.98	83	13.45	832	68.42	11551	1071.29
34	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	ESAF Small Finance Bank	53	10.15	0	0.00	53	10.15	74	18.83
36	Jana Small Finance Bank	153	4.44	902	6.94	1055	11.37	2744	78.04
37	Suryoday Small Finance Bank	0	0.00	5	2.36	5	2.36	139	16.35
38	Ujjivan Small Finance Bank	450	9.10	159	23.31	609	32.41	2577	158.89
39	Utkarsh Small Finance Bank	66	0.35	0	0.00	66	0.35	16	1.77
40	Unity Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance Bank		722	24.04	1066	32.61	1788	56.65	5550	273.87
41	Orissa State Co-Op. Bank	84	4.50	12	0.31	96	4.81	3646	76.67
Total of Co-operative		84	4.50	12	0.31	96	4.81	3646	76.67
Grand Total		65590	1782.28	19591	3319.69	85181	5101.97	290713	35524.23

Pradhan Mantri Awas Yojana (Urban) - CLSS - Implementation by NHB as on 30-09-2025 for Odisha

S. No.	Institution Name	PLI Category	EWS/LIG			MIG			Total		
			No of Loan Accounts	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)	No of Loan Accounts	Net Loan Disbursed (in Rs. Cr.)	Total Net Subsidy (in Rs. Cr.)
1	Housing and Urban development Corporation Ltd.	CNA	2	0.20	0.05	-	-	-	2	0.20	0.05
2	State Bank of India	CNA	393	29.84	7.53	415	82.64	8.60	808	112.49	16.12
A	Sub Total	CNA	395	30.05	7.58	415	82.64	8.60	810	112.69	16.17
3	Aadhar Housing Finance Ltd.	PLI HFC	93	6.84	1.90	8	0.81	0.13	101	7.65	2.04
4	Aavas Financiers Limited	PLI HFC	13	1.03	0.25	-	-	-	13	1.03	0.25
5	Aditya Birla Housing Finance Ltd.	PLI HFC	61	6.29	1.38	6	0.69	0.12	67	6.98	1.49
6	Bajaj Housing Finance Ltd	PLI HFC	5	0.57	0.08	3	0.81	0.07	8	1.38	0.15
7	Can Fin Homes Ltd.	PLI HFC	82	8.38	1.94	8	1.27	0.17	90	9.65	2.11
8	Dewan Housing Finance Corporation Ltd.	PLI HFC	31	3.05	0.66	22	3.80	0.38	53	6.85	1.04
9	GIC Housing Finance Ltd.	PLI HFC	13	1.10	0.28	2	0.43	0.03	15	1.53	0.31
10	Housing Development Finance Corporation Ltd.	PLI HFC	577	66.87	12.91	703	135.44	14.23	1280	202.31	27.14
11	ICICI Home Finance Company Ltd.	PLI HFC	1	0.10	0.02	-	-	-	1	0.10	0.02
12	India Bulls Housing Finance Ltd.	PLI HFC	7	1.21	0.15	10	2.37	0.22	17	3.58	0.36
13	LiC Housing Finance Ltd.	PLI HFC	920	83.67	21.48	983	146.08	18.71	1903	229.75	40.19
14	Magma Housing Finance	PLI HFC	8	0.61	0.18	5	0.48	0.07	13	1.09	0.24
16	PNB Housing Finance Ltd.	PLI HFC	12	1.93	0.28	13	2.91	0.26	25	4.84	0.54
17	SwarnaPragati Housing Microfinance Private Limited	PLI HFC	179	3.10	0.39	-	-	-	179	3.10	0.39
18	Tata Capital Housing Finance Ltd.	PLI HFC	20	2.94	0.46	7	1.52	0.14	27	4.46	0.60
19	Shriram Housing Finance Ltd.	PLI HFC	0	0.00	0.00	1	0.17	0.02	1	0.17	0.02
B	Sub Total	PLI HFC	2022	187.69	42.36	1771	296.78	34.54	3793	484.47	76.90
20	ODISHA GRAMYA BANK	PLI RRB	22	2.54	0.42	-	-	-	22	2.54	0.42
C	Sub Total	PLI RRB	22	2.54	0.42	0	0.00	0.00	22	2.54	0.42
21	Axis Bank Ltd.	Private Sector B	33	5.44	0.84	61	13.73	1.32	94	19.17	2.15
22	Bandhan Bank Ltd	Private Sector B	34	3.26	0.78	-	-	-	34	3.26	0.78
23	CSB BANK LTD	Private Sector B	1	0.03	0.01	-	-	-	1	0.03	0.01
24	DCB Bank Ltd.	Private Sector B	8	0.69	0.13	3	1.10	0.06	11	1.79	0.19
25	ICICI Bank Ltd.	Private Sector B	317	40.05	7.26	520	105.37	10.04	837	145.42	17.30
26	IDFC Bank Ltd	Private Sector B	172	12.78	2.70	-	-	-	172	12.78	2.70
27	Karnataka Bank Ltd.	Private Sector B	5	0.46	0.11	7	1.31	0.12	12	1.77	0.23
28	KarurVysya Bank Ltd.	Private Sector B	5	0.42	0.09	1	0.07	0.02	6	0.49	0.11
29	Kotak Mahindra Bank Ltd	Private Sector B	1	0.25	0.02	1	0.12	0.02	2	0.37	0.04
30	The Federal Bank Ltd	Private Sector B	9	0.69	0.20	11	2.50	0.22	20	3.19	0.42
D	Sub Total	Private Sector B	585	64.07	12.12	604	124.20	11.80	1189	188.27	23.92
31	Allahabad Bank	Public Sector Ba	50	3.89	1.01	39	8.48	0.82	89	12.36	1.82
32	Andhra Bank	Public Sector Ba	111	10.91	2.31	72	11.46	1.38	183	22.37	3.69
33	Bank of Baroda	Public Sector Ba	1	0.05	0.02	12	2.24	0.23	13	2.28	0.25
34	Bank of India	Public Sector Ba	372	45.46	8.14	79	16.89	1.66	451	62.35	9.80
35	Bank of Maharashtra	Public Sector Ba	50	6.85	1.22	5	1.08	0.11	55	7.93	1.33
36	Canara Bank	Public Sector Ba	300	25.27	6.99	111	16.00	2.01	411	41.27	9.00
37	Corporation Bank	Public Sector Ba	50	4.37	1.12	38	5.28	0.71	88	9.65	1.82
38	IDBI Bank Ltd.	Public Sector Ba	84	8.97	1.80	60	11.24	1.22	144	20.22	3.01
39	Indian Bank	Public Sector Ba	360	27.37	6.97	85	13.25	1.63	445	40.62	8.59
40	Indian Overseas Bank	Public Sector Ba	31	3.75	0.69	18	2.20	0.29	49	5.95	0.98
41	Oriental Bank of Commerce	Public Sector Ba	127	9.72	2.46	122	22.66	2.45	249	32.39	4.92
42	Punjab & Sind Bank	Public Sector Ba	11	1.56	0.27	-	-	-	11	1.56	0.27
43	Punjab National Bank	Public Sector Ba	68	8.60	1.63	14	2.52	0.31	82	11.11	1.93
44	Syndicate Bank	Public Sector Ba	40	3.59	0.96	4	0.76	0.08	44	4.35	1.04
45	UCO Bank	Public Sector Ba	74	7.43	1.66	22	3.39	0.40	96	10.83	2.06
46	Union Bank of India	Public Sector Ba	186	22.97	4.15	23	4.89	0.47	209	27.86	4.62
47	United Bank of India	Public Sector Ba	95	9.89	2.17	112	20.63	2.32	207	30.52	4.49
E	Sub Total	Public Sector B	2010	200.63	43.57	816	142.97	16.07	2826	343.60	59.64
48	Suryoday Small Finance Bank Ltd	Small Finance B	13	1.55	0.29	-	-	-	13	1.55	0.29
49	Ujjivan Small Finance Bank	Small Finance B	9	1.11	0.20	-	-	-	9	1.11	0.20
F	Sub-Total	Small Finance	22	2.66	0.49	0	0.00	0.00	22	2.66	0.49
	GRAND TOTAL		5056	487.64	106.53	3606	646.59	71.01	8662	1134.23	177.55

BANKING KEY INDICATOR AS ON 30.09.2025													Amount in Crores	
Sl No	Name of Bank	No. of Branches	Total Deposit	Advance Utilized in The State	Advance Sanctioned & Utilized in the State	Total P.S. Advance	Total Finance to Agril	Advance to MSME	Advance to MSME Services Sector	Total Adv. to Weaker Section	Total Adv. to DRI	Advance to Women	Total Adv. to SC/ST	
1	Bank of Baroda	202	14028.98	11408.88	10058.80	6145.78	2097.24	3376.10	1359.29	1652.32	2.57	2253.69	248.62	
2	Bank of India	282	24427.34	15927.83	14387.18	10676.39	3426.65	4592.22	3582.75	5032.23	2.59	3718.94	1474.47	
3	Bank of Maharashtra	59	3573.80	2889.85	2889.85	1965.93	986.66	696.25	605.17	1469.84	0.00	17.32	9.56	
4	Canara Bank	293	28932.62	17828.39	14459.06	6893.15	2844.74	3466.33	2326.96	4734.85	5.38	6153.71	478.42	
5	Central Bank of India	105	4970.76	3101.70	2723.70	1889.89	569.36	1003.73	823.22	819.65	14.09	1211.46	155.97	
6	Indian Bank	201	19865.20	12757.35	9606.39	5534.45	1872.84	2753.52	1769.30	1300.35	0.79	2079.63	248.09	
7	Indian Overseas Bank	137	9082.55	5554.34	5554.34	4280.38	1881.69	2152.35	1357.35	36203.54	1.02	987.01	84.46	
8	Punjab & Sind Bank	30	2418.37	1166.43	654.55	167.39	34.79	35.61	35.51	1069.20	0.00	0.00	12.99	
9	Punjab National Bank	351	36482.86	26036.19	26036.19	9202.05	3146.29	4671.46	3913.05	2149.77	0.01	4598.92	611.49	
10	State Bank of India	921	201141.82	126684.99	87891.93	68929.20	15977.83	40258.02	22610.49	33862.60	12.50	20640.23	5685.53	
11	UCO Bank	271	25921.77	18801.67	12671.79	11701.83	2936.01	6627.00	3191.51	8659.64	8.78	3165.73	607.43	
12	Union Bank of India	371	44938.87	31991.09	17529.36	9093.77	3081.81	4570.88	1674.56	4322.31	0.43	9423.82	649.23	
Total Public Sector Banks		3223	415784.94	274148.70	204463.12	136480.21	38855.91	74203.47	43249.16	101276.31	48.17	54250.47	10266.26	
13	Axis Bank	241	29876.85	23740.79	15927.28	7515.59	2654.12	4598.30	3554.20	3413.46	0.69	1847.74	697.64	
14	Bandhan Bank	262	4584.27	3035.08	3035.08	1299.98	248.61	771.51	677.66	1473.65	0.00	3259.83	69.90	
15	Catholic Syrian Bank	1	32.70	141.60	141.60	18.03	14.26	3.64	3.64	0.00	0.00	0.00	0.00	
16	City Union Bank	1	34.06	56.27	56.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	DBS Bank	5	138.07	109.45	109.45	106.44	91.27	14.13	13.19	0.00	0.00	0.00	0.01	
18	DCB Bank	54	2537.20	2006.68	2006.68	1682.76	1010.29	258.04	171.45	816.71	0.00	0.00	3.18	
19	Federal Bank	30	1490.07	1834.66	1834.66	748.58	505.06	217.12	171.37	548.84	0.00	1384.27	20.69	
20	HDFC Bank	257	39589.88	25648.14	25648.14	11288.18	1838.28	8678.13	6388.85	1286.63	0.00	5620.59	22.70	
21	ICICI Bank	205	32123.37	22700.55	22700.55	9377.52	1891.18	7191.52	0.00	2037.29	0.00	11986.07	315.63	
22	IDBI Bank	78	7873.60	5539.53	4588.00	2795.89	502.24	2043.05	798.66	421.48	0.03	1233.67	99.24	
23	IDFC First Bank	50	4856.78	4149.28	4149.28	1316.69	549.93	676.93	594.51	551.05	0.00	804.65	206.77	
24	Indus Ind Bank	76	6503.24	6470.87	6470.87	4445.26	2444.23	1995.09	1892.38	6623.49	1117.49	8201.45	1818.34	
25	Karnatak Bank	10	594.71	792.14	792.14	792.14	261.10	3.33	0.36	13.92	0.00	152.39	0.43	
26	Karur Vysya Bank	5	400.98	124.71	124.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
27	Kotak Mahindra Bank	27	2548.03	3049.99	3049.99	2194.16	799.29	1379.62	1202.00	223.05	0.00	0.00	56.80	
28	RBL Bank	6	2366.30	673.67	495.80	494.85	468.83	23.89	4.02	783.53	0.00	264.46	277.50	
29	South Indian Bank	3	242.50	85.52	85.52	76.63	76.35	0.16	0.03	0.00	0.00	0.00	0.00	
30	Standard Chartered Bank	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
31	Tamilnad Mercantile Bank	1	114.12	18.65	18.65	0.32	0.00	0.32	0.32	0.34	0.00	28.37	0.00	
32	Yes Bank	12	2283.39	1964.54	1964.54	967.62	326.94	635.07	513.25	0.00	0.01	0.01	0.53	
Total Private Sector Banks		1325	138190.13	102142.12	93199.22	45120.64	13681.98	28489.84	15985.87	18193.45	1118.21	34783.49	3589.34	
33	Odisha Gramineen Bank	979	28805.70	17073.44	17073.44	14125.42	7978.77	3271.15	1530.94	8402.89	2997.20	4276.40	978.24	
Total of RRB		979	28805.70	17073.44	17073.44	14125.42	7978.77	3271.15	1530.94	8402.89	2997.20	4276.40	978.24	
RIDF(NABARD)				16427.04	16427.04	0.00	16427.04							
34	AU Small Finance Bank	24	180.24	214.16	214.16	157.48	103.72	76.23	75.36	182.76	0.00	49.39	47.25	
35	ESAF Small Finance Bank	15	87.42	359.25	359.25	308.41	171.22	25.18	16.15	1036.88	0.00	217.75	208.86	
36	Jana Small Finance Bank	86	1167.47	1439.21	1439.21	898.30	488.69	281.44	234.14	157.03	0.00	395.33	120.94	
37	Suryoday Small Finance Bank	71	495.89	1041.25	1041.25	799.97	655.31	112.08	96.29	6.40	0.00	2.97	1.75	
38	Ujjivan Small Finance Bank	25	486.80	665.42	665.42	480.25	179.68	112.84	93.30	567.03	0.00	234.37	175.52	
39	Unity Small Finance Bank	27	6.36	507.37	507.37	501.82	19.42	64.13	22.95	492.30	0.00	216.57	0.00	
40	Utkarsh Small Finance Bank	102	227.11	662.85	662.85	542.65	273.88	55.38	55.38	113.47	0.00	67.11	0.00	
Total Small Finance Bank		352	2651.29	4889.51	4889.51	3688.88	1891.92	727.28	593.58	2555.87	0.00	1183.49	554.32	
41	Orissa State Co-Op. Bank	348	31386.35	40035.65	40035.65	22909.00	21834.35	150.45	1.65	22049.96	0.00	4984.51	6090.47	
Total of Co-operative bank		348	31386.35	40035.65	40035.65	22909.00	21834.35	150.45	1.65	22049.96	0.00	4984.51	6090.47	
GRAND TOTAL		6227	616818.41	454716.47	376087.99	222324.16	100669.98	106842.20	61361.20	152478.48	4163.58	99478.37	21478.64	

BANKING KEY INDICATOR AS ON 30.09.2025										Amt.in Crores
Sl No	Name of Bank	No. of Branches	GROSS NPA	% of NPA to Total Advance	CD Ratio	% of P.S Adv to Total Adv	% of Agril Finance to Total Advance	% of Adv. To Weaker Section to Total Advance	% of DRI Advance to Total Advance	% of Advance to Women to Total Advance
1	Bank of Baroda	202	853.91	8.49	81.32	61.10	20.85	16.43	0.03	22.41
2	Bank of India	282	1027.24	7.14	65.20	74.21	23.82	34.98	0.02	25.85
3	Bank of Maharashtra	59	45.54	1.58	80.86	68.03	34.14	50.86	0.00	0.60
4	Canara Bank	293	1587.16	10.98	61.62	47.67	19.67	32.75	0.04	42.56
5	Central Bank of India	105	296.07	10.87	62.40	69.39	20.90	30.09	0.52	44.48
6	Indian Bank	201	277.34	2.89	64.22	57.61	19.50	13.54	0.01	21.65
7	Indian Overseas Bank	137	229.16	4.13	61.15	77.06	33.88	651.81	0.02	17.77
8	Punjab & Sind Bank	30	32.38	4.95	48.23	25.57	5.32	163.35	0.00	0.00
9	Punjab National Bank	351	790.12	3.03	71.37	35.34	12.08	8.26	0.00	17.66
10	State Bank of India	921	1539.56	1.75	62.96	78.42	18.18	38.53	0.01	23.48
11	UCO Bank	271	605.70	4.78	72.53	92.35	23.17	68.34	0.07	24.98
12	Union Bank of India	371	876.14	5.00	71.19	51.88	17.58	24.66	0.00	53.76
Total Public Sector Banks		3223	8160.31	3.99	65.94	66.75	19.00	49.53	0.02	26.53
13	Axis Bank	241	567.38	3.56	79.46	47.19	16.66	21.43	0.00	11.60
14	Bandhan Bank	262	236.33	7.79	66.21	42.83	8.19	48.55	0.00	107.40
15	Catholic Syrian Bank	12	17.21	0.88	86.04	49.25	16.84	0.00	0.00	0.00
16	City Union Bank	1	0.00	0.00	433.03	12.73	10.07	0.00	0.00	0.00
17	DBS Bank	5	0.41	0.33	31.10	0.00	0.00	0.00	0.00	0.00
18	DCB Bank	1	67.35	119.68	165.21	0.00	0.00	0.00	0.00	0.00
19	Federal Bank	5	51.67	47.21	79.27	97.25	83.39	0.00	0.00	0.00
20	HDFC Bank	54	612.39	30.52	79.09	83.86	50.35	40.70	0.00	0.00
21	ICICI Bank	30	463.62	25.27	123.13	40.80	27.53	29.92	0.00	75.45
22	IDBI Bank	257	266.58	1.04	64.78	44.01	7.17	5.02	0.00	21.91
23	IDFC First Bank	205	94.95	0.42	70.67	41.31	8.33	8.97	0.00	52.80
24	Indus Ind Bank	78	376.85	8.21	70.36	60.94	10.95	9.19	0.00	26.89
25	Karnatak Bank	50	65.95	1.59	85.43	31.73	13.25	13.28	0.00	19.39
26	Karur Vysya Bank	76	0.00	0.00	99.50	68.70	37.77	102.36	17.27	126.74
27	Kotak Mahindra Bank	10	56.29	7.11	133.20	100.00	32.96	1.76	0.00	19.24
28	RBL Bank	27	142.09	4.66	119.70	71.94	26.21	7.31	0.00	0.00
29	South Indian Bank	3	5.28	6.17	35.27	89.60	89.28	0.00	0.00	0.00
30	Standard Chartered Bank	6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.34
31	Tamilnad Mercantile Bank	1	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
32	Yes Bank	1	33.09	177.44	16.34	1.71	0.00	1.80	0.00	152.10
Total Private Sector Banks		1325	3057.47	3.28	73.91	48.41	14.68	19.52	1.20	37.32
33	Odisha Grameen Bank	979	951.34	5.57	59.27	82.73	46.73	49.22	17.55	25.05
Total of RRBs		979	951.34	5.57	59.27	82.73	46.73	49.22	17.55	25.05
RIDF(NABARD)										
34	AU Small Finance Bank	24	19.42	9.07	118.82	73.53	48.43	85.34	0.00	23.06
35	ESAF Small Finance Bank	15	76.97	21.42	410.95	85.85	47.66	288.62	0.00	60.61
36	Jana Small Finance Bank	88	89.20	6.20	123.28	62.42	33.96	10.91	0.00	27.47
37	Suryoday Small Finance Bank	71	145.96	14.02	209.98	76.83	62.93	0.61	0.00	0.29
38	Ujjivan Small Finance Bank	25	9.67	1.45	136.69	72.17	27.00	85.21	0.00	35.22
39	Unity Small Finance Bank	102	122.62	24.17	291.86	81.87	41.32	17.12	0.00	10.12
40	Utkarsh Small Finance Bank	27	234.45	35.37	7981.06	98.91	3.83	97.03	0.00	42.69
Total Small Finance Bank		352	698.28	14.28	184.42	75.44	38.69	52.27	0.00	24.20
34	Orissa State Co-Op. Bank	348	1553.38	3.88	127.56	57.22	54.54	55.08	0.00	12.45
Total of Co-operative bank		348	1553.38	3.88	127.56	57.22	54.54	55.08	0.00	12.45
GRAND TOTAL		6227	14420.78	4.01	73.72	59.11	26.77	40.54	1.11	26.45

District Wise Branch/BC,ATM Network as on 30.09.2025																
SI	BANK	BRANCHES				BANKING CORRESPONDENT				OUT OF TOTAL BCs Fixed BC Points	OUT OF TOTAL BCs No. OF Active BCs	ATMS				
		RURAL	SEMI URBAN	URBAN	TOTAL BRANCHES	RURAL	SEMI URBAN	URBAN	TOTAL BC			RURAL	SEMI URBAN	URBAN	TOTAL ATMS	
1	Bank of Baroda	75	70	57	202	583	500	184	1267	1267	1161	75	68	63	206	
2	Bank of India	150	67	65	282	1045	423	138	1606	1606	1393	155	94	109	358	
3	Bank of Maharashtra	0	32	27	59	0	56	21	77	0	38	0	32	25	57	
4	Canara Bank	139	80	74	293	309	88	14	411	0	113	84	73	61	218	
5	Central Bank of India	39	38	28	105	112	80	9	201	201	201	29	49	26	104	
6	Indian Bank	93	53	55	201	229	58	37	324	143	324	41	47	52	140	
7	Indian Overseas Bank	69	41	27	137	512	113	7	632	40	632	69	39	30	138	
8	Punjab & Sind Bank	10	9	11	30	0	1	1	2	0	0	8	2	11	21	
9	Punjab National Bank	172	103	76	351	937	395	41	1373	1343	1343	115	135	117	367	
10	State Bank of India	558	186	177	921	6409	203	120	6732	6732	4902	372	1641	1262	3275	
11	UCO Bank	144	78	49	271	1276	369	61	1706	1706	1397	141	79	67	287	
12	Union Bank of India	155	122	94	371	898	535	55	1488	1488	1479	105	115	105	325	
Public Sector Banks		1604	879	740	3223	12310	2821	688	15819	14526	12983	1194	2374	1928	5496	
13	Axis Bank	85	85	71	241	1851	1555	479	3585	9	3522	159	138	107	404	
14	Bandhan Bank	109	111	42	262	0	0	0	0	0	0	0	10	8	18	
15	Catholic Syrian Bank	0	0	1	1	51	0	0	51	0	51	0	0	1	1	
16	City Union Bank	0	0	1	1	0	0	0	0	0	0	0	0	1	1	
17	DBS Bank	2	1	2	5	0	0	0	0	0	0	0	1	2	3	
18	DCB Bank	18	28	8	54	715	0	0	715	0	282	17	27	8	52	
19	Federal Bank	6	15	9	30	0	0	0	0	0	0	1	16	11	28	
20	HDFC Bank	87	93	77	257	589	63	9	661	614	474	96	230	195	521	
21	ICICI Bank	78	66	61	205	710	20	0	730	0	0	69	82	86	237	
22	IDBI Bank	24	34	20	78	36	38	21	95	0	66	15	48	33	96	
23	IDFC Bank	4	27	19	50	199	7	46	252	81	183	2	11	12	25	
24	Indus Ind Bank	12	30	34	76	11736	0	4320	16056	13167	16056	7	20	37	64	
25	Karnatak Bank	0	1	9	10	0	0	0	0	0	0	0	1	8	9	
26	Karur Vysya Bank	0	1	4	5	0	1	1	2	0	2	0	1	4	5	
27	Kotak Mahindra Bank	1	6	20	27	2	5	17	24	0	24	0	6	16	22	
28	RBL Bank	1	1	4	6	470	30	320	820	820	820	1	1	2	4	
29	South Indian Bank	1	0	2	3	0	0	0	0	0	0	1	0	2	3	
30	Standard Chartered Bank	0	0	1	1	0	0	0	0	0	0	0	0	1	1	
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0	0	0	0	0	1	1	
32	Yes Bank	0	1	11	12	871	0	0	871	871	871	0	1	11	12	
Private Sector Banks		428	500	397	1325	16930	1719	5213	23862	15562	22351	368	593	546	1507	
33	Odisha Gramya Bank	829	101	49	979	1521	342	0	1863	1221	1221	108	27	15	150	
Regional Rural Banks		829	101	49	979	1521	342	0	1863	1221	1221	108	27	15	150	
34	AU Small Finance Bank	6	12	6	24	0	0	0	0	0	0	0	0	4	4	
35	ESAF Small Finance Bank	1	9	5	15	3	34	36	73	73	73	1	9	5	15	
36	Jana Small Finance Bank	70	7	11	88	0	1	0	1	1	1	0	0	1	1	
37	Suryoday Small Finance Bank	35	26	10	71	33	0	0	33	0	33	0	0	0	0	
38	Ujjivan Small Finance Bank	13	4	8	25	0	0	0	0	0	0	6	4	8	18	
39	Utkarsh Small Finance Bank	50	40	12	102	0	0	0	0	0	0	1	0	6	7	
40	Unity Small Finance Bank	26	0	1	27	0	0	0	0	0	0	0	0	1	1	
Small Finance Bank		201	98	53	352	36	35	36	107	74	107	8	13	25	46	
41	Orissa State Co-Op. Bank	174	89	85	348	0	0	0	0	0	0	46	40	42	128	
Coop Bank Total		174	89	85	348	0	0	0	0	0	0	46	40	42	128	
TOTAL		3236	1667	1324	6227	30797	4917	5937	41651	31383	36662	1724	3047	2556	7327	

District Wise Branch/BC,ATM Network as on 30.09.2025

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	114	87	5	206	878	122	121	1121	818	234	69	77	793	878	72	189	4	265
2	BALASORE	184	63	55	302	1888	338	324	2550	1777	767	0	303	1987	2108	103	93	166	362
3	BARGARH	122	81	5	208	932	176	50	1158	939	217	0	98	972	1099	54	141	5	200
4	BHADRAK	113	24	36	173	1356	137	184	1677	1241	418	0	154	1321	1437	53	24	159	236
5	BOLANGIR	106	101	5	211	1345	486	187	2018	1683	335	0	126	1654	1875	24	169	3	196
6	BOUDH	33	22	0	55	289	58	0	347	269	42	30	13	296	279	4	46	0	50
7	CUTTACK	242	41	220	503	1819	72	609	2500	1858	611	29	81	1912	2259	159	65	392	616
8	DEOGARH	24	19	1	44	226	46	16	288	199	68	24	17	244	234	10	35	0	45
9	DHENKANAL	98	60	1	159	609	153	2	764	556	166	41	55	574	613	45	118	4	167
10	GAJAPATI	42	23	2	67	318	92	0	410	282	130	0	116	320	358	22	49	5	76
11	GANJAM	214	161	113	488	2367	368	434	3169	2482	710	20	207	2474	2906	107	217	266	590
12	JAGATSingHPUR	118	58	2	178	1501	106	264	1871	1356	451	63	50	1532	1705	66	137	3	206
13	JAPUR	174	62	3	239	1989	180	315	2484	1912	593	13	138	1954	2272	117	179	1	297
14	JHARSUGUDA	40	72	1	113	223	72	40	335	255	67	11	22	232	282	11	128	1	140
15	KALAHANDI	106	69	3	178	1428	133	133	1694	1456	233	2	85	1365	1498	77	87	1	165
16	KANDHAMAL	42	41	0	83	414	208	0	622	485	136	0	82	453	538	12	74	0	86
17	KENDRAPARA	104	47	1	152	703	216	90	1009	678	242	89	61	718	790	59	131	2	192
18	KEONJHAR	128	109	0	237	1341	170	312	1823	1496	286	51	58	1521	1607	63	205	0	268
19	KHURDA	184	70	528	782	1407	129	1089	2625	1794	826	0	96	2089	2459	132	159	904	1195
20	KORAPUT	88	66	8	162	1633	144	177	1954	1700	248	2	86	811	1844	30	135	5	170
21	MALKANGIRI	43	22	2	67	402	89	6	497	400	72	23	36	372	402	14	40	0	54
22	MAYURBHANJ	208	53	51	312	1740	222	511	2473	1837	631	0	289	1826	2209	110	91	107	308
23	NABARANGPUR	64	41	2	107	484	204	19	707	546	89	66	31	535	557	8	60	1	69
24	NAYAGARH	93	44	0	137	927	385	161	1473	1196	276	0	139	992	1302	66	82	0	148
25	NUAPADA	47	32	0	79	452	55	1	508	396	59	48	35	372	395	31	45	0	76
26	PURI	162	30	63	255	1607	132	511	2250	1662	503	90	117	1756	1968	100	47	153	300
27	RAYAGADA	72	47	2	121	574	62	26	662	557	93	10	30	425	522	36	90	1	127
28	SAMBALPUR	82	35	100	217	462	78	163	703	540	129	30	50	475	576	28	39	171	238
29	SONEPUR	56	32	2	90	607	112	61	780	682	71	19	26	604	670	19	72	1	92
30	SUNDARGARH	134	55	113	302	876	172	131	1179	833	343	0	111	904	1020	92	100	201	393
	TOTAL	3236	1667	1324	6227	30797	4917	5937	41651	31875	9046	730	2789	31383	36662	1724	3047	2556	7327

District Wise Branch, BC & ATM Network as on 30.09.2025

Sl. No.	DISTRICT	BRANCHES PER 1 LAKH POPULATION	BCs PER 1 LAKH POPULATION	ATMs PER 1 LAKH POPULATION	BANKING NETWORK PER 1 LAKH POPULATION
1	KHURDA	34.73	116.58	53.07	204.38
2	JAGATSINGHPUR	15.66	164.56	18.12	198.33
3	NAYAGARH	14.23	152.99	15.37	182.59
4	KORAPUT	11.74	141.63	12.32	165.69
5	JAJPUR	13.08	135.95	16.25	165.28
6	PURI	15.01	132.45	17.66	165.12
7	SONEPUR	14.75	127.83	15.08	157.66
8	BOLANGIR	12.80	122.38	11.89	147.06
9	BALASORE	13.01	109.89	15.60	138.50
10	BHADRAK	11.48	111.33	15.67	138.48
11	CUTTACK	19.17	95.26	23.47	137.89
12	KEONJHAR	13.15	101.18	14.87	129.21
13	KALAHANDI	11.29	107.43	10.46	129.18
14	ANGUL	16.17	88.00	20.80	124.98
15	MAYURBHANJ	12.38	98.15	12.22	122.75
16	DEOGARH	14.08	92.15	14.40	120.63
17	GANJAM	13.83	89.80	16.72	120.34
18	SAMBALPUR	20.84	67.52	22.86	111.23
19	NUAPADA	12.94	83.23	12.45	108.62
20	KANDHAMAL	11.32	84.84	11.73	107.90
21	BARGARH	14.04	78.18	13.50	105.72
22	BOUDH	12.47	78.66	11.33	102.46
23	JHARSUGUDA	19.50	57.81	24.16	101.47
24	MALKANGIRI	10.93	81.05	8.81	100.78
25	GAJAPATI	11.60	70.96	13.15	95.71
26	RAYAGADA	12.50	68.39	13.12	94.02
27	KENDRAPARA	10.55	70.05	13.33	93.93
28	DHENKANAL	13.33	64.05	14.00	91.38
29	SUNDARGARH	14.43	56.32	18.77	89.52
30	NABARANGPUR	8.76	57.91	5.65	72.32
	TOTAL	14.84	99.23	17.46	131.52

BANK WISE BC STATUS AS ON 30.09.2025

Sl. No.	BANK NAME	BANK Type	TOTAL BC OUTLET	OUT OF WHICH, FIXED POINT BC OUTLETS	NO. OF ACTIVE BCs OUT OF TOTAL BCs	No. of In-Active BCs	% OF IN-ACTIVE BCs
1	Bank of Baroda	Public Sector Bank	1267	1267	1161	106	8.37
2	Bank of India	Public Sector Bank	1606	1606	1393	213	13.26
3	Bank of Maharashtra	Public Sector Bank	77	0	38	39	50.65
4	Canara Bank	Public Sector Bank	411	0	113	298	72.51
5	Central Bank of India	Public Sector Bank	201	201	201	0	0.00
6	Indian Bank	Public Sector Bank	324	143	324	0	0.00
7	Indian Overseas Bank	Public Sector Bank	632	40	632	0	0.00
8	Punjab & Sind Bank	Public Sector Bank	2	0	2	0	0.00
9	Punjab National Bank	Public Sector Bank	1373	1343	1343	30	2.18
10	State Bank of India	Public Sector Bank	6732	6732	4902	1830	27.18
11	UCO Bank	Public Sector Bank	1706	1706	1397	309	18.11
12	Union Bank of India	Public Sector Bank	1488	1488	1479	9	0.60
Total public sector banks			15819	14526	12985	2834	17.92
13	Axis Bank	Private Sector Bank	3585	9	3522	63	1.76
14	Bandhan Bank	Private Sector Bank	0	0	0	0	#DIV/0!
15	Catholic Syrian Bank	Private Sector Bank	0	0	0	0	#DIV/0!
16	City Union Bank	Private Sector Bank	51	0	51	0	0.00
17	DBS Bank	Private Sector Bank	0	0	0	0	#DIV/0!
18	DCB Bank	Private Sector Bank	715	0	282	433	60.56
19	Federal Bank	Private Sector Bank	0	0	0	0	#DIV/0!
20	HDFC Bank	Private Sector Bank	661	614	474	187	28.29
21	ICICI Bank	Private Sector Bank	730	0	730	0	0.00
22	IDBI Bank	Private Sector Bank	95	0	66	29	30.53
23	IDFC Bank	Private Sector Bank	252	81	183	69	27.38
24	Indus Ind Bank	Private Sector Bank	16056	13167	16056	0	0.00
25	Karnatak Bank	Private Sector Bank	0	0	0	0	#DIV/0!
26	Karur Vysya Bank	Private Sector Bank	2	0	2	0	0.00
27	Kotak Mahindra Bank	Private Sector Bank	24	0	24	0	0.00
28	RBL Bank	Private Sector Bank	820	820	820	0	0.00
29	South Indian Bank	Private Sector Bank	0	0	0	0	#DIV/0!
30	Standard Chartered Bank	Private Sector Bank	0	0	0	0	#DIV/0!
31	Tamilnadu Mercantile Bank	Private Sector Bank	0	0	0	0	#DIV/0!
32	Yes Bank	Private Sector Bank	871	871	871	0	0.00
Total private sector banks			23862	15562	23081	781	3.27
33	Odisha Gramya Bank	RRB Bank	1863	1221	1221	642	34.46
Total RRB banks			1863	1221	1221	642	34.46
34	AU Small Finance Bank	Small Finance Bank	0	0	0	0	#DIV/0!
35	ESAF Small Finance Bank	Small Finance Bank	73	73	73	0	0.00
36	Jana Small Finance Bank	Small Finance Bank	1	1	1	0	0.00
37	Suryoday Small Finance Bank	Small Finance Bank	33	0	33	0	0.00
38	Ujjivan Small Finance Bank	Small Finance Bank	0	0	0	0	#DIV/0!
39	Utkarsh Small Finance Bank	Small Finance Bank	0	0	0	0	#DIV/0!
40	Unity Small Finance Bank	Small Finance Bank	0	0	0	0	#DIV/0!
Total Small Finance banks			107	74	107	0	0.00
41	Orissa State Co-op Bank	Co-operative Bank	0	0	0	0	#DIV/0!
Total Co-operative banks			0	0	0	0	#DIV/0!
Total			41651	31383	37394	4257	10.22

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

State	Odisha
Quarter ended	September
Year	2025

District	No of rural branches in district (30.09.2025)	Target for No. of Camps by Rural Branches as per RBI Guidelines	Camps Conducted by Rural Branches during the Quarter	No. of Participants	% of Achievement	Camps Conducted by FLCs	No. of Participants
TOTAL	3236	9708	9687	300970	99.78	1842	99204
ANGUL	114	342	328	8345	95.91	28	618
BALASORE	184	552	444	7330	80.43	47	1959
BARGARH	122	366	322	12887	87.98	68	3136
BHADRAK	113	339	313	5788	92.33	36	1108
BOLANGIR	105	315	377	10761	119.68	65	2839
BOUDH	33	99	93	2620	93.94	36	1467
CUTTACK	242	726	642	15910	88.43	18	1495
DEOGARH	24	72	104	5888	144.44	51	3386
DHENKANAL	98	294	290	7860	98.64	104	5620
GAJAPATI	42	126	136	5948	107.94	0	0
GANJAM	214	642	617	19428	96.11	62	5993
JAGATSingHPUR	118	354	349	9352	98.59	48	1309
JAJPUR	174	522	490	16340	93.87	63	6674
JHARSUGUDA	40	120	169	6592	140.83	52	2875
KALAHANADI	106	318	293	11234	92.14	92	5551
KANDHAMAL	42	126	128	8138	101.59	69	6517
KENDRAPARA	104	312	297	10133	95.19	59	2363
KEONJHAR	128	384	337	9112	87.76	4	526
KHURDA	184	552	513	14878	92.93	63	2921
KORAPUT	88	264	450	16537	170.45	197	8164
MALKANGIRI	43	129	186	7513	144.19	84	4325
MAYURBHANJ	208	624	586	12806	93.91	54	2414
NABARANGPUR	64	192	323	12420	168.23	175	9214
NAYAGARH	93	279	300	8672	107.53	42	2322
NUAPADA	47	141	129	4004	91.49	32	1537
PURI	162	486	517	15217	106.38	20	958
RAYAGADA	72	216	215	8250	99.54	60	3101
SAMBALPUR	82	246	217	7999	88.21	57	2992
SONEPUR	56	168	142	5788	84.52	36	1859
SUNDARGARH	134	402	380	13220	94.53	120	5961

Performance of CFLs from 01.07.2025 to 30.09.2025

Sl.No	Name of the CFL	Bank Name	Name of NGO	District	No. of FLAP Conducted	No. of Members Attended
TOTAL					19,090	564,856
1	Anugul	UCO Bank	DHAN Foundation	Anugul	468	21,571
2	Badamba	UCO Bank	DHAN foundation	Cuttack	194	4,967
3	Bahalada	Bank of India	DHAN Foundation	Mayurbhanj	175	4,438
4	Balisankara	State Bank of India	DHAN Foundation	Sundargarh	189	4,624
5	Balliguda	Bank of India	DHAN foundation	Kandhamal	165	4,270
6	Baranga	UCO Bank	DHAN foundation	Cuttack	166	5,509
7	Bargarh	State Bank of India	DHAN Foundation	Bargarh	211	5,740
8	Baripada	Bank of India	DHAN Foundation	Mayurbhanj	141	3,545
9	Basudevpur (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	193	5,194
10	Betanati	Bank of India	DHAN Foundation	Mayurbhanj	233	7,474
11	Bhadrak	UCO Bank	DHAN foundation	Bhadrak	173	4,308
12	Bhatli	State Bank of India	DHAN Foundation	Bargarh	204	5,108
13	Bhawanipatna	Bank of India	DHAN foundation	Kalahandi	186	5,138
14	Bijatola	Bank of India	DHAN Foundation	Mayurbhanj	170	4,365
15	Bishra	State Bank of India	DHAN Foundation	Sundargarh	305	10,820
16	Boipariguda	Bank of India	DHAN foundation	Koraput	193	5,253
17	Bolangir	Bank of India	DHAN foundation	Bolangir	189	4,844
18	Boudh	State Bank of India	DHAN Foundation	Boudh	188	4,931
19	Brahmagiri	UCO Bank	DHAN foundation	Puri	189	4,851
20	Daspalla	State Bank of India	DHAN foundation	Nayagarh	189	4,694
21	Dhankauda	State Bank of India	DHAN Foundation	Sambalpur	198	4,800
22	Dharmasala	State Bank of India	DHAN Foundation	Jajpur	183	5,249
23	Dhenkanal	UCO Bank	DHAN foundation	Dhenkna	196	5,141
24	Gudvella	Bank of India	DHAN foundation	Bolangir	167	4,426
25	Gunupur	State Bank of India	DHAN foundation	Rayagada	202	4,750
26	Hindol (Rasol)	UCO Bank	DHAN foundation	Dhenkna	187	4,826
27	Jeypore	Bank of India	DHAN foundation	Koraput	189	4,928
28	Jharsuguda	State Bank of India	DHAN Foundation	Jharsuguda	162	3,730
29	Jhumpura	Bank of India	DHAN foundation	Keonjhar	140	3,551
30	Kalampur	Bank of India	DHAN foundation	Kalahandi	195	4,880
31	Kalimela	State Bank of India	DHAN foundation	Malkangiri	186	5,047
32	Kamakhyanager (Already Estb.)	UCO Bank	DHAN foundation	Dhenkna	183	4,606
33	Kantapada	UCO Bank	DHAN foundation	Cuttack	176	4,630
34	Kaptipada	Bank of India	DHAN foundation	Mayurbhanj	183	4,811
35	Karanjia	Bank of India	DHAN foundation	Mayurbhanj	187	4,664
36	Kendrapara	Bank of India	DHAN foundation	Kendrapara	188	4,980
37	Kesinga	Bank of India	DHAN foundation	Kalahandi	194	4,605
38	Khariar	State Bank of India	DHAN foundation	Nuapada	177	4,891
39	Kishorenagar	UCO Bank	DHAN Foundation	Anugul	377	15,028
40	Koksara	Bank of India	DHAN foundation	Kalahandi	176	4,533
41	Koraput	Bank of India	DHAN foundation	Koraput	161	4,379
42	Kosagumuda	State Bank of India	DHAN foundation	Nabarangpur	166	4,265
43	Kuarmunda	State Bank of India	DHAN Foundation	Sundargarh	159	4,545
44	Kuchinda	State Bank of India	DHAN Foundation	Sambalpur	191	4,595
45	Lahunipada	State Bank of India	DHAN foundation	Sundargarh	192	4,867
46	Laikera	State Bank of India	DHAN Foundation	Jharsuguda	197	4,677
47	Laxmipur	Bank of India	DHAN foundation	Koraput	170	4,476
48	Loisingha	Bank of India	DHAN foundation	Bolangir	170	5,011
49	Malkangiri	State Bank of India	DHAN foundation	Malkangiri	186	4,765
50	Marsaigai	Bank of India	DHAN foundation	Kendrapara	190	5,132
51	Mohana	Union Bank of India	DHAN foundation	Gajapati	190	5,619
52	Muniguda	State Bank of India	DHAN foundation	Rayagada	195	4,799
53	Nabarangpur / Nawrangpur	State Bank of India	DHAN foundation	Nabarangpur	157	4,182
54	Nuapada	State Bank of India	DHAN foundation	Nuapada	127	3,601
55	Parjang	UCO Bank	DHAN foundation	Dhenkna	211	5,055
56	Parlakhemundi (Gosani)	Union Bank of India	DHAN foundation	Gajapati	196	6,063

Annexure- 8

Performance of CFLs from 01.07.2025 to 30.09.2025

Sl.No	Name of the CFL	Bank Name	Name of NGO	District	No. of FLAP Conducted	No. of Members Attended
TOTAL					19,090	564,856
57	Phulbani	Bank of India	DHAN foundation	Kandhamal	186	4,918
58	Raikia	Bank of India	DHAN foundation	Kandhamal	145	3,524
59	Rairakhol	State Bank of India	DHAN Foundation	Sambalpur	192	4,792
60	Rajborasombar (Padampur)	Bank of India	DHAN foundation	Bargarh	190	4,933
61	Rajkanika	Bank of India	DHAN foundation	Kendrapara	187	4,946
62	Ramanaguda	State Bank of India	DHAN foundation	Rayagada	164	4,051
63	Rayagada	State Bank of India	DHAN foundation	Rayagada	188	4,790
64	Salepur	UCO Bank	DHAN foundation	Cuttack	188	4,941
65	Saraskana	Bank of India	DHAN Foundation	Mayurbhanj	182	4,535
66	Semliguda	Bank of India	DHAN foundation	Koraput	199	5,526
67	Sohella	State Bank of India	DHAN Foundation	Bargarh	190	5,075
68	Sonepur	State Bank of India	DHAN Foundation	Sonepur	195	5,070
69	Sukruli	Bank of India	DHAN Foundation	Mayurbhanj	123	3,128
70	Sundargarh	State Bank of India	DHAN Foundation	Sundargarh	170	4,322
71	Tihidi (Already Estb.)	UCO Bank	DHAN foundation	Bhadrak	185	4,703
72	Tikabali	Bank of India	DHAN foundation	Kandhamal	187	4,884
73	Tileibani	Bank of India	DHAN foundation	Debagarh	184	4,647
74	Titlagarh	State Bank of India	DHAN Foundation	Bolangir	171	4,596
75	Tureikela	Bank of India	DHAN foundation	Bolangir	183	5,254
76	Udala	Bank of India	DHAN Foundation	Mayurbhanj	182	4,611
77	Ulunda	State Bank of India	DHAN Foundation	Sonepur	195	4,865
78	Umarkote	State Bank of India	DHAN foundation	Nabarangpur	189	4,944
79	Anandapur	Bank of India	MOTHER	Keonjhor	193	6,748
80	Balasore	UCO Bank	MOTHER	Balasore	187	9,836
81	Balianta	State Bank of India	MOTHER	Khordha	188	4,353
82	Begunia	State Bank of India	MOTHER	Khordha	187	5,392
83	Chilika	State Bank of India	MOTHER	Khordha	187	6,255
84	Danagadi	State Bank of India	MOTHER	Jajpur	190	5,103
85	Ersama	UCO Bank	MOTHER	Jagatsinghpur	180	9,133
86	Ghatagaon	Bank of India	MOTHER	Keonjhor	187	6,294
87	Gop	UCO Bank	MOTHER	Puri	179	7,081
88	Jagatsinghpur	UCO Bank	MOTHER	Jagatsinghpur	185	6,320
89	Jajpur	State Bank of India	MOTHER	Jajpur	188	10,288
90	Jaleswar	UCO Bank	MOTHER	Balasore	182	10,867
91	Jatani	State Bank of India	MOTHER	Khordha	186	6,294
92	Khandapada	State Bank of India	MOTHER	Nayagarh	188	6,901
93	Nuagoan	UCO Bank	MOTHER	Jagatsinghpur	188	6,749
94	Odagaon	State Bank of India	MOTHER	Nayagarh	190	6,636
95	Oupada	UCO Bank	MOTHER	Balasore	182	7,626
96	Satyabadi	UCO Bank	MOTHER	Puri	180	5,481
97	Telkoi	Bank of India	MOTHER	Keonjhor	188	5,946
98	Bhanjanagar	Union Bank of India	VIDS	Ganjam	108	3,343
99	Chikiti	Union Bank of India	VIDS	Ganjam	114	3,773
100	Dharakote	Union Bank of India	VIDS	Ganjam	96	3,720
101	Kabisuryanagar	Union Bank of India	VIDS	Ganjam	106	3,259
102	Khalikote	Union Bank of India	VIDS	Ganjam	115	3,879
103	Kukudakhandi	Union Bank of India	VIDS	Ganjam	104	4,205
104	Sankhemundi	Union Bank of India	VIDS	Ganjam	112	4,568

BharatNet Phase - I

State – Odisha

Report upto the Month of Sept-2025 (30-09-2025)

Underground OFC

Sl No	Name of the District	No Of Blocks	No Of GPs	No. of GPs & BHQs	No of GPs/BHQs where OFC has been laid	No of GPs/BHQs with OFC E-E Tested	No of GPs / BHQ Service Ready	No. of GP Lit	No. of BHQ Lit	No of GPs inclu. BHQ Lit / Service Opened	No. of Acitve Connectivity (BHQs/ GPs)	% of Acitve Connectivity
1	Balasore	12	288	300	300	300	300	288	12	300	214	71.33
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	34	52.31
4	Cuttack	14	342	356	356	356	356	342	14	356	210	58.99
5	Deogarh	3	60	63	63	63	63	60	3	63	19	30.16
6	Dhenkanal	8	197	205	205	205	205	197	8	205	92	44.88
7	Gajapati	7	125	132	132	132	132	125	7	132	22	16.67
8	Ganjam	22	474	496	496	496	496	474	22	496	238	47.98
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	161	55.14
11	Kalahandi	6	146	152	151	151	151	145	6	151	84	55.63
12	Kandhamal	12	141	153	153	153	153	141	12	153	127	83.01
13	Kendrapada	9	227	236	236	236	236	227	9	236	227	96.19
14	Keonjhar	9	193	202	202	202	202	193	9	202	57	28.22
15	Khurda	10	168	178	178	178	178	168	10	178	81	45.51
16	Mayurbhanja	22	319	341	341	341	341	319	22	341	147	43.11
17	Nayagarh	8	175	183	183	183	183	175	8	183	84	45.90
18	Puri	11	229	240	240	240	240	229	11	240	148	61.67
Total		181	3810	3991	3990	3990	3990	3809	181	3990	2286	57.29

BharatNet Phase - II

State – Odisha

(Report As on 30.09.2025)

Aerial OFC

Sl No	Name of the District	No Of Blocks	No Of GPs	No Of BHQs	Total GPs/BHQs	No. of Service Ready (BHQs)	No. of Service Ready (GPs)	No. of Service Ready (BHQs/ GPs)	No. of Acitve Connectivity (BHQs/ GPs)	% of Acitve Connectivity
1	ANGUL	8	219	8	227	8	219	227	189	83.26
2	BALASORE	10	71	0	71	0	71	71	42	59.15
3	BARGARH	12	253	12	265	12	253	265	234	88.30
4	BHADRAK	7	30	0	30	0	30	30	17	56.67
5	BOLANGIR	14	314	14	328	14	314	328	254	77.44
6	BOUDH	2	6	0	6	0	6	6	1	16.67
7	CUTTACK	11	31	0	31	0	31	31	21	67.74
8	DEOGARH	3	10	0	10	0	10	10	8	80.00
9	DHENKANAL	7	15	0	15	0	15	15	10	66.67
10	GAJAPATI	5	21	0	21	0	21	21	12	57.14
11	GANJAM	13	28	0	28	0	28	28	17	60.71
12	JAGATSINGHPUR	3	4	0	4	0	4	4	3	75.00
13	JAJPUR	7	31	0	31	0	31	31	25	80.65
14	JHARSUGUDA	5	78	5	83	5	78	83	76	91.57
15	KALAHANDI	12	166	7	173	7	166	173	119	68.79
16	KANDHAMAL	7	12	0	12	0	12	12	6	50.00
17	KENDRAPADA	5	18	0	18	0	18	18	17	94.44
18	KENDUJHAR	8	97	4	101	4	97	101	90	89.11
19	KHURDA	8	22	0	22	0	22	22	17	77.27
20	KORAPUT	14	239	14	253	14	239	253	184	72.73
21	MALKANAGIRI	7	103	7	110	7	103	110	103	93.64
22	MAYURBHANJ	18	81	4	85	4	81	85	46	54.12
23	NAWARANGPUR	10	189	10	199	10	189	199	159	79.90
24	NAYAGARH	7	18	0	18	0	18	18	8	44.44
25	NUAPADA	5	131	5	136	5	131	136	127	93.38
26	PURI	11	38	0	38	0	38	38	15	39.47
27	RAYAGADA	11	181	11	192	11	181	192	121	63.02
28	SAMBALPUR	9	138	9	147	9	138	147	138	93.88
29	SONEPUR	6	109	6	115	6	109	115	95	82.61
30	SUNDARGARH	17	279	17	296	17	279	296	274	92.57
Total		262	2932	133	3065	133	2932	3065	2428	79.22

BANK WISE PMJDY STATUS AS ON 30.09.2025											
Banks	Target	No. of Accounts Increased in FY 2024-25 up to 30.09.2025	% Achievement	Total A/C	Total Deposit	Zero Balance Account	%	RupayCard Issued	%	Aadhaar Seeded	%
Bank of Baroda	52455	44125	84.12	1771083	838.83	88202	4.98	1717180	96.96	1679170	94.81
Bank of India	71928	48928	68.02	1204401	729.43	105524	8.76	1099843	91.32	1117806	92.81
Bank of Maharashtra	14805	4075	27.52	84854	34.83	9277	10.93	69584	82.00	81675	96.25
Canara Bank	75823	41005	54.08	826917	564.76	79354	9.60	588546	71.17	735541	88.95
Central Bank of India	27009	1962	7.26	189644	96.12	15265	8.05	102819	54.22	169397	89.32
Indian Bank	51674	19071	36.91	549440	291.06	57344	10.44	382158	69.55	330104	60.08
Indian Overseas Bank	35575	26657	74.93	635098	279.11	12878	2.03	610209	96.08	595957	93.84
Punjab & Sind Bank	5714	2468	43.19	11936	3.36	404	3.38	7699	64.50	10403	87.16
Punjab National Bank	89842	-21637	-24.08	1342429	615.73	205050	15.27	869164	64.75	1165253	86.80
State Bank of India	238539	100848	42.28	9266210	4898.15	181789	1.96	7931258	85.59	7931758	85.60
UCO Bank	69590	33907	48.72	1482979	836.41	109230	7.37	706028	47.61	1295897	87.38
Union Bank of India	95814	44247	46.18	1134372	408.90	226262	19.95	454590	40.07	993962	87.62
PSBs TOTAL	828768	345656	509.14	18499363	9596.67	1090579	102.72	14539078	863.83	16106923	1050.63
Axis Bank	61284	555	0.91	103838	38.59	13261	12.77	49130	47.31	59507	57.31
Bandhan bank	65,437	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
City Union Bank	260	-2	-0.77	100	0.05	2	2.00	79	79.00	84	84.00
DBS Bank	1,299	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DCB Bank	14,023	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Federal Bank	7794	426	5.47	14782	8.17	3281	22.20	2761	18.68	11720	79.29
HDFC Bank	66,734	17160	25.71	224150	53.85	90745	40.48	224148	100.00	121055	54.01
ICICI Bank	52455	3412	6.50	141796	41.07	26276	18.53	132450	93.41	109474	77.21
IDBI Bank	19996	4221	21.11	74685	20.54	29629	39.67	32843	43.98	47020	62.96
IDFC First Bank	11,688	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
IndusInd Bank	18698	-178	-0.95	9111	1.55	164	1.80	967	10.61	7970	87.48
Karnataka Bank	2,339	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Karur Vysya Bank	1,300	355	27.31	1599	0.31	509	31.83	1559	97.50	910	56.91
Kotak Mahindra Bank	6,493	-14	-0.22	5362	0.48	3421	63.80	1964	36.63	4336	80.87
RBL Bank	1,559	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SCB	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
South Indian Bank	780	153	19.62	931	0.12	473	50.81	602	64.66	878	94.31
Tamilnadu Mercantile Bank	260	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Yes Bank	3117	-8	-0.26	69	0.06	10	14.49	69	100.00	54	78.26
PVT BANKS TOTAL	335516	26080	0.00	576423	164.80	167771	0.00	446572	0.00	363008	0.00
Odisha Grameen Bank	254202	190871	75.09	4371635	2041.80	375056	8.58	1813049	41.47	3534299	80.85
RRBs TOTAL	254202	190871	75.09	4371635	2041.80	375056	8.58	1813049	41.47	3534299	80.85
AU SFB	5193	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ESAF SFB	3900	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
JANA SFB	22590	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SURYODAY SFB	19996	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
UJJIVAN SFB	6494	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Unity Small Finance Bank	6753	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
UTKARSH SFB	26227	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
SFBs TOTAL	91153	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
OSCB	90361	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ODISHA TOTAL	1600000	562607	35.16	23447421	11803.27	1633406	0.00	16798699	0.00	20004230	0.00

APY Bankwise as on 30.09.2025

BANK NAME	Bank Category	ANNUAL TARGET	APY accounts opened in FY 2025-26 up to 30.09.2025	% OF ACHIEVEMENT	CUMULATIVE ENROLMENT till 30.09.2025
CENTRAL BANK OF INDIA	PSB	10,400	9,104	87.54	72,074
STATE BANK OF INDIA	PSB	90,700	65,846	72.60	931,756
UCO BANK	PSB	26,400	13,926	52.75	124,132
INDIAN BANK	PSB	20,200	9,818	48.60	153,140
BANK OF INDIA	PSB	26,400	12,585	47.67	205,912
UNION BANK OF INDIA	PSB	35,700	15,698	43.97	295,473
INDIAN OVERSEAS BANK	PSB	13,400	5,714	42.64	79,989
CANARA BANK	PSB	28,500	10,722	37.62	156,231
PUNJAB AND SIND BANK	PSB	2,300	860	37.39	8,973
BANK OF BARODA	PSB	19,000	6,820	35.89	133,469
BANK OF MAHARASHTRA	PSB	5,400	1,699	31.46	10,042
PUNJAB NATIONAL BANK	PSB	34,700	9,051	26.08	119,309
PSBs TOTAL		313,100	161,843	51.69	2,290,500
KARNATAKA BANK	PVT	400	693	173.25	4,227
IDBI BANK LTD	PVT MAJOR	5,390	4,575	84.88	34,279
THE SOUTH INDIAN BANK	PVT	120	99	82.50	782
INDUSIND BANK LIMITED	PVT	920	677	73.59	4,106
TAMILNAD MERCANTILE BANK	PVT	40	23	57.50	617
THE FEDERAL BANK	PVT	1,120	532	47.50	2,640
IDFC FIRST BANK	PVT	1,160	411	35.43	2,261
CITY UNION BANK	PVT	120	36	30.00	146
KOTAK MAHINDRA BANK	PVT	800	210	26.25	1,682
AXIS BANK LTD	PVT MAJOR	13,300	3,358	25.25	63,898
HDFC BANK LTD	PVT MAJOR	17,500	4,126	23.58	29,543
DCB BANK LIMITED	PVT	2,080	355	17.07	3,691
CSB Bank Limited	PVT	40	6	15.00	45
RBL BANK LIMITED	PVT	40	6	15.00	20
THE KARUR VYSYA BANK	PVT	200	30	15.00	222
BANDHAN BANK	PVT	2,720	296	10.88	2,316
YES BANK LIMITED	PVT	160	8	5.00	24
ICICI BANK LIMITED	PVT MAJOR	8,120	120	1.48	3,751
STANDARD CHARTERED BANK	PVT	40	-	-	-
THE LAKSHMI VILAS BANK	PVT	200	-	-	48
PVT BANKS TOTAL		54,470	15,561	28.57	154,298
ODISHA GRAMEEN BANK	RRB	98,200	116,043	118.17	652,698
RRBs TOTAL		98,200	116,043	118.17	652,698
AU SMALL FINANCE BANK	SFB	260	134	51.54	370
ESAF SMALL FINANCE BANK	SFB	975	389	39.90	1,978
SURYODAY SMALL FINANCE BAN	SFB	3,055	685	22.42	2,006
UJJIVAN SMALL FINANCE BANK	SFB	1,625	514	31.63	1,796
UTKARSH SMALL FINANCE BANK	SFB	4,745	-	-	2,774
SFBs TOTAL		10,400	1,588	15.27	8,554
ODISHA TOTAL		476,430	295,169	61.95	3,106,420

PMJBY AS ON 30.09.2025

SL. NO	BANK	TARGET	ACHIEVEMENT IN FY 2025-26 TILL 30.09.2025	% ACHIEVEMENT	CUMULATIVE
1	State Bank of India	301922	330840	109.58	4869841
2	Indian Overseas Bank	45026	28086	62.38	331932
3	Indian Bank	65400	38986	59.61	280303
4	UCO Bank	88076	48070	54.58	455254
5	Central Bank of India	34182	16835	49.25	125752
6	Bank of Baroda	66387	25123	37.84	325254
7	Bank of India	91034	24499	26.91	569133
8	Canara Bank	95960	24867	25.91	372918
9	Union Bank of India	121266	29977	24.72	302371
10	Punjab & Sind Bank	7232	1416	19.58	10685
11	Punjab National Bank	113707	21505	18.91	265251
12	Bank of Maharashtra	18738	2602	13.89	14154
	PSB TOTAL	1048930	592806	56.52	7922848
13	Axis Bank Ltd	77558	16825	21.69	16786
14	IDBI Bank Ltd.	25304	3905	15.43	43701
15	Karur Vysya Bank	1645	139	8.45	864
16	Federal Bank Ltd	9864	609	6.17	8286
17	IDFC Bank Ltd.	14793	762	5.15	1949
18	HDFC Bank Ltd	84458	3582	4.24	28834
19	Kotak Mahindra Bank Ltd	8218	158	1.92	2176
20	Tamilnadu Mercantile Bank Ltd	329	4	1.22	226
21	IndusInd Bank Ltd	23665	155	0.65	469
22	City Union Bank Ltd	329	2	0.61	96
23	South Indian Bank Ltd	987	4	0.41	524
24	Yes Bank Ltd	3945	8	0.20	111
25	ICICI Bank Ltd	66386	96	0.14	10544
26	Bandhan Bank	82814	0	-	0
27	DBS Bank	1644	0	-	0
28	DCB Bank Ltd	17749	0	-	0
29	Karnatak Bank Ltd.	2960	0	-	0
30	RBL Bank Ltd	1973	0	-	13
	PVT BANKS TOTAL	424621	26249	6.18	114579
31	Odisha Grameen Bank	321726	168240	52.29	1754761
	RRB TOTAL	321726	168240	52.29	1754761
32	AU Small Finance Bank	6573	0	-	0
33	ESAF Small Finance Bank	4935	0	-	0
34	Jana Small Finance Bank	28592	0	-	0
35	Suryoday Small Finance Bank	25305	0	-	0
36	Ujjivan Small Finance Bank	8219	0	-	0
37	Unity Small Finance Bank	8547	0	-	0
38	Utkarsh Small Finance Bank	33190	0	-	0
	SFBs TOTAL	115361	0	-	0
39	Orissa State Co-Op. Bank	114362	0	-	0
	Total	2025000	787295	38.88	9792188

PMSBY AS ON 30.09.2025

SL. NO.	BANK	TARGET	ACHIEVEMENT IN FY 2025-26 TILL 30.09.2025	% ACHIEVEMENT	CUMULATIVE
1	State Bank of India	566704	577428	101.89	11124560
2	UCO Bank	165272	126247	76.39	904187
3	Bank of Baroda	124570	92411	74.18	891664
4	Indian Bank	122719	53524	43.62	613520
5	Central Bank of India	64137	27616	43.06	314054
6	Bank of India	170824	71488	41.85	1581780
7	Union Bank of India	227557	90933	39.96	1458627
8	Indian Overseas Bank	84486	33082	39.16	508836
9	Punjab National Bank	213371	67044	31.42	980477
10	Canara Bank	180070	43009	23.88	886769
11	Punjab & Sind Bank	13568	2540	18.72	36157
12	Bank of Maharashtra	35154	6273	17.84	31504
	PSB TOTAL	1968432	1191595	60.54	19332135
13	HDFC Bank Ltd	158487	33479	21.12	153305
14	IDBI Bank Ltd.	47485	7794	16.41	94727
15	Federal Bank Ltd	18504	2394	12.94	14836
16	IDFC Bank Ltd.	27753	2718	9.79	6749
17	Karur Vysya Bank	3085	279	9.04	1366
18	Yes Bank Ltd	7401	642	8.67	788
19	IndusInd Bank Ltd	44402	3028	6.82	6369
20	Axis Bank Ltd	145537	7546	5.18	51854
21	Kotak Mahindra Bank Ltd	15418	183	1.19	4054
22	Tamilnadu Mercantile Bank Ltd	617	6	0.97	741
23	City Union Bank Ltd	617	4	0.65	183
24	South Indian Bank Ltd	1851	4	0.22	1815
25	ICICI Bank Ltd	124570	10	0.01	310368
26	Bandhan Bank	155404	0	0.00	0
27	DBS Bank	3084	0	0.00	0
28	DCB Bank Ltd	33301	0	0.00	0
29	Karnatak Bank Ltd.	5552	0	0.00	0
30	RBL Bank Ltd	3701	0	0.00	11
	PVT BANKS TOTAL	796769	58087	7.29	647166
31	Odisha Grameen Bank	603732	274076	45.40	3065731
	RRB TOTAL	603732	274076	45.40	3065731
32	AU Small Finance Bank	12333	0	0.00	0
33	ESAF Small Finance Bank	9255	0	0.00	0
34	Jana Small Finance Bank	53649	0	0.00	0
35	Suryoday Small Finance Bank	47486	0	0.00	0
36	Ujjivan Small Finance Bank	15419	0	0.00	0
37	Unity Small Finance Bank	16035	0	0.00	0
38	Utkarsh Small Finance Bank	62284	0	0.00	0
	SFBs TOTAL	216461	0	0.00	0
39	Orissa State Co-Op. Bank	214606	0	0.00	0
	Total	3800000	1523758	40.10	23045032

PMJJBY			
Bank Name	No of eligible Individual Savings account holders (Based on Age Criteria)	No of cases where Premium Auto-Debited for enrolment till date	% of enrolment till 30.09.2025
Indian Overseas Bank	418,531	331,932	79.31
Bank of India	1,470,815	569,133	38.70
Odisha Grameen Bank	5,414,469	1,754,761	32.41
State Bank of India	15,775,656	4,869,841	30.87
Canara Bank	1,317,165	372,918	28.31
Bank of Baroda	1,368,786	325,254	23.76
UCO Bank	1,954,050	455,254	23.30
Indian Bank	1,245,035	280,303	22.51
Punjab & Sind Bank	60,019	10,685	17.80
Central Bank of India	760,067	125,752	16.54
IDBI Bank Ltd.	265,938	43,701	16.43
Union Bank of India	1,988,789	302,371	15.20
Punjab National Bank	1,825,625	265,251	14.53
Bank of Maharashtra	127,617	14,154	11.09
Federal Bank Ltd	81,211	8,286	10.20
City Union Bank Ltd	1,217	96	7.89
HDFC Bank Ltd	396,836	28,834	7.27
Tamilnadu Mercantile Bank Ltd	3,698	226	6.11
Karur Vysya Bank	24,103	864	3.58
Axis Bank Ltd	769,180	16,786	2.18
Kotak Mahindra Bank Ltd	103,159	2,176	2.11
IDFC Bank Ltd.	97,715	1,949	1.99
South Indian Bank Ltd	64,866	524	0.81
ICICI Bank Ltd	1,680,817	10,544	0.63
Yes Bank Ltd	35,286	111	0.31
IndusInd Bank Ltd	679,079	469	0.07
RBL Bank Ltd	303,670	13	0.00
Grand Total	38,233,399	9,792,188	25.61

PMSBY			
Bank Name	No of eligible Individual Savings account holders (Based on Age Criteria)	No of cases where Premium Auto-Debited for enrolment till date	% of enrolment till 30.09.2025
Indian Overseas Bank	449,646	508,836	113.16
Bank of India	2,626,793	1,581,780	60.22
Union Bank of India	2,592,995	1,458,627	56.25
Canara Bank	1,673,724	886,769	52.98
State Bank of India	21,050,394	11,124,560	52.85
Punjab & Sind Bank	69,833	36,157	51.78
Bank of Baroda	1,758,952	891,664	50.69
Punjab National Bank	1,966,717	980,477	49.85
Indian Bank	1,640,823	613,520	37.39
Odisha Grameen Bank	8,258,720	3,065,731	37.12
UCO Bank	2,587,576	904,187	34.94
HDFC Bank Ltd	469,364	153,305	32.66
Central Bank of India	1,014,570	314,054	30.95
IDBI Bank Ltd.	333,090	94,727	28.44
Bank of Maharashtra	156,764	31,504	20.10
Tamilnadu Mercantile Bank Ltd	4,458	741	16.62
Federal Bank Ltd	96,326	14,836	15.40
City Union Bank Ltd	1,513	183	12.10
ICICI Bank Ltd	2,868,867	310,368	10.82
IDFC Bank Ltd.	112,861	6,749	5.98
Axis Bank Ltd	942,578	51,854	5.50
Karur Vysya Bank	30,991	1,366	4.41
Kotak Mahindra Bank Ltd	116,883	4,054	3.47
South Indian Bank Ltd	75,466	1,815	2.41
Yes Bank Ltd	40,397	788	1.95
IndusInd Bank Ltd	853,493	6,369	0.75
RBL Bank Ltd	385,117	11	0.00
Grand Total	52,178,911	23,045,032	44.17

BANK WISE PMJJBY CLAIMS AS ON 30.09.2025								BANK WISE PMSBY CLAIMS AS ON 30.09.2025						
Sl. No.	Bank Name	PMJJBY						PMSBY						
		FY 2025-26		CUMULATIVE				FY 2025-26		CUMULATIVE				
		No. of PMJJBY claims setteled during current financial year (from 01.04.2024 to 31.03.2025)	Amount in Rs.	No. of PMJJBY claims setteled (Cumulative)	Amount in Rs.	No. of rejected Claims	No. of pending Claims	No. of PMSBY claims setteled during current financial year (from 01.04.2024 to 31.03.2025)	Amount in Rs.	No. of PMSBY claims setteled (Cumulative)	Amount in Rs.	No. of rejected Claims	No. of pending Claims	
1	Bank of Baroda	100	20000000.00	1625	325000000.00	0	3	0	9	1800000.00	197	39000000.00	74	25
2	Bank of India	71	14200000.00	666	133200000.00	6	30	0	40	8000000.00	359	71800000.00	13	22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	1	200000.00	1	200000.00	0	0
4	Canara Bank	47	9400000.00	960	192000000.00	0	18	0	4	800000.00	101	20200000.00	0	5
5	Central Bank of India	44	8800000.00	248	49600000.00	0	0	0	4	800000.00	11	2200000.00	0	7
6	Indian Bank	0	0.00	33	6600000.00	5	7	0	1	200000.00	41	8200000.00	24	0
7	Indian Overseas Bank	71	14200000.00	376	75200000.00	0	0	0	13	2600000.00	288	57600000.00	0	0
8	Punjab & Sind Bank	0	0.00	29	5800000.00	0	1	0	0	0.00	14	2500000.00	0	0
9	Punjab National Bank	69	13800000.00	401	80200000.00	5	19	0	6	1200000.00	118	21340000.00	7	9
10	State Bank of India	1477	295400000.00	11950	2390000000.00	309	0	0	211	42000000.00	1975	392500000.00	665	199
11	UCO Bank	93	18600000.00	2075	415000000.00	225	85	0	0	0.00	271	54200000.00	37	3
12	Union Bank of India	162	32400000.00	1021	204200000.00	0	5	0	175	35000000.00	1070	214000000.00	0	6
	Public Sector Banks	2134	426800000.00	19384	3876800000.00	550	168	0	464	92600000.00	4446	883740000.00	820	276
13	Axis Bank Ltd	2	400000.00	103	20600000.00	0	0	0	0	0.00	15	3000000.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
15	Catholic Serian Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
16	City Union Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
17	DCB Bank Ltd	0	0.00	1	200000.00	0	0	0	0	0.00	0	0.00	0	0
18	Federal Bank	0	0.00	16	3200000.00	0	0	0	1	200000.00	3	600000.00	0	0
19	HDFC Bank	5	1000000.00	26	5200000.00	1	0	0	4	800000.00	14	2800000.00	4	5
20	ICICI Bank	1	200000.00	46	9200000.00	0	0	0	0	0.00	6	1200000.00	1	2
21	IDBI Bank	0	0.00	106	21200000.00	9	5	0	1	200000.00	32	6400000.00	0	1
22	IDFC Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
23	Indus Ind Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
24	Karnatak Bank Ltd.	11	2200000.00	11	2200000.00	1	0	0	4	800000.00	4	800000.00	1	0
25	Karur Vysya Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
27	Laxmi Vilas Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
28	RBL Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
29	Standard Chartered Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
30	The South Indian Bank Ltd.	0	0.00	1	200000.00	0	0	0	1	200000.00	1	200000.00	0	0
31	Tamilnadu Mercantile Bank Ltd.	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
32	Yes Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
	Private Sector Banks	19	3800000.00	310	62000000.00	11	5	0	11	2200000.00	75	15000000.00	6	8
33	Odisha Gramya Bank	541	108200000.00	7064	1412884898.00	244	468	0	74	14800000.00	1288	257600000.00	69	51
	Regional Rural Banks	541	108200000.00	7064	1412884898.00	244	468	0	74	14800000.00	1288	257600000.00	69	51
34	ESAF Small Finance Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
36	Suryoday Small Finance Bank	0	0.00	3	600000.00	0	0	0	0	0.00	2	400000.00	0	0
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
39	Unity Small Finance Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
40	AU Small Finance Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
	Small Finance Bank	0	0.00	3	600000.00	0	0	0	0	0.00	2	400000.00	0	0
41	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
	Coop Bank Total	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0
	TOTAL	2694	538800000.00	26761	5352284898.00	805	641	0	549	109600000.00	5811	1156740000.00	895	335

DISTRICT WISE PMJJBY CLAIMS AS ON 30.09.2025

DISTRICT WISE PMSBY CLAIMS AS ON 30.09.2025

Sl. No.	District Name	PMJJBY							PMSBY						
		FY 2025-26			CUMULATIVE				FY 2025-26			CUMULATIVE			
		Name of Insurance Company	No. of PMJJBY claims settled during current financial year (from 01.04.2024 to 31.03.2025)	Amount in Rs.	No. of PMJJBY claims settled (Cumulative)	Amount in Rs.	No. of rejected Claims	No. of pending Claims	Name of Insurance Company	No. of PMSBY claims settled during current financial year (from 01.04.2024 to 31.03.2025)	Amount in Rs.	No. of PMSBY claims settled (Cumulative)	Amount in Rs.	No. of rejected Claims	No. of pending Claims
1	ANGUL	-	119	2380000	1131	226200000	36	41	0	18	3500000	214	4270000	36	14
2	BALASORE	-	97	1940000	1159	231800000	51	42	0	28	5600000	307	59240000	55	22
3	BARGARH	-	165	3300000	1318	263600000	35	20	0	19	3800000	197	39400000	39	16
4	BHADRAK	-	54	1080000	479	95800000	21	13	0	19	3800000	187	37400000	22	8
5	BOLANGIR	-	149	2980000	1828	365600000	99	40	0	17	3400000	304	60700000	32	9
6	BOUDH	-	38	760000	322	64484898	3	2	0	9	1800000	74	14800000	9	6
7	CUTTACK	-	108	2160000	1565	313000000	66	47	0	25	5000000	307	61200000	57	23
8	DEOGARH	-	40	800000	271	54200000	6	2	0	7	1400000	90	18000000	14	5
9	DHENKANAL	-	122	2440000	1545	309000000	71	52	0	31	6200000	308	61300000	36	21
10	GAJAPATI	-	29	580000	290	58000000	9	1	0	4	800000	68	13500000	4	3
11	GANJAM	-	286	5720000	2418	483600000	37	31	0	27	5400000	341	68000000	59	17
12	JAGATSINGHPUR	-	57	1140000	555	111000000	23	12	0	16	3200000	156	30800000	24	4
13	JAIPUR	-	72	1440000	912	182400000	30	24	0	24	4800000	308	61400000	42	21
14	JHARSUGUDA	-	88	1760000	558	111600000	14	7	0	12	2400000	127	25200000	13	7
15	KALAHANDI	-	101	2020000	849	169800000	12	9	0	21	4200000	162	32400000	16	7
16	KANDHAMAL	-	47	940000	383	76600000	11	3	0	15	3000000	127	25300000	23	8
17	KENDRAPARA	-	44	880000	448	89600000	14	9	0	13	2600000	140	28000000	21	10
18	KEONJHAR	-	70	1400000	779	155800000	29	37	0	41	8200000	301	60000000	34	18
19	KHURDA	-	110	2200000	1211	242200000	38	40	0	43	8600000	377	75300000	55	17
20	KORAPUT	-	47	940000	550	110000000	2	15	0	11	2100000	120	23900000	11	3
21	MALKANGIRI	-	36	720000	303	60600000	6	6	0	5	1000000	72	14400000	6	4
22	MAYURBHANJ	-	144	2880000	1497	299400000	52	76	0	23	4600000	218	43600000	49	24
23	NABARANGPUR	-	56	1120000	565	113000000	12	7	0	5	1000000	78	15600000	7	4
24	NAYAGARH	-	59	1180000	812	162400000	17	20	0	13	2600000	130	25900000	24	13
25	NUAPADA	-	63	1260000	506	101200000	9	14	0	7	1400000	98	19600000	14	2
26	PURI	-	64	1280000	912	182400000	33	25	0	27	5400000	231	46200000	35	12
27	RAYAGADA	-	94	1880000	739	147800000	11	17	0	15	3000000	152	30400000	15	1
28	SAMBALPUR	-	112	2240000	933	186600000	20	8	0	23	4600000	222	44000000	42	16
29	SONEPUR	-	49	980000	480	96000000	7	11	0	8	1600000	99	19800000	13	6
30	SUNDARGARH	-	174	3480000	1443	288600000	31	10	0	23	4600000	296	58700000	88	14
	Total	-	2694	53880000	26761	5352284898	805	641	0	549	109600000	5811	1156740000	895	335

Details of Unclaimed despoits as on August 31, 2025 (DEAF accounts)

BANK WISE										
Sl	BANK	Retail		Institutional		Government		Total		
		Number of Accounts	Amount in Rupees							
1	Bank of Baroda	125,661	275,370,403.60	1,124	20,322,223.98	519	80,660,629.45	127,304	376,353,257.03	
2	Bank of India	426,673	631,977,811.59	141,686	309,844,859.05	1,546	37,560,129.81	569,905	979,382,800.45	
3	Bank of Maharashtra	42	3,387,488.65	5	224,177.64	-	-	47	3,611,666.29	
4	Canara Bank	352,353	554,029,232.85	7,665	72,326,984.89	2,290	37,427,555.97	362,308	663,783,773.71	
5	Central Bank of India	61,203	159,731,090.83	410	4,312,404.19	1	12.00	61,614	164,043,507.02	
6	Indian Bank	223,824	408,700,000.00	6,272	54,300,000.00	770	14,200,000.00	230,866	477,200,000.00	
7	Indian Overseas Bank	106,847	114,466,523.60	42,731	171,699,785.40	64,109	286,166,309.05	213,687	572,332,618.05	
8	Punjab & Sind Bank	4,972	12,184,426.76	66	351,936.96	5	10,645.00	5,043	12,547,008.72	
9	Punjab National Bank	496,873	844,491,090.09	5,658	33,103,447.41	1,036	29,267,060.58	503,567	906,861,598.08	
10	State Bank of India	1,072,124	3,216,098,728.67	69,960	564,997,312.00	26,615	1,121,812,555.00	1,168,699	4,902,908,595.67	
11	UCO Bank	366,492	782,963,793.19	15,183	90,950,987.01	18,767	89,979,090.21	400,442	963,893,870.41	
12	Union Bank of India	554,655	943,192,335.56	5,213	55,325,675.53	9,396	129,523,708.38	569,264	1,128,041,719.47	
	Public Sector Banks	3,791,719	7,946,592,925.39	295,973	1,377,759,794.06	125,054	1,826,607,695.45	4,212,746	11,150,960,414.90	
13	Axis Bank Ltd	45,633	132,966,293.00	642	71,019,170.00	1,992	175,887,841.00	48,267	379,843,304.00	
14	Bandhan Bank	-	-	-	-	-	-	-	-	
15	Catholic Serian Bank	243	600,000.00	-	-	-	-	243	600,000.00	
16	City Union Bank	-	-	-	-	-	-	-	-	
17	DCB Bank Ltd	4,539	2,210,084.47	20	111,042.41	-	-	4,559	2,321,126.88	
18	Federal Bank	6,367	109,202,067.00	284	4,088,903.00	3	25,844.00	6,654	113,316,814.00	
19	HDFC Bank	26,834	52,558,924.76	195	2,991,977.51	125	6,476,962.14	27,154	62,027,864.41	
20	ICICI Bank	26,272	109,703,604.95	168	3,833,585.94	193	20,991,000.39	26,633	134,528,191.28	
21	IDBI Bank	22,538	56,690,227.25	110	892,130.83	104	8,876,534.46	22,752	66,458,892.54	
22	IDFC Bank	-	-	-	-	-	-	-	-	
23	Indus Ind Bank	30,597	31,102,737.66	7	49,093.00	13	2,917,707.36	30,617	34,069,538.02	
24	Karnatak Bank Ltd.	11,367	14,850,097.75	251	6,149,840.43	-	-	11,618	20,999,938.18	
25	Karur Vysya Bank	15	1,025,093.00	-	-	-	-	15	1,025,093.00	
26	Kotak Mahindra Bank Ltd	2,246	26,171,643.34	-	-	-	-	2,246	26,171,643.34	
27	DBS Bank	176	637,704.47	-	-	-	-	176	637,704.47	
28	RBL Bank	-	-	-	-	-	-	-	-	
29	Standard Chartered Bank	-	-	-	-	-	-	-	-	
30	The South Indian Bank Ltd.	1,385	997,868.00	47	52,342.00	-	-	1,432	1,050,210.00	
31	Tamilnadu Mercantile Bank Ltd.	445	659,602.00	4	34,097.00	-	-	449	693,699.00	
32	Yes Bank	416	1,034,292.38	136	794,065.39	3	18,827.71	555	1,847,185.48	
	Private Sector Banks	179,073	540,410,240.03	1,864	90,016,247.51	2,433	215,164,717.06	183,370	845,591,204.60	
33	Odisha Gramya Bank	600,843	703,391,601.89	2,038	6,841,787.51	-	-	602,881	710,233,389.40	
	Regional Rural Banks	600,843	703,391,601.89	2,038	6,841,787.51	-	-	602,881	710,233,389.40	
34	AU Small Finance Bank	-	-	-	-	-	-	-	-	
35	ESAF Small Finance Bank	-	-	-	-	-	-	-	-	
36	Jana Small Finance Bank	1,542	85,343.41	-	-	-	-	1,542	85,343.41	
37	Suryoday Small Finance Bank	-	-	-	-	-	-	-	-	
38	Ujjivan Small Finance Bank	-	-	-	-	-	-	-	-	
39	Utkarsh Small Finance Bank	-	-	-	-	-	-	-	-	
40	Unity Small Finance Bank	-	-	-	-	-	-	-	-	
	Small Finance Bank	1,542	85,343.41	-	-	-	-	1,542	85,343.41	
41	Orissa State Co-Op. Bank	513,510	500,171,801.22	1,340	7,894,676.03	213	924,115.69	515,063	508,990,592.94	
	Coop Bank Total	513,510	500,171,801.22	1,340	7,894,676.03	213	924,115.69	515,063	508,990,592.94	
	TOTAL	5,086,687	9,690,651,911.94	301,215	1,482,512,505.11	127,700	2,042,696,528.20	5,515,602	13,215,860,945.25	

Details of Unclaimed despoits as on August 31, 2025 (DEAF accounts)

DIST WISE									
Sl. No.	District	Retail		Institutional		Government		Total	
		Number of Accounts	Amount in Rupees						
1	ANGUL	176,432	377,204,357.85	5,405	27,813,773.26	4,031	68,638,793.91	185,868	473,656,925.02
2	BALASORE	279,100	367,754,395.07	9,898	44,286,270.30	5,052	56,570,805.01	294,050	468,611,470.38
3	BARGARH	181,158	251,310,861.47	5,719	38,245,582.51	4,914	58,891,483.02	191,791	348,447,927.00
4	BHADRAK	163,178	213,559,064.59	11,245	32,748,383.22	2,975	20,434,059.29	177,398	266,741,507.10
5	BOLANGIR	185,663	298,249,165.45	5,698	47,266,938.20	3,210	60,309,131.30	194,571	405,825,234.95
6	BOUDH	46,659	70,885,540.09	1,382	9,302,698.69	642	32,818,818.57	48,683	113,007,057.35
7	CUTTACK	385,909	820,862,818.82	12,462	70,014,262.26	5,714	72,693,021.62	404,085	963,570,102.70
8	DEOGARH	37,143	59,344,948.96	834	4,627,539.23	1,013	18,569,180.21	38,990	82,541,668.40
9	DHENKANAL	123,450	176,245,584.36	5,690	29,358,043.30	3,377	45,686,167.04	132,517	251,289,794.70
10	GAJAPATI	82,879	156,984,492.56	4,202	35,232,927.32	4,293	51,270,993.23	91,374	243,488,413.11
11	GANJAM	407,531	839,733,163.63	20,032	81,801,012.95	10,049	140,850,832.47	437,612	1,062,385,009.05
12	JAGATSinghpur	169,469	238,335,593.30	8,185	29,405,845.28	3,178	28,546,694.81	180,832	296,288,133.39
13	JAJPUR	216,645	337,263,773.42	8,076	23,959,430.36	4,376	55,813,435.91	229,097	417,036,639.69
14	JHARSUGUDA	87,797	230,275,978.37	1,403	12,730,311.61	917	73,432,452.29	90,117	316,438,742.27
15	KALAHANDI	147,868	237,740,127.79	10,468	68,615,834.94	2,454	113,996,722.07	160,790	420,352,684.80
16	KANDHAMAL	64,037	148,236,639.15	4,999	61,866,230.02	1,669	111,300,800.17	70,705	321,403,669.34
17	KENDRAPARA	167,713	236,939,219.51	8,466	29,885,426.81	1,933	33,897,279.60	178,112	300,721,925.92
18	KEONJHAR	239,758	456,515,769.57	45,562	111,550,024.31	2,849	70,009,390.21	288,169	638,075,184.09
19	KHURDA	468,886	1,437,509,145.99	23,203	220,604,442.28	12,181	119,971,767.49	504,270	1,778,085,355.76
20	KORAPUT	99,159	225,749,146.56	4,252	28,682,300.75	3,293	69,638,210.28	106,704	324,069,657.59
21	MALKANGIRI	37,265	90,258,172.12	1,479	12,680,699.18	1,119	42,746,603.22	39,863	145,685,474.52
22	MAYURBHANJ	362,123	515,789,722.51	52,103	133,892,059.54	3,171	101,425,510.77	417,397	751,107,292.82
23	NABARANGPUR	47,999	85,547,760.85	1,965	13,610,129.71	2,095	41,762,199.76	52,059	140,920,090.32
24	NAYAGARH	88,358	90,645,167.49	7,027	18,379,182.70	20,004	54,716,631.89	115,389	163,740,982.08
25	NUAPADA	69,720	121,919,690.78	2,283	15,884,631.42	839	24,901,400.84	72,842	162,705,723.04
26	PURI	203,622	363,145,357.70	9,985	91,986,231.83	5,957	163,314,401.01	219,564	618,445,990.54
27	RAYAGADA	59,196	133,697,769.28	3,489	41,416,541.37	3,557	84,634,648.60	66,242	259,748,959.25
28	SAMBALPUR	151,331	372,292,525.67	6,673	38,262,547.08	5,050	64,331,307.95	163,054	474,886,380.70
29	SONEPUR	72,645	90,165,289.68	3,173	30,533,614.63	2,726	32,073,188.03	78,544	152,772,092.34
30	SUNDARGARH	263,994	646,490,669.36	15,857	77,869,590.05	5,062	129,450,597.63	284,913	853,810,857.04
Odisha Total		5,086,687	9,690,651,911.94	301,215	1,482,512,505.11	127,700	2,042,696,528.20	5,515,602	13,215,860,945.25

Review Format - I			Data As on 30.09.2025																		
Sr. No.	State/ UT	Name of Bank	Digital coverage for individuals (Savings Accounts)																		
			Eligible Operative Savings Accounts (FROM 01.04.2023 TO 30.09.2025)		Debit/ RuPay cards coverage				Internet Banking coverage				Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage wit payment (D Mobil
			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 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	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
1	ODISHA	Bank of Baroda	1818663	910801	1488698	81.86	721755	79.24	101364	5.57	24340	2.67	683309	37.57	210012	23.06	1632371	89.76	847867	93.09	1788485
2	ODISHA	Bank of India	427126	194073	272690	63.84	101037	52.06	28895	6.76	14513	7.48	343333	80.38	78742	40.57	402917	94.33	190918	98.37	422921
3	ODISHA	Bank of Maharashtra	145054	57373	108553	74.84	41889	73.01	54865	37.82	16433	28.64	141289	97.40	55582	96.88	33966	23.42	17633	30.73	145054
4	ODISHA	Canara Bank	2055235	989368	1271349	61.86	578917	58.51	470660	22.90	182524	18.45	1304673	63.48	456629	46.15	627297	30.52	371681	37.57	1691915
5	ODISHA	Central Bank of India	32540	13765	32540	100.00	13765	100.00	32540	100.00	13765	100.00	32540	100.00	32540	100.00	32540	100.00	13765	100.00	32540
6	ODISHA	Indian Bank	1826750	940360	800324	43.81	357848	38.05	175683	9.62	60814	6.47	1826750	100.00	940360	100.00	1183398	64.78	639893	68.05	1826750
7	ODISHA	Indian Overseas Bank	1219373	636328	673485	55.23	317286	49.86	49544	4.06	14048	2.21	438000	35.92	179926	28.28	1157333	94.91	625401	98.28	1171456
8	ODISHA	Punjab & Sind Bank	276218	136142	213053	77.13	100101	73.53	87545	31.69	33679	24.74	137516	49.79	54491	40.02	152523	55.22	80459	59.10	254259
9	ODISHA	Punjab National Bank	2938489	1483869	2238263	76.17	1071498	72.21	853599	29.05	326231	21.99	1389588	47.29	543257	36.61	2042037	69.49	1081969	72.92	2713126
10	ODISHA	State Bank of India	12720708	5737423	10644038	83.67	4577539	79.78	3976978	31.26	1083430	18.88	6005953	47.21	1508467	26.29	12273118	96.48	5539607	96.55	12682622
11	ODISHA	UCO Bank	558755	288882	258447	46.25	120189	41.60	7053	1.26	1960	0.68	332523	59.51	157248	54.43	545759	97.67	288606	99.90	549336
12	ODISHA	Union Bank of India	408688	196060	381898	93.44	183686	93.69	371082	90.80	173825	88.66	380412	93.08	179441	91.52	382454	93.58	180693	92.16	382134
13	ODISHA	Axis Bank Ltd	730015	183950	694345	95.11	172317	93.68	169808	23.26	34802	18.92	493575	67.61	106275	57.77	215761	29.56	54694	29.73	719844
14	ODISHA	Bandhan Bank	685012	520178	179149	26.15	56332	10.83	50761	7.41	12444	2.39	556443	81.23	482357	92.73	0	0.00	0	0.00	650525
15	ODISHA	Catholic Serian Bank	1000	291	852	85.20	235	80.76	744	74.40	205	70.45	744	74.40	205	70.45	0	0.00	0	0.00	926
16	ODISHA	City Union Bank	1310	391	1303	99.47	390	99.74	924	70.53	234	59.85	922	70.38	229	58.57	548	41.83	151	38.62	1310
17	ODISHA	DCB Bank Ltd	39151	10842	26620	67.99	7785	71.80	35623	90.99	9983	92.08	3745	9.57	789	7.28	0	0.00	0	0.00	36437
18	ODISHA	Federal Bank	95388	27953	73357	76.90	20181	72.20	13287	13.93	2574	9.21	48585	50.93	10561	37.78	8086	8.48	2263	8.10	80674
19	ODISHA	HDFC Bank	393746	184801	375357	95.33	175047	94.72	313397	79.59	106277	57.51	319837	81.23	112054	60.63	63828	16.21	41101	22.24	393546
20	ODISHA	ICICI Bank	550835	180920	512542	93.05	168274	93.01	428408	77.77	113887	62.95	428408	77.77	113887	62.95	510428	92.66	165014	91.21	550835
21	ODISHA	IDBI Bank	62363	25223	52470	84.14	19847	78.69	46931	75.25	17221	68.27	52560	84.28	19960	79.13	45381	72.77	19856	78.72	61165
22	ODISHA	IDFC Bank	167211	33959	98528	58.92	23675	69.72	167211	100.00	33959	100.00	167211	100.00	33959	100.00	40026	23.94	9580	28.21	167211
23	ODISHA	Indus Ind Bank	1324105	1083681	1324105	100.00	1083681	100.00	96366	7.28	21388	1.97	68926	5.21	15577	1.44	541260	40.88	459378	42.39	1324105
24	ODISHA	Karnatak Bank Ltd.	49615	22822	48054	96.85	22258	97.53	38235	77.06	16057	70.36	39198	79.00	20885	91.51	38281	77.16	22729	99.59	0
25	ODISHA	Karur Vysya Bank	22898	10095	19809	86.51	2862	28.35	3382	14.77	2552	25.28	4703	20.54	1252	12.40	2618	11.43	1475	14.61	7707
26	ODISHA	Kotak Mahindra Bank Ltd	153195	34541	143172	93.46	31937	92.46	150815	98.45	33794	97.84	116101	75.79	23405	67.76	150654	98.34	33902	98.15	153195
27	ODISHA	DBS Bank	6668	1620	4696	70.43	1213	74.88	6	0.09	0	0.00	2451	36.76	529	32.65	0	0.00	0	0.00	6668
28	ODISHA	RBL Bank	200840	192960	8436	4.20	2059	1.07	2541	1.27	551	0.29	12155	6.05	6011	3.12	190519	94.86	190516	98.73	200840
29	ODISHA	The South Indian Bank Ltd.	3478	977	2544	73.15	671	68.68	358	10.29	82	8.39	2710	77.92	665	68.07	328	9.43	139	14.23	3144
30	ODISHA	Tamilnadu Mercantile Bank Ltd.	652	225	470	72.09	158	70.22	133	20.40	40	17.78	341	52.30	124	55.11	570	87.42	178	79.11	611
31	ODISHA	Yes Bank	31420	8060	31381	99.88	8053	99.91	31398	99.93	8054	99.93	31416	99.99	8060	100.00	25347	80.67	6498	80.62	31419
32	ODISHA	Odisha Gramya Bank	897575	631011	35521	3.96	28521	4.52	11049	1.23	5831	0.92	0	0.00	0	0.00	653779	72.84	471657	74.75	700349
33	ODISHA	AU Small Finance Bank	57828	49815	56605	97.89	49481	99.33	8114	14.03	6406	12.86	31508	54.49	24327	48.83	52119	90.13	46203	92.75	57828
34	ODISHA	ESAF Small Finance Bank	100874	62228	100874	100.00	62228	100.00	1213	1.20	251	0.40	19125	18.96	8029	12.90	2093	2.07	629	1.01	100874
35	ODISHA	Jana Small Finance Bank	277160	198439	277160	100.00	198439	100.00	17508	6.32	8235	4.15	29921	10.80	13837	6.97	0	0.00	0	0.00	277160
36	ODISHA	Suryoday Small Finance Bank	455243	391501	81143	17.82	48820	12.47	6547	1.44	1767	0.45	43385	9.53	19723	5.04	455243	100.00	391501	100.00	455243
37	ODISHA	Ujivan Small Finance Bank	239253	198215	232193	97.05	193426	97.58	104620	43.73	82005	41.37	223456	93.40	184092	92.87	239045	99.91	198158	99.97	239253
38	ODISHA	Utkarsh Small Finance Bank	190054	179710	16457	8.66	8770	4.88	165252	86.95	155498	86.53	165384	87.02	155531	86.55	189402	99.66	179516	99.89	189402
39	ODISHA	Unity Small Finance Bank	415	105	364	87.71	102	97.14	20	4.82	0	0.00	122	29.40	17	16.19	0	0.00	0	0.00	415
40	ODISHA	Orissa State Co-Op. Bank	5162	1601	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
TOTAL			31170065	15820558	22780845	73.09	10572272	66.83	8074459	25.90	2619659	16.56	15878818	50.94	5740260	36.28	23891029	76.65	12173630	76.95	30071284

Review Format - I			Digital coverage for Businesses (Current Accounts)													
Sr. No.	State/ UT	Name of Bank	At least one of the digital modes of ebi/ RuPay cards, Internet banking, e 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 (FROM 01.04.2023 TO 30.09.2025)	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/		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
			% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts			No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
1	ODISHA	Bank of Baroda	98.34	896392	98.42	1474801	22847	16093	70.44	11898	52.08	11269	49.32	21366	93.52	25982
2	ODISHA	Bank of India	99.02	192270	99.07	1680	5492	1413	25.73	2539	46.23	5076	92.43	5293	96.38	0
3	ODISHA	Bank of Maharashtra	100.00	57373	100.00	1336	5045	3845	76.21	2418	47.93	2413	47.83	5045	100.00	279
4	ODISHA	Canara Bank	82.32	813413	82.22	137	33495	11494	34.32	7194	21.48	13257	39.58	20602	61.51	0
5	ODISHA	Central Bank of India	100.00	13765	100.00	0	1553	1553	100.00	1553	100.00	1553	100.00	1553	100.00	0
6	ODISHA	Indian Bank	100.00	940360	100.00	21800	33685	10546	31.31	16693	49.56	10573	31.39	29181	86.63	9729
7	ODISHA	Indian Overseas Bank	96.07	629845	98.98	103958	24257	5540	22.84	0	0.00	5374	22.15	16225	66.89	1
8	ODISHA	Punjab & Sind Bank	92.05	136142	100.00	8212	4113	3340	81.21	608	14.79	3040	73.91	3833	93.19	1
9	ODISHA	Punjab National Bank	92.33	1359681	91.63	69503	31567	18355	58.15	12613	39.96	13733	43.50	28173	89.25	8
10	ODISHA	State Bank of India	99.70	5717423	99.65	0	222052	159092	71.65	46225	20.82	35281	15.89	183765	82.76	0
11	ODISHA	UCO Bank	98.31	288794	99.97	1537	12493	2806	22.46	3121	24.98	7227	57.85	10314	82.56	409
12	ODISHA	Union Bank of India	93.50	182180	92.92	5672	83823	79418	94.74	80062	95.51	78609	93.78	79650	95.02	610
13	ODISHA	Axis Bank Ltd	98.61	179575	97.62	177669	53153	13177	24.79	10008	18.83	25484	47.94	37228	70.04	15301
14	ODISHA	Bandhan Bank	94.97	509078	97.87	491	21391	4765	22.28	2444	11.43	19768	92.41	19768	92.41	266
15	ODISHA	Catholic Serian Bank	92.60	257	88.32	112	96	28	29.17	0	0.00	28	29.17	28	29.17	0
16	ODISHA	City Union Bank	100.00	391	100.00	0	123	92	74.80	56	45.53	93	75.61	123	100.00	0
17	ODISHA	DCB Bank Ltd	93.07	10222	94.28	0	1693	1621	95.75	211	12.46	57	3.37	1632	96.40	0
18	ODISHA	Federal Bank	84.57	21835	78.11	0	4420	972	21.99	453	10.25	653	14.77	3614	81.76	0
19	ODISHA	HDFC Bank	99.95	184712	99.95	54051	49828	49389	99.12	1647	3.31	49389	99.12	49697	99.74	279
20	ODISHA	ICICI Bank	100.00	180920	100.00	7	30248	30060	99.38	19526	64.55	30060	99.38	30146	99.66	0
21	ODISHA	IDBI Bank	98.08	24732	98.05	0	4733	4462	94.27	2633	55.63	4436	93.72	4645	98.14	0
22	ODISHA	IDFC Bank	100.00	33959	100.00	0	8086	8086	100.00	290	3.59	8086	100.00	8086	100.00	121
23	ODISHA	Indus Ind Bank	100.00	1083681	100.00	0	109116	109116	100.00	4081	3.74	45519	41.72	109116	100.00	0
24	ODISHA	Karnatak Bank Ltd.	0.00	0	0.00	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
25	ODISHA	Karur Vysya Bank	33.66	2856	28.29	13584	2739	1507	55.02	1561	56.99	2156	78.71	2044	74.63	257
26	ODISHA	Kotak Mahindra Bank Ltd	100.00	34541	100.00	0	8009	7930	99.01	1136	14.18	5831	72.81	8009	100.00	0
27	ODISHA	DBS Bank	100.00	1620	100.00	0	109	0	0.00	1	0.92	0	0.00	109	100.00	0
28	ODISHA	RBL Bank	100.00	192960	100.00	255	396	217	54.80	82	20.71	149	37.63	396	100.00	37
29	ODISHA	The South Indian Bank Ltd.	90.40	851	87.10	0	345	127	36.81	69	20.00	238	68.99	289	83.77	0
30	ODISHA	Tamilnadu Mercantile Bank Ltd.	93.71	198	88.00	20	71	45	63.38	60	84.51	43	60.56	64	90.14	7
31	ODISHA	Yes Bank	100.00	8060	100.00	0	4270	4269	99.98	701	16.42	3716	87.03	4270	100.00	0
32	ODISHA	Odisha Gramya Bank	78.03	506009	80.19	0	8578	0	0.00	3539	41.26	0	0.00	3539	41.26	0
33	ODISHA	AU Small Finance Bank	100.00	49815	100.00	93	560	308	55.00	269	48.04	417	74.46	560	100.00	57
34	ODISHA	ESAF Small Finance Bank	100.00	62228	100.00	0	800	800	100.00	78	9.75	227	28.38	800	100.00	0
35	ODISHA	Jana Small Finance Bank	100.00	198439	100.00	0	6198	1281	20.67	2069	33.38	2908	46.92	6198	100.00	0
36	ODISHA	Suryoday Small Finance Bank	100.00	391501	100.00	0	174	75	43.10	174	100.00	139	79.89	174	100.00	0
37	ODISHA	Ujjivan Small Finance Bank	100.00	198215	100.00	0	1801	1535	85.23	440	24.43	1582	87.84	1801	100.00	0
38	ODISHA	Utkarsh Small Finance Bank	99.66	179516	99.89	16	1430	1397	97.69	538	37.62	1397	97.69	1397	97.69	0
39	ODISHA	Unity Small Finance Bank	100.00	105	100.00	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
40	ODISHA	Orissa State Co-Op. Bank	0.00	0	0.00	0	101	0	0.00	0	0.00	0	0.00	0	0.00	0
TOTAL			96.47	15283914	96.61	1934934	798890	554754	69.44	236990	29.66	389781	48.79	698733	87.46	53344

Review Format - I Data As on 30.09.2025

Sr. No.	Name of the District	Digital coverage for individuals (Savings Accounts)																	
		Eligible Operative Savings Accounts (FROM 01.04.2023 TO 30.09.2025)		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 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	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
1	ANGUL	951135	430978	714445	75.11	286695	66.52	272927.4851	28.69	73149.24439	16.97	500498.1633	52.62	154283.2497	35.80	755381.252	79.42	345323.5812	80.13
2	BALASORE	1683771	827442	1225191	72.76	543520	65.69	385491.5789	22.89	109219.754	13.20	860058.4192	51.08	308968.2866	37.34	1292968.736	76.79	634399.2817	76.67
3	BARGARH	1009778	543723	726700	71.97	364977	67.13	224821	22.26	80225	14.75	449759	44.54	173834	31.97	836438	82.83	453275	83.37
4	BHADRAK	1206575	648058	934898	77.48	477975	73.75	239909.2479	19.88	70342.10898	10.85	531669.545	44.06	195026.9568	30.09	868029.345	71.94	452432.9838	69.81
5	BOLANGIR	981104	496208	723515	73.74	330800	66.67	205174	20.91	60777	12.25	423797	43.20	143041	28.83	790960	80.62	405222	81.66
6	BOUDH	288711	147897	178978	61.99	78732	53.23	60022.54243	20.79	20703.90732	14.00	136065.1677	47.13	52102.71707	35.23	240060.2099	83.15	122499.1756	82.83
7	CUTTACK	2419327	1233142	1759800	72.74	831067	67.39	685531	28.34	239733	19.44	1443599	59.67	578136	46.88	1731906	71.59	888155	72.02
8	DEOGARH	169264	83625	117529	69.44	49979	59.77	50929	30.09	17667	21.13	79381	46.90	26696	31.92	141690	83.71	69082	82.61
9	DHENKANAL	798562	379624	591155	74.03	254237	66.97	189330	23.71	52176	13.74	376414	47.14	121663	32.05	632663	79.23	298075	78.52
10	GAJAPATI	438437	230556	262687	59.91	120499	52.26	81917.85102	18.68	25850.99029	11.21	186086.5824	42.44	69244.65049	30.03	350056.2957	79.84	186501.1165	80.89
11	GANJAM	2380412	1168777	1729080	72.64	745890	63.82	635482.8565	26.70	189818.751	16.24	1324945.64	55.66	453154.5818	38.77	1912758.721	80.35	962011.5307	82.31
12	JAGATSingHPUR	937583	453892	653619	69.71	285254	62.85	227393.0974	24.25	71279.4996	15.70	573429.0729	61.16	230935.6377	50.88	693270.5843	73.94	344501.9242	75.90
13	JAIPUR	1738792	959967	1330728	76.53	710580	74.02	328496	18.89	88472	9.22	811032	46.64	298309	31.07	1188863	68.37	624557	65.06
14	JHARSUGUDA	475598	222383	359964	75.69	151447	68.10	169955	35.74	53017	23.84	296410	62.32	100836	45.34	369035	77.59	178652	80.34
15	KALAHANDI	863523	436561	634339	73.46	295229	67.63	180394	20.89	55294	12.67	348274	40.33	111682	25.58	736886	85.33	378789	86.77
16	KANDHAMAL	414032	213492	279263	67.45	130709	61.22	99609	24.06	35366	16.57	163382	39.46	57660	27.01	366360	88.49	190569	89.26
17	KENDRAPARA	1027653	502214	766232	74.56	354600	70.61	223605	21.76	67400	13.42	543380	52.88	197897	39.40	817855	79.58	408921	81.42
18	KEONJHAR	1053083	572828	839468	79.72	445295	77.74	240296.0052	22.82	71535.09162	12.49	434556.4138	41.27	138565.385	24.19	724066.7967	68.76	371232.6143	64.81
19	KHURDA	3241456	1539367	2530966	78.08	1080395	70.18	1383664	42.69	480038	31.18	2260750	69.74	828282	53.81	2289705	70.64	1121962	72.88
20	KORAPUT	730865	367397	476195	65.15	206546	56.22	182647	24.99	57946	15.77	341164	46.68	121065	32.95	604783	82.75	312695	85.11
21	MALKANGIRI	303412	156739	207788	68.48	96544	61.60	64389	21.22	22484	14.34	110147	36.30	37699	24.05	266176	87.73	139989	89.31
22	MAYURBHANJ	1256701	627389	822112	65.42	354435	56.49	250696	19.95	85311	13.60	548660	43.66	181288	28.90	974664	77.56	492840	78.55
23	NABARANGPUR	414438	215453	279075	67.34	124614	57.84	100004	24.13	35122	16.30	173015	41.75	62120	28.83	352985	85.17	186782	86.69
24	NAYAGARH	658647	329944	481953	73.49	221679	67.19	144746	22.07	47050	14.26	298444	45.51	103744	31.44	496837	75.76	250870	76.03
25	NUAPADA	450654	226120	296854	65.87	134137	59.32	72847.20563	16.16	22480.74354	9.94	192265.3915	42.66	68993.76525	30.51	386316.9362	85.72	196697.6308	86.99
26	PURI	1333310	704074	975979	73.20	472134	67.06	308538	23.14	109800	15.59	669457	50.21	272644	38.72	984633	73.85	518868	73.70
27	RAYAGADA	587694	302935	374701	63.76	166924	55.10	117350	19.97	36105	11.92	254090	43.24	90509	29.88	509710	86.73	266504	87.97
28	SAMBALPUR	951336	512216	651104	68.44	300287	58.63	294042.8526	30.91	104350.75	20.37	465097.5579	48.89	165206.4412	32.25	745601.5758	78.37	410694.6176	80.18
29	SONEPUR	425387	221703	323807	76.12	156275	70.49	83724.09046	19.68	22581.92857	10.19	154471.7784	36.31	46104.03571	20.80	341706.7353	80.33	177044.9643	79.86
30	SUNDARGARH	1981625	1065854	1532720	77.35	800817	75.13	570526	28.79	214363	20.11	928519	46.86	350569	32.89	1488663	75.12	784484	73.60
	TOTAL	31170065	15820558	22780845	73.09	10572272	66.83	8074458.813	25.90	2619658.769	16.56	15878817.73	50.94	5740259.707	36.28	23891029.19	76.65	12173630.42	76.95

Review Format - I																
Sr. No.	Name of the District	Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPFS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current/ Business Accounts (FROM 01.04.2023 TO 30.09.2025)	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	
1	ANGUL	913116	96.00	414254	96.12	88503	28628	20414	71.31	8387.106383	29.30	15754	55.03	25658	89.63	1747
2	BALASORE	1634401	97.07	802353	96.97	98196	41042	28055	68.36	11782.51553	28.71	21375	52.08	37256	90.78	1838
3	BARGARH	986461	97.69	532263	97.89	87008	24465	16610	67.89	8530	34.87	11227	45.89	21295	87.04	2094
4	BHADRAK	1167974	96.80	629119	97.08	70461	28653	20319	70.91	7018.719424	24.50	13701	47.82	24794	86.53	1078
5	BOLANGIR	957381	97.58	483414	97.42	52424	25827	19067	73.83	6685	25.88	12012	46.51	23223	89.92	1490
6	BOUDH	280336	97.10	143228	96.84	14882	7216	5213	72.24	3377.848148	46.81	3736	51.77	6238	86.45	314
7	CUTTACK	2314032	95.65	1179758	95.67	102110	65286	46061	70.55	18897	28.94	33439	51.22	57887	88.67	5484
8	DEOGARH	161846	95.62	79072	94.56	9568	6461	4539	70.25	3385	52.39	3894	60.27	5480	84.82	194
9	DHENKANAL	768271	96.21	364886	96.12	54088	16212	11478	70.80	5900	36.39	8542	52.69	14339	88.45	1074
10	GAJAPATI	412560	94.10	215905	93.65	16575	7747	4447	57.40	2897.888889	37.41	3751	48.42	5708	73.68	354
11	GANJAM	2289496	96.18	1123911	96.16	127627	53559	37740	70.46	15857.14516	29.61	27361	51.09	47617	88.91	3275
12	JAGATSINGHPUR	886849	94.59	429191	94.56	29974	19140	10681	55.80	7151.477612	37.36	10179	53.18	15650	81.77	2252
13	JAIPUR	1673856	96.27	928429	96.71	89948	36410	25344	69.61	8233	22.61	16131	44.30	31600	86.79	2676
14	JHARSUGUDA	464526	97.67	216249	97.24	21650	18611	13501	72.54	6404	34.41	10833	58.21	16492	88.61	692
15	KALAHANDI	847656	98.16	428602	98.18	50407	16092	10981	68.24	4865	30.23	6366	39.56	13868	86.18	1109
16	KANDHAMAL	402354	97.18	207168	97.04	12470	8774	6239	71.11	2671	30.44	3163	36.05	7659	87.29	344
17	KENDRAPARA	984249	95.78	479162	95.41	86479	17550	11597	66.08	6732	38.36	8357	47.62	15811	90.09	1550
18	KEONJHAR	1033101	98.10	562268	98.16	81072	32815	25303	77.11	7533.863636	22.96	15972	48.67	29378	89.53	2085
19	KHURDA	3159514	97.47	1502050	97.58	185089	129280	91251	70.58	36542	28.27	65048	50.32	113339	87.67	11619
20	KORAPUT	709481	97.07	357866	97.41	51340	21617	14973	69.26	5075	23.48	9484	43.87	18355	84.91	799
21	MALKANGIRI	294289	96.99	151652	96.75	37978	8844	5976	67.57	2590	29.29	4121	46.60	7178	81.16	374
22	MAYURBHANJ	1184057	94.22	592264	94.40	51833	22207	15652	70.48	7604	34.24	9733	43.83	20114	90.58	1064
23	NABARANGPUR	403554	97.37	209407	97.19	21784	11333	7502	66.20	3699	32.64	5367	47.36	9249	81.61	392
24	NAYAGARH	625406	95.36	316236	95.85	115001	16455	9855	59.89	5992	36.41	7958	48.36	13522	82.18	463
25	NUAPADA	441116	97.88	221262	97.85	88213	10613	6592	62.11	3476.6	32.76	4675	44.05	8948	84.31	1099
26	PURI	1277561	95.82	675490	95.94	83867	30967	18884	60.98	9047	29.21	14045	45.35	26043	84.10	2629
27	RAYAGADA	572213	97.37	295531	97.56	28966	13219	9026	68.28	4247	32.13	5486	41.50	11449	86.61	721
28	SAMBALPUR	910148	95.67	489803	95.62	45083	26309	18288	69.51	8014.357143	30.46	13703	52.08	23124	87.89	1370
29	SONEPUR	413459	97.20	215346	97.13	49111	9745	6245	64.08	3664.753846	37.61	4585	47.05	8084	82.96	460
30	SUNDARGARH	1902021	95.98	1037775	97.37	83227	43813	32921	75.14	10730	24.49	19783	45.15	39375	89.87	2704
	TOTAL	30071284	96.47	15283914	96.61	1934934	798890	554754	69.44	236990.2758	29.66	389781	48.79	698733	87.46	53344

Progress under Applications received & disposed through SAFAL Portal

TERM LOAN PERFORMANCE UNDER SAFAL 30.09.2025

Sl. No.	Bank Name	Applications Received	Applications Sanctioned	Applications Rejected	Application Withdrawn /Reverted	Total Pending
1	State Bank of India	1,452	16	1,079	332	25
2	Union Bank of India	133	14	59	30	30
3	Punjab National Bank	180	10	42	26	102
4	Central Bank of India	35	5	16	4	10
5	Bank of India	253	5	76	23	149
6	UCO Bank	211	3	32	20	156
7	Canara Bank	172	2	65	48	57
8	Odisha Grameen Bank	94	2	61	16	15
9	Indian Bank	267	2	132	53	80
10	Bank of Maharashtra	80	1	9	61	9
11	Punjab & Sind Bank	5	1	1	3	1
12	Axis Bank	3	1	0	1	1
13	Bank of Baroda	14	0	8	1	5
14	ICICI Bank	6	0	4	2	0
15	IDBI Bank	6	0	0	0	6
16	HDFC Bank	13	0	6	3	4
17	Bandhan Bank	1	0	0	1	0
18	Indian Overseas Bank	12	0	0	4	8
19	Federal Bank	1	0	0	0	1
Total		2,938	62	1,590	628	659

Progress under Applications received & disposed through SAFAL Portal

TERM LOAN PERFORMANCE UNDER SAFAL 30.09.2025

Sl. No.	CCB Name	Applications Received	Applications Sanctioned	Amt. sanctioned in Rs. Crore	Applications Rejected	Application Withdrawn /Reverted	Total Pending
1	Khorda CCB	9,793	8,092	48.73	61	154	1,486
2	Sambalpur DCCB	7,101	6,721	68.17	13	33	334
3	Mayurbhanj CCB	2,273	2,031	8.50	18	15	209
4	Boudh CCB	1,906	1,643	10.94	6	26	231
5	Balasore Bhadrak CCB	1,821	1,611	6.42	18	32	160
6	Banki CCB	1,068	919	7.06	8	2	139
7	Bhawanipatna CCB	916	847	5.99	6	3	60
8	Koraput CCB	644	575	5.48	6	28	35
9	Berhampur CCB	833	530	3.38	9	2	292
10	Aska CCB	632	430	2.68	1	28	173
11	Sundargarh CCB	542	332	3.06	0	35	175
12	Nayagarh CCB	414	313	1.57	13	6	82
13	Angul DCCB	435	250	1.11	2	16	167
14	Bolangir DCCB	116	100	0.83	1	2	13
15	Cuttack CCB	186	66	0.65	1	7	112
16	United Puri Nimapara CCB	48	31	0.17	0	1	16
17	Keonjhar CCB	22	22	0.13	0	0	0
	Total	28,750	24,513	174.87	163	390	3,684

Financing under Agriculture as on 30.09.2025

Amount in Rs. 'Crore'

Sl	Name Of Bank	Term Loan																Total Agriculture					
		Crop Loan				Allied Agricultural Advances				Other Agricultural Term Loan				Target (2025-26)	Disbursement (01.04.2025 to 30.06.2025)		Balance Outstanding as on 30.06.2025						
		Target (2025-26)	Disbursement (01.04.2025 to 30.06.2025)		Balance Outstanding as on 30.06.2025		Target (2025-26)	Disbursement (01.04.2025 to 30.06.2025)		Balance Outstanding as on 30.06.2025		Target (2025-26)	Disbursement (01.04.2025 to 30.06.2025)		Balance Outstanding as on 30.06.2025								
			No	Amnt	No	Amnt		No	Amnt	No	Amnt		No		Amnt	No	Amnt	No	Amnt				
1	Bank of Baroda	913.28	50048	464.45	51395	861.65	172.91	4946	59.87	16019	323.00	437.35	14801	238.36	30426	1014	1523.54	69795	762.78	97840	2198.32		
2	Bank of India	2163.16	72631	1249.17	167084	1680.10	345.52	4448	164.19	13187	309.70	1872.73	12057	992.95	37005	1735	4381.41	89136	2406.32	217276	3724.35		
3	Bank of Maharashtra	76.18	879	22.08	879	21.64	30.45	96	3.63	1	0.55	157.86	4304	353.88	11465	1085	264.49	5279	379.58	12345	1077.35		
4	Canara Bank	1342.23	43679	671.72	123251	1960.61	299.85	770	104.63	17786	273.56	734.66	3677	412.76	12632	648	2376.73	48126	1189.10	153669	2882.00		
5	Central Bank of India	600.05	19800	312.68	29286	517.41	26.33	146	7.79	1582	44.93	23.05	298	14.65	1496	39	649.44	20244	335.12	32364	600.85		
6	Indian Bank	1146.41	25765	405.18	59470	790.89	198.59	2084	81.76	9229	300.44	676.33	9916	642.10	26812	1443	2021.33	37765	1129.04	95511	2534.24		
7	Indian Overseas Bank	641.12	21102	316.59	35028	309.40	140.71	6430	124.81	50961	673.71	263.06	10961	308.19	35781	899	1044.89	38493	749.59	121770	1881.69		
8	Punjab & Sind Bank	20.06	38	5.51	142	7.23	14.33	12	0.19	0	0.00	22.98	205	57.62	468	75	57.37	255	63.32	610	82.33		
9	Punjab National Bank	1857.56	34742	782.96	145321	1943.77	680.04	280	169.39	4675	168.19	1306.05	2166	596.91	20093	1343	3843.65	37188	1549.26	170089	3454.46		
10	State Bank of India	10682.06	374990	5464.09	916366	12903.04	2040.78	302	712.31	112831	2265.18	6760.95	70583	3574.78	162778	9899	19483.79	445875	9751.18	1191975	21187.22		
11	UCO Bank	1546.72	49373	886.14	124658	1787.34	343.38	1046	116.19	2303	741.13	837.80	12179	369.33	57767	782	2727.89	62598	1371.66	184728	3310.74		
12	Union Bank of India	2327.13	46623	980.83	77487	1199.59	470.06	10546	600.06	26842	727.09	1531.16	14528	1071.43	48429	2005	4328.35	71703	2652.32	152758	3931.25		
	Total Public Sector Banks	23315.97	739676	11561.41	1730367	23982.68	4762.94	31106	2144.91	255416	5827.47	14623.98	155675	8632.96	445152	17024.63	42702.88	926457	22339.28	2430935	46834.79		
13	Axis Bank	1773.16	16473	652.94	16636	1700.10	292.21	2744	211.76	7549	279.33	1186.45	22396	721.02	75326	674.70	3251.81	41613	1585.72	99511	2654.12		
14	Bandhan Bank	113.80	33	11.83	61	13.22	205.40	7970	61.22	30403	138.84	706.38	13073	130.79	10735	96.54	1025.58	21076	203.84	41199	248.61		
15	Catholic Syrian Bank	0.00	0	0.00	0	0.00	0.08	236	9.75	0	0.00	0.03	26463	69.79	1033	14.26	0.11	26699	79.54	1033	14.26		
16	City Union Bank	0.13	0	0.00	0	0.00	0.24	0	0.00	0	0.00	0.01	0	0.00	0	0.00	0.38	0	0.00	0	0.00		
17	DBS Bank(e-LVB)	16.02	10643	165.46	52266	89.99	0.95	0	0.00	0	0.00	1.12	2	1.05	2	1.28	18.10	10645	166.51	52268	91.27		
18	DCB Bank Ltd	101.01	3404	226.45	11291	399.91	156.42	4233	41.69	60482	126.74	600.49	6829	90.34	14169	483.64	857.91	14466	358.48	85942	1010.29		
19	Federal Bank	657.09	27856	345.09	27856	345.09	21.16	58	2.60	20397	29.77	43.23	130021	7.91	2083712	130.20	721.48	157935	355.61	2131965	505.06		
20	HDFC Bank	352.45	1452	36.04	2646	98.08	53.99	5694	68.70	17967	95.42	878.46	18330	860.00	137265	1644.78	1284.90	25476	964.74	157878	1838.28		
21	ICICI Bank	1197.41	2432	308.67	4384	486.45	284.00	15800	373.60	3143	52.65	1451.42	1162	220.41	46410	1352.08	2932.83	19394	902.68	53937	1891.18		
22	IDBI Bank	305.34	5335	71.75	20611	211.30	8.76	388	18.85	1663	53.86	0.58	932	113.34	3126	237.08	314.67	6655	203.94	25400	502.24		
23	IDFC Bank	65.10	238	18.82	316	34.36	496.66	3116	27.49	109275	300.99	257.26	14365	111.47	21414	214.59	819.02	17719	157.79	131005	549.93		
24	Indus Ind Bank	323.53	0	0.00	0	0.00	2248.48	96633	427.96	706757	1526.70	1975.11	73662	324.02	375959	917.53	4547.12	170295	751.98	1082716	2444.23		
25	Karnatak Bank	8.64	264	10.10	675	17.87	36.37	311	168.25	840	123.05	300.75	171	12.40	358	120.18	345.77	746	190.75	1873	261.10		
26	Karur Vysya Bank	1.31	0	0.00	0	0.00	0.58	0	0.00	0	0.00	0.26	0	0.00	0	0.00	2.14	0	0.00	0	0.00		
27	Kotak Mahindra Bank	48.20	0	0.00	0	0.00	22.90	4851	25.71	0	0.00	1185.05	6302	445.20	39226	799.29	1256.16	11153	470.90	39226	799.29		
28	RBL Bank	2.70	0	0.00	0	0.00	107.95	8518	48.70	17287	78.66	276.94	10829	68.10	194262	390.17	387.58	19347	116.80	211549	468.83		
29	South Indian Bank	30.50	943	16.35	1272	31.22	19.45	3	3.46	30	10.36	3.99	965	58.73	14	34.76	53.94	1911	78.54	1316	76.35		
30	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		
31	Tamilnad Mercantile Bank	1.96	0	0.00	0	0.00	3.76	0	0.00	0	0.00	0.54	0	0.00	0	0.00	6.27	0	0.00	0	0.00		
32	Yes Bank	41.90	0	0.00	0	0.00	18.94	0	0.00	0	0.00	21.99	21340	121.28	112544	326.94	82.83	21340	121.28	112544	326.94		
	Total Private Sector Banks	5040.24	69073	1863.48	138014	3427.59	3978.31	150555	1489.76	975793	2816.37	8890.04	346842	3355.86	3115555	7438.02	17908.59	566470	6709.10	4229362	13681.98		
33	Odisha Gramene Bank	5025.36	228937	1920.27	534776	3551.63	336.87	318	22.99	94966	2017.27	441.56	4492	33.13	88536	2326.51	5803.79	233747	1976.39	718278	7895.41		
	Total of RRB	5025.36	228937	1920.27	534776	3551.63	336.87	318	22.99	94966	2017.27	441.56	4492	33.13	88536	2326.51	5803.79	233747	1976.39	718278	7895.41		
34	AU Small Finance Bank	14.46	0	0.00	0	0.00	158.31	1721	8.36	0	0.00	41.04	4768	30.41	33366	76.81	213.80	6489	38.77	33366	76.81		
35	ESAF Small Finance Bank	3.76	0	0.00	0	0.00	217.16	4238	119.37	39109	82.12	104.79	1103	5.88	15267	99.69	325.71	5341	125.25	54376	181.81		
36	Jana Small Finance Bank	89.50	0	0.00	0	0.00	732.88	0	0.00	134805	452.79	29.54	17180	133.11	0	0.00	851.91	17180	133.11	134805	452.79		
37	Suryoday Small Finance Bank	75.32	0	0.00	0	0.00	521.42	32707	224.21	148295	503.20	259.86	8086	53.63	64957	164.04	856.59	40793	277.84	213252	667.24		
38	Ujjivan Small Finance Bank	32.88	50	1.00	110	1.11	203.02	2908	22.86	8778	40.58	44.83	12623	89.90	42508	173.86	280.73	15581	113.76	51396	215.55		
39	Unity Small Finance Bank	38.74	0	0.00	0	0.00	241.29	8912	49.56	40518	105.66	70.22	13980	81.43	121044	309.74	350.25	22892	130.99	161562	415.40		
40	Utkarsh Small Finance Bank	63.91	0	0.00	0	0.00	451.17	319	0.98	75698	177.75	167.00	2302	11.24	28341	66.31	682.07	2621	12.22	104039	244.06		
	Total Small Finance Bank	318.57	50	1.00	110	1.11	2525.25	50805	425.34	447203	1362.10	717.26	60042	405.60	305483	890.44	3561.07	110897	831.94	752796	2253.65		
41	Orissa State Co-Op. Bank	23730.10	1907496	10560.15	3331587	21854.29	72.90	148	6.39	7933	63.70	545.70	7464	109.98	18760	351.27	24348.70	1915108	10676.51	3358280	22269.25		
	Grand Total	57430.22	2945232	25906.31	5734854	52817.29	11676.26	232932	4089.39	1781311	12086.92	25218.55	574515	12537.53	3973486	28030.88	94325.04	3752679	42533.23	11489651	92935.09		

FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 30.09.2025

(Amount in Crores)

Sl	Name of Bank	New No. of KCCs issued from 01.04.2025 to 30.09.2025			Balance O/S as on 30.09.2025	
		A/c	Amt.	Avg loan Size in Rs.	A/c	Amt
1	Bank of Baroda	2547	38.92	152807.22	16252	139.20
2	Bank of India	32273	231.55	71747.28	107557	534.99
3	Bank of Maharashtra	11	0.23	209090.91	51	0.74
4	Canara Bank	2402	16.82	70024.98	26796	193.74
5	Central Bank of India	648	4.92	75925.93	3211	24.14
6	Indian Bank	1169	10.38	88793.84	14979	105.05
7	Indian Overseas Bank	2948	31.34	106309.36	14121	119.08
8	Punjab & Sind Bank	0	0.00	#DIV/0!	100	1.24
9	Punjab National Bank	2514	41.70	165871.12	82295	851.49
10	State Bank of India	374990	5464.09	145712.95	916366	12903.04
11	UCO Bank	13978	222.11	158899.70	50657	988.72
12	Union Bank of India	12356	164.34	133004.21	34790	371.72
Public Sector Banks		445836	6226.40	139656.73	1267175	16233.15
13	Axis Bank	12383	402.70	325203.91	16393	1684.68
14	Bandhan Bank	4	0.01	25000.00	54	0.38
15	Catholic Syrian Bank	0	0.00	#DIV/0!	0	0.00
16	City Union Bank	0	0.00	#DIV/0!	0	0.00
17	DBS Bank(e-LiVB)	0	0.00	#DIV/0!	0	0.00
18	DCB Bank	142	21.76	1532394.37	2332	378.42
19	Federal Bank	430	6.89	160232.56	955	23.58
20	HDFC Bank	12349	242.94	196728.48	157082	1160.41
21	ICICI Bank	1555	53.81	346045.02	2578	224.32
22	IDBI Bank	1284	3.63	28271.03	12205	82.40
23	IDFC Bank	238	18.80	789915.97	316	34.36
24	Indus Ind Bank	0	0.00	#DIV/0!	0	0.00
25	Karnatak Bank	167	5.26	314970.06	0	0.00
26	Karur Vysya Bank	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0.00	#DIV/0!	0	0.00
28	RBL Bank	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank	0	0.00	#DIV/0!	0	0.00
30	Standard Chartered Bank	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	#DIV/0!	0	0.00
32	Yes Bank	0	0.00	#DIV/0!	0	0.00
Private Sector Banks		28552	755.80	264710.00	191915	3588.55
33	Odisha Grammeen Bank	245211	1619.16	66031.30	3035608	19553.53
Regional Rural Banks		245211	1619.16	66031.30	437520	2911.30
34	AU Small Finance Bank	0	0.00	#DIV/0!	0	0.00
35	ESAF Small Finance Bank	0	0.00	#DIV/0!	0	0.00
36	Jana Small Finance Bank	0	0.00	#DIV/0!	0	0.00
37	Suryoday Small Finance Bank	0	0.00	#DIV/0!	0	0.00
38	Ujjivan Small Finance Bank	0	0.00	#DIV/0!	0	0.00
39	Unity Small Finance Bank	0	0.00	#DIV/0!	0	0.00
40	Utkarsh Small Finance Bank	0	0.00	#DIV/0!	0	0.00
Small Finance Bank		0	0.00	#DIV/0!	0	0.00
41	Orissa State Co-Op. Bank	1616214	8949.18	55371.26	3035608	19553.53
OSCB Total		1616214	8949.18	55371.26	3035608	19553.53
Grand Total		2335813	17550.54	75136.75	4932218	42286.53

PERFORMANCE UNDER BALARAM SCHEME AS OF 30.09.2025

Sl. No.	Name of the Bank	Target 2025-26	JLG sponsored to bank	JLGs disbursed	JLGs Pending
1	Orissa State Co-Op. Bank	10,744	568	564	4
2	State Bank of India	429	5	5	0
3	Punjab National Bank	452	4	4	0
4	UCO Bank	420	4	2	2
5	Central Bank of India	262	0	0	0
6	Bank of Baroda	161	0	0	0
7	Bank of India	304	10	0	10
8	Canara Bank	211	12	0	12
9	Odisha Grameen Bank	580	0	0	0
10	Indian Overseas Bank	1529	33	0	33
11	Union Bank of India	545	0	0	0
12	Indian Bank	319	0	0	0
13	Bandhan Bank	361	0	0	0
14	HDFC Bank	275	0	0	0
15	Axis Bank	124	0	0	0
16	ICICI Bank	1958	0	0	0
17	Utkarsh SFB	143	0	0	0
18	Jana SFB	42	0	0	0
19	Suryoday SFB	27	0	0	0
20	IDBI Bank	437	0	0	0
21	DCB Bank	93	0	0	0
22	Indus Ind Bank	40	0	0	0
23	IDFC Bank	46	0	0	0
24	Bank of Maharashtra	85	0	0	0
25	Federal Bank	2	0	0	0
26	Ujjivan SFB	4	0	0	0
27	Punjab & Sind Bank	14	0	0	0
28	ESAF SFB	6	0	0	0
29	UNITY SFB	6	0	0	0
30	Kotak Mahindra Bank	2	0	0	0
31	AU SFB	6	0	0	0
32	DBS Bank	19	0	0	0
33	RBL Bank	133	0	0	0
34	The South Indian Bank	37	0	0	0
35	Karnatak Bank	160	0	0	0
36	Karur Vysya Bank	9	0	0	0
37	Yes Bank	15	0	0	0
	TOTAL	20,000	636	575	61

FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF) as of 30.09.2025

(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	181	122	71.76	112	54.22	40	19
2	Bank of India	551	404	203.93	392	159.74	95	52
3	Bank of Maharashtra	4	2	1.52	2	1.37	1	1
4	Canara Bank	128	77	214.18	76	171.23	46	5
5	Central Bank of India	53	34	17.63	29	15.15	15	4
6	Indian Bank	110	79	75.97	73	58.30	24	7
7	Indian Overseas Bank	45	33	10.55	29	9.37	8	4
8	Punjab & Sind Bank	4	0	0.00	0	0.00	3	1
9	Punjab National Bank	843	653	338.13	618	231.14	125	65
10	State Bank of India	2200	1481	547.60	1224	392.49	415	304
11	UCO Bank	176	121	80.95	91	43.86	35	20
12	Union Bank of India	394	240	162.26	185	86.65	80	74
Public Sector Banks		4689	3246	1724.48	2831	1223.52	887	556
13	Axis Bank	31	11	15.02	10	13.98	16	4
14	Bandhan Bank	1	0	0.00	0	0.00	0	1
15	City Union Bank	0	0	0.00	0	0.00	0	0
16	DBS (e-Laxmi Vilas)	0	0	0	0	0	0	0
17	DCB Bank Ltd	1	0	0.00	0	0.00	1	0
18	Federal Bank	5	3	5.95	2	2.15	1	1
19	HDFC Bank	401	196	195.48	177	166.97	112	93
20	ICICI Bank	11	3	4.84	3	3.34	8	0
21	IDBI Bank	54	30	32.12	28	28.22	23	1
22	IDFC First Bank	2	0	0.00	0	0.00	0	2
23	Indus Ind Bank	0	0	0.00	0	0.00	0	0
24	Karnatak Bank	27	10	2.61	10	2.56	8	9
25	Karur Vysya Bank	2	1	1.28	1	1.28	1	0
26	Kotak Mahindra Bank	9	3	9.58	2	2.21	6	0
27	RBL Bank	0	0	0	0	0	0	0
28	South Indian Bank	1	0	0.00	0	0.00	1	0
29	Standard Chartered Bank	0	0	0	0	0	0	0
30	Tamilnadu Mercantile Bank	0	0	0	0	0	0	0
31	Yes Bank	2	0	0.00	0	0.00	2	0
Private Sector Banks		547	257	266.88	233	220.71	179	111
32	Odisha Grameen Bank	44	19	9.95	17	8.70	12	13
RRBs		44	19	9.95	17	8.70	12	13
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		5281	3522	2001.31	3081	1452.93	1078	681
40	Agriwise Finserv Ltd	1	0	0.00	0	0.00	0	1
41	NABKISAN Finance Ltd	56	38	1.57	38	1.48	12	6
42	Samunnati FIS PVT Ltd	1	0	0.00	0	0.00	0	1
GRAND TOTAL		5339	3560	2002.88	3119	1454.41	1090	689

PROGRESS UNDER MIDH as on 30.09.2025

Sl. No.	Name of the bank	Received proposals		Sanctioned Projects		Rejected Projects by Bank		Pending Proposals	
		Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost	Nos.	Project Cost
1	State Bank of India	60	146.51	46	114.47	0	0.00	14	32.04
2	OSCB	50	136.83	43	122.17	0	0.00	7	14.66
3	Odisha Grameen Bank	39	84.40	36	79.98	1	2.49	2	1.93
4	Punjab National Bank	31	57.47	26	31.25	2	17.22	3	9.00
5	Bank of India	26	80.10	26	80.10	0	0.00	0	0.00
6	Canara Bank	12	249.82	11	234.82	1	15.00	0	0.00
7	Indian Bank	9	14.78	7	12.78	0	0.00	2	2.00
8	Bank of Baroda	7	35.50	6	20.50	0	0.00	1	15.00
9	UCO Bank	7	11.36	3	3.98	1	2.38	3	5.00
10	ICICI Bank	2	30.00	2	30.00	0	0.00	0	0.00
11	Indian Overseas Bank	2	16.00	2	16.00	0	0.00	0	0.00
12	Bank of Maharashtra	2	17.00	2	17.00	0	0.00	0	0.00
13	Central Bank of India	2	4.15	2	4.15	0	0.00	0	0.00
14	Union Bank of India	1	1.00	0	0.00	0	0.00	1	1.00
	TOTAL	250	884.92	212	767.20	5	37.09	33	80.63

Financing under various Allied Agriculture schemes as on 30.09.2025

Sl	Name of Bank	Dairy				Poultry				Fishery				AH-Sheep/Goatery/Piggery				Total Allied Sector			
		Disbursement (01.04.2025 to 30.09.2025)		Balance outstanding as on 30.09.2025		Disbursement (01.04.2025 to 30.09.2025)		Balance outstanding as on 30.09.2025		Disbursement (01.04.2025 to 30.09.2025)		Balance outstanding as on 30.09.2025		Disbursement (01.04.2025 to 30.09.2025)		Balance outstanding as on 30.09.2025		Disbursement (01.04.2025 to 30.09.2025)		Balance outstanding as on 30.09.2025	
		A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt
1	Bank of Baroda	2152	27.35	4418	57.95	2277	33.15	6642	145.73	1073	17.23	2200	58.60	1349	7.49	2759	60.72	6851	85.23	16019	323.00
2	Bank of India	3276	54.80	5327	77.93	1876	83.83	2512	127.83	1949	64.35	3825	80.94	923	16.21	1523	22.99	7724	218.99	13187	309.70
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.55	0	0.00	0	0.00	0	0.00	1	0.55
4	Canara Bank	1738	24.52	9165	116.58	245	45.42	2129	60.55	303	51.14	4483	53.25	222	8.07	2009	43.18	2508	129.15	17786	273.56
5	Central Bank of India	238	6.88	895	15.03	45	3.70	185	13.00	98	3.60	299	14.95	3	0.48	203	1.95	384	14.67	1582	44.93
6	Indian Bank	1103	56.66	3089	84.61	29	2.66	174	23.25	47	2.44	149	6.08	2008	76.66	5817	186.51	3187	138.43	9229	300.44
7	Indian Overseas Bank	3069	27.28	17116	306.57	1608	31.57	6854	144.18	1643	30.52	13357	75.55	0	2.11	13634	147.41	6220	91.48	50961	673.71
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	0	0.00	0	0.00
9	Punjab National Bank	210	126.63	1744	49.00	124	107.50	511	41.36	78	35.72	324	11.83	78	26.17	2096	66.01	490	296.02	4675	168.19
10	State Bank of India	90	350.03	110670	725.29	78	450.46	601	719.28	61	170.01	815	319.80	163	91.83	745	500.81	392	1062.34	112831	2265.18
11	UCO Bank	5487	58.14	436	172.17	358	74.38	468	145.33	476	27.69	1265	374.65	212	14.12	134	48.98	6533	174.33	2303	741.13
12	Union Bank of India	2993	134.82	7259	196.51	3285	148.30	7979	216.16	2824	128.08	6886	186.69	1904	87.63	4718	127.73	11006	498.83	26842	727.09
	Public Sector Banks	20356	867.12	160119	1801.64	9525	980.77	28055	1636.67	8552	530.79	33604	1182.88	6862	330.79	33638	1206.29	45295	2709.46	255416	5827.47
13	Axis Bank	434	9.41	1632	29.98	912	52.29	1866	62.10	1832	159.47	4051	187.25	0	0.00	0	0.00	3178	221.18	7549	279.33
14	Bandhan Bank	5028	44.12	11730	63.84	1147	11.01	3653	15.90	2614	21.14	5729	25.06	4090	28.17	9291	34.05	12879	104.44	30403	138.84
15	Catholic Syrian 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	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
17	DBS Bank(e-LVB)	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
18	DCB Bank Ltd	5741	30.43	60474	126.74	0	0.00	8	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5741	30.43	60482	126.74
19	Federal Bank	5	0.08	18381	25.57	6	0.19	1933	3.20	3	0.90	74	0.92	1	0.05	9	0.08	15	1.22	20397	29.77
20	HDFC Bank	1474	10.61	13276	48.04	1456	22.71	2332	33.46	628	3.83	638	3.28	1719	10.43	1721	10.65	5277	47.58	17967	95.42
21	ICICI Bank	311	1.36	2497	41.94	34	0.12	348	5.15	43	14.47	298	5.56	0	0.00	0	0.00	388	15.95	3143	52.65
22	IDBI Bank	0	0.00	148	2.65	40	11.11	113	39.15	0	0.00	1402	12.06	0	0.00	0	0.00	40	11.11	1663	53.86
23	IDFC Bank	13587	75.12	90974	250.84	213	1.25	1853	4.96	1205	6.24	6781	18.11	1357	7.44	9667	27.08	16362	90.06	109275	300.99
24	Indus Ind Bank	11078	45.72	83349	175.50	22344	93.57	143060	310.87	7254	30.37	51175	107.73	67035	304.02	429173	932.61	107711	473.68	706757	1526.70
25	Karnataka Bank	0	0.00	0	0.00	131	4.14	508	13.56	30	57.22	64	52.60	145	40.59	288	56.90	306	101.95	840	123.05
26	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
27	Kotak Mahindra 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
28	RBL Bank	2493	14.77	4263	19.28	273	1.47	548	2.12	1418	8.12	2267	10.11	6827	39.10	10209	47.15	11011	63.47	17287	78.66
29	South Indian Bank	18	4.58	24	3.80	3	3.46	6	6.57	0	0.00	0	0.00	0	0.00	0	0.00	21	8.05	30	10.36
30	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
31	Tamilnad 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	0	0.00	0	0.00
32	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	40169	236.21	286748	788.18	26559	201.33	156228	497.02	15027	301.77	72479	422.66	81174	429.81	460338	1108.51	162929	1169.10	975793	2816.37
33	Odisha Gramineen Bank	340	2.60	24703	588.84	33	17.86	30646	694.48	255	4.06	7687	180.13	30	1.07	31930	553.83	658	25.59	94966	2017.27
	RRB	340	2.60	24703	588.84	33	17.86	30646	694.48	255	4.06	7687	180.13	30	1.07	31930	553.83	658	25.59	94966	2017.27
34	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	ESAF Small Finance Bank	1089	5.80	29578	59.51	91	0.46	1486	3.26	1071	5.43	8045	19.35	0	0.00	0	0.00	2251	11.69	39109	82.12
36	Jana Small Finance Bank	17180	133.11	134805	452.79	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	17180	133.11	134805	452.79
37	Suryoday Small Finance Bank	796	5.30	5325	15.83	30308	208.31	135032	464.89	22	0.15	583	1.36	1254	8.46	7355	21.12	32380	222.23	148295	503.20
38	Ujivan Small Finance Bank	52	0.46	364	1.78	0	0.00	0	0.00	0	0.00	0	0.00	2908	22.86	8414	38.80	2960	23.32	8778	40.58
39	Unity Small Finance Bank	0	0.00	240	0.90	158	1.07	410	1.94	256	1.64	938	3.66	3090	20.51	38930	99.15	3504	23.22	40518	105.66
40	Utkarsh Small Finance Bank	1164	5.58	64338	151.09	101	0.33	3788	8.89	86	0.13	1514	3.56	132	0.53	6058	14.22	1483	6.56	75698	177.75
	Total Small Finance Bank	20281	150.26	234650	681.90	30658	210.17	140716	478.98	1435	7.35	11080	27.94	7384	52.35	60757	173.29	59758	420.13	447203	1362.10
41	Orissa State Co-Op. Bank	151	2.96	5137	31.81	34	3.22	618	15.64	57	1.02	621	8.57	10	0.34	1557	7.68	252	7.54	7933	63.70
	TOTAL	81297	1259.14	711357	3892.36	66809	1413.36	356263	3322.78	25326	844.98	125471	1822.17	95460	814.35	588220	3049.60	268892	4331.82	1781311	12086.92

BANKWISE PROGRESS UNDER MKUY AS OF 30.09.2025

Sl	Name of Bank	No. of applications Sponsored	No. of applications Sanctioned	No. of applications Rejected	No. of applications Pending
1	Bank of Baroda	420	226	82	112
2	Bank of India	749	420	99	230
3	Bank of Maharashtra	23	11	2	10
4	Canara Bank	456	243	138	75
5	Central Bank of India	172	93	38	41
6	Indian Bank	302	155	44	103
7	Indian Overseas Bank	135	72	28	35
8	Punjab & Sind Bank	39	10	4	25
9	Punjab National Bank	1,403	837	192	374
10	State Bank of India	3,279	1,742	810	727
11	UCO Bank	400	227	86	87
12	Union Bank of India	644	313	123	208
Public Sector Banks		8022	4349	1646	2027
13	Axis Bank	67	28	13	26
14	Bandhan Bank	2	0	0	2
15	City Union Bank	0	0	0	0
16	DBS (e-Laxmi Vilas Bank)	0	0	0	0
17	DCB Bank Ltd	12	2	0	10
18	Federal Bank	13	6	1	6
19	HDFC Bank	266	114	20	132
20	ICICI Bank	66	34	10	22
21	IDBI Bank	224	103	63	58
22	IDFC First Bank	4	2	0	2
23	Indus Ind Bank	1	0	0	1
24	Karnatak Bank	26	15	0	11
25	Karur Vysya Bank	1	0	0	1
26	Kotak Mahindra Bank	10	7	0	3
27	RBL Bank	0	0	0	0
28	South Indian Bank	1	0	1	0
29	Standard Chartered Bank	0	0	0	0
30	Tamilnadu Mercantile Bank	0	0	0	0
31	Yes Bank	0	0	0	0
Private Sector Banks		693	311	108	274
32	Odisha Grameen Bank	389	197	133	59
RRBs		389	197	133	59
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	573	254	201	118
Total of Co-op Bank		573	254	201	118
TOTAL		9677	5111	2088	2478

Annexure-25**BANKWISE AH KCC CAMP 30.09.2025**

Sl No	Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Indian Overseas Bank	6808	674	988	5146
2	Union Bank of India	3251	750	462	2039
3	State Bank of India	25189	9043	288	15858
4	Punjab National Bank	3021	742	173	2106
5	Bank of Baroda	2146	540	124	1482
6	Cooperative Bank	16758	3449	119	13190
7	Central Bank of India	981	144	110	727
8	Canara Bank	2221	603	72	1546
9	Bank of India	2960	1308	20	1632
10	Indian Bank	1936	630	16	1290
11	IDBI Bank Ltd.	74	14	14	46
12	UCO Bank	3724	1252	9	2463
13	Punjab & Sind Bank	116	18	5	93
14	Bank of Maharashtra	2	0	0	2
Grand Total		69,187	19,167	2,400	47,620

Annexure-25**DISTRICTWISE AH KCC CAMP 30.09.2025**

Sl No	District Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Kendujhar	2405	1159	887	359
2	Puri	9290	2523	478	6,289
3	Balangir	1575	454	260	861
4	Ganjam	2683	563	161	1,959
5	Cuttack	3892	1602	105	2,185
6	Jagatsinghapur	1220	195	79	946
7	Koraput	1279	462	74	743
8	Nabarangpur	1408	445	74	889
9	Malkangiri	2125	313	62	1,750
10	Dhenkanal	2780	1153	46	1,581
11	Kandhamal	760	132	45	583
12	Kalahandi	1037	229	26	782
13	Nuapada	513	145	23	345
14	Sambalpur	1218	556	20	642
15	Subarnapur	384	159	19	206
16	Kendrapara	15764	3021	17	12,726
17	Bargarh	1485	720	15	750
18	Jharsuguda	267	75	6	186
19	Rayagada	2063	596	3	1,464
20	Anugul	3147	716	-	2,431
21	Baleshwar	4342	1386	-	2,956
22	Baudh	282	12	-	270
23	Bhadrak	1738	300	-	1,438
24	Debagarh	78	45	-	33
25	Gajapati	636	204	-	432
26	Jajapur	1390	275	-	1,115
27	Khordha	1389	540	-	849
28	Mayurbhanj	1557	651	-	906
29	Nayagarh	565	42	-	523
30	Sundargarh	1915	494	-	1,421
TOTAL		69,187	19,167	2,400	47,620

Annexure-25**BANKWISE FISHERIES KCC CAMP 30.09.2025**

Sl No	Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Indian Overseas Bank	465	25	88	352
2	State Bank of India	2448	570	54	1824
3	Cooperative Bank	6854	1493	29	5332
4	Canara Bank	205	38	22	145
5	Punjab National Bank	255	42	20	193
6	Union Bank of India	283	64	16	203
7	Bank of Baroda	167	25	6	136
8	Central Bank of India	237	31	2	204
9	Bank of India	277	113	1	163
10	UCO Bank	376	95	1	280
11	IDBI Bank Ltd.	17	0	1	16
12	Indian Bank	257	48	0	209
13	Bank of Maharashtra	0	0	0	0
14	Punjab & Sind Bank	4	0	0	4
Grand Total		11,845	2,544	240	9,061

Annexure-25					
DISTRICTWISE FISHERIES KCC CAMP 30.09.2025					
Sl No	District Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	No of Applications Rejected
1	Puri	369	51	57	261
2	Kendrapara	6048	1276	51	4721
3	Ganjam	290	62	42	186
4	Kalahandi	138	13	27	98
5	Balangir	153	91	21	41
6	Dhenkanal	170	13	13	144
7	Baleshwar	866	224	10	632
8	Nabarangpu	110	60	8	42
9	Jharsuguda	131	18	4	109
10	Nuapada	169	80	4	85
11	Jagatsinghap	161	26	3	132
12	Anugul	57	6	0	51
13	Bargarh	171	70	0	101
14	Baudh	28	1	0	27
15	Bhadrak	273	27	0	246
16	Cuttack	204	66	0	138
17	Debagarh	31	6	0	25
18	Gajapati	75	7	0	68
19	Jajapur	240	36	0	204
20	Kandhamal	7	3	0	4
21	Kendujhar	13	10	0	3
22	Khordha	230	49	0	181
23	Koraput	30	0	0	30
24	Malkangiri	466	51	0	415
25	Mayurbhanj	312	160	0	152
26	Nayagarh	673	27	0	646
27	Rayagada	54	3	0	51
28	Sambalpur	132	40	0	92
29	Subarnapur	11	2	0	9
30	Sundargarh	233	66	0	167
TOTAL		11,845	2,544	240	9,061

Target under eNWR based Pledge Finance under Agriculture 2025-26

Rupees in Crores

S1	BANKS	Target under eNWR based Pledge Finance under Agriculture
1	Bank of Baroda	0.11
2	Bank of India	0.33
3	Bank of Maharashtra	0.02
4	Canara Bank	0.18
5	Central Bank of India	0.05
6	Indian Bank	0.15
7	Indian Overseas Bank	0.08
8	Punjab & Sind Bank	0.00
9	Punjab National Bank	0.29
10	State Bank of India	1.45
11	UCO Bank	0.20
12	Union Bank of India	0.32
Public Sector Banks		3.17
13	Axis Bank	0.24
14	Bandhan Bank	0.08
15	Catholic Syrian Bank	0.00
16	City Union Bank	0.00
17	DBS Bank(e-LVB)	0.00
18	DCB Bank	0.06
19	Federal Bank	0.05
20	HDFC Bank	0.10
21	ICICI Bank	0.22
22	IDBI Bank	0.02
23	IDFC Bank	0.06
24	Indus Ind Bank	0.34
25	Karnatak Bank Ltd.	0.03
26	Karur Vysya Bank	0.00
27	Kotak Mahindra Bank	0.09
28	RBL Bank	0.03
29	South Indian Bank	0.00
30	Standard Chartered Bank	0.00
31	Tamilnad Mercantile Bank	0.00
32	Yes Bank	0.01
Private Sector Banks		1.33
33	Odisha Grameen Bank	0.43
Regional Rural Banks		0.43
34	AU Small Finance Bank	0.02
35	ESAF Small Finance Bank	0.02
36	Jana Small Finance Bank	0.06
37	Suryoday Small Finance Bank	0.06
38	Ujjivan Small Finance Bank	0.02
39	Unity Small Finance Bank	0.03
40	Utkarsh Small Finance Bank	0.05
Small Finance Bank		0.26
41	Orissa State Co-Op. Bank	1.81
TOTAL		7.00

PRIORITY SECTOR-Credit Flow to Micro Small Medium Enterprises(MSME)Sectors from 01.04.2025 to 30.09.2025												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	12027	1077.30	209	540.80	107	273.65	340	18.13	337	7.96	13020	1917.83
2	Bank of India	16541	1566.35	488	1261.09	195	385.82	1691	32.09	0	0.00	18915	3245.34
3	Bank of Maharashtra	844	222.69	23	67.55	9	109.04	0	0.00	0	0.00	876	399.27
4	Canara Bank	7159	798.85	214	850.29	36	730.06	126	7.81	20	3.74	7555	2390.76
5	Central Bank of India	7662	726.04	206	204.57	0	0.00	211	9.90	0	0.00	8079	940.51
6	Indian Bank	9376	1051.92	464	844.41	56	458.73	1	0.00	0	0.00	9897	2355.06
7	Indian Overseas Bank	15336	755.29	336	1129.97	4	110.65	0	0.00	0	0.00	15676	1995.91
8	Punjab & Sind Bank	617	54.91	11	8.68	2	2.56	2	0.05	0	0.00	632	66.20
9	Punjab National Bank	9443	1102.34	953	966.38	96	597.08	6	0.17	0	0.00	10498	2665.97
10	State Bank of India	72453	8673.76	4582	9199.31	627	8218.13	35	0.31	0	0.00	77697	26091.52
11	UCO Bank	16131	879.88	1655	1131.61	877	948.50	30	2.14	0	0.00	18693	2962.13
12	Union Bank of India	18276	1878.68	794	1282.75	59	526.26	37	2.13	0	0.00	19166	3689.82
Total Public Sector Banks		185865	18788.01	9935	17487.40	2068	12360.48	2479	72.73	357	11.70	200704	48720.32
13	Axis Bank	1840	806.50	943	1345.88	184	852.41	0	0.00	0	0.00	2967	3004.79
14	Bandhan Bank	19934	245.53	102	45.59	51	29.08	0	0.00	0	0.00	20087	320.20
15	Catholic Syrian Bank	3	0.26	14	5.81	0	0.00	0	0.00	0	0.00	17	6.07
16	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	DBS Bank(e-LVB)	14	17.44	11	8.37	0	0.00	0	0.00	0	0.00	25	25.81
18	DCB Bank	143	29.41	12	14.09	1	0.00	0	0.00	0	0.00	156	43.50
19	Federal Bank	226	68.16	40	146.01	15	233.94	5	0.41	0	0.00	286	448.53
20	HDFC Bank	6115	1776.85	2213	2576.85	452	1170.28	0	0.00	0	0.00	8780	5523.98
21	ICICI Bank	4071	1705.00	1883	2503.74	295	1003.78	0	0.00	0	0.00	6249	5212.52
22	IDBI Bank	2839	457.06	91	197.27	1	0.46	7	0.96	5899	237.03	8837	892.78
23	IDFC Bank	2127	132.97	112	19.14	23	4.45	0	0.00	0	0.00	2262	156.56
24	Indus Ind Bank	11449	597.40	288	684.57	6	52.03	0	0.00	0	0.00	11743	1334.00
25	Karnatak Bank	0	0.00	17	0.11	48	0.35	0	0.00	0	0.00	65	0.46
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	0.40	1	0.40
27	Kotak Mahindra Bank	578	223.23	117	295.70	35	296.52	0	0.00	0	0.00	730	815.45
28	RBL Bank	7	5.37	2	2.20	5	42.18	0	0.00	0	0.00	14	49.75
29	South Indian Bank	1	0.15	2	2.03	0	0.00	0	0.00	0	0.00	3	2.18
30	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	3	0.32	0	0.00	0	0.00	0	0.00	0	0.00	3	0.32
32	Yes Bank	321	80.51	140	106.54	62	50.03	0	0.00	0	0.00	523	237.08
Total Private Sector Banks		49671	6146.17	5987	7953.90	1178	3735.51	12	1.38	5900	237.43	62748	18074.38
33	Odisha Grameen Bank	29084	746.72	10	19.58	0	0.00	106	11.18	0	0.00	29200	777.48
Total of RRBs		29084	746.72	10	19.58	0	0.00	106	11.18	0	0.00	29200	777.48
34	AU Small Finance Bank	381	22.85	4	3.58	0	0.00	0	0.00	0	0.00	385	26.43
35	ESAF Small Finance Bank	1081	9.38	0	0.00	0	0.00	0	0.00	0	0.00	1081	9.38
36	Jana Small Finance Bank	4218	50.89	4	3.50	0	0.00	0	0.00	0	0.00	4222	54.39
37	Suryoday Small Finance Bank	2441	41.86	29	2.62	0	0.00	0	0.00	0	0.00	2470	44.47
38	Ujjivan Small Finance Bank	6438	45.64	0	0.00	12	0.20	0	0.00	0	0.00	6450	45.84
39	Unity Small Finance Bank Ltd	365	4.94	1	0.31	0	0.00	0	0.00	363	6.33	729	11.58
40	Utkarsh Small Finance Bank	42	10.39	0	0.00	0	0.00	0	0.00	0	0.00	42	10.39
Total Small Finance Bank		14966	185.95	38	10.01	0	0.00	0	0.00	363	6.33	15379	202.49
41	Orissa State Co-Op. Bank	19	0.28	0	0.00	0	0.00	178	1.50	183	4.80	380	6.57
Total of Co-op Bank		19	0.28	0	0.00	0	0.00	178	1.50	183	4.80	380	6.57
Grand Total		279605	25867.14	15970	25470.88	3246	16095.99	2775	86.78	6803	260.26	308411	67781.24

Annexure - 27

PRIORITY SECTOR-Credit Flow to Micro,Small & Medium Enterprises(MSME)Sectors-Balance Outstanding as on 30.09.2025												Amount in Crores	
Sl. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi Village		Others under MSME		Total MSME Sector	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	33981	2298.51	488	696.80	422	312.08	758	34.35	758	34.35	36407	3376.10
2	Bank of India	76018	2752.64	940	1297.46	500	414.21	4577	127.91	0	0.00	82035	4592.22
3	Bank of Maharashtra	2079	585.81	57	99.25	3	11.18	2	0.00	0	0.00	2141	696.25
4	Canara Bank	38335	2041.89	1342	752.00	95	564.47	2874	98.79	338	9.18	42984	3466.33
5	Central Bank of India	18801	729.33	302	160.49	17	100.66	1018	13.25	0	0.00	20138	1003.73
6	Indian Bank	20989	1400.80	661	944.87	70	407.72	9	0.13	0	0.00	21729	2753.52
7	Indian Overseas Bank	60283	1096.72	971	815.52	58	240.11	0	0.00	0	0.00	61312	2152.35
8	Punjab & Sind Bank	0	0.00	26	32.28	2	3.23	4	0.10	0	0.00	32	35.61
9	Punjab National Bank	49367	2571.40	4448	1422.74	349	676.79	24	0.53	0	0.00	54188	4671.46
10	State Bank of India	116265	18706.61	7237	13121.71	775	8342.14	40	0.42	6078	87.13	130395	40258.02
11	UCO Bank	122727	2613.12	27138	2196.10	2270	1189.03	1387	367.51	912	261.24	154434	6627.00
12	Union Bank of India	44199	2788.23	1285	1179.72	117	598.68	76	4.25	0	0.00	45677	4570.88
Total Public Sector Banks		583044	37585.07	44895	22718.94	4678	12860.31	10769	647.25	8086	391.90	651472	74203.47
13	Axis Bank	10429	1833.45	3652	1844.91	1002	919.94	0	0.00	0	0.00	15083	4598.30
14	Bandhan Bank	65032	575.88	224	124.55	152	71.08	0	0.00	0	0.00	65408	771.51
15	Catholic Syrian Bank	0	0.00	7	3.64	0	0.00	0	0.00	0	0.00	7	3.64
16	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	DBS Bank(e-LVB)	15	6.10	6	8.03	0	0.00	0	0.00	0	0.00	21	14.13
18	DCB Bank	1862	209.65	79	46.82	7	1.57	0	0.00	0	0.00	1948	258.04
19	Federal Bank	15031	111.56	166	66.59	58	38.97	0	0.00	0	0.00	15255	217.12
20	HDFC Bank	20580	3670.79	6853	3554.49	1833	1452.85	0	0.00	0	0.00	29266	8678.13
21	ICICI Bank	13349	3223.06	5053	2923.56	1085	1044.90	0	0.00	0	0.00	19487	7191.52
22	IDBI Bank	4846	644.87	116	263.95	0	0.00	11	2.10	14282	1132.13	19255	2043.05
23	IDFC Bank	7505	547.40	567	100.69	137	28.84	0	0.00	0	0.00	8209	676.93
24	Indus Ind Bank	60048	1582.57	625	213.42	211	199.09	0	0.00	0	0.00	60884	1995.09
25	Karnatak Bank	0	0.00	27	1.73	253	1.60	0	0.00	0	0.00	280	3.33
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	4025	629.75	833	353.31	188	396.56	0	0.00	0	0.00	5046	1379.62
28	RBL Bank	2	0.93	1	1.10	2	21.86	0	0.00	0	0.00	5	23.89
29	South Indian Bank	5	0.16	0	0.00	0	0.00	0	0.00	0	0.00	5	0.16
30	Standard Chartered Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	3	0.32	0	0.00	0	0.00	0	0.00	0	0.00	3	0.32
32	Yes Bank	1600	268.32	679	202.24	187	164.52	0	0.00	0	0.00	2466	635.07
Total Private Sector Banks		204332	13304.82	18888	9709.01	5115	4341.78	11	2.10	14282	1132.13	242628	28489.84
33	Odisha Gramya Bank	80454	1702.45	29	86.83	0	0.00	3185	40.29	153073	1441.57	236741	3271.15
Total of RRBs		80454	1702.45	29	86.83	0	0.00	3185	40.29	153073	1441.57	236741	3271.15
34	AU Small Finance Bank	2146	61.77	13	14.47	0	0.00	0	0.00	0	0.00	2159	76.23
35	ESAF Small Finance Bank	7981	25.18	0	0.00	0	0.00	0	0.00	0	0.00	7981	25.18
36	Jana Small Finance Bank	12463	268.24	30	13.07	0	0.00	0	0.00	0	0.00	12493	281.31
37	Suryoday Small Finance Bank	9546	89.75	68	19.00	1	0.13	0	0.00	0	0.00	9615	108.89
38	Ujjivan Small Finance Bank	25807	111.16	3	1.68	18	3.33	0	0.00	0	0.00	25828	116.17
39	Unity Small Finance Bank Limit	7036	32.95	6	2.91	0	0.00	0	0.00	4342	27.87	11384	63.73
40	Utkarsh Small Finance Bank	1347	55.38	0	0.00	1	0.40	0	0.00	0	0.00	1348	55.78
Total Small Finance Bank		66326	644.43	120	51.12	0	0.00	0	0.00	4342	27.87	70808	727.28
41	Orissa State Co-Op. Bank	3317	22.22	0	0.00	1	42.62	1233	10.22	10023	75.39	14574	150.45
Total of Co-op Bank		3317	22.22	0	0.00	1	42.62	1233	10.22	10023	75.39	14574	150.45
Grand Total		937473	53258.99	63932	32565.91	9794	17244.72	15198	699.86	189806	3068.86	1216223	106842.20

PRIORITY SECTOR-CREDIT FLOW TO MSME(MANUFACTURING)SECTOR UPTO 30.09.2025																	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	7262	694.46	12009	1609.54	137	230.28	142	198.13	89	154.48	349	140.44	7488	1079.22	12500	1948.11	
2	Bank of India	4556	283.34	5004	349.99	41	140.39	256	350.56	9	74.52	36	181.02	4606	498.25	5296	881.57	
3	Bank of Maharashtra	256	86.24	256	55.71	8	35.36	9	35.37	6	9.04	0	0.00	270	130.64	265	91.08	
4	Canara Bank	1207	138.70	3694	344.22	68	505.84	172	198.60	19	482.37	51	488.58	1294	1126.92	3917	1031.39	
5	Central Bank of India	1019	105.44	2324	123.26	33	64.94	53	44.00	0	0.00	0	0.00	1052	170.39	2377	167.26	
6	Indian Bank	781	196.55	3294	354.34	91	216.70	298	384.10	11	151.90	35	245.64	883	565.15	3627	984.09	
7	Indian Overseas Bank	3838	188.82	21809	503.11	98	36.22	429	226.45	4	110.65	11	65.44	3940	335.69	22249	795.00	
8	Punjab & Sind Bank	0	8.64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	8.64	0	0.00	
9	Punjab National Bank	743	397.19	6722	353.39	447	340.07	1025	277.31	32	180.27	85	127.18	1222	917.52	7832	757.88	
10	State Bank of India	10098	5200.65	13851	8591.85	583	3750.09	2026	5266.84	132	2855.66	160	3701.28	10813	11806.40	16037	17559.98	
11	UCO Bank	13468	547.25	73369	1145.78	1267	512.36	16782	1112.24	452	377.25	1547	548.71	15187	1436.86	93698	2806.74	
12	Union Bank of India	11903	1221.14	28728	1812.35	452	718.34	730	660.64	43	320.92	84	419.08	12398	2260.41	29542	2892.07	
	Total Public Sector Banks	55131	9068.41	173060	15243.53	3225	6550.60	21922	8754.25	797	4717.06	2358	5917.37	59153	20336.07	197340	29915.16	
13	Axis Bank	302	140.42	1306	261.97	195	343.42	737	387.36	51	421.08	327	394.77	548	904.92	2370	1044.11	
14	Bandhan Bank	3313	34.07	8455	56.95	7	3.80	46	27.51	45	21.42	9	9.39	3365	59.29	8510	93.85	
15	Catholic Syrian 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	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	
17	DBS Bank(e-LVB)	1	7.94	2	0.94	0	0.00	0	0.00	0	0.00	0	0.00	1	7.94	2	0.94	
18	DCB Bank	107	24.38	40	50.98	10	13.62	5	35.06	0	0.00	1	0.55	117	38.00	46	86.59	
19	Federal Bank	28	4.44	2623	8.80	4	51.40	55	3.66	3	188.41	28	33.29	35	244.26	2706	45.75	
20	HDFC Bank	976	295.41	3218	568.63	410	663.95	1703	1024.67	130	443.60	384	695.97	1516	1402.96	5305	2289.28	
21	ICICI Bank	4071	1705.00	13349	3223.06	1883	2503.74	5053	2923.56	295	1003.78	1085	1044.90	6249	5212.52	19487	7191.52	
22	IDBI Bank	267	32.41	508	60.13	8	17.90	14	50.03	1	0.46	0	0.00	276	50.77	522	110.16	
23	IDFC Bank	294	15.49	756	63.27	12	1.72	67	9.68	3	0.07	48	9.47	309	17.28	871	82.43	
24	Indus Ind Bank	493	66.26	2751	48.63	86	341.61	17	19.91	6	52.03	2	34.16	585	459.90	2770	102.70	
25	Karnatak Bank	0	0.00	0	0.00	17	0.11	27	1.73	37	0.27	195	1.24	54	0.38	222	2.97	
26	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	
27	Kotak Mahindra Bank	52	27.69	382	68.62	28	115.65	138	94.04	3	1.27	28	14.95	83	144.62	548	177.62	
28	RBL Bank	0	0.00	0	0.00	0	0.00	0	0.00	4	38.18	1	19.87	4	38.18	1	19.87	
29	South Indian Bank	1	0.15	4	0.13	0	0.00	0	0.00	0	0.00	0	0.00	1	0.15	4	0.13	
30	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	
31	Tamilnad 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	
32	Yes Bank	47	10.90	171	25.41	8	9.60	102	23.91	2	0.20	26	72.51	57	20.69	299	121.82	
	Total Private Sector Banks	9952	2364.56	33565	4437.53	2668	4066.52	7964	4601.12	580	2170.77	2134	2331.09	13200	8601.86	43663	11369.74	
33	Odisha Grameen Bank	2970	146.29	4301	205.39	9	17.21	18	52.96	0	0.00	0	0.00	2979	163.50	4319	258.34	
	Total of RRBs	2970	146.29	4301	205.39	9	17.21	18	52.96	0	0.00	0	0.00	2979	163.50	4319	258.34	
34	AU Small Finance Bank	4	0.28	195	0.87	0	0.00	0	0.00	0	0.00	0	0.00	4	0.28	195	0.87	
35	ESAF Small Finance Bank	427	2.07	3795	9.02	0	0.00	0	0.00	0	0.00	0	0.00	427	2.07	3795	9.02	
36	Jana Small Finance Bank	20	1.79	458	45.44	0	0.00	7	1.86	0	0.00	0	0.00	20	1.79	465	47.30	
37	Suryoday Small Finance Bank	50	7.11	54	10.50	2	0.03	10	5.22	4	0.08	4	0.07	56	7.22	68	15.79	
38	Ujjivan Small Finance Bank	1173	8.17	4064	19.48	0	0.00	1	0.06	0	0.00	0	0.00	1173	8.17	4065	19.54	
39	City Small Finance Bank	83	1.71	967	10.87	1	0.31	3	2.04	0	0.00	1	0.40	84	2.02	971	13.31	
40	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	1757	21.15	9533	96.19	3	0.34	21	9.18	4	0.08	5	0.47	1764	21.56	9559	105.84	
41	Orissa State Co-Op. Bank	19	0.28	3122	20.57	0	0.00	0	0.00	0	0.00	1	42.62	19	0.28	3123	63.19	
	Total of Co-op Bank	19	0.28	3122	20.57	0	0.00	0	0.00	0	0.00	1	42.62	19	0.28	3123	63.19	
	Grand Total	69829	11600.70	223581	20003.22	5905	10634.66	29925	13417.51	1381	6887.91	4498	8291.55	77115	29123.27	258004	41712.28	

PRIORITY SECTOR-CREDIT FLOW TO MSME(SERVICES)SECTOR UPTO 30.09.2025																Amount in Crores	
Sl. No.	Name of Bank	MICRO ENTERPRISES (SERVICES)				SMALL ENTERPRISES (SERVICES)				MEDIUM ENTERPRISES (SERVICES)				TOTAL MSME (SERVICES) SECTOR			
		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding		No of cases disbursed		Balance Outstanding	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	4765	382.84	21972	688.98	72	310.52	346	498.87	18	119.17	73	171.64	4855	812.53	22391	1359.29
2	Bank of India	11985	1283.01	71014	2402.66	447	1120.69	684	946.90	186	311.30	464	233.19	12618	2715.00	72162	3582.75
3	Bank of Maharashtra	588	136.45	1823	530.10	15	32.19	48	63.89	3	100.00	3	11.18	606	268.64	1874	605.17
4	Canara Bank	5952	660.15	34641	1697.67	146	344.45	1170	553.40	17	247.69	44	75.90	6115	1252.29	35855	2326.96
5	Central Bank of India	6643	620.60	16477	606.08	173	139.62	249	116.48	0	0.00	17	100.66	6816	760.23	16743	823.22
6	Indian Bank	8595	855.37	17695	1046.45	373	627.71	363	560.77	45	306.83	35	162.08	9013	1789.91	18093	1769.30
7	Indian Overseas Bank	11498	566.46	38474	593.61	238	1093.76	542	589.07	0	0.00	47	174.68	11736	1660.22	39063	1357.35
8	Punjab & Sind Bank	617	46.28	0	0.00	11	8.68	26	32.28	2	2.56	2	3.23	630	57.52	28	35.51
9	Punjab National Bank	8700	705.15	42645	2218.01	506	626.31	3423	1145.43	64	416.81	264	549.60	9270	1748.27	46332	3913.05
10	State Bank of India	62355	3473.12	102414	10114.76	3999	5449.22	5211	7854.87	495	5362.47	615	4640.86	66849	14284.80	108240	22610.49
11	UCO Bank	2663	332.63	47358	1467.34	388	619.25	10356	1083.85	425	571.25	723	640.31	3476	1523.13	58437	3191.51
12	Union Bank of India	6373	657.54	15471	975.88	342	564.41	555	519.08	16	205.33	33	179.61	6731	1427.28	16059	1674.56
	Total Public Sector Banks	130734	9719.61	409984	22341.54	6710	10936.81	22973	13964.69	1271	7643.42	2320	6942.94	138715	28299.83	435277	43249.16
13	Axis Bank	1538	666.08	9123	1571.48	748	1002.46	2915	1457.55	133	431.33	675	525.17	2419	2099.87	12713	3554.20
14	Bandhan Bank	16621	211.46	56577	518.92	95	41.79	178	97.05	6	7.66	143	61.69	16722	260.91	56898	677.66
15	Catholic Syrian Bank	3	0.26	0	0.00	14	5.81	7	3.64	0	0.00	0	0.00	17	6.07	7	3.64
16	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
17	DBS Bank(e-LVB)	13	9.51	13	5.16	11	8.37	6	8.03	0	0.00	0	0.00	24	17.88	19	13.19
18	DCB Bank	36	5.03	1822	158.67	2	0.48	74	11.75	1	0.00	6	1.03	39	5.51	1902	171.45
19	Federal Bank	198	63.72	12408	102.76	36	94.61	111	62.93	12	45.53	30	5.68	246	203.86	12549	171.37
20	HDFC Bank	5139	1481.44	17362	3102.16	1803	1912.90	5150	2529.81	322	726.68	1449	756.88	7264	4121.03	23961	6388.85
21	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
22	IDBI Bank	2572	424.65	4338	584.74	83	179.37	102	213.92	0	0.00	0	0.00	2655	604.02	4440	798.66
23	IDFC Bank	1833	117.48	6749	484.12	100	17.42	500	91.01	20	4.38	89	19.37	1953	139.28	7338	594.51
24	Indus Ind Bank	10956	531.14	57297	1533.94	202	342.96	608	193.51	0	0.00	209	164.93	11158	874.10	58114	1892.38
25	Karnatak Bank	0	0.00	0	0.00	0	0.00	0	0.00	11	0.08	58	0.36	11	0.08	58	0.36
26	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
27	Kotak Mahindra Bank	526	195.54	3643	561.13	89	180.05	695	259.27	32	295.25	160	381.61	647	670.83	4498	1202.00
28	RBL Bank	7	5.37	2	0.93	2	2.20	1	1.10	1	4.00	1	1.98	10	11.57	4	4.02
29	South Indian Bank	0	0.00	1	0.03	2	2.03	0	0.00	0	0.00	0	0.00	2	2.03	1	0.03
30	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
31	Tamilnad Mercantile Bank	3	0.32	3	0.32	0	0.00	0	0.00	0	0.00	0	0.00	3	0.32	3	0.32
32	Yes Bank	274	69.61	1429	242.91	132	96.94	577	178.33	60	49.83	161	92.01	466	216.39	2167	513.25
	Total Private Sector Banks	39719	3781.62	170767	8867.28	3319	3887.38	10924	5107.89	598	1564.73	2981	2010.70	43636	9233.73	184672	15985.87
33	Odisha Grameen Bank	26114	600.43	76153	1497.06	1	2.37	11	33.88	0	0.00	0	0.00	26115	602.80	76164	1530.94
	Total of RRBs	26114	600.43	76153	1497.06	1	2.37	11	33.88	0	0.00	0	0.00	26115	602.80	76164	1530.94
34	AU Small Finance Bank	377	22.57	1951	60.90	4	3.58	13	14.47	0	0.00	0	0.00	381	26.15	1964	75.36
35	ESAF Small Finance Bank	654	7.31	4186	16.15	0	0.00	0	0.00	0	0.00	0	0.00	654	7.31	4186	16.15
36	Jana Small Finance Bank	4198	49.09	12005	222.80	4	3.50	23	11.21	0	0.00	1	0.13	4202	52.59	12029	234.14
37	Suryoday Small Finance Bank	2391	34.75	9492	79.25	27	2.58	58	13.78	8	0.13	14	3.26	2426	37.46	9564	96.29
38	Ujivan Small Finance Bank	5265	37.47	21743	91.68	0	0.00	2	1.62	0	0.00	0	0.00	5265	37.47	21745	93.30
39	Unity Small Finance Bank	282	3.23	6069	22.08	0	0.00	3	0.87	0	0.00	0	0.00	282	3.23	6072	22.95
40	Utkarsh Small Finance Bank	42	10.39	1347	55.38	0	0.00	0	0.00	0	0.00	0	0.00	42	10.39	1347	55.38
	Total Small Finance Bank	13209	164.80	56793	548.24	35	9.67	99	41.94	8	0.13	15	3.40	13252	174.60	56907	593.58
41	Orissa State Co-Op. Bank	0	0.00	195	1.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	195	1.65
	Total of Co-op Bank	0	0.00	195	1.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	195	1.65
	Grand Total	209776	14266.46	713892	33255.77	10065	14836.23	34007	19148.40	1877	9208.28	5316	8957.03	221718	38310.97	753215	61361.20

BANK WISE PMEGP REPORT AS ON 30.09.2025 (IN LACS)

SN	Bank 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 Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved
1	PUNJAB AND SIND BANK	9	33.48	12	67.56	4	12.08	44.44%	36.08%	5	44.98	5	27.06	0	0	9	62.13	2	21
2	INDIAN OVERSEAS BANK	149	554.28	109	354.07	43	197.89	28.86%	35.70%	65	224.03	37	123.88	15	51.45	76	232.33	59	205.59
3	BANK OF INDIA	295	1097.4	427	1445.3	59	170.48	20.00%	15.53%	121	419.47	212	588.99	63	170.59	321	1148.78	94	321.63
4	UCO BANK	296	1101.12	277	1021.64	48	232.78	16.22%	21.14%	119	465.08	140	421.24	123	447.41	111	435.68	98	390.93
5	UNION BANK OF INDIA	431	1603.32	357	1488.24	65	372.96	15.08%	23.26%	401	1800.76	277	1003.74	103	344.8	217	960.46	292	1368.38
6	PUNJAB NATIONAL BANK	392	1458.24	397	1638.71	52	280.67	13.27%	19.25%	203	811.48	160	510.91	23	52.08	348	1464.75	165	676.53
7	CANARA BANK	293	1089.96	293	1094.31	36	193.97	12.29%	17.80%	195	652	150	431.83	79	301.09	190	687.77	161	552.47
8	STATE BANK OF INDIA	1584	5892.48	1854	6755.19	159	517.32	10.04%	8.78%	1351	3545.62	1104	2323.66	333	968.45	1418	5417.77	952	2682.03
9	CENTRAL BANK OF INDIA	124	461.28	67	340.48	12	100.44	9.68%	21.77%	30	208.69	25	85.14	6	20.35	55	266.03	26	190.97
10	BANK OF BARODA	234	870.48	182	683.64	14	76.99	5.98%	8.84%	103	482.8	76	246.74	12	21.3	163	628.4	85	414.52
11	INDIAN BANK	246	915.12	188	721.26	14	67.17	5.69%	7.34%	61	353.57	47	145.64	24	95.49	161	604.27	53	313.27
12	BANK OF MAHARASHTRA	24	89.28	22	70.03	1	1.36	4.17%	1.52%	5	16.8	6	8.84	4	7.51	18	62.52	5	16.8
TOTAL PSBS		4077	15166.44	4185	15680.4	507	2224.11	12.44%	14.66%	2659	9025.28	2239	5917.67	785	2480.52	3087	11970.89	1992	7154.12
13	IDFC FIRST BANK	0	0	1	12.5	0	0	#DIV/0!	#DIV/0!	0	0	0	0	0	0	1	12.5	0	0
14	AXIS BANK	162	602.64	198	592.73	40	102.58	24.69%	17.02%	17	26.4	11	22.59	2	10.38	194	576.64	15	24.65
15	IDBI BANK	66	245.52	67	326.02	15	87.01	22.73%	35.44%	25	145.32	32	155.85	8	41.25	49	225.21	22	133.24
16	HDFC BANK	162	602.64	299	2055.51	29	216.07	17.90%	35.85%	41	298.62	16	84.53	22	145.54	275	1885.47	38	294.8
17	KARNATAKA BANK	9	33.48	2	15.75	1	17.5	11.11%	52.27%	0	0	0	0	0	0	2	15.75	0	0
18	ICICI BANK	156	580.32	102	418.41	3	21.21	1.92%	3.65%	4	32.87	2	10.82	18	55.65	81	339.51	4	32.87
19	BANDHAN BANK	94	349.68	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
20	CITY UNION BANK	3	11.16	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
21	DBS BANK	9	33.48	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
22	DCB BANK	3	11.16	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
23	FEDERAL BANK	3	11.16	4	26.43	0	0	0.00%	0.00%	2	8.45	2	2.57	0	0	4	26.43	2	8.45
24	INDUSIND BANK	51	189.72	3	21.25	0	0	0.00%	0.00%	0	0	0	0	0	0	3	21.25	0	0
25	KARUR VYSYA BANK	6	22.32	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
26	KOTAK MAHINDRA BANK	12	44.64	3	4.75	0	0	0.00%	0.00%	0	0	0	0	0	0	3	4.75	0	0
27	RBL BANK	6	22.32	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
28	SOUTH INDIAN BANK	5	18.6	1	0.75	0	0	0.00%	0.00%	0	0	0	0	0	0	1	0.75	0	0
29	TAMILNAD MERCANTILE BANK	3	11.16	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
30	YES BANK	9	33.48	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0	0	0
TOTAL PVTS		759	2823.48	680	3474.1	88	444.37	11.59%	15.74%	89	511.66	63	276.36	50	252.82	613	3108.26	81	494.01
31	ODISHA GRAMEEN BANK	164	610.08	173	662.2	28	158.45	17.07%	25.97%	69	404.14	28	130.6	14	50.94	145	560.82	64	380.69
Total		5000	18600	5038	19816.7	623	2826.93	12.46%	15.20%	2817	9941.08	2330	6324.63	849	2784.28	3845	15639.97	2137	8028.82

DISTRICT WISE PMEGP REPORT AS ON 30.09.2025 (IN LACS)

SN	District 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 Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved
1	ANGUL	158	587.76	114	713.08	22	114.17	13.92%	19.42%	64	275.49	77	254.8	19	102.85	80	521.6	47	216.3
2	BALANGIR	184	684.48	190	741.47	24	115.97	13.04%	16.94%	138	406.03	120	253.98	28	100.43	142	534.32	108	341.55
3	BALESWAR	194	721.68	221	968.85	32	115.49	16.49%	16.00%	141	500.59	101	247.33	36	152.93	164	724.81	115	428.26
4	BARGARH	161	598.92	186	652.91	26	90	16.15%	15.03%	148	428.52	155	385.09	20	44	149	549.16	109	323.05
5	BHADRAK	161	598.92	213	808.72	24	120.93	14.91%	20.19%	98	401.68	89	292.07	51	148.9	146	586.02	78	343.98
6	BOUDH	138	513.36	53	288.6	7	20.93	5.07%	4.08%	61	250.24	31	78.96	10	36.15	35	228.02	43	207.94
7	CUTTACK	189	703.08	498	1891.96	46	155.66	24.34%	22.14%	180	690.77	158	467.52	88	302.35	391	1506.33	144	564.35
8	DEOGARH	130	483.6	35	146.27	7	33.16	5.38%	6.86%	35	132.64	43	110.77	4	6.73	26	112.24	32	127.39
9	DHENKANAL	173	643.56	156	737.3	40	139.44	23.12%	21.67%	100	374.75	73	179.14	23	85.34	111	572.2	83	345.01
10	GAJAPATI	151	561.72	53	174.6	12	29.37	7.95%	5.23%	33	136.64	30	90.02	25	54.31	20	98.38	22	99.06
11	GANJAM	224	833.28	345	1714.43	57	351.81	25.45%	42.22%	286	1259.51	212	698.61	54	207.54	273	1405.74	225	1036.37
12	JAGATSINGHPUR	156	580.32	131	636.35	15	106.55	9.62%	18.36%	66	281.53	59	175.36	36	109.31	88	463.41	47	219.73
13	JAJPUR	181	673.32	269	1165.44	22	126.74	12.15%	18.82%	91	318.26	112	311.61	55	243.4	202	861.84	67	228.48
14	JHARSUGUDA	135	502.2	53	205.19	9	43.16	6.67%	8.59%	48	94.91	30	61.16	19	86.39	30	100.8	38	78.06
15	KALAHANDI	186	691.92	62	238.06	13	50.06	6.99%	7.23%	72	222.02	60	142.32	9	21.13	49	205.87	44	157.96
16	KANDHAMAL	156	580.32	38	117.65	12	30.83	7.69%	5.31%	36	122.99	32	63.57	9	26.05	18	69.43	28	110.85
17	KENDRAPARA	163	606.36	164	569.03	17	94.65	10.43%	15.61%	80	240.98	94	217.26	19	77.02	135	469.97	58	196.16
18	KEONJHAR	173	643.56	153	570.19	16	48.55	9.25%	7.54%	73	285.17	60	184.49	19	71.84	125	477.23	55	205.52
19	KHURDHA	179	665.88	533	1876.55	45	250.4	25.14%	37.60%	181	682.41	114	310.74	87	242.31	426	1567.38	150	560.19
20	KORAPUT	176	654.72	102	469.24	9	52.81	5.11%	8.07%	59	308.12	60	120.82	29	101.84	67	341.01	37	263.26
21	MALKANGIRI	150	558	48	209.89	8	27.91	5.33%	5.00%	40	76.7	26	68.39	10	52.97	33	137.14	21	41.2
22	MAYURBHANJ	202	751.44	297	917.45	34	166.2	16.83%	22.12%	110	343.08	154	363.31	41	114.95	234	700.18	75	263.78
23	NABARANGPUR	171	636.12	102	298.57	7	30.73	4.09%	4.83%	51	113.66	46	92.41	25	53.21	74	230.86	35	88.21
24	NAYAGARH	156	580.32	131	526.91	19	88.63	12.18%	15.27%	69	292.7	57	192.15	9	18.54	113	488.67	53	237.88
25	NUAPADA	150	558	153	467.95	15	44.56	10.00%	7.99%	70	157.36	35	72.12	21	45.63	117	373.55	54	134.26
26	PURI	173	643.56	203	725.13	26	98.64	15.03%	15.33%	150	558.23	93	314.92	25	73.57	175	641.31	128	468.88
27	RAYAGADA	161	598.92	104	265.27	19	63.25	11.80%	10.56%	66	235.11	36	79.39	32	74.2	60	166.97	46	194.88
28	SAMBALPUR	150	558	187	674.31	12	81.2	8.00%	14.55%	74	230.35	32	93.23	17	44.6	163	597.33	55	159.66
29	SONEPUR	143	531.96	72	210.76	17	104.64	11.89%	19.67%	91	281.41	80	240.34	6	9.87	57	175.87	72	231.76
30	SUNDARGARH	176	654.72	172	834.6	11	30.49	6.25%	4.66%	106	239.23	61	162.75	23	75.92	142	732.33	68	154.84
Total		5000	18600	5038	19816.73	623	2826.93	12.46%	15.20%	2817	9941.08	2330	6324.63	849	2784.28	3845	15639.97	2137	8028.82

Bank Wise Target Vs Achievements Under PMFME Scheme for FY2025-26 as on 30-Sep-2025

Sl.No	Name of the Bank	Sanction Target FY2025-26	APPLICATION SPONSORED	LOAN SANCTIONED	Achivement Sanction %	LOAN DISBURSED	REJECTED	Deficit for Sanction	PENDING	Cumulative Sanction
TOTAL		3000	1720	499	16.63%	361	757	2501	1364	2625
1	STATE BANK OF INDIA	680	465	83	12.21%	66	186	597	410	800
2	UCO BANK	190	145	59	31.05%	24	91	131	112	265
3	ODISHA GRAMYA BANK	150	119	58	38.67%	8	24	92	72	95
4	UNION BANK OF INDIA	270	167	54	20.00%	35	136	216	99	320
5	ICICI BANK	150	129	51	34.00%	54	5	99	76	132
6	CANARA BANK	210	105	38	18.10%	40	68	172	64	213
7	BANK OF INDIA	200	130	32	16.00%	22	42	168	80	144
8	PUNJAB NATIONAL BANK	250	101	26	10.40%	37	72	224	124	164
9	BANK OF BARODA	150	91	24	16.00%	24	44	126	44	114
10	INDIAN BANK	140	62	17	12.14%	13	23	123	19	119
11	HDFC BANK	70	55	15	21.43%	6	0	55	59	36
12	INDIAN OVERSEAS BANK	100	52	14	14.00%	20	18	86	52	97
13	CENTRAL BANK OF INDIA	70	29	12	17.14%	4	28	58	13	60
14	IDBI BANK	20	10	5	25.00%	5	9	15	7	20
15	UTKAL GRAMYA BANK RRB	110	17	5	4.55%	1	5	105	11	28
16	PUNJAB AND SIND BANK	15	11	4	26.67%	1	0	11	9	7
17	AXIS BANK	60	18	2	3.33%	0	0	58	41	3
18	BANK OF MAHARASHTRA	40	6	0	0.00%	1	5	40	5	3
19	FEDERAL BANK	10	1	0	0.00%	0	0	10	2	3
20	KARNATAKA BANK	5	2	0	0.00%	0	1	5	2	1
21	DCB BANK	10	0	0	0.00%	0	0	10	4	0
22	BANDHAN BANK	60	0	0	0.00%	0	0	60	12	0
23	INDUSIND BANK	20	0	0	0.00%	0	0	20	7	0
24	IDFC First Bank	10	0	0	0.00%	0	0	10	0	0
25	YES BANK	5	0	0	0.00%	0	0	5	0	0
26	KOTAK MAHINDRA BANK	5	0	0	0.00%	0	0	5	3	0
27	OTHERS*	0	5	0	0.00%	0	0	0	37	1

District wise Target Vs Achievements Under PMFME Scheme for FY2025-26 as on 30-Sep-2025

(In Descending Order of Sanction)

Sl No	Name of the District	Sanction Target FY2025-26	Application Sponsored	LOAN SANCTIONED	Achievement Sanctioned %	LOAN DISBURSED	Loan Rejected	Deficit for Sanction	Pending at Bank (Incl. Addl Docs)	Cumulative Sanction
TOTAL		3000	1720	499	16.63%	361	757	2501	1364	2625
1	Khordha	223	226	85	38.12%	44	96	138	152	243
2	Ganjam	237	211	77	32.49%	87	111	160	161	554
3	Puri	218	270	54	24.77%	35	137	164	191	299
4	Cuttack	206	168	41	19.90%	28	70	165	130	242
5	Baleshwar	170	123	30	17.65%	21	44	140	98	151
6	Anugul	90	40	27	30.00%	10	2	63	20	79
8	Bhadrak	142	84	21	14.79%	8	25	121	62	90
7	Bargarh	135	55	18	13.33%	13	20	117	46	101
9	Koraput	105	49	17	16.19%	11	11	88	39	70
10	Nayagarh	80	40	13	16.25%	4	7	67	38	110
11	Jajapur	115	86	13	11.30%	8	74	102	61	51
12	Balangir	91	20	12	13.19%	10	3	79	10	73
13	Mayurbhanj	108	36	11	10.19%	8	20	97	42	43
14	Gajapati	42	28	10	23.81%	13	17	32	30	43
15	Kendrapara	102	25	10	9.80%	7	14	92	23	64
16	Rayagada	125	14	9	7.20%	11	17	116	14	53
17	Jagatsinghapur	50	27	7	14.00%	3	3	43	24	34
18	Kendujhar	50	37	6	12.00%	5	3	44	34	23
19	Sundargarh	100	41	6	6.00%	2	7	94	34	31
20	Jharsuguda	50	23	5	10.00%	4	7	45	24	29
21	Kalahandi	50	16	5	10.00%	2	5	45	16	30
22	Dhenkanal	90	17	5	5.56%	8	14	85	26	58
23	Malkangiri	50	13	4	8.00%	3	7	46	14	23
24	Sonepur	69	18	4	5.80%	2	3	65	19	45
25	Sambalpur	72	19	4	5.56%	6	21	68	18	27
26	Nuapada	50	6	2	4.00%	2	3	48	7	10
27	Kandhamal	40	4	1	2.50%	2	4	39	4	12
28	Deogarh	40	4	1	2.50%	1	2	39	3	10
29	Boudh	50	10	1	2.00%	2	7	49	11	9
30	Nabarangpur	50	10	0	0.00%	1	3	50	13	18

BANKWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 AS ON 30.09.2025 [Amount Rs. in Crore]

Sr No	Bank Name	Target	Shishu			Kishor			Tarun			TarunPlus			Total			% Achievement
			(Loans up to Rs. 50,000)			(Loans above Rs 50,000 upto Rs 5 Lakh)			(Loans above Rs 5 lakh upto Rs 10 Lakh)			(Loans above Rs 10 lakh upto Rs 20 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	No Of A/Cs	Sanction Amt	Disbursement Amt				
1	State Bank of India	2952	2387	9.62	9.62	14798	325.8	325.7	3783	813.96	813.57	60	8.41	8.41	21028	1157.78	1157.3	39.22%
2	Bank of Baroda	783	417	1.76	1.74	2816	74.36	73.96	1504	133.49	133.21	20	3.53	3.53	4757	213.15	212.44	27.22%
3	Bank of India	1340	211	0.86	0.75	4894	150.07	129.74	6738	573.66	473.84	0	0	0	11843	724.59	604.33	54.07%
4	Bank of Maharashtra	252	4568	14.99	14.99	2559	18.28	18.26	20	1.38	1.38	6	0.73	0.73	7153	35.38	35.37	14.04%
5	Canara Bank	1168	884	2.58	2.55	5167	164.15	164.03	3905	329.45	329.28	9	1.65	1.65	9965	497.83	497.5	42.62%
6	Central Bank of India	136	181	0.69	0.38	1027	28.96	22.88	476	39.34	34.69	3	0.58	0.58	1687	69.58	58.54	51.16%
7	Indian Bank	371	327	1.38	1.36	2301	54.37	53.97	960	79.25	78.71	101	16.09	16.09	3689	151.09	150.14	40.73%
8	Indian Overseas Bank	393	1016	3.97	3.93	4948	90.69	90.45	440	34.34	34.01	6	0.89	0.85	6410	129.9	129.25	33.05%
9	Punjab National Bank	1105	908	3.97	3.84	5918	148.14	146.44	3911	326.37	324.69	68	5.33	4.92	10805	483.82	479.89	43.78%
10	Union Bank of India	753	687	2.54	2.29	6799	210.85	198.67	4102	348	333.32	10	1.75	1.51	11598	563.15	535.8	74.79%
11	Punjab & Sind Bank	54	50	0.22	0.22	349	9.43	9.42	120	9.88	9.85	0	0	0	519	19.53	19.49	36.17%
12	UCO Bank	153	550	2.3	2.22	2475	57.75	56.72	1052	88.07	86.73	10	1.5	1.39	4087	149.62	147.06	97.79%
PSB Total		9460	12186	44.88	43.89	54051	1332.85	1290.24	27011	2777.19	2653.28	293	40.46	39.66	93541	4195.42	4027.11	44.35%
13	Federal Bank	20	2	0.01	0.01	24	0.89	0.89	9	0.82	0.79	1	0.11	0.11	36	1.83	1.79	9.15%
14	Karnataka Bank	2	1	0	0	6	0.14	0.08	6	0.5	0.44	0	0	0	13	0.65	0.51	32.50%
15	Karur Vysya Bank	2	0	0	0	0	0	0	1	0.05	0.05	0	0	0	1	0.05	0.05	2.50%
16	RBL Bank	163	7458	31.24	31.24	12068	81.45	81.45	0	0	0	0	0	0	19526	112.69	112.69	69.13%
17	South Indian Bank	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
18	ICICI Bank	509	89	0.37	0.33	3469	102.51	94.75	1763	131.96	127.62	65	8.76	8.44	5386	243.61	231.14	47.86%
19	Axis Bank	655	17506	66.16	66.16	12610	160.86	160.86	663	51.64	51.64	28	4	4	30807	282.67	282.67	43.16%
20	IndusInd Bank	4382	141125	488.97	488.97	54952	461.19	461.19	353	24.29	24.29	0	0	0	196430	974.45	974.45	22.24%
21	Yes Bank	303	9460	40.51	37.63	11992	77.18	74.94	48	3.74	3.74	0	0	0	21500	121.43	116.3	40.08%
22	HDFC Bank	330	1754	6.92	6.92	5648	114.99	114.99	1591	118.03	118.03	8	1.19	1.19	9001	241.13	241.13	73.07%
23	DCB Bank	146	2905	12.57	12.57	1570	11.01	11.01	0	0	0	0	0	0	4475	23.58	23.58	16.15%
24	Kotak Mahindra Bank	77	1507	5.95	5.95	2709	16	16	0	0	0	0	0	0	4216	21.96	21.96	28.52%
25	Bandhan Bank	1236	13160	51.56	51.56	27861	292.01	292.01	42	3.2	3.2	0	0	0	41063	346.77	346.77	28.06%
26	IDFC Bank	575	6856	26.42	26.42	15615	178.22	178.17	281	19.48	19.42	0	0	0	22752	224.12	224.02	38.98%
27	IDBI Bank	155	11	0.05	0.05	372	13.36	13.36	494	41.2	41.2	17	2.92	2.92	894	57.53	57.53	37.12%
Pvt. Banks Total		8557	201834	730.73	727.81	148896	1509.81	1499.7	5251	394.91	390.42	119	16.98	16.66	356100	2652.47	2634.59	31.00%
28	Bank	473	2459	11.57	11.51	5770	91.04	90.13	726	62.45	61.93	142	19.68	19.68	9097	184.74	183.24	39.06%
29	SURYODAY SFB	561	4	0.02	0.02	44867	308.83	308.83	14	1.19	1.19	0	0	0	44885	310.04	310.04	55.27%
30	Utkarsh SFB	411	3431	14.25	14.25	3064	24.12	24.12	0	0	0	0	0	0	6495	38.37	38.37	9.34%
31	Ujjivan SFB	255	7307	30.26	30.26	15286	120.15	120.15	0	0	0	0	0	0	22593	150.41	150.41	58.98%
32	Jana SFB	82	14	0.07	0.06	8088	55.95	55.95	0	0	0	0	0	0	8102	56.01	56.01	68.30%
33	AU SFB	37	2269	9.83	9.83	1405	9.82	9.82	40	2.98	2.98	0	0	0	3714	22.63	22.63	61.16%
34	ESAF SFB	98	1060	4.48	4.48	778	4.83	4.83	4	0.35	0.35	0	0	0	1842	9.66	9.66	9.86%
35	Unity SFB	66	3038	12.72	12.72	15845	107.83	107.83	0	0	0	0	0	0	18883	120.55	120.55	182.65%
SFBs Total		1510	17123	71.63	71.62	89333	631.53	631.53	58	4.52	4.52	0	0	0	106514	707.67	707.67	48.87%
Member Banks Total		20000	233602	858.81	854.83	298050	3565.23	3511.6	33046	3239.07	3110.15	554	77.12	76	565252	7740.3	7552.61	38.70%
Others (MFIs & NBFCs)		5200	146107	599.78	597.48	130507	1019.18	1016.72	62	4.78	4.78	13	1.81	1.81	276689	1625.57	1620.82	31.26%
Grand Total		25200	379709	1458.59	1452.31	428557	4584.41	4528.32	33108	3243.85	3114.93	567	78.93	77.81	841941	9365.87	9173.43	37.17%

DISTRICTWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 AS ON 30.09.2025

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Angul	14370	55.51	55.37	14324	146.63	145.64	825	67.27	65.65	10	1.59	1.59	29529	271	268.25
2	Balangir	14424	56.95	56.65	18847	175.82	174.38	728	58.06	56.14	12	1.46	1.39	34011	292.29	288.56
3	Baleshwar	19661	73.77	73.52	21658	247.85	244.62	1712	140.72	136.15	20	3.01	2.97	43051	465.34	457.26
4	Bargarh	15592	57.57	57.42	15425	159.79	158.43	847	70.89	68.91	11	1.5	1.5	31875	289.75	286.26
5	Bhadrak	19129	76.26	76.21	21095	214.91	213.6	1467	123.38	117.45	24	3.09	3.05	41715	417.65	410.31
6	Boudh	3174	12.52	12.48	3924	41.51	40.91	233	19.13	18.46	7	1.07	1.07	7338	74.24	72.93
7	Cuttack	26233	101.4	101.12	31761	344.68	340.81	2420	203.14	196.48	62	7.98	7.67	60476	657.2	646.07
8	Debagarh	2243	8.64	8.48	1340	18.3	17.59	247	20.46	19.68	3	0.5	0.5	3833	47.9	46.25
9	Dhenkanal	12528	47.95	47.77	12796	124.61	123.6	778	64.62	59.95	36	5.17	5.17	26138	242.36	236.49
10	Gajapati	3301	12.26	12.22	3017	34.8	33.99	243	19.64	18.48	2	0.27	0.27	6563	66.97	64.96
11	Ganjam	24295	95.51	95.18	32259	370.92	367.31	3153	262.11	255.49	30	4.51	4.51	59737	733.06	722.49
12	Jagatsinghpur	13229	50.27	50.24	18479	173.7	172.03	1211	100.13	95.85	24	3.15	3.12	32943	327.25	321.25
13	Jajpur	17528	69.36	69.28	19302	215.95	214.75	1430	118.41	117.1	27	3.98	3.98	38287	407.7	405.11
14	Jharsuguda	5802	21.81	21.61	6610	70.91	69.7	455	37.34	35.77	10	1.45	1.45	12877	131.5	128.53
15	Kalahandi	12746	48.84	48.77	10624	106.75	106.31	640	52.91	51.51	7	1.28	1.28	24017	209.78	207.86
16	Kandhamal	5018	18.98	18.93	3060	37.99	37.5	320	26.37	24.29	0	0	0	8398	83.34	80.73
17	Kendrapara	6039	22.76	22.69	7179	91.65	89.67	1002	84.09	80.16	10	1.48	1.48	14230	199.99	194.01
18	Kendujhar	10037	37.91	37.59	9401	124.78	121.84	1705	146.19	140.27	31	4.27	3.99	21174	313.16	303.69
19	Khordha	29465	114.66	114.46	41307	463.8	457.15	3711	811.92	796.3	83	11.5	11.36	74566	1401.88	1379.28
20	Koraput	12148	45.08	44.83	8008	89.68	88.73	653	54.35	53.45	13	2.17	2.17	20822	191.29	189.18
21	Malkangiri	4057	15.49	15.36	3162	35.35	35	274	20.87	20.79	0	0	0	7493	71.7	71.15
22	Mayurbhanj	21418	76.93	76.37	14729	179.09	173.56	2642	216.49	186.85	47	6.1	6.1	38836	478.61	442.89
23	Nabarangpur	4297	16.4	16.32	4590	50.34	49.86	441	35.35	34.6	7	0.89	0.87	9335	102.98	101.65
24	Nayagarh	8789	35.72	35.6	12494	131.29	128.96	989	80.94	75.18	11	1.48	1.48	22283	249.43	241.22
25	Nuapada	4995	19.81	19.68	4838	45.78	45.25	235	18.82	18.42	3	0.27	0.27	10071	84.68	83.61
26	Other	9039	38.54	37.92	17559	141.32	141.32	0	0	0	0	0	0	26598	179.86	179.23
27	Puri	16059	59.33	59.2	19753	226.25	223.44	1545	130.2	122.97	37	5.02	5.02	37394	420.8	410.64
28	Rayagada	7329	28.01	27.9	6742	71.36	70.81	394	32.09	31.66	3	0.41	0.41	14468	131.87	130.79
29	Sambalpur	14142	55.14	54.84	14898	141.51	139.52	936	76.85	75.23	11	1.66	1.56	29987	275.16	271.15
30	Subarnapur	6690	25.56	25.36	9406	92.01	91.03	485	39.41	38.61	5	0.61	0.61	16586	157.59	155.61
31	Sundargarh	15932	59.66	58.96	19970	215.09	211.01	1387	111.72	103.08	21	3.07	2.98	37310	389.55	376.03
	Total	379709	1458.63	1452.36	428557	4584.43	4528.32	33108	3243.87	3114.94	567	78.94	77.82	841941	9365.87	9173.44

PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 as on 30.09.2025

Sr No	Category	[Amount Rs. in Crore]																			
		Shishu (Loans up to Rs. 50,000)				Kishor (Loans above Rs 50,000 upto Rs 5 Lakh)				Tarun (Loans above Rs 5 lakh upto Rs 10 Lakh)				Tarun Plus (Loans above Rs 10 lakh upto Rs 20 Lakh)				Total			
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
1	General	127146	497.19	495.13	496.69	233401	2937.71	2897.33	2869.75	27492	2796.21	2705.77	2528.1	524	73.21	72.36	138.58	388563	6304.33	6170.59	6033.11
2	SC	73469	276.59	275.52	258.63	47302	380.94	376	379.86	1391	112.57	96.97	120.27	3	0.43	0.43	0.34	122165	770.53	748.92	759.1
3	ST	45156	165.24	164.05	157.01	22397	189.95	187.28	204.87	1332	104.35	91.61	111.46	8	0.98	0.77	0.75	68893	460.51	443.71	474.09
4	OBC	133938	519.61	517.66	492.98	125457	1075.83	1067.72	1025.38	2893	230.74	220.6	227.74	32	4.32	4.25	3.52	262320	1830.5	1810.22	1749.61
5	Total	379709	1458.63	1452.36	1405.31	428557	4584.43	4528.32	4479.85	33108	3243.87	3114.94	2987.57	567	78.94	77.82	143.17	841941	9365.87	9173.44	9015.91
Out of Above																					
6	Women Entrepreneurs	326495	1251.87	1246.35	1201.51	295665	2479.69	2459.88	2454.45	9280	764.79	700.57	790.34	32	2.79	2.75	1.9	631472	4499.14	4409.55	4448.2
7	New Entrepreneurs / Accounts	103738	433.48	431.82	420.09	81097	1275.19	1251.09	1309.77	13546	1611.85	1583.93	1504.23	129	16.04	15.28	10.34	198510	3336.56	3282.13	3244.43
8	Minority	14606	52.39	52.28	43.8	6858	72.02	70.52	67.62	877	61.85	59.88	94.72	5	0.82	0.82	0.57	22346	187.08	183.5	206.7
9	PMJDY OD Account	183	0.62	0.62	0.56	0	0	0	0	0	0	0	0	0	0	0	0	183	0.62	0.62	0.56
10	Mudra card	4571	15.01	15.01	15	2570	18.49	18.47	18.44	21	1.48	1.48	1.48	6	0.73	0.73	0.73	7168	35.71	35.69	35.66
11	NULM	4587	15.08	15.07	15.05	2808	26.32	26.27	21.64	172	13.58	13.22	9.68	6	0.73	0.73	0.73	7573	55.71	55.3	47.11
12	NRLM	4842	22.04	22	49.35	9798	263.45	258.18	384.08	9398	789.88	735.59	788.81	9	1.03	1.03	1	24047	1076.41	1016.8	1223.23
13	Other Govt. Sponsored Prog.	2895	11.76	11.65	10.52	11306	188.86	182.59	161.78	1464	115.44	111.07	92.52	7	1	0.85	0.74	15672	317.06	306.17	265.56
14	Skill Certified	4561	14.97	14.97	14.97	4112	70.94	70.63	67.4	506	39.09	38.65	35.38	2	0.22	0.22	0.1	9181	125.22	124.48	117.85
15	Self Certified	4876	15.64	15.62	15.48	8992	153.19	147.8	128.47	1967	148.94	145.52	125.47	50	6.76	6.61	3.97	15885	324.53	315.56	273.39
16	Unskilled	1441	5.32	5.25	4.89	4802	149.7	147.27	127.14	3327	280.59	279.6	238.46	27	4.02	3.84	2.26	9597	439.63	435.95	372.75

STATE WISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 AS ON 30.09.2025

[Amount Rs. in Crore]

Sr No	State Name	Shishu			Kishor			Tarun			TarunPlus			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Andaman and Nicobar Islands	76	0.28	0.27	675	20.23	19.96	553	47.52	47.35	11	1.49	1.49	1315	69.51	69.07
2	Andhra Pradesh	209264	657.18	572.18	224082	3397.04	3311.02	34713	2968.43	2650.75	8757	1371.89	1023.49	476816	8394.54	7557.44
3	Arunachal Pradesh	2110	8.13	8.1	3543	74.2	71.71	930	76.27	73.94	12	1.65	1.45	6595	160.25	155.21
4	Assam	213216	801.94	800.56	145154	2004.25	1976.1	14631	1151.96	1121.15	263	38.53	38.14	373264	3996.68	3935.95
5	Bihar	983940	3990.47	3870.61	1297716	12608.7	11870.3	50613	4127.43	3587.41	1005	143.67	139.97	2333274	20870.2	19468.3
6	Chandigarh	1220	4.88	4.81	2823	56.86	55.39	1122	94.58	92.43	21	3.42	3.35	5186	159.74	155.98
7	Chhattisgarh	134952	504.82	487.9	175487	2287.06	2249.86	15352	1242.74	1176.36	239	38.33	37.85	326030	4072.95	3951.96
8	Dadra and Nagar Haveli	294	1.17	1.17	773	15.81	15.62	347	30.59	30.24	6	0.77	0.77	1420	48.35	47.8
9	Daman and Diu	74	0.26	0.25	313	7.56	7.37	192	16.16	15.54	6	0.85	0.85	585	24.83	24.01
10	Delhi	23951	99.23	98.85	50611	932.91	909.88	16788	1956.33	1927.18	821	116.65	115.12	92171	3105.12	3051.03
11	Goa	2344	9.08	8.99	6246	115.06	112.11	2066	168.91	165.8	24	3.6	3.6	10680	296.64	290.5
12	Gujarat	172491	705.6	702.95	383280	4615.75	4554.72	38136	3330.81	3218.44	1334	195.15	192.69	595241	8847.31	8668.8
13	Haryana	99588	410.38	408.42	217039	2773.08	2731.16	20457	1638.34	1603.88	619	91.43	90.21	337703	4913.23	4833.66
14	Himachal Pradesh	9348	36.79	35.12	30616	649.5	625.79	8322	707.94	693.7	156	22.83	22.63	48442	1417.06	1377.23
15	Jharkhand	320222	1212.12	1206.77	248001	2687.76	2632.97	22652	1747.79	1445.15	398	56.66	56.25	591273	5704.33	5341.14
16	Karnataka	466722	1801.41	1795.27	769104	8909.6	8869.52	50228	4954.19	4903.01	752	110.37	109.42	1286806	15775.6	15677.2
17	Kerala	242484	992.76	980.3	393300	4327.11	4249.55	23699	2324.95	2290.32	936	133.9	133.22	660419	7778.72	7653.39
18	Lakshadweep	110	0.48	0.47	934	17.03	16.97	51	4.4	4.4	0	0	0	1095	21.9	21.84
19	Madhya Pradesh	499789	1991.98	1911.72	586872	6750.4	5925.02	53052	4018.2	3226.37	644	98.24	96.71	1140357	12858.8	11159.8
20	Maharashtra	504208	1941.96	1925.95	724618	9508.19	9273.1	97919	9310.04	9006.31	2504	367.84	365.18	1329249	21128	20570.5
21	Manipur	622	2.69	2.44	4694	108.31	105.67	1050	86.79	84.3	22	3.33	3.16	6388	201.12	195.57
22	Meghalaya	5166	21.06	21.04	6427	109.76	108.32	1012	82.56	80.83	25	3.4	3.4	12630	216.78	213.58
23	Mizoram	3149	15.73	15.72	5463	95.66	94.96	1465	127.85	126.78	11	2	2	10088	241.24	239.45
24	Nagaland	4291	19.43	19.39	5695	121.07	120.13	1407	111.18	108.59	11	1.59	1.59	11404	253.28	249.71
25	Odisha	379709	1458.63	1452.36	428557	4584.43	4528.32	33108	3243.87	3114.94	567	78.94	77.82	841941	9365.87	9173.44
26	Pondicherry	6258	27.5	27.45	25417	325.34	322.47	1038	82.47	81.42	66	9.84	9.82	32779	445.15	441.16
27	Punjab	116788	460.84	453.84	191893	2884.9	2676.17	26457	2108.28	1927.77	444	64.72	63.92	335582	5518.74	5121.7
28	Rajasthan	278942	1110.88	1105.18	477836	5950.09	5870.15	41374	3319.1	3238.33	1179	181.06	179.63	799331	10561.1	10393.3
29	Sikkim	2164	8.85	8.77	3881	65.84	64.3	448	36.15	34.89	8	0.81	0.7	6501	111.65	108.67
30	Tamil Nadu	346197	1481.33	1471.77	1016622	11790.7	11710.5	54977	4446.97	4377.56	1869	275.39	273.97	1419665	17994.3	17833.8
31	Telangana	164419	716.56	714.42	142838	2074.8	2044.78	27877	2541.04	2501.55	3695	583.31	581.33	338829	5915.71	5842.09
32	Tripura	49337	198.16	197.81	56786	692.7	684.98	2088	162.49	146.53	35	4.2	3.97	108246	1057.56	1033.29
33	Union Territory of Jammu and Kashmir	25058	89.18	84.55	104374	2143.94	1810.43	18707	1410.51	1230	121	18.42	12.7	148260	3662.04	3137.67
34	Union Territory of Ladakh	180	0.54	0.53	2922	63.21	59.84	716	56.31	54.28	8	0.8	0.51	3826	120.86	115.16
35	Uttar Pradesh	899079	3567.83	3528.18	1100826	13677.8	13394.4	100118	8101.95	7714.66	2684	404.23	399.9	2102707	25751.8	25037.1
36	Uttarakhand	41225	170.9	170.33	64043	965.74	951.34	9471	790.31	772.2	448	66.57	66.13	115187	1993.52	1960.01
37	West Bengal	778008	2996.46	2991.71	926342	10918.5	10824.5	64589	5097.77	4742.97	1155	163.48	161.55	1770094	19176.2	18720.7
Total		6986995	27517.5	27086.1	9825803	118331	114849	837725	71723.2	67617.4	30856	4659.33	4274.47	1.8E+07	222231	213827

BANK WISE PERFORMANCE OF STAND UP INDIA AS OF 30.09.2025

[Amount Rs. in Crore]

SN	Lender	Target SC/ST	SC/ST				Target Women	Women (General)				Total Target	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
1	BANK OF BARODA	185	73	17.14	16.06	12.41	185	383	75.52	65.21	58.68	370	456	92.66	81.27	71.09
2	BANK OF INDIA	258	69	15.49	11.6	11.08	258	322	61.59	33.75	31.94	516	391	77.08	45.35	43.02
3	BANK OF MAHARASHTRA	48	3	0.43	0.32	0.32	48	32	6.86	4.31	4.31	96	35	7.29	4.63	4.63
4	CANARA BANK	285	155	33.13	13.07	11.95	285	327	75.78	40.11	36.51	570	482	108.91	53.18	48.46
5	CENTRAL BANK OF INDIA	104	16	4.37	1.42	1.42	104	155	32.53	9.96	9.85	208	171	36.9	11.38	11.27
6	INDIAN BANK	195	31	7.31	3.28	2.51	195	242	56.12	31.71	27.3	390	273	63.43	34.99	29.81
7	INDIAN OVERSEAS BANK	137	88	14.41	11.55	11.55	137	257	51.9	46.13	45.98	274	345	66.31	57.68	57.53
8	PUNJAB AND SIND BANK	19	7	1.76	1.54	1.54	19	38	7.33	6.94	6.94	38	45	9.09	8.48	8.48
9	PUNJAB NATIONAL BANK	349	95	22.06	19.1	19	349	668	171.03	152.38	151.25	698	763	193.09	171.48	170.25
10	STATE BANK OF INDIA	928	676	161.17	141.73	140.73	928	1880	515.97	453.63	448.09	1856	2556	677.14	595.36	588.82
11	UCO BANK	261	57	16.12	15.73	14.18	261	400	110.76	101.41	90.61	522	457	126.88	117.14	104.79
12	UNION BANK OF INDIA	395	120	18.35	5.19	4.91	395	846	169.55	43.22	37.87	790	966	187.9	48.41	42.78
Public Sector Banks		3164	1390	311.74	240.59	231.6	3164	5550	1334.94	988.76	949.33	6328	6940	1646.68	1229.35	1180.93
13	Bandhan Bank	75	0	0	0	0	75	0	0	0	0	150	0	0	0	0
14	HDFC BANK	261	12	2.01	0.99	0.99	261	331	71.17	48.44	43.72	522	343	73.18	49.43	44.71
15	ICICI BANK	132	16	6.23	6.23	5.95	132	182	62.11	61.55	61.11	264	198	68.34	67.78	67.06
16	IDBI BANK	71	24	4.94	4.13	4.12	71	61	18.42	10.42	9.92	142	85	23.35	14.55	14.04
17	IDFC FIRST BANK	1	0	0	0	0	1	1	0.11	0	0	2	1	0.11	0	0
18	INDUSIND BANK	32	8	1.97	1.97	1.97	32	83	20.1	18.86	18.86	64	91	22.07	20.83	20.83
19	KARUR VYSYA BANK	5	0	0	0	0	5	1	0.2	0.2	0.2	10	1	0.2	0.2	0.2
20	KOTAK MAHINDRA BANK	19	23	8.28	6.2	6.2	19	114	43.84	34.21	33.69	38	137	52.12	40.41	39.89
21	THE FEDERAL BANK	26	1	0.17	0.03	0	26	8	1.85	1.85	1.64	52	9	2.02	1.88	1.64
22	YES BANK	3	11	4.45	4.45	4.45	3	26	7.9	7.9	7.9	6	37	12.35	12.35	12.35
Private Sector Banks		625	95	28.05	24	23.68	625	807	225.7	183.43	177.04	1250	902	253.74	207.43	200.72
23	ODISHA GRAMEEN BANK	992	166	26.07	25.87	25.87	992	377	73.63	72.31	72.02	1984	543	99.7	98.18	97.89
Grand Total		4781	1651	365.86	290.46	281.15	4781	6734	1634.27	1244.5	1198.39	9562	8385	2000.12	1534.96	1479.54

DISTRICT WISE PERFORMANCE OF STAND UP INDIA AS OF 30.09.2025

[Amount Rs. in Crore]

SN	StateName/District Name	Total Targets	SC/ST			Women (General)			Total		
			No Of A/Cs	Sanctioned Amt	Disbursemen t Amt	No Of A/Cs	Sanctioned Amt	Disbursemen t Amt	No Of A/Cs	Sanctioned Amt	Disburseme nt Amt
1	ANUGUL	314	52	12.24	9.47	330	90.66	78.07	382	102.9	87.53
2	BALANGIR	296	33	7.17	5.26	126	27.75	19.91	159	34.92	25.17
3	BALESHWAR	464	58	13.71	9.32	308	71.64	57.63	366	85.35	66.94
4	BARGARH	302	61	12.71	9.91	187	47.19	38.52	248	59.9	48.42
5	BHADRAK	282	30	6.22	5.64	177	40.91	29.84	207	47.13	35.48
6	BOUDH	92	22	5.18	4.26	45	11.69	9.29	67	16.87	13.54
7	CUTTACK	860	101	21.95	14.64	643	146.99	102.51	744	168.94	117.15
8	DEOGARH	74	6	0.75	0.55	23	5.69	2.55	29	6.44	3.1
9	DHENKANAL	278	47	10.06	8.49	224	57.23	48.03	271	67.29	56.52
10	GAJAPATI	100	11	2.31	1.54	43	9.49	6.05	54	11.8	7.59
11	GANJAM	822	96	21.24	15.44	508	131.98	91.57	604	153.22	107.01
12	JAGATSINGHAPUR	286	40	11	9.19	171	44.3	39.37	211	55.3	48.56
13	JAJAPUR	368	38	9.81	7.83	230	50.08	37.36	268	59.89	45.2
14	JHARSUGUDA	188	36	8.3	6.24	154	38.39	28.68	190	46.69	34.92
15	KALAHANDI	266	50	9.29	7.76	99	24.15	17.02	149	33.44	24.77
16	KANDHAMAL	138	27	5.02	4.19	66	11.09	8.39	93	16.11	12.58
17	KENDRAPARA	262	23	4.69	3.61	107	20.91	14.7	130	25.6	18.32
18	KENDUJHAR	384	56	12.8	11.36	243	62.73	49.9	299	75.53	61.25
19	KHORDHA	1250	204	43.64	31.75	1156	281.95	206.92	1360	325.59	238.67
20	KORAPUT	244	48	11.62	9.82	148	32.96	22.1	196	44.58	31.92
21	MALKANGIRI	110	39	8.87	6.17	24	5.28	4.24	63	14.15	10.41
22	MAYURBHANJ	506	96	23.84	20.21	245	57.84	47.85	341	81.68	68.06
23	NABARANGPUR	134	29	7.33	6.57	43	7.85	5.68	72	15.18	12.26
24	NAYAGARH	230	23	4.46	3.99	132	25.85	21.16	155	30.31	25.16
25	NUAPADA	106	16	3.29	2.42	35	8.02	5.25	51	11.31	7.66
26	PURI	424	102	15.73	13.87	302	56.28	42.27	404	72.01	56.14
27	RAYAGADA	208	34	6.56	5.53	110	23.03	15.93	144	29.59	21.46
28	SAMBALPUR	380	102	20.72	18.33	324	83.95	65.44	426	104.67	83.77
29	SONEPUR	132	19	3.51	2.71	43	10.15	8.23	62	13.66	10.94
30	SUNDARGARH	492	152	41.84	34.4	488	148.23	120.06	640	190.07	154.46
Grand Total		9992	1651	365.86	290.47	6734	1634.25	1244.51	8385	2000.12	1534.96

Annexure-32

CGTMSE - ODISHA - GUARANTEE APPROVED			
FY 2025-26 till September 30, 2025			
Sr.No.	MLI Name	No.	Amt. (₹ Lakh)
1	AXIS BANK LIMITED	137	9320.70
2	BANDHAN BANK	3	420.00
3	BANK OF BARODA	925	11342.36
4	BANK OF INDIA	2647	40625.30
5	BANK OF MAHARASHTRA	53	1484.27
6	CANARA BANK	853	23966.57
7	CENTRAL BANK OF INDIA	1118	6577.35
8	DBS BANK INDIA LIMITED	2	379.00
9	HDFC BANK LIMITED	658	37962.35
10	ICICI BANK	207	23555.43
11	IDBI BANK LTD	225	8467.92
12	INDIAN BANK	951	7829.60
13	INDIAN OVERSEAS BANK	936	7840.84
14	INDUSIND BANK	6512	11412.87
15	JHARKHAND RAJYA GRAMIN BANK	2	52.00
16	KARNATAKA BANK LTD	19	624.02
17	KISETSU SAISON FINANCE INDIA AND CBI	3	67.18
18	KISETSU SAISON FINANCE INDIA AND DCB	1	16.00
19	KISETSU SAISON FINANCE INDIA AND IDBI	3	64.25
20	KOTAK MAHINDRA BANK	9	338.00
21	ODISHA GRAMEEN BANK	81	849.13
22	PUNJAB & SIND BANK	26	2218.23
23	PUNJAB NATIONAL BANK	4221	49558.79
24	SMALL INDUSTRIES DEVELOPMENT BANK OF IND	313	1458.34
25	STATE BANK OF INDIA	6221	211780.70
26	THE FEDERAL BANK LTD	16	677.55
27	THE KARUR VYSYA BANK LTD	7	255.50
28	THE SOUTH INDIAN BANK LIMITED	1	15.42
29	UCO BANK	2096	21402.59
30	UNION BANK OF INDIA	4814	48911.10
31	VEDIKA CREDIT CAPITAL LTD	10	10.25
32	YES BANK LTD	6	549
33	NBFCs	4316	63640.50
	TOTAL	37392	593673.12

CGTMSE - ODISHA - GUARANTEE APPROVED			
FY 2025-26 till September 30, 2025			
Sr. No.	District	No.	Amt. (₹ Lakh)
1	ANGUL	1199	14044.81
2	BALANGIR	866	9254.82
3	BALASORE	1999	20281.25
4	BARGARH	1132	15275.93
5	BHADRAK	1280	12851.13
6	BOUDH	210	2464.57
7	CUTTACK	3754	68619.47
8	DEOGARH	228	1727.99
9	DHENKANAL	860	7883.57
10	GAJAPATI	252	2532.00
11	GANJAM	2693	35597.50
12	JAGATSINGHAPUR	858	10558.94
13	JAJAPUR	1464	16949.04
14	JHARSUGUDA	587	10583.51
15	KALAHANDI	648	9322.88
16	KANDHAMAL	258	3142.45
17	KENDRAPARA	719	9565.51
18	KENDUJHAR	1241	16863.44
19	KHORDHA	7811	189643.89
20	KORAPUT	896	11803.69
21	MALKANGIRI	116	1877.53
22	MAYURBHANJ	1864	23284.29
23	NABARANGAPUR	337	5081.94
24	NAYAGARH	828	6482.95
25	NUAPADA	190	3071.13
26	PURI	1640	15373.26
27	RAYAGADA	345	4547.74
28	SAMBALPUR	994	18820.00
29	SONAPUR	367	4462.69
30	SUNDERGARH	1756	41705.21
	TOTAL	37392	593673.12

Annexure-32**CGTMSE - ODISHA - GUARANTEE APPROVED****Cumulative since Inception as on September 30, 2025**

Sr.No.	MLI Name	No.	Amt. (₹ Lakh)
1	AXIS BANK LIMITED	1782	67515.21
2	BANDHAN BANK	5	591.60
3	BANK OF BARODA	21061	112203.36
4	BANK OF INDIA	50416	387874.84
5	BANK OF MAHARASHTRA	330	5907.45
6	CANARA BANK	20641	154884.14
7	CENTRAL BANK OF INDIA	6977	69419.62
8	CITY UNION BANK	5	134.20
9	DBS BANK INDIA LIMITED	3	411.00
10	DEUTSCHE BANK	1	26.00
11	ESAF SMALL FINANCE BANK LTD.	6	55.12
12	EXPORT IMPORT BANK OF INDIA	3	114.39
13	HDFC BANK LIMITED	3170	172065.46
14	ICICI BANK	556	51599.75
15	IDBI BANK LTD	1070	34291.54
16	IDFC FIRST BANK LIMITED	1	76.95
17	INDIAN BANK	18797	114785.32
18	INDIAN OVERSEAS BANK	14440	82634.75
19	INDUSIND BANK	28496	40859.43
20	JANA SMALL FINANCE BANK LIMITED	3723	2570.39
21	JHARKHAND RAJYA GRAMIN BANK	5	156.89
22	KARNATAKA BANK LTD	439	5290.10
23	KISETSU SAISON FINANCE INDIA AND CBI	10	229.78
24	KISETSU SAISON FINANCE INDIA AND DCB	4	74.56
25	KISETSU SAISON FINANCE INDIA AND IDBI	10	228.11
26	KOTAK MAHINDRA BANK	71	2899.56
27	LAKSHMI VILAS BANK	17	44.54
28	ODISHA GRAMEEN BANK	7918	28013.26
29	PUNJAB & SIND BANK	840	9449.64
30	PUNJAB NATIONAL BANK	58376	344334.47
31	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	6773	11841.45
32	STANDARD CHARTERED BANK	1	52.00
33	STATE BANK OF INDIA	86202	984020.80
34	TAMILNAD MERCANTILE BANK LTD	7	37.78
35	THE FEDERAL BANK LTD	105	3581.90
36	THE KARUR VYSYA BANK LTD	14	511.21
37	THE SOUTH INDIAN BANK LIMITED	15	173.26
38	UCO BANK	17530	105050.17
39	UNION BANK OF INDIA	59217	302850.57
40	UNITED BANK OF INDIA	1	0.52
41	UTKAL GRAMEEN BANK	9	43.53
42	VEDIKA CREDIT CAPITAL LTD	55	53.90
43	YES BANK LTD	14	1226.60
44	NBFCs	54641	540260.93
	TOTAL	463757	3638446.05

PM Vishwakarma as on 30.09.2025 (Amount in lakh)							
SN	Bank Name	Loan Application Sent	Total Loan Amount Required	Applications Sanctioned	Applications Disbursed	Applications rejected	Loan Pending For Sanction
1	STATE BANK OF INDIA	31,987	30,576.85	8,191	7,609	22,750	1,046
2	UCO BANK	3,743	3,589.44	1,318	1,107	2,369	56
3	PUNJAB NATIONAL BANK	3,135	3,019.10	1,260	1,216	1,851	24
4	CANARA BANK	2,299	2,172.80	1,032	763	1,216	51
5	BANK OF INDIA	2,092	2,024.60	823	792	1,229	40
6	INDIAN BANK	3,289	3,176.87	775	655	2,416	98
7	UNION BANK OF INDIA	2,354	2,283.77	688	577	1,637	29
8	INDIAN OVERSEAS BANK	1,630	1,573.34	589	536	928	113
9	BANK OF BARODA	2,194	2,099.61	568	455	1,581	45
10	CENTRAL BANK OF INDIA	684	659.20	148	79	464	72
11	ODISHA GRAMEEN BANK	223	211.74	70	48	119	34
12	AXIS BANK	276	265.28	23	21	95	158
13	PUNJAB AND SIND BANK	44	41.00	18	15	22	4
14	IDBI BANK	132	129.95	10	7	122	-
15	HDFC BANK	232	224.60	9	7	77	146
16	KARNATAKA BANK	26	25.50	8	2	8	10
17	BANK OF MAHARASHTRA	24	22.95	5	5	19	-
18	KOTAK MAHINDRA BANK	11	11.00	4	4	1	6
19	ICICI BANK	52	50.45	3	1	30	19
20	THE FEDERAL BANK	49	46.80	2	2	10	37
21	Bandhan Bank	4	3.50	-	-	1	3
22	INDUSIND BANK	4	4.00	-	-	-	4
23	KARUR VYSYA BANK	4	4.00	-	-	1	3
24	SOUTH INDIAN BANK	2	2.00	-	-	2	-
25	Suryoday Small Finance Bank	1	1.00	-	-	-	1
26	Ujjivan Small Finance Bank	1	1.00	-	-	-	1
27	YES BANK	1	1.00	-	-	1	-
28	Others	10	10.00	-	-	2	7
Total		54,503	52,231.36	15,544	13,901	36,951	2,007

Rejection reasons on PM Viswakarma as on 30.09.2025								
Bank Name	Already NPA	Applicant is not complying with the guidelines of the PM Vishwakarma Scheme	Artisan denied taking loan	Artisan not reachable to process his/her loan	Artisans changed his/her profession	Current workplace is not in the same city as the selected bank.	Purpose in the Application form is not the same as the proposed utilization	Grand Total
STATE BANK OF INDIA	1399	5154	4961	8239	1851	709	437	22750
INDIAN BANK	226	378	294	699	331	116	372	2416
UCO BANK	392	268	405	426	114	102	662	2369
PUNJAB NATIONAL BANK	262	481	485	474	12	100	37	1851
UNION BANK OF INDIA	136	272	362	536	41	80	210	1637
BANK OF BARODA	130	190	401	536	78	135	111	1581
BANK OF INDIA	224	139	340	293	70	113	50	1229
CANARA BANK	169	267	256	264	52	58	150	1216
INDIAN OVERSEAS BANK	80	94	274	196	100	51	133	928
CENTRAL BANK OF INDIA	15	144	122	123	30	14	16	464
IDBI BANK	16	30	15	39	7	9	6	122
ODISHA GRAMYA BANK	11	25	54	18	6	2	3	119
AXIS BANK	6	15	26	30	1	11	6	95
HDFC BANK	28	39	5	5				77
ICICI BANK	5	7	3	9	1	3	2	30
PUNJAB AND SIND BANK	2	5	8	5			2	22
BANK OF MAHARASHTRA	5	1	1	9		3		19
THE FEDERAL BANK	3		1	5		1		10
KARNATAKA BANK	1			7				8
SOUTH INDIAN BANK				2				2
KOTAK MAHINDRA BANK				1				1
Bandhan Bank							1	1
KARUR VYSYA BANK		1						1
YES BANK				1				1
INDUSIND BANK								0
CENTRAL COOPERATIVE BANK								0
Suryoday Small Finance Bank								0
Ujjivan Small Finance Bank								0
Others	0	0	1	0	0	1	0	2
Grand Total	3110	7510	8014	11917	2694	1508	2198	36951

INFORMATION ON CM-SRIM AS ON 30.09.2025

Sl. No.	DISTRICT NAME	CUMULATIVE till 30.09.2025	
		Total Application	Disbursed Amount (In Rs. Lakhs)
1	Angul	65	50.64
2	Balasore	164	165.23
3	Bargarh	130	137.81
4	Bhadrak	176	121.27
5	Bolangir	107	137.96
6	Boudh	45	38.39
7	Cuttack	281	345.59
8	Deogarh	22	6.09
9	Dhenkanal	131	117.30
10	Gajapati	113	99.51
11	Ganjam	404	414.92
12	Jagatsinghpur	25	34.19
13	Jajpur	105	86.71
14	Jharsuguda	67	76.33
15	Kalahandi	115	108.75
16	Kandhamal	23	15.27
17	Kendrapara	34	30.52
18	Kendujhar	46	30.22
19	Khordha	353	461.96
20	Koraput	129	167.37
21	Malkangiri	26	13.05
22	Mayurbhanj	61	44.44
23	Nabarangpur	22	15.71
24	Nayagarh	45	44.63
25	Nuapada	44	37.88
26	Puri	168	159.98
27	Rayagada	80	56.31
28	Sambalpur	143	156.46
29	Sonepur	74	70.91
30	Sundargarh	100	92.81
31	Rourkela	146	179.80
TOTAL		3,444	3518.01

DISTRICT WISE DATA OF SUY AS ON 30.09.2025

SI No	DISTRICTS	FORWARDED TO BANKS AS ON 30.09.2025 INCLUDING THE		SANCTIONED BY BANK FROM 01.04.2025 TO 30.09.2025		Returned AS ON 30.09.2025		Pending AS ON 30.09.2025	
		NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
1	ANGUL	68	35.50	10	5	0	0	58	30.50
2	BALASORE	84	50	7	4.5	0	0	77	45.50
3	BARGARH	115	60.5	2	0	0	0	113	60.50
4	BHADRAK	132	94.00	14	11	0	0	118	83.00
5	BOLANGIR	78	41.5	2	1	0	0	76	40.50
6	BOUDH	7	3.5	0	0	0	0	7	3.50
7	CUTTACK	186	110.8	5	2.5	0	0	181	108.30
8	DEOGARH	54	40	1	1	0	0	53	39.00
9	DHENKANAL	156	116.5	4	2.5	0	0	152	114.00
10	GAJAPATI	73	37.5	1	0.5	0	0	72	37.00
11	GANJAM	75	56	3	2	0	0	72	54.00
12	JAGATSINGHPUR	118	62.5	6	6	0	0	112	56.50
13	JAJPUR	174	95	1	0.5	0	0	173	94.50
14	JHARSUGUDA	9	5	1	1	0	0	8	4.00
15	KALAHANDI	121	68.5	2	2	0	0	119	66.50
16	KANDHAMAL	35	16.2	1	0.5	0	0	34	15.70
17	KENDRAPARA	70	36	18	9	0	0	52	27.00
18	KEONJHAR	107	54.5	1	0.5	0	0	106	54.00
19	KHURDA	112	92	4	2	0	0	108	90.00
20	KORAPUT	46	24.5	1	0.5	0	0	45	24.00
21	MALKANGIRI	6	3	0	0	0	0	6	3.00
22	MAYURBHANJ	12	7	0	0	0	0	12	7.00
23	NABARANGPUR	16	10.49	4	3.492	0	0	12	7.00
24	NAYAGARH	57	35.5	6	3	0	0	51	32.50
25	NUAPADA	0	0	0	0	0	0	0	0.00
26	PURI	83	46.5	9	5.5	0	0	74	41.00
27	RAYAGADA	13	6.5	1	0.5	0	0	12	6.00
28	SAMBALPUR	64	32	0	0	0	0	64	32.00
29	SUBARNAPUR	67	33.5	1	0.5	0	0	66	33.00
30	SUNDARGARH	22	11	0	0	0	0	22	11.00
TOTAL		2160	1285.49	105	64.99	0	0	2055	1220.50

BANK WISE DATA UNDER SUY AS ON 30.09.2025

Sl No	BANKS	Forwarded to Bank AS On 30.09.2025 including the Pending applications		SANCTIONED BY BANK FROM 01.04.2025 TO 30.09.2025		REJECTED AS ON 30.09.2025		PENDING AS ON 30.09.2025	
		NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs	NO OF A/C	AMOUNT IN Rs. Lakhs
1	State Bank of India	934	552.99	27	14.49	0	0.00	907	538.50
2	UCO Bank	135	86.00	12	6.00	0	0.00	123	80.00
3	Union Bank of India	27	15.50	9	5.00	0	0.00	18	10.50
4	Indian Overseas Bank	50	26.00	7	3.50	0	0.00	43	22.50
5	Indian Bank	90	49.00	6	3.00	0	0.00	84	46.00
6	Punjab National Bank	133	74.50	6	4.00	0	0.00	127	70.50
7	Canara Bank	57	37.00	5	3.00	0	0.00	52	34.00
8	Bank of India	125	74.50	1	0.50	0	0.00	124	74.00
9	Bank of Baroda	70	40.00	0	-	0	0.00	70	40.00
10	Central Bank of India	36	19.50	0	-	0	0.00	36	19.50
11	Punjab & Sind Bank	4	2.00	0	-	0	0.00	4	2.00
12	United Bank of India	94	56.00	0	-	0	0.00	94	56.00
	Public Sector Banks	1755	1032.99	73	39.492	0	0	1682	993.498
13	IDBI Bank	11	6.50	0	-	0	0.00	11	6.50
14	Axis Bank	4	2.00	0	-	0	0.00	4	2.00
15	HDFC Bank	2	1.00	0	-	0	0.00	2	1.00
16	India Post Payments Bank	2	1.00	0	-	0	0.00	2	1.00
17	Federal Bank	1	0.50	0	-	0	0.00	1	0.50
18	Indus Ind Bank	1	0.50	0	-	0	0.00	1	0.50
19	Bandhan Bank	0	0.00	0	-	0	0.00	0	0.00
20	City Union Bank	0	0.00	0	-	0	0.00	0	0.00
21	DCB Bank	0	0.00	0	-	0	0.00	0	0.00
22	ICICI Bank	0	0.00	0	-	0	0.00	0	0.00
23	IDFC Bank	0	0.00	0	-	0	0.00	0	0.00
24	Karnatak Bank .	0	0.00	0	-	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	-	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	-	0	0.00	0	0.00
27	Laxmi Vilas Bank	0	0.00	0	-	0	0.00	0	0.00
28	RBL Bank	0	0.00	0	-	0	0.00	0	0.00
29	Standard Chartered Bank	0	0.00	0	-	0	0.00	0	0.00
30	The South Indian Bank .	0	0.00	0	-	0	0.00	0	0.00
31	Tamilnadu Mercantile Bank .	0	0.00	0	-	0	0.00	0	0.00
32	Yes Bank	0	0.00	0	-	0	0.00	0	0.00
	Private Sector Banks	21	11.5	0	0	0	0	21	11.5
33	Odisha Grameen Bank	332	194.50	16	9.50	0	0.00	316	185.00
	Regional Rural Banks	332	194.5	16	9.5	0	0	316	185
34	ESAF Small Finance Bank	0	0.00	0	-	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	-	0	0.00	0	0.00
36	Suryoday Small Finance Bank	0	0.00	0	-	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	-	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	-	0	0.00	0	0.00
	Small Finance Bank	0	0	0	0	0	0	0	0
39	Orissa State Co-Op. Bank	52	46.50	16	16.00	0	0.00	36	30.50
	TOTAL	2160	1285.49	105	64.99	0	0.00	2055	1220.50

Bank wise PMSVANidhi as on 30.09.2025

SN	Bank Name	Applications sponsored	Sanctioned	Sanctioned but not disbursed	Disbursed	Returned by banks	Return after sanction	Returned before sanction	Pending
1	STATE BANK OF INDIA	59356	44881	1469	43412	4459	2656	1803	10016
2	CANARA BANK	11408	8888	83	8805	698	450	248	1822
3	UNION BANK OF INDIA	11493	8444	237	8207	1014	198	816	2035
4	BANK OF INDIA	9632	8093	16	8077	520	166	354	1019
5	INDIAN BANK	9297	7618	384	7234	449	170	279	1230
6	PUNJAB NATIONAL BANK	7630	6217	73	6144	995	664	331	418
7	UCO BANK	6192	5211	43	5168	748	181	567	233
8	BANK OF BARODA	5246	4165	119	4046	735	152	583	346
9	INDIAN OVERSEAS BANK	4487	3332	72	3260	210	48	162	945
10	CENTRAL BANK OF INDIA	3235	2500	173	2327	287	151	136	448
11	BANK OF MAHARASHTRA	1175	987	46	941	140	97	43	48
12	PUNJAB AND SIND BANK	728	667	11	656	30	10	20	31
Total PSB		129879	101003	2726	98277	10285	4943	5342	18591
13	IDBI BANK	633	484	2	482	108	24	84	41
14	HDFC BANK	1736	147	2	145	1525	1462	63	64
15	KARNATAKA BANK	227	143	61	82	5	1	4	79
16	AXIS BANK	415	75	20	55	76	8	68	264
17	KARUR VYSYA BANK	59	36	2	34	16		16	7
18	THE FEDERAL BANK	62	24		24	7		7	31
19	INDUSIND BANK	50	9	3	6	1		1	40
20	Bandhan Bank	105	6		6	71		71	28
21	CITY UNION BANK	7	4		4	3		3	
22	ICICI BANK	109	4		4	58		58	47
23	TAMILNAD MERCANTILE BANK	10	4		4	0			6
24	DBS Bank India	10	0			0			10
25	DCB Bank	10	0			0			10
26	ESAF Small Finance Bank	1	0			0			1
27	IDFC FIRST BANK	1	0			1		1	
28	KOTAK MAHINDRA BANK	44	0			13	4	9	31
29	SOUTH INDIAN BANK	4	0			1		1	3
30	YES BANK	2	0			1		1	1
Total Pvts		3485	936	90	846	1886	1499	387	663
31	ODISHA GRAMEEN BANK	1610	850	392	458	239	27	212	521
33	Utkarsh Small Finance Bank	356	124	2	122	9	1	8	223
34	Unity Small Finance Bank .	17	9		9	0			8
35	Ujjivan Small Finance Bank	19	1		1	1		1	17
36	Suryoday Small Finance Bank	1	0			0			1
37	AU Small Finance Bank	1	0			0			1
38	Fincare Small Finance Bank	1	0			0			1
Total SFBs		395	134	2	132	10	1	9	251
Not picked up by any bank		145	0			0			
Others		204	135	1	134	24	0	24	45
Grand Total		135718	103058	3211	99847	12444	6470	5974	20071

Bank wise SHG Bank Linkage Progress - FY 2025-26 (As of 30.09.2025)											
Amt. in Rs. Lakhs											
S.No	Name of the Bank	Target		Cumulative Application Sponsored		Cumulative Achievement		% Achievement		Application pending at Bank Branch	Average Loan Size
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial		
1	AXIS BANK	1035	4107.25	49	246.00	13	49.50	1.26	1.21	36	3.81
2	BANK OF BARODA	9123	47066.30	2498	19553.79	1346	8686.44	14.75	18.46	1152	6.45
3	BANK OF INDIA	20654	110817.43	5132	44455.20	3398	27271.45	16.45	24.61	1734	8.03
4	BANK OF MAHARASHTRA	136	543.75	13	59.00	6	19.00	4.41	3.49	7	3.17
5	CANARA BANK	14412	76420.14	4161	32717.66	2302	15125.78	15.97	19.79	1859	6.57
6	CENTRAL BANK OF INDIA	6546	35083.12	2395	18583.50	1684	10772.93	25.73	30.71	711	6.40
7	FEDERAL BANK	60	269.33	13	65.00	7	33.95	11.67	12.61	6	4.85
8	HDFC BANK	6255	30200.60	713	6134.00	288	1457.70	4.60	4.83	425	5.06
9	ICICI BANK	4740	24137.19	702	5051.50	510	2912.80	10.76	12.07	192	5.71
10	IDBI BANK	482	2285.27	134	909.00	96	526.00	19.92	23.02	38	5.48
11	INDIAN BANK	14843	74761.30	5173	38196.50	3070	18140.34	20.68	24.26	2103	5.91
12	INDIAN OVERSEAS BANK	10610	51939.55	2965	22944.60	1753	11262.03	16.52	21.68	1212	6.42
13	INDUSIND BANK	50	100.00	0	0.00	0	0.00	0.00	0.00	0	#DIV/0!
14	ODISHA CO-OP APEX BANK	21756	93293.74	4033	26305.20	2366	11633.45	10.88	12.47	1667	4.92
15	ODISHA GRAMEEN BANK	135537	646831.84	38509	269855.71	25138	136203.70	18.55	21.06	13371	5.42
16	PUNJAB & SIND BANK	43	208.81	0	0.00	0	0.00	0.00	0.00	0	#DIV/0!
17	PUNJAB NATIONAL BANK	21875	117630.68	6398	51350.65	3845	26454.48	17.58	22.49	2553	6.88
18	STATE BANK OF INDIA	90621	473616.00	25926	190271.17	15670	95239.83	17.29	20.11	10256	6.08
19	UCO BANK	25410	131180.40	8688	68564.80	5273	35902.09	20.75	27.37	3415	6.81
20	UNION BANK OF INDIA	15812	79507.30	4766	37329.03	3137	21571.70	19.84	27.13	1629	6.88
GRAND TOTAL		400000	2000000.00	112268	832592.31	69902	423263.17	17.48	21.16	42366	6.06

District wise SHG Bank Linkage Progress - FY 2025-26 (As of 30.09.2025)

Amt. in Rs. Lakhs

S. No	Name of the District	Target		Cumulative Sponsoring		Cumulative Achievement		% Achievement		Average Loan Size
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	
1	2	3	4	5	6	7	8	9 (7/3)	10 (8/4)	11 (8/7)
1	ANGUL	16130	79992.92	3528	23002.50	2191	13354.13	13.00	16.69	6.09
2	BALESHWAR	24770	129801.32	6817	51994.34	4677	28925.82	18.00	21.53	6.18
3	BARGARH	11750	54202.53	1730	10939.40	1348	7074.02	11.00	13.05	5.25
4	BHADRAK	17700	94260.46	3051	23278.00	2719	18392.18	15.00	19.51	6.76
5	BOLANGIR	12050	48264.76	2022	11871.75	1633	7161.30	13.00	14.84	4.39
6	BOUDH	3980	19762.22	1087	6908.00	973	4944.62	24.00	25.02	5.08
7	CUTTACK	24385	128411.50	11080	83570.65	6460	43823.82	26.00	34.13	6.78
8	DEOGARH	4450	19006.23	1409	8110.18	1332	6849.88	29.00	36.04	5.14
9	DHENKANAL	12090	60443.04	3808	27501.93	1810	11796.10	14.00	19.52	6.52
10	GAJAPATI	6195	25042.46	761	5329.90	478	2619.70	13.00	18.36	5.48
11	GANJAM	31365	156287.15	8859	71156.59	5101	29970.79	16.00	19.11	5.88
12	JAGATSINGHAPUR	13990	72757.74	5521	45254.90	3417	21994.56	24.00	30.23	6.44
13	JAJPUR	19500	105695.60	5587	36145.12	4889	30001.04	25.00	28.38	6.14
14	JHARSUGUDA	4805	23310.25	1615	10282.90	1197	6530.17	24.00	28.01	5.46
15	KALAHANDI	9985	40572.66	5300	30588.00	3022	13374.41	30.00	32.96	4.43
16	KANDHAMAL	7645	33990.77	1596	11378.50	701	3289.35	9.00	9.68	4.69
17	KENDRAPARA	15900	84865.11	4821	37502.00	2969	18058.96	18.00	21.28	6.08
18	KENDUJHAR	17035	81627.73	5229	36376.55	3668	23423.15	21.00	28.70	6.39
19	KHORDHA	19600	120937.00	8645	81446.30	3598	28692.06	18.00	23.72	7.97
20	KORAPUT	10045	40210.89	2073	12651.60	1559	7092.30	17.00	19.38	4.55
21	MALKANGIRI	4920	19951.28	1091	6252.00	872	4008.17	17.00	20.09	4.60
22	MAYURBHANJ	26535	134164.63	2853	19276.25	2253	14071.15	8.00	10.52	6.25
23	NABARANGAPUR	7290	29662.25	1347	8060.80	864	3829.17	12.00	12.91	4.43
24	NAYAGARH	11740	69681.05	2209	20287.00	1280	9648.35	10.00	13.85	7.54
25	NUAPADA	5440	22154.19	1014	5437.50	658	2938.00	12.00	13.26	4.47
26	PURI	21415	114356.01	9761	88113.80	4005	29192.09	18.00	25.53	7.29
27	RAYAGADA	7120	30119.29	889	4673.50	731	2968.88	10.00	9.74	4.06
28	SAMBALPUR	8880	48655.99	2549	17952.80	1509	9033.50	18.00	19.79	5.99
29	SUBARNAPUR	5790	24992.22	1579	11544.75	1073	5309.82	18.00	21.25	4.95
30	SUNDARGARH	17500	86820.75	4466	25979.80	2943	15169.69	16.00	17.47	5.15
Grand Total		400000	2000000.00	112297	832867.31	69930	423537.18	17.48	21.18	6.06

RSETIs wise Performance as on 30-09-2025

Sl No	RSETI	Bank	Target	Achievement			Settlement		Self-Employment as on 30-09-25	Credit Linkage	
			AAP 2025-26 Target	NO. of programmes conducted	Achievement as on 30-09-25	% of Achievement against half year target	Settled as on 30-09-25	% of settlement against achievement		Credit linkage as on 30-09-25	% of credit linkage
1	SBI Kandhamal	State Bank of India	1130	17	569	50%	407	72%	407	282	69%
2	BOI Keonjhar	Bank of India	1200	19	598	50%	420	70%	412	269	64%
3	SBI Nuapada	State Bank of India	1040	15	511	49%	360	70%	358	181	50%
4	SBI Bargarh	State Bank of India	1120	17	542	48%	332	61%	332	219	66%
5	UCOB Dhenkanal	UCO BANK	1150	17	554	48%	388	70%	388	237	61%
6	SBI Nayagarh	State Bank of India	1150	17	545	47%	379	70%	379	150	40%
7	UCOB Jagatsinghpur	UCO BANK	1200	16	525	44%	487	93%	458	267	55%
8	UCOB Balasore	UCO BANK	1150	15	502	44%	351	70%	351	294	84%
9	SBI Nabarangapur	State Bank of India	1120	14	487	43%	354	73%	354	326	92%
10	RUDSETI Bhubaneswar	RUDSETI	1250	18	537	43%	463	86%	463	400	86%
11	SBI Malkangiri	State Bank of India	1000	14	424	42%	267	63%	267	127	48%
12	BOI Baripada	Bank of India	1300	17	546	42%	328	60%	324	204	62%
13	SBI Sambalpur	State Bank of India	1140	15	470	41%	385	82%	367	202	52%
14	SBI Koraput	State Bank of India	1010	13	416	41%	323	78%	323	181	56%
15	UCOB Angul	UCO BANK	1200	15	482	40%	351	73%	351	206	59%
16	SBI Kalahandi	State Bank of India	1120	14	449	40%	295	66%	295	232	79%
17	SBI Subarnapur	State Bank of India	1120	14	441	39%	267	61%	267	218	82%
18	SBI Boudh	State Bank of India	1070	12	403	38%	278	69%	276	213	77%
19	UCOB Bhadrak	UCO BANK	1300	15	476	37%	342	72%	342	205	60%
20	SBI Bolangir	State Bank of India	1070	12	386	36%	300	78%	300	189	63%
21	SBI Kendrapara	State Bank of India	1200	13	432	36%	316	73%	312	159	50%
22	UCOB Cuttack	UCO BANK	1130	12	392	35%	137	35%	137	92	67%
23	ABIRD Chatrapur	Union Bank of India	1130	12	364	32%	226	62%	226	121	54%
24	SBI Rayagada	State Bank of India	1150	11	366	32%	216	59%	216	158	73%
25	SBI Sundargarh	State Bank of India	1120	12	345	31%	233	68%	233	148	64%
26	SBI Jharsuguda	State Bank of India	1270	12	363	29%	301	83%	298	139	46%
27	ABRSETI Parlakimundi	Union Bank of India	1130	9	314	28%	88	28%	88	64	73%
28	SBI Jajpur	State Bank of India	1130	10	312	28%	212	68%	211	116	55%
29	UCOB Puri	UCO BANK	1270	9	307	24%	442	144%	442	332	75%
30	CBI Deogarh	Central Bank of India	1200	7	212	18%	65	31%	65	48	74%
Total			34570	413	13270	38%	9313	70%	9242	5979	64%

NPA Position under Priority Sector as on 30.09.2025 under various sectors													Amt in Crores	
Sl	Bank Name	Short Term Crop Loan			Agriculture Term Loans Other than Allied Sector			Allied Activities Advances			Total Agriculture Advance			
		Outstanding		NPA	Outstanding		NPA	Outstanding		NPA	Outstanding		NPA	
		Amount	Amount		Amount	Amount		Amount	Amount		Amount	Amount		
				% of NPA to total Outstanding			% of NPA to total Outstanding			% of NPA to total Outstanding			% of NPA to total Outstanding	
1	Bank of Baroda	861.65	45.94	5.33	1013.67	77.98	7.69	323.00	16.60	5.14	2198.32	140.53	6.39	
2	Bank of India	1680.10	249.41	14.85	1734.54	69.03	3.98	309.70	10.36	3.34	3724.35	328.80	8.83	
3	Bank of Maharashtra	21.64	1.45	6.72	1055.16	16.67	1.58	0.55	0.00	0.00	1077.35	18.13	1.68	
4	Canara Bank	1960.61	40.50	2.07	647.83	50.04	7.72	273.56	8.60	3.14	2882.00	99.13	3.44	
5	Central Bank of India	517.41	65.00	12.56	38.51	9.36	24.30	44.93	14.16	31.52	600.85	88.51	14.73	
6	Indian Bank	790.89	67.47	8.53	1442.90	33.44	2.32	300.44	5.83	1.94	2534.24	106.73	4.21	
7	Indian Overseas Bank	309.40	43.46	14.05	898.57	1.69	0.19	673.71	0.00	0.00	1881.69	45.15	2.40	
8	Punjab & Sind Bank	7.23	0.73	10.05	75.09	0.00	0.00	0.00	0.00	#DIV/0!	82.33	0.73	0.88	
9	Punjab National Bank	1943.77	270.45	13.91	1342.50	86.40	6.44	168.19	16.45	9.78	3454.46	373.31	10.81	
10	State Bank of India	12903.04	636.98	4.94	5988.99	131.90	2.20	2265.18	15.26	0.67	21157.22	784.14	3.71	
11	UCO Bank	1787.34	164.09	9.18	782.27	41.30	5.28	741.13	6.49	0.88	3310.74	211.88	6.40	
12	Union Bank of India	1199.59	117.68	9.81	2004.57	90.51	4.52	727.09	22.81	3.14	3931.25	231.00	5.88	
	Total Public Sector Banks	23982.68	1703.16	7.10	17024.63	614.81	3.61	5827.47	116.56	2.00	46834.79	2428.03	5.18	
13	Axis Bank	1700.10	190.03	11.18	674.70	41.59	6.16	279.33	19.46	6.97	2654.12	251.08	9.46	
14	Bandhan Bank	13.22	0.56	4.22	96.54	7.72	7.99	138.84	14.73	10.61	248.61	23.00	9.25	
15	Catholic Syrian Bank	0.00	0.00	0.00	326.94	15.85	4.85	0.00	0.00	0.00	326.94	15.85	4.85	
16	City Union Bank	0.00	0.00	#DIV/0!	14.26	0.00	0.00	0.00	0.00	0.00	14.26	0.00	0.00	
17	DBS Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	#DIV/0!	
18	DCB Bank	0.00	8.92	#DIV/0!	0.00	13.15	#DIV/0!	0.00	9.35	#DIV/0!	0.00	31.42	#DIV/0!	
19	Federal Bank	89.99	18.54	20.60	1.28	0.95	73.82	0.00	14.44	#DIV/0!	91.27	33.93	37.17	
20	HDFC Bank	399.91	32.11	8.03	483.64	45.62	9.43	126.74	9.74	7.68	1010.29	87.47	8.66	
21	ICICI Bank	345.09	27.93	8.09	130.20	37.19	28.56	29.77	0.00	0.00	505.06	65.12	12.89	
22	IDBI Bank	98.08	62.46	63.68	1644.78	24.24	1.47	95.42	20.83	21.83	1838.28	107.53	5.85	
23	IDFC First Bank	486.45	0.00	0.00	1352.08	6.13	0.45	52.65	18.04	34.27	1891.18	24.17	1.28	
24	Indus Ind Bank	211.30	0.00	0.00	237.08	162.75	68.65	53.86	13.14	24.39	502.24	175.89	35.02	
25	Karnatak Bank	34.36	0.04	0.11	214.59	2.15	1.00	300.99	9.23	3.07	549.93	11.41	2.07	
26	Karur Vysya Bank	0.00	0.00	#DIV/0!	917.53	0.00	0.00	1526.70	0.00	0.00	2444.23	0.00	0.00	
27	Kotak Mahindra Bank	17.87	0.00	0.00	120.18	28.43	23.66	123.05	0.00	0.00	261.10	28.43	10.89	
28	RBL Bank	0.00	0.00	#DIV/0!	799.29	135.83	16.99	0.00	3.04	#DIV/0!	799.29	138.87	17.37	
29	South Indian Bank	31.22	0.04	0.12	34.76	2.86	8.23	10.36	0.43	4.14	76.35	3.33	4.36	
30	Standard Chartered Bank	0.00	0.00	#DIV/0!	390.17	0.00	0.00	78.66	0.00	0.00	468.83	0.00	0.00	
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	#DIV/0!	
32	Yes Bank	0.00	0.00	#DIV/0!	0.00	22.16	#DIV/0!	0.00	0.00	0.00	0.00	22.16	#DIV/0!	
	Total Private Sector Banks	3427.59	340.62	9.94	7438.02	560.62	7.54	2816.37	132.43	4.70	13681.98	1019.67	7.45	
33	Odisha Grameen Bank	3551.63	294.67	8.30	2326.51	155.52	6.68	2017.27	27.70	1.37	7895.41	477.89	6.05	
	Total Of RRBs	3551.63	294.67	8.30	2326.51	155.52	6.68	2017.27	27.70	1.37	7895.41	477.89	6.05	
34	AU Small Finance Bank	0.00	0.00	#DIV/0!	76.81	16.51	21.49	0.00	0.00	#DIV/0!	76.81	16.51	21.49	
35	ESAF Small Finance Bank	0.00	0.00	#DIV/0!	99.69	14.00	14.04	82.12	44.32	53.96	181.81	58.31	32.07	
36	Jana Small Finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	452.79	71.80	0.00	452.79	71.50	15.79	
37	Suryoday Small Finance Bank	0.00	0.00	#DIV/0!	164.04	40.06	24.42	503.20	89.60	17.81	667.24	129.66	19.43	
38	Ujivan Small Finance Bank	1.11	0.00	0.00	173.86	3.69	2.12	40.58	1.49	3.67	215.55	5.18	2.40	
39	Unity Small Finance Bank	0.00	0.00	#DIV/0!	309.74	86.36	27.88	105.66	17.37	16.44	415.40	103.74	24.97	
40	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	66.31	30.64	46.21	177.75	72.11	40.57	244.06	102.75	42.10	
	Total Small Finance Bank	1.11	0.00	0.00	890.44	191.25	21.48	1362.10	296.39	21.76	2253.65	487.65	21.64	
41	Orissa State Co-Op. Bank	21854.29	933.63	4.27	351.27	94.80	26.99	63.70	35.75	56.12	22269.25	1064.18	4.78	
	Total of Co-operative Banks	21854.29	933.63	4.27	351.27	94.80	26.99	63.70	35.75	56.12	22269.25	1064.18	4.78	
	GrandTotal	52817.29	3272.07	6.20	28030.88	1617.01	5.77	12086.92	608.83	5.04	92935.09	5477.42	5.89	

NPA Position under Priority Sector as on 30.09.2025 under various sectors										Amt in Crores	
Sl	Bank Name	MSME Sector Advance			Education Loan Advance			Housing Loan Advance			
		Outstanding	NPA		Outstanding	NPA		Outstanding	NPA		
			Amt	Amt		% of NPA to total Outstanding	Amt		Amt	% of NPA to total Outstanding	Amt
1	Bank of Baroda	3376.10	461.29	13.66	74.36	5.99	8.05	392.74	16.51	4.20	
2	Bank of India	4592.22	411.58	8.96	93.13	10.64	11.43	808.87	23.47	2.90	
3	Bank of Maharashtra	696.25	25.74	3.70	12.57	0.02	0.19	176.72	1.04	0.59	
4	Canara Bank	3466.33	284.14	8.20	180.32	16.81	9.32	352.32	3.37	0.96	
5	Central Bank of India	1003.73	156.45	15.59	122.42	8.92	7.28	162.81	9.49	5.83	
6	Indian Bank	2753.52	147.14	5.34	38.59	1.70	4.41	207.96	2.55	1.23	
7	Indian Overseas Bank	2152.35	134.10	6.23	19.65	0.69	3.50	223.96	3.35	1.50	
8	Punjab & Sind Bank	35.61	26.32	73.92	3.67	0.25	6.69	45.56	2.47	5.42	
9	Punjab National Bank	4671.46	294.47	6.30	156.53	25.12	16.05	895.68	25.86	2.89	
10	State Bank of India	40258.02	216.15	0.54	870.22	7.30	0.84	3059.26	13.55	0.44	
11	UCO Bank	6627.00	299.05	4.51	102.80	13.45	13.08	413.73	24.14	5.84	
12	Union Bank of India	4570.88	121.89	2.67	138.91	10.08	7.26	450.72	7.71	1.71	
	Total Public Sector Banks	74203.47	2578.33	3.47	1813.16	100.96	5.57	7190.32	133.52	1.86	
13	Axis Bank	4598.30	112.73	2.45	14.18	0.13	0.89	39.28	0.52	1.33	
14	Bandhan Bank	771.51	67.78	8.79	0.00	0.00	#DIV/0!	134.30	4.57	3.40	
15	Catholic Syrian Bank	635.07	0.00	0.00	0.00	0.00	#DIV/0!	1.05	0.00	0.00	
16	City Union Bank	3.64	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
17	DBS Bank	0.00	0.11	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
18	DCB Bank	0.00	28.30	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.81	#DIV/0!	
19	Federal Bank	14.13	7.25	51.30	0.00	0.00	#DIV/0!	0.00	0.63	#DIV/0!	
20	HDFC Bank	258.04	111.47	43.20	0.00	0.16	#DIV/0!	393.38	10.96	2.79	
21	ICICI Bank	217.12	90.27	41.58	0.28	0.06	22.00	21.11	9.75	46.18	
22	IDBI Bank	8678.13	104.19	1.20	6.37	0.62	9.78	732.06	4.35	0.59	
23	IDFC First Bank	7191.52	21.60	0.30	19.77	0.00	0.00	262.78	2.27	0.86	
24	Indus Ind Bank	2043.05	91.86	4.50	15.86	0.00	0.00	234.51	0.00	0.00	
25	Karnatak Bank	676.93	1.27	0.19	0.00	0.64	#DIV/0!	89.58	51.57	57.57	
26	Karur Vysya Bank	1995.09	0.00	0.00	0.01	0.00	0.00	0.06	0.00	0.00	
27	Kotak Mahindra Bank	3.33	1.39	41.89	42.80	0.00	0.00	430.08	0.00	0.00	
28	RBL Bank	1379.62	0.00	0.00	11.46	0.00	0.00	0.36	0.00	0.00	
29	South Indian Bank	0.16	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
30	Standard Chartered Bank	23.89	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
32	Yes Bank	0.32	0.08	24.35	0.00	0.00	#DIV/0!	0.00	0.28	#DIV/0!	
	Total Private Sector Banks	28489.84	676.51	2.37	110.73	1.62	1.46	2338.55	85.71	3.67	
33	Odisha Grameen Bank	3271.15	344.29	10.53	15.46	11.46	74.14	741.46	21.41	2.89	
	Total Of RRBs	3271.15	344.29	10.53	15.46	11.46	74.14	741.46	21.41	2.89	
34	AU Small Finance Bank	76.23	0.60	0.78	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
35	ESAF Small Finance Bank	25.18	7.71	30.61	0.00	0.00	#DIV/0!	18.83	0.00	0.00	
36	Jana Small Finance Bank	281.44	11.33	4.03	0.00	0.00	#DIV/0!	51.58	0.63	1.23	
37	Suryoday Small Finance Bank	112.08	4.86	4.34	0.00	0.00	#DIV/0!	0.10	0.00	0.00	
38	Ujjivan Small Finance Bank	112.84	1.28	1.14	0.00	0.00	#DIV/0!	46.09	0.19	0.42	
39	Unity Small Finance Bank	64.13	6.35	9.89	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
40	Utkarsh Small Finance Bank	55.38	1.00	1.80	0.00	0.00	#DIV/0!	1.77	0.00	0.00	
	Total Small Finance Bank	727.28	33.13	4.55	0.00	0.00	#DIV/0!	118.37	0.83	0.70	
39	Orissa State Co-Op. Bank	150.45	79.46	52.81	1.11	0.96	86.34	72.54	48.71	67.15	
	Total of Co-operative Banks	150.45	79.46	52.81	1.11	0.96	86.34	72.54	48.71	67.15	
	Grand Total	106842.20	3711.71	3.47	1940.46	115.00	5.93	10461.23	290.17	2.77	

NPA Position under Priority Sector as on 30.09.2025 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	6145.78	624.48	10.16	3913.01	229.43	5.86	10058.80	853.91	8.49	
2	Bank of India	10676.39	790.97	7.41	3710.79	236.28	6.37	14387.18	1027.24	7.14	
3	Bank of Maharashtra	1965.93	44.93	2.29	923.92	0.61	0.07	2889.85	45.54	1.58	
4	Canara Bank	6893.15	403.63	5.86	7565.90	1183.53	15.64	14459.06	1587.16	10.98	
5	Central Bank of India	1889.89	263.40	13.94	833.81	32.67	3.92	2723.70	296.07	10.87	
6	Indian Bank	5534.45	258.28	4.67	4071.94	19.07	0.47	9606.39	277.34	2.89	
7	Indian Overseas Bank	4280.38	183.97	4.30	1273.96	45.19	3.55	5554.34	229.16	4.13	
8	Punjab & Sind Bank	167.39	29.77	17.79	487.16	2.61	0.53	654.55	32.38	4.95	
9	Punjab National Bank	9202.05	719.02	7.81	16834.13	71.10	0.42	26036.19	790.12	3.03	
10	State Bank of India	68929.20	1021.33	1.48	18962.73	518.23	2.73	87891.93	1539.56	1.75	
11	UCO Bank	11701.83	584.61	4.74	969.95	51.09	5.27	12671.79	605.70	4.78	
12	Union Bank of India	9093.77	371.38	4.08	8435.59	504.76	5.98	17529.36	876.14	5.00	
	Total Public Sector Banks	136480.21	5265.77	3.86	67982.91	2894.55	4.26	204463.12	8160.31	3.99	
13	Axis Bank	7515.59	430.07	5.72	8411.69	137.31	1.63	15927.28	567.38	3.56	
14	Bandhan Bank	1299.98	145.42	11.19	1735.10	90.91	5.24	3035.08	236.33	7.79	
15	Catholic Syrian Bank	967.62	16.10	1.66	996.92	1.12	0.11	1964.54	17.21	0.88	
16	City Union Bank	18.03	0.00	0.00	123.57	0.00	0.00	141.60	0.00	0.00	
17	DBS Bank	0.00	0.11	#DIV/0!	124.71	0.30	0.24	124.71	0.41	0.33	
18	DCB Bank	0.00	60.52	#DIV/0!	56.27	6.83	12.13	56.27	67.35	119.68	
19	Federal Bank	106.44	44.49	41.80	3.01	7.18	238.31	109.45	51.67	47.21	
20	HDFC Bank	1682.76	224.43	13.34	323.92	387.96	119.77	2006.68	612.39	30.52	
21	ICICI Bank	748.58	165.66	22.13	1086.08	297.96	27.43	1834.66	463.62	25.27	
22	IDBI Bank	11288.18	216.70	1.92	14359.96	49.89	0.35	25648.14	266.58	1.04	
23	IDFC First Bank	9377.52	48.09	0.51	13323.04	46.87	0.35	22700.55	94.95	0.42	
24	Indus Ind Bank	2795.89	269.66	9.64	1792.11	107.19	5.98	4588.00	376.85	8.21	
25	Karnatak Bank	1316.69	65.95	5.01	2832.59	0.00	0.00	4149.28	65.95	1.59	
26	Karur Vysya Bank	4445.26	0.00	0.00	2025.60	0.00	0.00	6470.87	0.00	0.00	
27	Kotak Mahindra Bank	792.14	31.71	4.00	0.00	24.58	#DIV/0!	792.14	56.29	7.11	
28	RBL Bank	2194.16	139.42	6.35	855.83	2.67	0.31	3049.99	142.09	4.66	
29	South Indian Bank	76.63	3.33	4.35	8.89	1.95	21.91	85.52	5.28	6.17	
30	Standard Chartered Bank	494.85	0.00	0.00	0.95	0.00	0.00	495.80	0.00	0.00	
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
32	Yes Bank	0.32	22.52	7071.01	18.33	10.57	57.67	18.65	33.09	177.44	
	Total Private Sector Banks	45120.64	1884.18	4.18	48078.59	1173.29	2.44	93199.22	3057.47	3.28	
33	Odisha Gramineen Bank	14125.42	875.60	6.20	2948.02	75.74	2.57	17073.44	951.34	5.57	
	Total of RRBs	14125.42	875.60	6.20	2948.02	75.74	2.57	17073.44	951.34	5.57	
34	AU Small Finance Bank	157.48	19.04	12.09	56.68	0.38	0.67	214.16	19.42	9.07	
35	ESAF Small Finance Bank	308.41	76.88	24.93	50.84	0.09	0.17	359.25	76.97	21.42	
36	Jana Small Finance Bank	898.30	86.09	9.58	540.91	3.10	0.57	1439.21	89.20	6.20	
37	Suryoday Small Finance Bank	799.97	138.78	17.35	241.28	7.17	2.97	1041.25	145.96	14.02	
38	Ujjivan Small Finance Bank	480.25	8.22	1.71	185.17	1.45	0.78	665.42	9.67	1.45	
39	Unity Small Finance Bank	501.82	117.15	23.35	5.55	5.47	98.58	507.37	122.62	24.17	
40	Utkarsh Small Finance Bank	542.65	202.06	37.24	120.20	32.39	26.94	662.85	234.45	35.37	
	Total Small Finance Bank	3688.88	648.23	17.57	1200.63	50.05	4.17	4889.51	698.28	14.28	
39	Orissa State Co-Op. Bank	22909.00	1265.32	5.52	17126.65	288.06	1.68	40035.65	1553.38	3.88	
	Total of Co-operative Banks	22909.00	1265.32	5.52	17126.65	288.06	1.68	40035.65	1553.38	3.88	
	Grand Total	222324.16	9939.10	4.47	137336.79	4481.68	3.26	359660.94	14420.78	4.01	

Number of Applications for attachment of Property under Section 14 of SARFAESI pending with District Magistrate as on 30.09.2025

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	39	26.96	36	24.47	1	ANUGUL	12	3.43	11	3.38
2	Bank of India	40	11.24	40	11.24	2	BALASORE	31	9.26	22	8.36
3	Bank of Maharashtra	17	10.14	17	10.14	3	BALANGIR	44	6.48	33	5.57
4	Canara Bank	53	31.54	18	4.50	4	BARGARH	46	7.01	40	6.40
5	Central Bank of India	34	4.86	34	5.58	5	BHADRAK	30	8.75	27	8.04
6	Indian Bank	27	10.54	27	10.54	6	BOUDH	3	0.23	2	0.21
7	Indian Overseas Bank	14	3.75	14	3.75	7	CUTTACK	87	60.63	63	26.10
8	Punjab & Sind Bank	4	7.50	4	7.50	8	DEOGARH	1	0.09	1	0.09
9	Punjab National Bank	40	9.55	22	8.14	9	DHENKANAL	3	3.89	3	3.89
10	State Bank of India	44	8.43	17	1.44	10	GAJAPATI	0	0.00	0	0.00
11	UCO Bank	36	4.80	35	4.75	11	GANJAM	99	27.36	69	16.28
12	Union Bank of India	65	21.42	54	18.72	12	JAGATSingha	31	8.62	29	8.06
13	Axis Bank	62	37.36	62	37.36	13	JAAPUR	13	4.64	8	3.64
14	Bandhan Bank	0	0.00	0	0.00	14	JHARSUGUDA	9	1.18	7	1.86
15	Catholic Syrian Bank	0	0.00	0	0.00	15	KALAHANDI	27	3.02	21	2.50
16	City Union Bank	0	0.00	0	0.00	16	KANDHAMAL	2	0.09	1	0.03
17	DBS Bank(e-LVB)	0	0.00	0	0.00	17	KENDRAPARA	23	7.32	21	6.48
18	DCB Bank	45	22.82	17	2.04	18	KENDUJHAR	22	5.62	18	4.46
19	Federal Bank	0	0.00	0	0.00	19	KHORDHA	181	144.40	147	105.35
20	HDFC Bank	28	52.10	18	38.73	20	KORAPUT	23	5.36	22	5.27
21	ICICI Bank	90	37.04	76	31.15	21	MALKANGIRI	6	0.37	6	0.37
22	IDBI Bank	22	6.35	1	0.55	22	MAYURBHANJ	3	1.24	3	1.24
23	IDFC Bank	0	0.00	0	0.00	23	NABARANGPUR	7	3.13	7	3.13
24	Indus Ind Bank	0	0.00	0	0.00	24	NAYAGARH	16	5.23	9	2.66
25	Karnatak Bank	0	0.00	0	0.00	25	NUAPADA	8	1.02	7	1.00
26	Karur Vysya Bank	0	0.00	0	0.00	26	PURI	72	17.30	60	13.56
27	Kotak Mahindra Bank	0	0.00	0	0.00	27	RAYAGADA	14	1.86	7	0.87
28	RBL Bank	0	0.00	0	0.00	28	SAMBALPUR	34	10.35	25	6.97
29	South Indian Bank	2	4.46	2	4.46	29	SUBARNAPUR	13	1.35	12	1.15
30	Standard Chartered Bank	0	0.00	0	0.00	30	SUNDARGARH	40	12.19	38	11.66
31	Tamilnad Mercantile Bank	0	0.00	0	0.00		Total	900	361.42	719	258.55
32	Yes Bank	0	0.00	0	0.00						
33	Odisha Grameen Bank	92	30.80	90	15.75						
34	AU Small Finance Bank	0	0.00	0	0.00						
35	ESAF Small Finance Bank	0	0.00	0	0.00						
36	Jana Small Finance Bank	146	19.76	135	17.74						
37	Suryoday Small Finance Bank	0	0.00	0	0.00						
38	Ujjivan Small Finance Bank	0	0.00	0	0.00						
39	Unity Small Finance Bank	0	0.00	0	0.00						
40	Utkarsh Small Finance Bank	0	0.00	0	0.00						
41	Orissa State Co-Op. Bank	0	0.00	0	0.00						
	Total	900	361.42	719	258.55						

PMSG-MBY FY 2025-26 (as of 30.09.2025)

Bank-Name	Applications Sourced		Applications Sanctioned		Applications Disbursed		Applications Rejected		Applications Pending	
	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs
State Bank of India	18785	37346.36	6668	12130.88	6086	7976.74	9113	17876.52	2961	5975.17
Punjab National Bank	3846	7762.86	2128	3932.98	1752	2812.49	1148	2303.66	561	1121.41
Canara Bank	2953	5884.23	1193	2102.95	1030	1670.41	1044	2067.14	709	1413.00
Union Bank of India	2427	4778.77	806	1500.15	645	1122.52	1096	2097.54	509	1027.17
Bank of India	2155	4322.91	762	1441.12	633	1058.92	832	1663.10	546	1089.50
Bank of Baroda	1409	2836.51	482	864.72	324	463.64	525	1035.28	401	830.68
UCO Bank	1445	2839.67	325	582.44	103	176.66	838	1621.85	278	557.89
Indian Bank	1056	2082.16	247	438.42	185	246.41	613	1197.09	196	395.74
Indian Overseas Bank	741	1465.20	184	347.01	74	137.69	400	767.07	152	297.59
Bank of Maharashtra	281	599.01	120	226.09	43	70.17	131	289.88	29	60.36
Central Bank of India	378	757.14	73	142.96	15	33.16	238	464.26	66	131.82
Others	217	430.14	22	39.95	14	17.84	79	158.50	114	223.87
Punjab & Sind Bank	32	65.82	19	36.05	15	25.65	10	20.21	3	6.20
Grand Total	35725	71170.78	13029	23785.72	10919	15812.30	16067	31562.10	6525	13130.40

District-wise Performance under PM-Surya Ghar as of 30.09.2025

Sl	Name of District	Applications Sourced		Applications Sanctioned		Applications Disbursed		Applications Rejected		Applications Pending	
		No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs
1	ANUGUL	3486	7130.47	1635	3056.86	1411	2145.03	1410	2878.24	422	859.63
2	BALANGIR	2,380	4846.26	1,068	1963.21	906	1371.58	988	2023.41	316	637.38
3	BALESHWAR	2,334	4651.17	1,003	1810.75	843	1195.21	902	1762.74	421	864.02
4	BARGARH	1,740	3518.02	704	1321.64	588	885.66	801	1586.03	226	459.93
5	BHADRAK	1446	2938.23	674	1253.09	588	836.88	542	1095.26	227	461.37
6	BOUDH	1865	3748.74	633	1147.39	530	750.91	815	1619.11	411	846.60
7	CUTTACK	2,235	4402.97	620	1114.52	513	733.74	1087	2136.79	520	1030.34
8	DEOGARH	1576	3207.31	563	1046.54	487	724.31	681	1380.50	325	657.26
9	DHENKANAL	1,460	2999.60	513	955.89	412	574.67	709	1444.96	229	470.53
10	GAJAPATI	1269	2224.80	503	823.58	376	486.57	569	956.63	194	342.58
11	GANJAM	1138	2340.34	502	921.65	418	608.27	396	820.47	237	490.04
12	JAGATSINGHAPUR	1,192	2394.51	449	812.05	370	572.96	429	861.20	314	630.01
13	JAJAPUR	1215	2421.03	432	766.65	353	486.92	507	999.89	271	553.83
14	JHARSUGUDA	1432	2751.49	429	778.34	355	520.01	854	1580.99	146	308.86
15	KALAHANDI	1184	2335.01	427	770.08	386	538.59	500	974.81	256	494.70
16	KANDHAMAL	1183	2305.01	361	653.22	305	456.98	569	1091.12	252	498.58
17	KENDRAPARA	999	1999.31	337	607.97	294	443.18	474	945.07	186	374.01
18	KENDUJHAR	802	1631.01	323	587.64	263	355.05	336	681.38	141	286.95
19	KHORDHA	530	1052.05	270	486.86	238	333.69	183	367.55	76	154.61
20	KORAPUT	649	1276.56	247	458.41	201	267.63	310	602.87	92	186.22
21	MALKANGIRI	1,018	2027.86	246	448.71	210	323.17	427	824.50	342	696.12
22	MAYURBHANJ	611	1225.60	245	455.07	213	279.58	248	488.28	117	234.93
23	NABARANGPUR	549	1082.24	178	331.43	145	202.07	248	484.62	123	241.83
24	NAYAGARH	646	1278.40	142	256.49	120	166.01	365	713.28	138	273.33
25	NUAPADA	753	1546.53	128	236.62	86	117.96	478	974.23	146	308.05
26	PURI	560	1098.60	122	228.32	104	142.09	331	634.43	107	214.15
27	RAYAGADA	344	679.78	105	194.73	84	123.32	166	326.67	73	138.04
28	SAMBALPUR	684	1169.91	70	114.16	39	49.37	487	809.27	127	232.28
29	SONEPUR	195	374.24	60	113.68	52	79.42	99	179.70	36	71.51
30	SUNDARGARH	250	513.73	40	70.17	29	41.47	156	318.10	54	112.71
TOTAL		35725	71170.78	13029	23785.72	10919	15812.30	16067	31562.10	6525	13130.40

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 30.09.2025 (Amount in Crore)

Sl	Name of Bank	SIKHS				MUSLIMS				CHRISTIANS				BUDDHIST			
		Disbursement from 01.04.2024 to 30.06.2025		Balance outstanding as on 30.06.2025		Disbursement from 01.04.2024 to 30.06.2025		Balance outstanding as on 30.06.2025		Disbursement from 01.04.2024 to 30.06.2025		Balance outstanding as on 30.06.2025		Disbursement from 01.04.2024 to 30.06.2025		Balance outstanding as on 30.06.2025	
		A/c	Amt.	A/c	Amt.	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	29	1.82	42	2.25	1670	66.51	1086	38.15	276	9.82	353	10.74	11	0.20	43	0.59
2	Bank of India	42	8.00	123	16.08	1389	95.46	4730	185.86	368	13.52	1615	43.50	12	9.07	28	10.18
3	Bank of Maharashtra	87	0.89	39	1.71	2028	16.28	789	40.05	1145	3.14	285	6.66	5	0.19	4	0.26
4	Canara Bank	294	5.37	1007	39.81	3082	47.51	9205	216.71	1281	14.88	4105	86.23	1098	19.09	2456	71.11
5	Central Bank of India	43	3.89	78	6.87	73	2.09	199	7.62	22	0.03	47	0.32	10	0.01	23	0.63
6	Indian Bank	10	0.38	56	2.99	1463	33.18	2666	64.71	1141	32.55	1754	47.03	115	1.41	130	2.07
7	Indian Overseas Bank	2	0.24	12	0.68	657	6.48	1473	15.36	129	2.33	297	6.95	0	0.00	1	0.00
8	Punjab & Sind Bank	4	0.14	13	1.77	20	0.38	69	2.95	3	0.08	14	0.68	0	0.00	0	0.00
9	Punjab National Bank	20	3.60	128	13.01	727	59.93	3451	144.92	325	6.65	1974	39.06	2	0.03	2	0.03
10	State Bank of India	267	18.54	18978	229.78	5203	221.17	281478	3748.36	3747	96.50	214789	2598.47	47	0.84	176	4.04
11	UCO Bank	23	1.42	1678	159.27	867	17.61	23147	164.25	157	6.10	12947	986.15	0	0.00	54	0.52
12	Union Bank of India	139	6.46	371	25.18	2410	48.21	5597	132.70	791	18.47	1633	47.39	1	0.02	1	0.02
	Public Sector Banks	960	50.75	22525	499.40	19587	614.81	333890	4761.62	9385	204.07	239813	3873.18	1301	30.86	2918	89.44
13	Axis Bank Ltd	23	1.72	96	6.67	781	31.57	2821	125.41	697	5.23	2966	22.53	4	0.06	9	0.15
14	Bandhan Bank	4	0.07	13	0.18	6454	66.27	22346	160.45	672	3.78	1541	5.70	3	0.03	6	0.04
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Ltd	0	0.00	1	0.06	14	0.15	769	13.99	0	0.00	118	1.55	0	0.00	4	0.07
17	Federal Bank	28	1.30	36	1.58	1007	21.73	1812	33.12	47	2.05	199	2.61	0	0.00	0	0.00
18	HDFC Bank	29	26.74	112	54.47	834	69.02	4915	188.60	269	3.33	997	11.06	4	0.02	7	0.14
19	ICICI Bank	31	6.70	323	39.59	727	64.67	3368	268.10	339	7.50	1273	51.73	6	0.32	47	2.15
20	IDBI Bank	15	1.17	35	3.69	639	11.85	1415	51.90	40	0.92	157	6.87	0	0.00	0	0.00
21	IDFC First Bank	31	0.16	179	0.41	561	2.51	2962	6.91	105	0.45	322	0.86	0	0.00	5	0.01
22	Indus Ind Bank	8	1.71	19	3.22	11228	62.22	53410	184.16	3224	14.69	21271	51.12	0	0.00	1	0.06
23	Karnatak Bank Ltd.	0	0.00	0	0.00	32	2.41	32	2.41	0	0.00	0	0.00	0	0.00	0	0.00
24	Karur Vysya Bank	0	0.00	0	0.00	1	0.01	1	0.01	0	0.00	0	0.00	0	0.00	0	0.00
25	Kotak Mahindra Bank Ltd	1	0.49	18	2.31	35	4.78	331	29.87	27	1.61	152	7.41	13	0.46	15	0.45
26	Laxmi Vilas 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
27	RBL Bank	4	0.03	8	0.04	491	2.47	5385	10.10	341	1.72	5937	11.18	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.	3	0.15	2	0.25	20	0.03	13	0.35	8	0.09	4	0.14	0	0.00	0	0.00
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	1	0.03	1	0.03	1	0.16	1	0.16	0	0.00	0	0.00
31	Yes Bank	3	0.02	9	0.93	361	2.83	1268	18.05	356	1.89	1758	5.16	3	0.02	8	0.03
32	Catholic Syrian bank	0	0.00	0	0.00	1	0.21	2	0	1	0	1	0	0	0	0	0
	Private Sector Banks	180	40.27	851	113.39	23187	342.77	100851	1093.48	6127	43.44	36697	178.13	33	0.93	102	3.10
33	Odisha Grameen Bank	12	0.12	55	1.62	2810	27.75	12633	136.02	111	2.07	2355	21.13	6	0.18	93	2.35
	RRBs	12	0.12	55	1.62	2810	27.75	12633	136.02	111	2.07	2355	21.13	6	0.18	93	2.35
34	AU Small Finance Bank	0	0.00	0	0.00	44	1.49	80	2.93	40	0.21	0	0.00	0	0.00	0	0.00
35	ESAF Small Finance Bank	3	0.02	10	0.09	272	4.23	1449	9.05	96	0.91	489	1.70	2	0.01	5	0.01
36	Jana Small Finance Bank	0	0.00	14	0.05	678	4.57	3737	15.07	175	1.16	955	3.45	530	4.76	4178	20.81
37	Suryoday Small Finance Bank	6	0.04	32	0.09	1320	8.58	5173	19.67	332	2.23	1531	4.85	4	0.02	19	0.08
38	Ujjivan Small Finance Bank	27	0.16	72	0.27	1681	10.05	4942	18.75	875	5.73	2982	11.57	6	0.04	12	0.06
39	Utkarsh Small Finance Bank	0	0.00	9	0.01	194	0.40	1932	6.77	75	0.09	1232	5.29	16	0.02	10	0.01
40	Unity Small Finance Bank	5	0.03	16	0.07	728	4.90	4324	14.38	167	0.88	1006	2.59	3	0.02	64	0.19
	Total Small Finance Bank	41	0.25	153	0.60	4917	34.21	21637	86.62	1760	11.21	8195	29.45	561	4.88	4288	21.16
41	Orissa State Co-Op. Bank	482	1.88	638	2.70	23428	112.15	46366	202.64	87159	526.50	150859	766.64	8	0.05	117	0.86
	Total Co-operative	482	1.88	638	2.70	23428	112.15	46366	202.64	87159	526.50	150859	766.64	8	0.05	117	0.86
	TOTAL	1675	93.27	24222	617.71	73929	1131.69	515377	6280.38	104542	787.29	437919	4868.52	1909	36.89	7518	116.91

Annexure - 42

CREDIT FACILITY TO MINORITY COMMUNITY AS ON 30.09.2025 (Amount in Crore)													
Sl	Name of Bank	Zoroastrians				Jains				TOTAL			
		Disbursement from 01.04.2024 to 30.06.2025		Balance outstanding as on 30.06.2025		Disbursement from 01.04.2024 to 30.06.2025		Balance outstanding as on 30.06.2025		Disbursement from 01.04.2024 to 30.06.2025		Balance outstanding as on 30.06.2025	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	0	0.00	6	0.06	33	3.56	45	2.50	2019	81.92	1575	54.28
2	Bank of India	1	0.03	2	0.10	47	39.27	80	41.40	1859	165.36	6578	297.11
3	Bank of Maharashtra	0	0.00	0	0.00	49	0.30	11	0.33	3312	20.81	1128	49.00
4	Canara Bank	12	0.14	19	0.26	171	2.39	470	37.16	5938	89.38	17262	451.28
5	Central Bank of India	0	0.00	0	0.00	13	6.76	24	6.28	161	12.78	371	21.72
6	Indian Bank	0	0.00	3	0.08	3	0.30	7	0.68	2732	67.81	4616	117.56
7	Indian Overseas Bank	0	0.00	0	0.00	2	0.01	4	0.02	790	9.05	1787	23.02
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	27	0.60	96	5.39
9	Punjab National Bank	0	0.00	0	0.00	5	0.09	31	1.28	1079	70.31	5586	198.29
10	State Bank of India	2	0.08	5	0.15	27	3.37	65	4.99	9293	340.50	515491	6585.79
11	UCO Bank	0	0.00	1	0.01	7	0.14	15	0.60	1054	25.27	37842	1310.79
12	Union Bank of India	0	0.00	0	0.00	1	0.02	4	0.06	3342	73.18	7606	205.35
	Public Sector Banks	15	0.25	36	0.66	358	56.22	756	95.30	31606	956.96	599938	9319.60
13	Axis Bank Ltd	2	0.48	3	0.66	7	0.15	60	4.80	1514	39.21	5955	160.22
14	Bandhan Bank	0	0.00	0	0.00	21	0.15	68	0.23	7154	70.31	23974	166.59
15	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	DCB Ltd	0	0.00	0	0.00	0	0.00	1	0.01	14	0.15	893	15.68
17	Federal Bank	0	0.00	0	0.00	4	0.04	71	0.73	1086	25.11	2118	38.03
18	HDFC Bank	4	4.50	4	6.57	11	9.24	67	34.83	1151	112.85	6102	295.66
19	ICICI Bank	7	0.00	26	0.61	42	31.27	64	33.79	1152	110.46	5101	395.98
20	IDBI Bank	0	0.00	0	0.00	3	0.75	9	1.76	697	14.68	1616	64.22
21	IDFC First Bank	1	0.00	4	0.01	1	0.00	4	0.01	699	3.14	3476	8.21
22	Indus Ind Bank	0	0.00	0	0.00	0	0.00	1	0.05	14460	78.62	74702	238.61
23	Karnatak Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	32	2.41	32	2.41
24	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	0.01	1	0.01
25	Kotak Mahindra Bank Ltd	0	0.00	1	0.06	1	0.38	2	0.40	77	7.73	519	40.50
26	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	RBL Bank	0	0.00	2	0.00	0	0.00	1	0.00	836	4.23	11333	21.33
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	31	0.27	19	0.74
30	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	2	0.19	2	0.19
31	Yes Bank	0	0.00	0	0.00	3	1.63	51	0.09	726	6.39	3094	24.27
32	Catholic Syrian bank	0	0	0	0	1	0	1	0	0	0	0	0
	Private Sector Banks	14	4.99	40	7.91	94	43.72	400	76.81	29632	475.76	138937	1472.64
33	Odisha Grameen Bank	1	0.00	18	0.65	0	0.00	5013	59.68	2940	30.11	20167	221.45
	RRBs	1	0.00	18	0.65	0	0.00	5013	59.68	2940	30.11	20167	221.45
34	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	1	0.02	84	1.70	81	2.94
35	ESAF Small Finance Bank	0	0.00	0	0.00	2	0.00	1	0.00	375	5.17	1954	10.86
36	Jana Small Finance Bank	0	0.00	0	0.00	46	0.28	197	0.77	1429	10.77	9081	40.16
37	Suryoday Small Finance Bank	20	0.13	55	0.20	8	0.05	33	0.09	1690	11.06	6843	24.98
38	Ujjivan Small Finance Bank	0	0.00	2	0.00	3	0.02	8	0.04	2592	16.00	8018	30.69
39	Utkarsh Small Finance Bank	0	0.00	2	0.00	12	0.01	333	0.86	297	0.51	3518	12.96
40	Unity Small Finance Bank	2	0.01	10	0.04	3	0.02	14	0.05	908	5.86	5434	17.32
	Total Small Finance Bank	22	0.15	69	0.25	74	0.38	587	1.83	7375	51.08	34929	139.90
41	Orissa State Co-Op. Bank	0	0.00	0	0.00	0	0.00	0	0.00	111077	640.58	197980	972.84
	Total of Co-operative	0	0.00	0	0.00	0	0.00	0	0.00	111077	640.58	197980	972.84
	TOTAL	52	5.39	163	9.47	526	100.31	6756	233.62	182630	2154.50	991951	12126.44

Central KYC Records Registry (CKYCR)- Odisha- from 01.07.2025 to 30.09.2025

FI Code	FI Name	Institution Type	Upload Count	Update Count	Initial Download	Subsequent Download	Onboarding Inter-Usability
IN1103	PUNJAB AND SIND BANK	PSU Bank	1597	55	5223	1828	77%
IN1104	PUNJAB NATIONAL BANK	PSU Bank	121395	13480	117602	24884	49%
IN1144	STATE BANK OF INDIA	PSU Bank	189981	148976	124307	80065	40%
IN1147	INDIAN BANK	PSU Bank	42234	13171	47453	2023	53%
IN1161	indian overseas bank	PSU Bank	9280	6484	24640	5057	73%
IN1166	BANK OF BARODA	PSU Bank	30583	34325	41149	15183	57%
IN1261	Union Bank Of India	PSU Bank	79471	4751	86586	21416	52%
IN1299	UCO BANK	PSU Bank	16427	2	83688	44858	84%
IN1329	CANARA BANK	PSU Bank	77621	5606	50263	15666	39%
IN1339	BANK OF INDIA	PSU Bank	58700	0	67714	20635	54%
IN1395	CENTRAL BANK OF INDIA	PSU Bank	1	44	1889	200	100%
IN1401	BANK OF MAHARASHTRA	PSU Bank	5959	7375	11950	3874	67%
		Total	633249	234269	662464	235689	51%
IN1411	HDFC BANK	Private Bank	9294	54635	47229	24638	84%
IN1421	KARUR VYSYA BANK LIMITED	Private Bank	902	5	3785	69	81%
IN1422	RBL Bank Ltd	Private Bank	1531	15455	14088	2884	90%
IN1445	ICICI BANK LIMITED	Private Bank	3060	1063	20065	8352	87%
IN1449	INDUSIND BANK LIMITED	Private Bank	7577	0	51227	7704	87%
IN1483	Axis Bank Limited	Private Bank	7788	77130	45150	47362	85%
IN1497	CITY UNION BANK LTD	Private Bank	183	0	487	14	73%
IN1516	YES BANK LIMITED	Private Bank	398	4089	4729	664	92%
IN1517	Kotak Mahindra Bank	Private Bank	1516	10012	13096	3498	90%
IN1519	Bandhan Bank Limited	Private Bank	4042	11267	20932	5185	84%
IN1547	IDFC FIRST BANK LIMITED	Private Bank	4316	60986	38855	46281	90%
IN1549	THE SOUTH INDIAN BANK LIMITED	Private Bank	291	7735	8304	164	97%
IN1568	The Karnataka Bank Limited	Private Bank	456	0	3096	7455	87%
IN1571	Tamilnad Mercantile Bank Ltd	Private Bank	51	43	203	0	80%
IN1577	THE FEDERAL BANK LTD	Private Bank	1002	266	7373	8229	88%
IN1619	IDBI Bank Limited	Private Bank	2891	6568	7347	431	72%
IN1625	DCB BANK LIMITED	Private Bank	806	266	20600	11471	96%
IN1628	CSB BANK LTD.	Private Bank	1122	0	919	166	45%
		Total	47226	249520	307485	174567	87%
IN0118	AU SMALL FINANCE BANK LIMITED	SFB	452	101	3484	96	89%
IN0698	Suryoday Small Finance Bank Ltd	SFB	1947	12878	13267	2786	87%
IN0702	UTKARSH SMALL FINANCE BANK LIM	SFB	338	11925	7883	4661	96%
IN0798	UJJIVAN SMALL FINANCE BANK LTD	SFB	2134	34	10877	3756	84%
IN0804	ESAF SMALL FINANCE BANK LIMITED	SFB	1023	0	4	0	0%
IN0860	Jana Small Finance Bank Limited	SFB	2283	246	9699	257	81%
IN0869	Unity Small Finance Bank Limited	SFB	856	5881	6672	536	89%
		Total	9033	31065	51886	12092	85%
IN0932	Odisha Grameen Bank	Regional Rural F	95791	0	3996	346	4%
IN1629	THE PURI URBAN COOPERATIVE BAN	Cooperative Bank	0	1	0	3	#DIV/0!
IN1634	The Balasore Co-operative Urban Ban	Cooperative Bank	31	0	119	21	79%
IN1653	THE ODISHA STATE CO-OPERATIVE F	Cooperative Bank	0	0	1	0	100%
IN1681	THE KENDRAPARA URBAN CO-OPERA	Cooperative Bank	0	0	16	0	100%
IN1690	THE URBAN COOPERATIVE BANK LTD	Cooperative Bank	0	0	27	4	100%
IN1747	The Berhampur Co-operative urban B	Cooperative Bank	52	0	1	1	2%
IN1786	THE BALASORE BHADRAK CENTRAL C	Cooperative Bank	3	0	2	0	40%
IN1797	THE UTKAL CO-OPERATIVE BANK LTD	Cooperative Bank	0	1	6	3	100%
		Total	86	2	172	32	67%
IN1808	THE VARACHHA CO OP BANK LTD SU	Others	0	0	1	0	100%
IN1855	The Cosmos Co op Bank Ltd.	Others	1	0	12	1	92%
IN1873	THE KALUPUR COMMERCIAL COOPE	Others	4	0	11	2	73%
IN1904	TJSB Sahakari Bank LTD	Others	1	0	6	1	86%
IN1906	Baroda Rajasthan Kshetriya Gramin Ba	Others	0	0	32	2	100%
IN1911	MANVI PATTANA SOUHARDA SAHAK	Others	3	0	0	0	0%
IN1922	THE SHIRPUR PEOPLES COOPERATIV	Others	8	0	4	2	33%
IN1942	DHANLAXMI BANK LIMITED	Others	27	77	56	17	67%
IN1952	Shivalik Small Finance Bank	Others	3	0	160	17	98%
IN1989	EQUITAS SMALL FINANCE BANK LTD	Others	60	28	226	57	89%

Central KYC Records Registry (CKYCR)- Odisha- from 01.07.2025 to 30.09.2025

FI Code	FI Name	Institution Type	Upload Count	Update Count	Initial Download	Subsequent Download	Onboarding Inter-Usability
IN2031	KNS Bank The Kurla Nagrik Sahakari B	Others	1	0	0	0	0%
IN2032	THE SURAT PEOPLE'S COOP BANK LTD	Others	0	0	1	0	100%
IN2034	SHRI RAJKOT DISTRICT COOPERATIV	Others	1	0	1	0	50%
IN2043	THE ODE URBAN CO OPERATIVE BAN	Others	1	0	0	0	0%
IN2059	SANGLI URBAN CO OP BANK LTD SAN	Others	0	0	1	0	100%
IN2062	The Vijay Co operative Bank Ltd	Others	0	0	1	0	100%
IN2098	THE ANNASAHEB SAVANT CO OPERA	Others	1	0	0	0	0%
IN2102	SURATNATIONALCOOP BANK LTD	Others	1	0	21	2	95%
IN2123	Sundarlal Sawji Urban Coop Bank Ltd.	Others	6	0	0	0	0%
IN2126	SATARA SAHAKARI BANK LTD	Others	2	0	0	0	0%
IN2143	THE PARWANOO URBAN COOPERATI	Others	1	0	0	0	0%
IN2145	The Goa Urban Cooperative Bank Ltd	Others	1	0	0	0	0%
IN2152	VASAI VIKAS SAHAKARI BANK LTD	Others	0	0	1	0	100%
IN2166	TUMKUR GRAIN MERCHANTS CO OP	Others	0	0	2	1	100%
IN2182	The Ottapalam Co Operative Urban B	Others	1	0	0	0	0%
IN2202	THE NAINITAL BANK LIMITED	Others	1	0	0	0	0%
IN2224	ABHYUDAYA CO-OPERATIVE BANK L	Others	0	0	8	0	100%
IN2231	ANDHRA PRADESH GRAMEENA VIKAS	Others	9	0	0	0	0%
IN2236	THE SIRSI URBAN SAHAKARI BANK LTD	Others	2	0	0	0	0%
IN2246	THE BICHOLIM URBAN CO OPERATIV	Others	0	0	2	0	100%
IN2259	THE GREATER BOMBAY COOPERATIV	Others	1	0	0	0	0%
IN2260	KUMBHI KASARI SAHAKARI BANK LTD	Others	1	0	0	0	0%
IN2261	RAJARSHI SHAHU SAHAKARI BANK MA	Others	1	0	0	0	0%
IN2270	THE SURAT DISTRICT CO OPERATIVE	Others	70	0	25	0	26%
IN2288	Jio Payments Bank Limited	Others	1317	261	12449	12	90%
IN2349	AIRTEL PAYMENTS BANK LIMITED	Others	23806	61298	71570	27698	75%
IN2449	TAMIL NADU GRAMA BANK	Others	104	0	180	4	63%
IN2461	THE VERAVAL MERCANTILE CO OPEI	Others	0	0	4	0	100%
IN2509	CHHATTISGARH STATE COOPERATIV	Others	6	0	0	0	0%
IN2582	Maharashtra Gramin Bank	Others	3	0	0	0	0%
IN2615	KERALA GRAMIN BANK	Others	11	1	22	3	67%
IN2851	DOMBIVLI NAGARI SAHAKARI BANK I	Others	1	0	0	0	0%
IN2895	NSDL Payments Bank Limited	Others	5178	10935	16871	1436	77%
IN2931	THE KANGRA CENTRAL COOPERATIV	Others	0	0	1	0	100%
IN2932	NAGRIK SAHAKARI BANK LTD RAIPUR	Others	5	0	0	0	0%
IN2942	Fino Payments Bank Limited	Others	7346	154	0	0	0%
IN2964	VIDYASAGAR CENTRAL CO OPERATI	Others	1	0	0	0	0%
IN3032	THE KALYAN JANATA SAHAKARI BAN	Others	1	0	3	0	75%
IN3057	Pune Peoples Co-Op Bank Ltd Pune	Others	0	0	2	0	100%
IN3214	THE SARASWAT COOPERATIVE BANK	Others	1	0	0	0	0%
IN3224	RAJGURUNAGAR SAHAKARI BANK LTD	Others	0	0	5	0	100%
IN3472	THE VISAKHAPATNAM CO OPERATIV	Others	0	0	3	0	100%
IN3483	CHHATTISGARH RAJYA GRAMIN BAN	Others	1	0	11	0	92%
IN3556	VYAPARI SAHAKARI BANK MARYADIT	Others	0	0	1	0	100%
IN3624	SAURASHTRA GRAMIN BANK	Others	5	0	0	0	0%
IN3697	DINDIGUL CENTRAL COOPERATIVE B	Others	9	0	0	0	0%
IN3703	JALGAON JANATA SAHAKARI BANK LT	Others	1	0	0	0	0%
IN3848	Smriti Nagrik Sahkari Bank Mydt	Others	0	0	1	0	100%
IN3867	THE TAMIL NADU STATE APEX COOP	Others	1	0	0	0	0%
IN4067	MEGHALAYA RURAL BANK	Others	1	0	0	0	0%
IN4102	TELANGANA GRAMEENA BANK	Others	7	0	0	0	0%
IN4239	THE ABHINAV SAHAKARI BANK LTD D	Others	1	0	0	0	0%
IN4298	THE URBAN COOPERATIVE BANK LTD	Others	75	340	463	129	86%
IN4327	SLICE SMALL FINANCE BANK LIMITEI	Others	19	5824	22157	24710	100%
IN4351	INDIA POST PAYMENTS BANK LTD	Others	37708	178841	20230	18	35%
IN4471	RAJASTHAN MARUDHARA GRAMIN BA	Others	1	0	2	0	67%
IN4810	JHARKHAND RAJYA GRAMIN BANK	Others	2	0	2	0	50%
IN4990	THE RANDEER PEOPLES COOPERATIV	Others	1	0	0	0	0%
IN5173	PUDUVAI BHARATHIAR GRAMA BANK	Others	0	0	5	1	100%
IN5181	WARANGAL URBAN COOPERATIVE B	Others	0	0	1	0	100%

Central KYC Records Registry (CKYCR)- Odisha- from 01.07.2025 to 30.09.2025

FI Code	FI Name	Institution Type	Upload Count	Update Count	Initial Download	Subsequent Download	Onboarding Inter-Usability
IN5548	VARDHAMAN MAHILA CO OPERATIV	Others	0	0	3	0	100%
IN5555	Shripatraodada Sahakari Bank Ltd.Koll	Others	0	0	5	0	100%
IN5596	THE JANATHA CO OPERATIVE BANK I	Others	1	0	0	0	0%
IN5679	CONTAI CO-OPERATIVE BANK LIMITI	Others	1	0	0	0	0%
IN5746	Mamasahab Pawar Satyavijay Co.Op.	Others	0	0	1	0	100%
IN5752	vidya sahakari bank ltd	Others	1	0	0	0	0%
IN5783	THE EASTERN RAILWAY EMPLOYEES	Others	0	0	4	1	100%
IN5790	THE RAIGAD DISTRICT CENTRAL CO	Others	1	0	0	0	0%
IN5875	CHAITANYA MAHILA SAHAKARI BANK	Others	0	0	1	0	100%
IN6396	THE MOGAVEERA COOPERATIVE BA	Others	1	0	0	0	0%
IN6443	THE DELHI STATE COOPERATIVE BAN	Others	1	0	0	0	0%
IN6454	THE DISTRICT CO-OPERATIVE CENTH	Others	1	0	0	0	0%
IN6625	BASSEIN CATHOLIC COOPERATIVE B	Others	0	0	23	1	100%
IN6725	The Zoroastrian Cooperative Bank Lin	Others	3	0	0	0	0%
IN6956	SVC Cooperative Bank Ltd	Others	8	1	18	4	69%
IN7240	SUCO SOUHARDA SAHAKARI BANK N	Others	3	0	0	0	0%
IN7886	Janata Sahakari Bank Ltd Pune	Others	0	0	3	0	100%
IN8081	THE SUTEX CO OPERATIVE BANK LTD	Others	0	0	4	0	100%
IN8560	THE AHMEDABAD DISTRICT COOP BA	Others	1	0	1	0	50%
IN8799	THE AKOLA JANATA COMMERCIAL C	Others	0	0	1	1	100%
		Total	75810	257732	144618	54120	66%
		Grand Total	861195	772588	1170621	476846	58%

LIST OF ABSENTEEISM IN DCC/DLRC MEETING FOR THE JUNE 2025

BANK NAME	June 2025 Quarter	Total No. of DCC/DLRC meeting in which Bank is Absent
Bank of Baroda	Angul,Kalahandi	2
Bank of India	Balasore,Bhadrak	2
Bank of Maharastra	Bhadrak,Boudh	2
Canara Bank	Mayurbhanj,Puri	2
Central Bank of India	Bolangir,Koraput,Nabarangpur,Bargarh	4
Indian Bank	Boudh, Mayurbhanj	2
Indian Overseas Bank	Bolangir,Boudh,Jharsuguda,Mayurbhanj,Nayagarh	5
Punjab & Sind Bank	Angul,Puri	2
Punjab National Bank	Nabarangpur,Malkangiri,Jagatsinghpur,Keonjhar,Bhadrak,Mayurbhanj,Nayagarh	7
State Bank of India	Koraput,Keonjhar,Bargarh	3
UCO Bank	Bolangir,Nabarangpur,Malkangiri,Nayagarh	4
Union Bank of India	Koraput,Bargarh,Kendrapara	3
Public Sector Bank Total		38
Axis Bank	Keonjhar,Boudh	2
Bandhan Bank	Balasore,Boudh,Nayagarh,Puri	4
City Union Bank	Khordha	1
Catholic Syrian Bank	Khordha	1
DCB Bank Ltd	Boudh,Jajpur,Puri	3
DBS (e-Laxmi Vilas Bank)	Khordha	1
Federal Bank	Balasore,Puri	2
HDFC Bank		0
ICICI Bank	Jharsuguda,Puri	2
IDBI Bank	Bhadrak,Boudh,Nayagarh,Puri	4
IDFC Bank	Bolangir,Bargarh,Ganajm,Nayagarh	4
Indus Ind Bank	Jagatsinghpur,Bargarh,Bhadrak,Kalahandi,Sambalpur	5
Karnatak Bank Ltd.	Angul,Ganajm,Puri,Sambalpur	4
Karur Vysya Bank	Puri	1
Kotak Mahindra Bank Ltd	Jagatsinghpur,Keonjhar,Angul,Ganajm,Jharsuguda,Sambalpur	6
RBL Bank	Sambalpur	1
South Indian Bank	Khordha	1
Yes Bank	Khordha,Keonjhar,Ganajm,Puri,Sambalpur	5
Private Sector Bank Total		47
Odisha Grameen Bank		0
RRB Total		0
Co-op Bank	Nayagarh	1
Co-operative Bank Total		1
Jana Small Finance Bank	Khordha,Angul,Balasore,Boudh,Dhenkanal,Ganajm,Jajpur,Jharsuguda,Kalahandi,Mayurbhanj	11
Suryoday Small Finance Bank	Bolangir,Rayagada,Keonjhar,Bhadrak,Gajapati,Jajpur,Kalahandi,Mayurbhanj,Nayagarh,Puri	10
Ujjivan Small Finance Bank	Nayagarh	1
Utkarsh Small Finance Bank	Bolangir,Koraput,Rayagada,Khordha,Sundargarh,Bargarh,Boudh,Dhenkanal,Ganajm,Mayurbhanj	12
Unity SFB	Bolangir,Jagatsinghpur,Ganajm,Kalahandi,Puri	5
AU SFB	Ganajm,Puri	2
ESAF SFB	Ganajm,Jajpur,Kalahandi,Nayagarh,Puri	5
Small Finance Bank Total		46
Grand Total		132

DISTRICT LEVEL TOWN HALL MEETINGS WITH MSME ENTREPRENEURS FROM 01.07.2025 TO 30.09.2025

Sl. No.	District Name	Date of meeting	Venue	No of Participants	Unresolved issues only			
					Name of Entrepreneur	Activity	Bank Branch	Unresolved issues only
1	ANUGUL	23.09.2025	DIC,Angul	10	Nil	Nil	Nil	Nil
2	BALANGIR	08.09.2025	DIC, Balangir	29	Nil	Nil	Nil	Nil
3	BALASORE	26.09.2025	Balasore	75	Nil	Nil	Nil	Nil
4	BARGARH	24.09.2025	SBI, RBO, Bargarh	32	Nil	Nil	Nil	Nil
5	BHADRAK	09.09.2025	Hotel Kalyani, Bhadrak	50	Nil	Nil	Nil	Nil
6	BOUDH	22.08.2025	YCDA, Baunsuni	98	Nil	Nil	Nil	Nil
7	CUTTACK	24.09.2025	Banki	10	Nil	Nil	Nil	Nil
8	DEOGARH	15.09.2025	RSETI Deogarh	33	Nil	Nil	Nil	Nil
9	DHENKANAL	26.09.2025	UCO RSETI, Dhenkanal	13	Nil	Nil	Nil	Nil
10	GAJAPATI	16.09.2025	RESETI, Parlakhemundi	32	Nil	Nil	Nil	Nil
11	GANJAM	11.07.2025	DIC, Berhampur	38	Nil	Nil	Nil	Nil
12	JAGATSINGHAPUR	23.09.2025	RSETI, Jagatsinghpur	62	Nil	Nil	Nil	Nil
13	JAJPUR	13.08.2025	JAJPUR ROAD	35	Nil	Nil	Nil	Nil
14	JHARSUGUDA	7/22/2025	RSETI BELPAHAR	33	Nil	Nil	Nil	Nil
15	KALAHANDI	24.09.2025	RSETI - Kalahandi	26	Nil	Nil	Nil	Nil
16	KANDHAMAL	26.09.2025	SB RSETI Kandhamal	35	Nil	Nil	Nil	Nil
17	KENDRAPARA	24.09.2025	DIC Office Kendrapada	15	Nil	Nil	Nil	Nil
18	KENDUJHAR	18.09.2025	District skill development centre	18	Nil	Nil	Nil	Nil
19	KHORDHA	16.09.2025	Khordha town	13	Nil	Nil	Nil	Nil
20	KORAPUT	14.07.2025	KORAPUT	65	Nil	Nil	Nil	Nil
21	MALKANGIRI	20.09.2025	Zilla Parisad Conference Hall	18	Nil	Nil	Nil	Nil
22	MAYURBHANJ	14.08.2025	BOI, Baripada	16	Nil	Nil	Nil	Nil
23	NABARANGPUR	19.08.2025	Prakash Hotel,Nabarangpur	23	Nil	Nil	Nil	Nil
24	NAYAGARH	10.09.2025	LBO,Nayagarh	22	Nil	Nil	Nil	Nil
25	NUAPADA	24.09.2025	SBI, Khariar Branch Premises, Khariar	18	Nil	Nil	Nil	Nil
26	PURI	16.09.2025	Puri GM, DIC	45	Nil	Nil	Nil	Nil
27	RAYAGADA	10.09.2025	Chetak Club, Kashipur	47	Nil	Nil	Nil	Nil
28	SAMBALPUR	24.07.2025	District Employment Office, Sambalpur	50	Nil	Nil	Nil	Nil
29	SONEPUR	22.08.2025	DIC Office Sonapur	36	Nil	Nil	Nil	Nil
30	SUNDARGARH	23.09.2025	SADBHBANA HALL, COLLECTORATE OFFICE	39	NIL	NIL	NIL	NIL



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

Annexure-46

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RBI/2025-26/51

DOR.AML.REC.30/14.01.001/2025-26

June 12, 2025

**Reserve Bank of India (Know Your Customer (KYC)) (Amendment)
Directions, 2025**

Reserve Bank had issued [Reserve Bank of India \(Know Your Customer \(KYC\)\) Directions, 2016](#) (hereinafter referred to as Master Direction) in compliance of the provisions of the PML Act, 2002 and the Rules made thereunder. There is a need to further amend the same in order to enhance consumer protection and service.

2. Accordingly, in exercise of the powers conferred by sections 35A of the Banking Regulation Act, 1949, read with section 56 of the Act *ibid*, sections 45JA, 45K and 45L of the Reserve Bank of India Act, 1934, section 10(2) read with section 18 of Payment and Settlement Systems Act, 2007, section 11(1) of the Foreign Exchange Management Act, 1999, Rule 9(14) of Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 and all other laws enabling the Reserve Bank in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest to do so, hereby issues the Amendment Directions hereinafter specified.

3. (i) These Directions shall be called the Reserve Bank of India (Know Your Customer (KYC)) (Amendment) Directions, 2025.

(ii) These directions shall come into force with immediate effect.

4. These Amendment Directions modify the [Reserve Bank of India \(Know Your Customer \(KYC\)\) Directions, 2016](#) as under:

(i) In the paragraph 38 of the Master Direction, a new clause shall be inserted before paragraph 38(a), namely:

“Notwithstanding the provisions given above, in respect of an individual customer who is categorized as **low risk**, the RE shall allow all transactions and ensure the updation of

KYC within one year of its falling due for KYC or upto June 30, 2026, whichever is later. The RE shall subject accounts of such customers to regular monitoring. This shall also be applicable to low-risk individual customers for whom periodic updation of KYC has already fallen due.”.

(ii) After paragraph 38(a)(ii), the following paragraph 38(a)(iia) shall be inserted, namely:-

“38(a)(iia) Use of Business Correspondent (BC) by banks for Updation/ Periodic Updation of KYC

Self-declaration from the customer in case of no change in KYC information or change only in the address details may be obtained through an authorized BC of the bank. The bank shall enable its BC systems for recording these self-declarations and supporting documents thereof in electronic form in the bank’s systems.

The bank shall obtain the self-declaration including the supporting documents, if required, in the electronic mode from the customer through the BC, after successful biometric based e-KYC authentication. Until an option is made available in the electronic mode, such declaration may be submitted in physical form by the customer. The BC shall authenticate the self-declaration and supporting documents submitted in person by the customer, and promptly forward the same to the concerned bank branch. The BC shall provide the customer an acknowledgment of receipt of such declaration /submission of documents.

The bank shall update the customer’s KYC records and intimate the customer once the records get updated in the system, as required under paragraph 38(c) of the Master Direction *ibid*. It is, however, reiterated that the ultimate responsibility for periodic updation of KYC remains with the bank concerned.”.

(iii) After paragraph 38(d), the following paragraph 38(e) shall be inserted, namely: -

“38(e) Due Notices for Periodic Updation of KYC

The RE shall intimate its customers, in advance, to update their KYC. Prior to the due date of periodic updation of KYC, the RE shall give at least three advance intimations,

including at least one intimation by letter, at appropriate intervals to its customers through available communication options/ channels for complying with the requirement of periodic updation of KYC. Subsequent to the due date, the RE shall give at least three reminders, including at least one reminder by letter, at appropriate intervals, to such customers who have still not complied with the requirements, despite advance intimations. The letter of intimation/ reminder may, inter alia, contain easy to understand instructions for updating KYC, escalation mechanism for seeking help, if required, and the consequences, if any, of failure to update their KYC in time. Issue of such advance intimation/ reminder shall be duly recorded in the RE's system against each customer for audit trail. The RE shall expeditiously implement the same but not later than January 01, 2026.”.

(Usha Janakiraman)
Chief General Manager-in-Charge



Annexure-47

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2025-2026/66

FIDD.CO.FSD.BC.No.08/05.05.010/2025-26

July 11, 2025

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

Madam/Sir,

Lending Against Gold and Silver Collateral - Voluntary Pledge of Gold and Silver as Collateral for Agriculture and MSME Loans

Please refer to our [circular FIDD.CO.FSD.BC.No.10/05.05.010/2024-25 dated December 6, 2024](#) on Credit Flow to Agriculture – Collateral free agricultural loans, and Para 4.1 of the [Master Direction FIDD.MSME & NFS.12/06.02.31/2017-18 dated July 24, 2017](#) on Lending to Micro, Small & Medium Enterprises (MSME) Sector (Updated as on June 11, 2024)¹.

2. Reference is also invited to the [Reserve Bank of India \(Lending Against Gold and Silver Collateral\) Directions, 2025, DOR.CRE.REC.26/21.01.023/2025-26, dated June 6, 2025](#).

3. In this regard, it is clarified that loans against voluntary pledge of Gold and Silver as collateral by borrowers, sanctioned by the banks upto the collateral free limit, as

¹ Not applicable to Regional Rural Banks, State Co-operative Banks and District Central Co-operative Banks

वित्तीय समावेशन और विकास विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, पो.बा.सं.10014, मुंबई 400 001
टेलीफोन /Tel.No: 91-22-22661000 फैक्स/FaxNo: 91-22-22621011/22610948/22610943
ई-मेल/ Email ID:cgmincfidd@rbi.org.in

Financial Inclusion & Development Department, Central Office, 10th Floor, C.O. Building, Post Box No.10014, Mumbai 400 001

हिंदी आसान है, इसका प्रयोग बढ़ाइये

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

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.

covered under the Circular / Master Direction referred to in para 1 above, will not be construed as a violation of the above-mentioned guidelines as regards such collateral.

Yours faithfully,

(R Giridharan)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

Annexure-48

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RBI/2025-26/63

CO.DPSS.POLC.No.S339/02-01-001/2025-2026

June 27, 2025

The Chairman / Managing Director / Chief Executive
All Scheduled Commercial Banks including RRBs /
Urban Cooperative Banks / State Cooperative Banks / District Central Cooperative
Banks / National Payments Corporation of India (NPCI)

Madam / Dear Sir,

Aadhaar Enabled Payment System – Due Diligence of AePS Touchpoint Operators

Aadhaar Enabled Payment System (AePS) is a payment system operated by National Payment Corporation of India (NPCI) that facilitates interoperable transactions using Aadhaar enabled authentication. AePS plays a prominent role in enabling financial inclusion.

2. In recent times, there have been reports of frauds perpetuated through AePS due to identity theft or compromise of customer credentials. To protect bank customers from such frauds, and to maintain trust and confidence in the safety and security of the system, a need is felt to enhance the robustness of AePS. Accordingly, as announced in [Statement on Developmental and Regulatory Policies dated February 08, 2024](#), it has been decided to issue directions for streamlining the process for onboarding of AePS touchpoint operators and strengthening fraud risk management. Detailed instructions are placed in the [Annex](#).

3. These directions are issued under Section 18 read with Section 10(2) of the Payment and Settlement Systems (PSS) Act, 2007 (Act 51 of 2007) and shall come into effect from January 01, 2026.

Yours faithfully,

(Gunveer Singh)

Chief General Manager-in-Charge

Encl.: Annex

Aadhaar Enabled Payment System - Due Diligence of AePS Touchpoint Operators

1. Definitions

- I. In these directions, the terms herein shall bear the meanings assigned to them below:
 - a. **Aadhaar Enabled Payment System (AePS):** It is a Payment System in which transactions are enabled through Aadhaar number and biometrics or OTP authentication providing financial services such as cash withdrawal, cash deposit, fund transfer, and non-financial services such as mini statement and balance enquiry. etc.
 - b. **Acquiring bank:** The bank which onboards the AePS touchpoint operators.
 - c. **AePS Touchpoint:** The terminal deployed by acquirer banks to facilitate AePS transactions, which shall include both mobile and fixed points.
 - d. **AePS Touchpoint Operator (ATO):** The individual onboarded by the acquiring bank who operates the AePS touchpoint.
- II. Terms pertaining to Aadhaar, Aadhaar biometric authentication, etc., shall have the same meaning as assigned to them in the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016), and the rules made thereunder.
- III. Words and expressions used but not defined in I and II above and defined in the Payment and Settlement Systems Act, 2007 shall have the meanings assigned to them in that Act.

2. Due diligence of AePS Touchpoint Operators

- 2.1 The acquiring bank shall carry out due diligence of all ATOs before onboarding them, adopting the same process as indicated in the [Customer Due Diligence procedure for individuals, stipulated in paragraph 16 of Part-I, Chapter-VI of the Master Direction – Know Your Customer Direction, 2016](#) (as updated from time to time), issued by the Reserve Bank. However, if the due diligence of ATOs has already been done in their capacity as Business Correspondent / sub-agent, then the same may be adopted. The acquiring bank shall also carry out periodic updation of KYC of ATOs.

2.2 In cases where an ATO has remained inactive, i.e. has not performed any financial / non-financial transaction for a customer for a continuous period of three months, acquiring bank shall carry out KYC of ATO before enabling him / her to transact further.

3. Risk Management

3.1 The acquiring bank shall monitor the activities of ATOs through their transaction monitoring systems on an ongoing basis and set operational parameters, based on business risk profile of the ATOs. Aspects such as location and type of the ATO, volume and velocity of transactions, etc. shall form part of bank's fraud risk management framework.

3.2 The operational parameters regarding ATOs shall be reviewed on a periodic basis, reflecting emerging fraud trends.

3.3 The acquiring bank shall put in place adequate system level controls to ensure that any technological integrations like APIs are used only for enabling AePS operations.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

Annexure-49

RBI/2025-26/64

DoR.MCS.REC.38/01.01.001/2025-26

July 2, 2025

Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025

Availability of easy and affordable financing to Micro and Small Enterprises (MSEs)¹ is of paramount importance. However, Reserve Bank's supervisory reviews have indicated divergent practices amongst Regulated Entities (REs) with regard to levy of pre-payment charges in case of loans sanctioned to MSEs which lead to customer grievances and disputes. Further, certain REs have been found to include restrictive clauses in loan contracts/ agreements to deter borrowers from switching over to another lender, either for availing lower rates of interest or better terms of service. Accordingly, as announced in the [Statement on Developmental and Regulatory Policies dated October 9, 2024](#), a [draft circular](#) in this regard was issued on February 21, 2025 for public consultation.

2. Based on a review of the supervisory findings and public feedback received on the draft circular, the Reserve Bank, in exercise of the powers conferred by Sections 21, 35A and 56 of the Banking Regulation Act, 1949, Sections 45JA, 45L and 45M of the Reserve Bank of India Act, 1934 and Section 30A of the National Housing Bank Act, 1987, hereby issues the Directions hereinafter specified.

3.(i) These Directions shall be called the Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025.

(ii) These Directions shall be applicable to all loans² and advances sanctioned or renewed on or after **January 1, 2026**.

¹ As defined in Micro, Small and Medium Enterprises Development (MSMED) Act, 2006

² The term 'loans', for the purpose of this circular, shall include term loans as well as demand loans

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, मुंबई 400001
टेलीफोन /Tel No: 22601000 फैक्स/ Fax No: 022-2270 5670, 2260 5671, 5691 2270, 2260 5692

Department of Regulation, Central Office, 12th & 13th Floor, Central Office Building, Shaheed Bhagat Singh Marg, Mumbai – 400001
Tel No: 91-22-22601000/ 22820710

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.

4. These Directions shall apply to all commercial banks (excluding payments banks), co-operative banks, NBFCs and All India Financial Institutions.

5. An RE shall adhere to the following Directions regarding levy of pre-payment charges on all **floating rate** loans and advances:

(i) For all loans granted for purposes other than business to individuals, with or without co-obligant(s), an RE shall not levy pre-payment charges;

(ii) For all loans granted for business purpose to individuals and MSEs, with or without co-obligant(s):

(a) A commercial bank (excluding Small Finance bank, Regional Rural bank and Local Area bank), a Tier 4 Primary (Urban) Co-operative bank, an NBFC-UL, and an All India Financial Institution shall not levy any pre-payment charges.

(b) A Small Finance bank, a Regional Rural bank, a Tier 3 Primary (Urban) Co-operative bank, State Cooperative bank, Central Cooperative bank and an NBFC-ML shall not levy any pre-payment charges on loans with sanctioned amount/ limit up to ₹50 lakh.

(iii) The Directions at paragraphs 5(i) and 5(ii) above shall be applicable irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period.

(iv) Applicability of above Directions for dual/ special rate (combination of fixed and floating rate) loans will depend on whether the loan is on floating rate at the time of pre-payment.

6. In cases other than those mentioned at paragraphs 5(i) and 5(ii) above, pre-payment charges, if any, shall be as per the approved policy of the RE. However, in case of term loans, pre-payment charges, if levied by the RE, shall be based on the amount being prepaid. In case of cash credit/ overdraft facilities, pre-payment charges on closure of the facility before the due date shall be levied on an amount not exceeding the sanctioned limit.

7. In case of cash credit/ overdraft facilities, no pre-payment charges shall be applicable if the borrower intimates the RE of his/ her/ its intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on

the due date.

8. An RE shall not levy any charges where pre-payment is effected at the instance of the RE.

9. The applicability or otherwise of pre-payment charges shall be clearly disclosed in the sanction letter and loan agreement. Further, in case of loans and advances where Key Facts Statement (KFS) is to be provided as specified in the Reserve Bank's [circular dated April 15, 2024 on 'Key Facts Statement for Loans and Advances'](#), the same shall also be mentioned in the KFS. No pre-payment charges which have not been disclosed as specified herein shall be charged by an RE.

10. An RE shall not levy any charges/ fees retrospectively at the time of pre-payment of loans, which were waived off earlier by the RE.

11. Repeal Provisions

With the issue of these Directions, the instructions contained in the circulars/ Master Directions mentioned in [Annex](#), issued by the Reserve Bank, shall stand repealed from the effective date of these Directions. All the repealed circulars shall be deemed to have been in force during the relevant periods, prior to the coming into effect of these instructions.

(Veena Srivastava)
Chief General Manager

List of circulars/ instructions in Master Directions repealed

Sr. No.	Circular No.	Date	Subject
1.	DBOD.No.Dir.BC.107/13.03.00/2011-12	June 5, 2012	Home Loans - Levy of Foreclosure Charges/ Pre-payment Penalty
2.	RPCD.CO.RCBD.BC.No.84/03.03.01/2011-12	June 15, 2012	Home Loans - Levy of Foreclosure Charges/ Pre-payment Penalty
3.	RPCD.CO.RRB.BC.No.85/03.05.033/2011-12	June 18, 2012	Home Loans - Levy of Foreclosure Charges/ Pre-payment Penalty
4.	UBD.BPD.(PCB)CIR.No.41/12.05.001/2011-12	June 26, 2012	Home Loans - Levy of Foreclosure Charges/ Pre-payment Penalty by Urban Co-operative Banks (UCBs)
5.	DBOD.Dir.BC.No.110/13.03.00/2013-14	May 7, 2014	Levy of Foreclosure Charges/ Pre-payment Penalty on Floating Rate Term Loans
6.	UBD.CO.BPD.PCB.Cir.No.64/12.05.001/2013-14	May 26, 2014	Levy of Foreclosure Charges/ Pre-payment Penalty on Floating Rate Term Loans
7.	RPCD.CO.RCBD.RRB.BC.No.102/07.51.013/2013-14	May 27, 2014	Levy of Foreclosure Charges/ Pre-payment Penalty on Floating Rate Term Loans
8.	DBR.Dir.BC.No.08/13.03.00/2019-20	August 2, 2019	Levy of Foreclosure Charges/ Pre-payment Penalty on Floating Rate Term Loans
9.	Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021	February 17, 2021 (as amended from time to time)	Paragraph 85.7
10.	Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023	October 19, 2023 (as amended from time to time)	Paragraph 45.7.4

SUCCESS STORIES

SUCCESS STORY-1



Mrs. Sibakala Swati, Proprietor of M/s Sri Seshadri Cashew Industry, Hadubhangi, Kashinagar Block of Gajapati district established a large cashew processing unit with the modernized automated machines with a project cost of Rs.1.66 Crore. Union Bank of India, Ranipeta branch has sanctioned Term Loan of Rs.96.00 Lakhs & Working Capital limit of Rs.30.00 Lacs under Mukhya Mantri Krushi Udyog Yojana(MKUY).

The unit is running successfully with monthly profit earning of Rs.80,000/-. Currently 40 people are working in the unit. With increased turnover, the unit is expected to earn Rs.1.50 lac.

SUCCESS STORY-2



Mrs. Mamata Bastia , w/o Sri Sambhu Bhusan Bastia of Village Dabapali, Po-Lachhipur, District-Subarnapur, Odisha applied for Beauty Parlor Management training and completed all formalities to get the training from 05.03.2022 to 03.04.20255 in SBRSETI Sonapur. During training, she learnt different aspect of beauty parlor and how to run a business. She availed a loan of Rs.3,14,000 under PMEGP from SBI Khambeswaripali.

After completion of the training program, she started a Beauty Parlor at Lachhipur. Because of her good manner, well market place ,better service and genuine price she attract the people of her locality and able to gain the confidence to meet their satisfaction .Presently she is earning Rs.60000/- per month and supporting her family financially. Now she is self-sufficient in this village and proof herself. This has motivated other unemployed youths of that area to followed foot step of Mrs. Mamata Bastia.

SUCCESS STORY-3



Mrs. Sailabala Sahoo, Prop: M/s Maa Tarini Rice Mill, At/Po-Ranjasingha, Via-Meramandali, District-Dhenkanal has established one rice mill at Ranjasingha with an installed capacity of 9600 MT per annum. UCO Bank, Kharagprasad branch has sanctioned a limit of Rs.1.00 Crore under MKUY.

The unit is running successfully, and the rice is sold under “Parivar brand” which is widely accepted in the locality. Now the rice mill is producing daily 5MT of rice and has employed six persons in the unit.

SUCCESS STORY-4



Mrs. Minati Behera Prop. M/s Bijaylaxmi suppliers & services at Kumbharapada of Kandhamal district has set up one fly ash brick manufacturing by availing Rs.23.75 lacs loan under PMEGP from HDFC bank, Phulbani.

With a production capacity of 50,000 bricks per day the unit is generating substantial income while contributing to local employment. This is an example of women empowerment in rural Odisha.