Azadi Ka Amrit Mahotsav

SLBC-ODISHA

Convenor, UCO Bank

# 182ND STATE LEVEL BANKERS' COMMITTEE MEETING

**गौतम पात्र**
मुख्य महाप्रबंधक एवं संयोजक,
एसएलबीसी, ओड़िशा

**Goutam Patra**
Chief General Manager and
Convenor,
SLBC, Odisha

ରାଜ୍ୟ ସ୍ତରୀୟ ବ୍ୟାଙ୍କର୍ସ ସମିତି,ଓଡ଼ିଶା
**राज्य स्तरीय बैंकर्स समिति, ओड़िशा**
**State Level Bankers'Committee, Odisha**

**यूको बैंक**
यूको बैंक भवन
तृतीय तल, सी-2, अशोक नगर
भुवनेश्वर-751009
**UCO BANK**
UCO Bank Building
3rd Floor, C-2, Ashok Nagar
Bhubaneswar-751009

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**संदर्भ सं/Ref. No. SLBC/ODI/2025-26/1197** **दिनांक / Date: 06-03-2026**

**राज्य स्तरीय बैंकर्स समिति, ओड़िशा के सभी सदस्य ।**

महोदया/ महोदय,

**विषय : दिसंबर, 2025 को समाप्त तिमाही के लिए, 10 मार्च, 2026 को आयोजित होनेवाली 182वीं राज्य स्तरीय बैंकर्स समिति (एस.एल.बी.सी.) की बैठक का कार्यसूची नोट ।**

हम नीचे दिए गए विवरण के अनुसार 10 मार्च, 2026 को होने वाली ओड़िशा की 182 वीं राज्य स्तरीय बैंकर्स समिति (एस.एल.बी.सी.) की बैठक में आपके अवलोकन और सहभागिता के लिए कार्यसूची नोट इसके साथ संलग्न करके प्रेषित कर रहे हैं;

**दिनांक: 10-03-2026 (मंगलवार)**
**समय: 11.00 A.M.**
**स्थान: मेफेयर कॉन्वेंशन, क्रिस्टल हॉल, जयदेव विहार, भुवनेश्वर**

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

शुभकामनाओं सहित !

भवदीय,

G. Patra

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

**All the Members of State Level Bankers' Committee, Odisha**

Madam/ Sir,

**Sub: Agenda Note for the 182nd SLBC Meeting for the quarter ended December, 2025 to be held on 10th March, 2026**

We are enclosing herewith the Agenda Notes for your kind perusal and participation in the 182nd SLBC Meeting of Odisha to be held on 10th March, 2026 as per the details below;

**Date : 10-03-2026 (Tuesday)**
**Time: 11.00 A.M.**
**Venue :Mayfair Convention, Crystal Hall, Jayadev Vihar, Bhubaneswar**

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

With regards!

Yours faithfully,

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# 182ND SLBC AGENDA

# BANKING AT A GLANCE IN ODISHA AS ON 31ST DECEMBER 2025

| Sl | Particulars | Dec'24 (Amt in Cr) | Sept'25 (Amt in Cr) | Dec'25 (Amt in Cr) |
|---|---|---|---|---|
| 1 | Total Deposit | 5,71,724.54 | 6,16,818.41 | 6,24,534.07 |
| 2 | Total Advance utilized in the state | 4,31,323.80 | 4,54,716.47 | 4,59,350.53 |
| | Out of which Advance Sanctioned and utilized in State | 3,59,300.47 | 3,76,087.99 | 3,81,427.35 |
| 3 | Total Business (Deposit + Advance) | 10,03,048.39 | 10,71,534.88 | 10,83,884.60 |
| 4 | Credit Deposit (CD) Ratio (%) **Benchmark- 60%** | 75.44% | 73.72% | 73.55% |
| 5 | Total PS Advance | 2,11,380.44 | 2,22,324.16 | 2,39,851.02 |
| | % of PS Advance to ANBC **(Rs.3,58,676.17 Cr. as of 31.03.25) Benchmark - 40%** | 58.83% | 59.11% | 66.87% |
| 6 | Agriculture Advance | 98,969.05 | 1,00,669.98 | 1,03,242.72 |
| | % of Agriculture Advance to ANBC **Benchmark - 18%** | 27.54% | 26.77% | 28.78% |
| 7 | MSME Advance | 94,702.10 | 1,06,842.20 | 1,13,095.42 |
| | % Of MSME Advance to ANBC | 27.50% | 28.40% | 30.71% |
| | Out of which, Micro Enterprises | 44,652.07 | 53,258.99 | 56,851.92 |
| | % Of Micro Enterprises Advance (**Benchmark– 7.5 % of ANBC)** | 12.97% | 14.16% | 15.85% |
| 8 | Advance to Weaker Section | 1,39,187.54 | 1,52,478.48 | 1,59,724.79 |
| | Advance to weaker section to % Of ANBC (**Benchmark – 12.00%)** | 38.74% | 40.54% | 45.53% |
| 9 | Education Loan B/o | 2,637.69 | 2,627.69 | 2,731.77 |
| 10 | Housing Loan B/o | 32,629.67 | 35,524.43 | 36,646.59 |
| 11 | Total DRI Advance | 3,909.50 | 4,163.58 | 4,231.58 |
| 12 | Total Advance to Minority community | 10,981.76 | 12,126.44 | 9,127.44 |
| | Advance to Minority community % Total Priority Sector | 5.20% | 5.45% | 2.48% |
| 13 | Advance to Women | 95,152.04 | 99,478.37 | 1,08,207.31 |
| | % Of Advance to Women to Advances sanctioned & utilized in the State | 22.06% | 26.45% | 28.37% |
| 14 | NPA in % (Average in the state) | 4.65% | 4.01% | 3.87% |
| | Public Sector Banks | 5.11% | 3.99% | 3.97% |
| | Private Sector Banks | 3.14% | 3.28% | 2.79% |
| | RRB | 10.00% | 5.57% | 6.75% |
| | Cooperative Banks | 4.00% | 3.38% | 3.75% |
| | Small Finance Banks | 6.06% | 14.28% | 11.32% |

| Sl | Particulars | Dec'24 | Sept'25 | Dec'25 |
|---|---|---|---|---|
| 15 | Total No. of Branches | 6,054 | 6,227 | 6,266 |
| | a) Rural Branches | 3,164 | 3,236 | 3,257 |
| | b) Semi Urban Branches | 1,604 | 1,667 | 1,680 |
| | c) Urban Branches | 1,286 | 1,324 | 1,329 |
| 16 | % Achievement under ACP | 68.95% | 47.65% | 68.89% |
| | Agriculture | 75.38% | 45.09% | 67.62% |
| | MSME | 73.48% | 55.73% | 76.94% |
| | Women SHG Finance | 53.98% | 21.16% | 74.90% |
| | Export Credit | 53.12% | 23.06% | 65.86% |
| | Education | 35.48% | 28.22% | 45.32% |
| | Housing | 31.29% | 20.91% | 31.77% |
| | Social Infrastructure | 3.50% | 7.26% | 10.89% |
| | Renewable Energy | 44.90% | 76.17% | 121.97% |
| | Others | 47.70% | 37.26% | 47.49% |
| | Priority Sector Disbursement (Rs. In Crores) | 1,45,172.65 | 1,20,132.81 | 1,73,662.58 |
| | Non Priority Sector Disbursement (Rs. In Crores) | 1,47,515.35 | 90,807.53 | 2,16,357.18 |
| | Total ACP disbursement (Rs. In Crores) | 2,92,688.00 | 2,10,940.34 | 3,90,019.76 |
| | % of Achievement of target (PS+NPS) | 92.61% | 52.74% | 97.51% |
| 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 |

# 182nd SLBC MEETING, ODISHA
# AGENDA NOTES

## AGENDA NO. 1

### 1.1 Confirmation of Proceedings of 181st SLBC meeting of Odisha for the quarter ended September 2025 held on 24.11.2025 at Bhubaneswar.

The proceedings of the 181st SLBC meeting for the quarter ended September 2025 held on 24.11.2025 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2025-26/1094 dated 02.02.2026. Since no comments have been received from any member, the same may please be confirmed.

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

<table>
<tr><th>Sl</th><th>Issues</th><th>Action taken</th></tr>
<tr><td>1</td><td>Banks are advised to expedite the sanction and disbursement of the remaining pending applications under IGS, PMSGMBY etc. at the earliest.</td><td>Performance under PMSGMBY:
<table>
<tr><th colspan="3">During FY 2024-25 (31.03.2025)</th><th colspan="3">During FY 2025-26(31.12.2025)</th></tr>
<tr><th>No. of Appl. received</th><th>No. of Appl. sanctioned</th><th>No. of Appl. pending</th><th>No. of Appl. received</th><th>No. of Appl. sanctioned</th><th>No. of Appl. pending</th></tr>
<tr><td>6,848</td><td>2,807</td><td>1,430</td><td>65,115</td><td>26,556</td><td>2,440</td></tr>
</table>
Performance under IGS-SC WSHG as of 31.12.2025 for the FY 2025-26 is given below:
<table>
<tr><th>Year</th><th>Target</th><th>No. of Appl. sponsored</th><th>No. of Appl. sanctioned</th><th>No. of Appl. disbursed</th></tr>
<tr><td>2025-26</td><td>78</td><td>11</td><td>1</td><td>1</td></tr>
</table></td></tr>
<tr><td>2</td><td>Banks to take help of Govt. departments for effective recovery of loan.</td><td>The overall NPA % has been reduced from 4.01% as on 30.09.2025 to 3.87% as on 31.12.2025. Banks have been intimated vide letter no. SLBC/ODI/2025-26/1117 dated 09.02.2026 to take the help of Govt. departments for effective recovery of loan.</td></tr>
<tr><td>3</td><td>State Govt. is requested to carry out required legislative/ administrative changes in the State laws for acceptance of the SVAMITVA property cards for bank loans and to provide the information on weekly basis as the same is required by DFS.</td><td>SLBC vide letter no. SLBC/ODI/2025-26/1120 dated 09.02.2026 has requested Revenue & Disaster Management Department to put necessary directions to concerned section in this regard.</td></tr>
<tr><td>4</td><td>The Revenue Department is requested to provide banks access to the digital land database, while banks raised issues such as lack of real time updates, incomplete</td><td>SLBC vide letter no. SLBC/ODI/2025-26/1120 dated 09.02.2026 has requested Revenue & Disaster Management Department to put necessary directions to concerned section in this regard.</td></tr>
</table>

| | | |
|---|---|---|
| | ROR details, and absence of mortgage information on the portal. | |
| 5 | Banks were requested to resolve the issues of some of the beneficiaries account under SUBHADRA scheme for timely credit of benefits and to submit information as required by WCD Department. | SLBC vide letter no. SLBC/ODI/2025-26/609 dated 24.09.2025 and letter no. SLBC/ODI/2025-26/1117 dated 09.02.2026 has requested banks to take necessary action on priority and ensure compliance. |
| 6 | Banks to make CKYC mandatory to promote better and more ethical business practices and betterment of economy. A small committee to be formed by SLBC to discuss the deadline for sharing the information on the linked accounts submitted for C-KYC with the State Tax Authorities as per Section 158 of OGST/CGST Act. | A meeting with 18 major banks of the State was held on 17.02.2026 under the chairmanship of the CGM and Convenor, SLBC, Odisha, in the presence of the Joint Commissioner, CT & GST, Odisha. During the meeting, the banks clarified that each bank can provide details only of the accounts maintained with them. The banks further informed that while they can access customers' CKYC records, they do not have access to account details held by customers with other banks. Accordingly, the State Tax Authorities may communicate individually with the respective State or Central Offices of the banks to obtain the required bank account information. |
| 7 | DCC/DLRC/BLBC meetings to be conducted in every district at quarterly intervals within stipulated time without being rescheduled number of times. | SLBC vide letter no. SLBC/ODI/2025-26/1118 dated 09.02.2026 has requested LDMs to ensure that DCC/DLRC/BLBC meetings are conducted in time with a copy marked to the Banks having Lead Bank responsibility to ensure that meetings are conducted within stipulated time. |
| 8 | All banks were advised to issue suitable instructions to the district coordinators for attending the DCC/DLRC meetings regularly with full preparation | SLBC vide letter no. SLBC/ODI/2025-26/1117 dated 09.02.2026 has requested banks to take necessary action on priority and ensure compliance. |
| 9 | All banks are requested to adhere to the timeline for submission of information for SLBC meeting. | The yearly calendar of meetings for the year 2026 has been shared with all the banks vide letter no. SLBC/ODI/2025-26/1037 dated 05.01.2026 with a request to adhere to the timelines for submission of information/ data in SLBC portal which is 15 days from the end of the quarter. |
| 10 | All lead banks to ensure their LDMs conduct quarterly town hall meetings without fail. | In the December-2025 quarter, all the 30 LDMs 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. There are no unresolved issues. |

# AGENDA NO.2
## Annual Credit Plan & CD Ratio

## 2.1 Target vs. Achievement of Annual Credit Plan (ACP) 2025-26.

**Amt. in Rs. Crore**

| Particulars | Annual Target | Achv. As of 31.12.2025 | Achv% |
|---|---|---|---|
| Priority Sector | 2,52,095.66 | 173,662.58 | 68.89 |
| Non-Priority Sector | 1,47,899.69 | 2,16,357.18 | 146.29 |
| **Total ACP** | **3,99,995.35** | **3,90,019.76** | **97.51** |

## Performance under Priority Sector

As of December 31, 2025, in the financial year 2025-26, the total Priority Sector loan disbursement stands at Rs. 1,73,662.58 Crore, achieving 68.89% 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 31.12.2025.**

**(Amt in Rs. Cr.)**

| Particulars | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | |
|---|---|---|---|---|---|---|---|---|
| | Annual Target | Achv | % Achv | Annual Target | 30.06.2025 | 30.09.2025 | 31.12.2025 | |
| | | | | | % Achv | % Achv | Achv | % Achv |
| Agriculture | 74,381.60 | 56,067.14 | **75.38** | 94,325.04 | 20.93 | 45.09 | 63,783.11 | **67.62** |
| MSME | 1,02,083.66 | 75,007.61 | **73.48** | 1,21,634.99 | 30.41 | 55.73 | 93,585.78 | **76.94** |
| Education | 1,356.87 | 481.48 | **35.48** | 1,355.32 | 11.4 | 28.22 | 614.25 | **45.32** |
| Housing | 7,221.85 | 2,259.80 | **31.29** | 8,524.03 | 7.65 | 20.91 | 2,707.93 | **31.77** |
| Export Credit | 8,443.26 | 4,484.70 | **53.12** | 8,376.94 | 11.61 | 23.06 | 5,517.22 | **65.86** |
| Other PS | 17,059.11 | 6,871.93 | **40.28** | 17,879.34 | 16.2 | 32 | 7,454.29 | **41.69** |
| **Priority Sector Total** | **2,10,546.35** | **1,45,172.65** | **68.95** | **2,52,095.66** | **24.36** | **47.65** | **1,73,662.58** | **68.89** |

**Bank group wise Achievement under ACP 2025-26 as on 31.12.2025**

**(Amt in Rs. Cr.)**

| Particulars | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | |
|---|---|---|---|---|---|---|---|---|
| | Annual Target | Achv | % Achv | Annual Target | 30.06.2025 | 30.09.2025 | 31.12.2025 | |
| | | | | | % Achv | % Achv | Achv | % Achv |
| **PSBs** | 1,27,287.18 | 91,568.00 | **71.94** | 1,53,269.06 | 22.37 | 49.59 | 1,10,997.18 | **72.42** |
| **PVTs** | 45,436.54 | 29,481.06 | **64.88** | 55,432.26 | 31.71 | 46.58 | 35,523.81 | **64.09** |
| **RRBs** | 11,204.25 | 8,195.95 | **73.15** | 12,336.63 | 28.02 | 48.49 | 8,649.27 | **70.11** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **OSCB** | 22,186.80 | 14,324.02 | **64.56** | 25,492.80 | 21.71 | 43.47 | 15,966.46 | **62.63** |
| **SFBs** | 4,431.58 | 1,603.62 | **36.19** | 5,564.91 | 10.01 | 22.25 | 2,525.87 | **45.39** |
| **Total** | **2,10,546.35** | **1,45,172.65** | **68.95** | **2,52,095.66** | **24.36** | **47.65** | **173,662.58** | **68.89** |

| **Category wise status as on 31.12.2025** | | **Amt. in Rs. Crore** | | |
|---|---|---|---|---|
| **FY 2025-26** | **Disbursement made** | **Out of which Women** | **Out of which SC** | **Out of which ST** |
| PS | 1,73,662.58 | 16,972.45 | 3,551.63 | 3,399.62 |
| NPS | 2,16,357.18 | 13,905.33 | 204.62 | 188.36 |
| Total | 3,90,019.76 | 30,877.78 | 3,756.25 | 3,587.98 |

The top 3 and bottom 3 performing banks (ACP-Priority Sector) as on 31.12.2025 are given below:

| **PSB,RRB&OSCB** | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Bank of Maharastra | 97.04 |
| Bank of India | 83.11 |
| Indian Overseas Bank | 81.37 |
| **BOTTOM 3 PERFORMING BANKS** | |
| Indian Bank | 62.14 |
| Punjab National Bank | 60.73 |
| Punjab & Sind Bank | 32.66 |

| **PVT BANKS & SFB** | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Catholic Syrian Bank | 2,361.30 |
| DBS Bank(e-LVB ) | 510.68 |
| HDFC Bank | 87.34 |
| **BOTTOM 3 PERFORMING BANKS** | |
| Utkarsh Small Finance Bank | 6.63 |
| City Union Bank | 0.00 |
| Tamilnad Mercantile Bank . | 0.00 |

The top 3 and bottom 3 performing Districts under ACP-Priority Sector as on 31.12.2025 are given below:

| **DISTRICT** | **ACHIEVEMENT %** |
|---|---|
| **TOP 3** | |
| BHADRAK | 80.58 |
| JHARSUGUDA | 79.36 |
| CUTTACK | 78.37 |

| **DISTRICT** | **ACHIEVEMENT %** |
|---|---|
| **BOTTOM 3** | |
| BARGARH | 55.69 |
| KORAPUT | 53.49 |
| DEOGARH | 45.74 |

Bank wise & District-wise achievement as on 31.12.2025 is detailed in **Annexure–1.**

## Performance under Non-Priority Sector

The sector-wise target and achievement under Non-Priority Sector as of 31.12.2025 is given below:

**Amt. in Rs. Crore**

| **Particulars** | **FY 2025-2026 (31.12.2025)** | | |
|---|---|---|---|
| | **Annual Target** | **Achv** | **% Achv** |
| Agriculture | 14,789.97 | 1,501.05 | **10.15** |
| Education | 29,579.94 | 208.55 | **0.71** |
| Housing | 44,369.91 | 4,994.51 | **11.26** |
| Personal Loans under Non-Priority Sector | 29,579.94 | 10,342.59 | **34.96** |

| | | | |
|---|---|---|---|
| Others | 29,579.94 | 1,99,310.49 | **673.80** |
| **Total Non-Priority Sector** | **1,47,899.69** | **2,16,357.18** | **146.29** |

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

## ACP target for FY 2026-27

For the FY 2026-27, the tentative ACP target has been fixed at Rs.6,00,004.48 Crore, details of which is given below:

**Amt. in Rs. Crore**

| Particulars | For Current FY 2025-26 | For FY 2026-27 | % Increase |
|---|---|---|---|
| **Target under Priority Sector (As per PLP provided by NABARD)** | 2,52,095.66 | **3,15,004.48** | **24.95%** |
| **Target under Non-Priority Sector** | 1,47,899.69 | **2,85,000.00** | **92.70%** |
| **Total ACP Target** | **3,99,995.35** | **6,00,004.48** | **50.00%** |

All LDMs are requested to prepare the block-wise, bank-wise target for their respective districts and obtain approval in the DCC meeting.

## 2.2.i Education Loan

As of 31.12.2025 during the current FY 2025-26, the total disbursement under Education loan is Rs.822.80 Crores in 20,406 accounts. The Balance outstanding as on 31.12.2025 is Rs. 2,731.77 Crores in 48,383 accounts.

Performance under education loan is given below.

**(Amt in Rs. Cr.)**

| FY | Disbursement (Priority) | Disbursement (Non-Priority) | Total Disbursement | | Total Outstanding |
|---|---|---|---|---|---|
| | | | No. of A/c | Amt. | |
| FY 2025-26, June 2025 | 154.48 | 74.77 | 6,592 | 229.25 | 2,445.28 |
| FY 2025-26, Sept 2025 | 382.45 | 165.57 | 15,221 | 548.02 | 2,627.69 |
| FY 2025-26, Dec 2025 | 614.25 | 208.55 | 20,406 | 822.80 | 2,731.77 |

In the FY 2025-26, against a target of **Rs.1,355.32 Crore** under Priority Sector Education Loan, the achievement as of 31.12.2025 is **Rs.614.25 Crore in 18,775 accounts** which is **45.32%** of the target. Under Non-Priority sector, the total disbursement is **Rs.208.55 Crore in 1,633 accounts**.

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

| PSB,RRB& OSCB | |
|---|---|
| **Bank** | **Achievement %** |

| PVT BANKS & SFB | |
|---|---|
| **Bank** | **Achievement %** |

| TOP 3 PERFORMING BANKS | |
|---|---|
| Bank of Baroda | 111.96 |
| Punjab National Bank | 99.94 |
| Central Bank of India | 91.65 |
| **BOTTOM 3 PERFORMING BANKS** | |
| Indian Overseas Bank | 16.31 |
| Odisha Grameen Bank | 2.58 |
| Orissa State Co-Op. Bank | 0.76 |

| TOP 3 PERFORMING BANKS | |
|---|---|
| Karnatak Bank | 1298.35 |
| Kotak Mahindra Bank | 212.4 |
| DCB Bank | 33.19 |
| **BOTTOM PERFORMING BANKS** | |
| ** | |
| | |
| | |

** 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 31.12.2025.

**Education Loan Disbursement to girl students as of 31.12.2025**

**(Amt in Rs. Cr.)**

| Total Education loan disbursement under priority sector | | Out of which girl students | | Total balance outstanding-girl students | |
|---|---|---|---|---|---|
| No. Of A/c | Amt. | No. Of A/c | Amt. | No. Of A/c | Amt. |
| 18,775 | 614.25 | 4,880 | 229.52 | 15,092 | 774.59 |

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

## 2.2.ii Housing Loan

During the FY 2025-26, all banks have disbursed Rs.7,702.44Crore (both priority and non-priority) from 01.04.2025 to 31.12.2025. The balance outstanding as on 31.12.2025 is Rs.36,646.59 Crore in 2,88,180 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 |
| FY 2025-26, Dec 2025 | 2,707.93 | 4,994.51 | 98,578 | 7,702.44 | 2,88,810 | 36,646.59 |

Against a target of **Rs.8,524.03 Crore** under Priority Sector Housing Loan, the achievement as of 31.12.2025 is **Rs.2,707.93 Crore in 72,887 accounts** which is

**31.77%** of the target. Under No-Priority Sector, the disbursement was made in **25,691** accounts amounting to **Rs. 4,994.51** Crore

Bank wise performance as on 31.12.2025 is available at **Annexure –3.**

The top 3 and bottom 3 performing banks under 2 categories as of 31.12.2025 are given below:

| PSB,RRB& OSCB | |
|---|---|
| **Bank** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Bank of Maharastra | 74.67 |
| UCO Bank | 71.37 |
| Bank of India | 70.17 |
| **BOTTOM 3 PERFORMING BANKS** | |
| Canara Bank | 9.71 |
| Indian Overseas Bank | 8.60 |
| Orissa State Co-Op. Bank | 1.95 |

| PVT BANKS & SFB | |
|---|---|
| **Bank** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Karnatak Bank | 1172.16 |
| DCB Bank | 584.59 |
| ESAF SFB | 87.65 |
| **BOTTOM 3 PERFORMING BANKS** | |
| ** | |
| | |
| | |

****** 10 Banks viz. City Union Bank, Catholic Syrian Bank, Indusind 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 31.12.2025.

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

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

**The CLSS data of Odisha as on 31.12.2025 as provided by NHB (National Housing Bank) is given below –**

| PMAY (U)-CLSS Status as on 31.12.2025 for Odisha | | | | |
|---|---|---|---|---|
| **Sl. No.** | **Scheme Name** | **Net Households Actual in number** | **Net Loan disbursed (in ₹ crore)** | **Net Subsidy Amount (in ₹ crore)** |
| 1 | EWS/LIG-(Old & New) | 5,056 | 487.64 | 106.53 |
| 2 | MIG-(I & II) | 3,606 | 646.59 | 71.01 |
| **Grand Total (1)+(2)** | | **8,662** | **1,134.23** | **177.55** |

The PLI wise Performance- EWS/LIG & MIG as on 31.12.2025 (Odisha) is given in **Annexure-3A.**

In the Union Budget 2024, Hon'ble Finance Minister announced that under PMAY-U 2.0, housing needs of 1 crore urban poor and middle-class families will

be addressed in the next 5 years. Accordingly, Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) has been launched to provide assistance to 1 crore eligible urban families, thus ensuring that eligible citizens of urban India lead a better quality of life.

The contours of PMAY-U 2.0 have been designed on the basis of learnings of PMAY-U scheme, global best practices/ benchmarks and outcomes of series of consultations with multiple stakeholders including States/UTs, Banks, Housing Finance Companies, Private Sector etc.

PMAY-U 2.0 seeks to address the affordable housing requirement in urban areas through following verticals:

1. Beneficiary Led Construction (BLC)
2. Affordable Housing in Partnership (AHP)
3. Affordable Rental Housing (ARH)
4. Interest Subsidy Scheme (ISS)

| PLI wise sanction by NHB as a CNA under PMAY(U) 2.0 - ISS till 31.12.2025 for the State of Odisha | | | | |
|---|---|---|---|---|
| **Sl. No.** | **PLI Name** | **PLI Category** | **Total Applications (in units)** | **Total Sanctioned Amount (in Rs.)** |
| 1 | AADHAR HOUSING FINANCE LIMITED | HFC | 4 | 1,39,515 |
| 2 | AAVAS FINANCIERS LIMITED | HFC | 5 | 1,98,391 |
| 3 | HDFC BANK | PVB | 10 | 3,98,693 |
| 4 | IIFL HOME FINANCE LIMITED | HFC | 1 | 40,000 |
| 5 | INDIA SHELTER FINANCE CORPORATION LIMITED | HFC | 3 | 1,05,772 |
| 6 | REPCO HOME FINANCE LIMITED | HFC | 1 | 40,000 |
| 7 | TATA CAPITAL HOUSING FINANCE LIMITED | HFC | 2 | 61,782 |
| **Total** | | | **26** | **9,84,153** |

## 2.2.iii Advance to Weaker Section

During the FY 2025-26, as of 31.12.2025, the total outstanding under credit to weaker section was Rs. 1,59,724.79 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 31.12.2025 is given below:

| Banks | Benchmark target | Achv. In Rs. Crore | Achv.% |
|---|---|---|---|
| Domestic Commercial Banks | 12% of ANBC | 1,24,175.99 | 40.78% |
| RRBs | 15% of ANBC | 11,635.92 | 65.00% |
| SFBs | 12% of ANBC | 2,367.05 | 44.90% |

## 2.3 CD Ratio (Bank-wise)

**The CD ratio stands at 73.55% as of 31st December, 2025.**

| CD Ratio comparison based on total utilization (Including loan sanctioned outside State) of credit in the State | | | | | |
|---|---|---|---|---|---|
| **Banks** | **31.12.2024** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** |
| Public Sector | 67.42 | 67.42 | 68.03 | 65.94 | 66.5 |
| Private Sector | 73.45 | 73.45 | 74.45 | 73.91 | 74.44 |
| RRB | 57.76 | 57.76 | 57.03 | 59.27 | 61.05 |
| Cooperative Bank | 125.82 | 125.82 | 125.7 | 127.56 | 118.49 |
| Small Finance Bank | 177.21 | 177.21 | 157.02 | 184.42 | 212.28 |
| **State** | **74.56** | **74.56** | **75.05** | **73.72** | **73.55** |

The bank-wise CD ratio as of 31.03.2025, 30.06.2025, 30.09.2025 and 31.12.2025 is given below:

| **BANKS** | **March-2025** | **June-2025** | **September-2025** | **December-2025** | | |
|---|---|---|---|---|---|---|
| | | | | **Total Deposit** | **Total Advance Utilized in the State** | **CD Ratio** |
| Bank of Maharastra | 88.29 | 80.29 | 80.86 | 3,148.11 | 2,986.29 | 94.86 |
| Bank of Baroda | 85.84 | 82.84 | 81.32 | 14,598.04 | 12,237.23 | 83.83 |
| Bank of India | 74.6 | 74.73 | 65.2 | 25,765.93 | 19,874.36 | 77.13 |
| UCO Bank | 73.28 | 74.3 | 72.53 | 26,035.41 | 19,342.46 | 74.29 |
| Union Bank of India | 64.21 | 69.66 | 71.19 | 44,425.41 | 31,552.62 | 71.02 |
| Punjab & Sind Bank | 26.03 | 59.34 | 48.23 | 1,776.10 | 1,208.96 | 68.07 |
| Indian Bank | 76.47 | 76.82 | 64.22 | 20,597.45 | 13,738.30 | 66.7 |
| Punjab National Bank | 85.26 | 79.56 | 71.37 | 34,267.23 | 22,132.63 | 64.59 |
| Central Bank of India | 60.07 | 64.63 | 62.4 | 5,053.17 | 3,192.64 | 63.18 |
| State Bank of India | 62.96 | 62.97 | 62.98 | 206,164.00 | 1,29,882.60 | 63 |
| Indian Overseas Bank | 60.31 | 60.99 | 61.15 | 9,267.81 | 5,716.80 | 61.68 |
| Canara Bank | 62.43 | 66.45 | 61.62 | 27,935.33 | 16,801.26 | 60.14 |
| **Public Sector Banks** | **67.42** | **68.03** | **65.94** | **419,033.99** | **2,78,666.16** | **66.5** |
| Catholic Syrian Bank | - | 363.79 | 433.03 | 32.70 | 141.60 | 433.03 |
| City Union Bank | 4.39 | 143.35 | 165.21 | 36.04 | 69.39 | 192.53 |
| Karnataka Bank | 133.97 | 145.49 | 133.2 | 553.04 | 889.64 | 160.86 |
| Federal Bank | 119.88 | 123.82 | 123.13 | 1,584.35 | 1,863.74 | 117.63 |
| Kotak Mahindra Bank | 98.44 | 115.22 | 119.7 | 2,988.47 | 3,120.41 | 104.41 |
| IDFC Bank | 85.54 | 86.73 | 85.43 | 4,487.60 | 4,301.80 | 95.86 |
| Indus Ind Bank | 116.33 | 112.34 | 99.5 | 6,988.84 | 6,077.66 | 86.96 |
| DCB Bank | 92.6 | 80.85 | 79.09 | 2,677.04 | 2,310.13 | 86.29 |
| DBS Bank | 84.46 | 140.14 | 79.27 | 129.35 | 109.29 | 84.49 |
| Axis Bank | 70.26 | 71.78 | 79.46 | 28,689.70 | 23,803.14 | 82.97 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Yes Bank | 71.32 | 69.66 | 86.04 | 2,491.48 | 1,917.49 | 76.96 |
| South Indian Bank | 72.69 | 57.95 | 35.27 | 223.56 | 159.54 | 71.36 |
| IDBI Bank | 72.91 | 78.87 | 70.36 | 8,190.10 | 5,742.78 | 70.12 |
| ICICI Bank | 72.1 | 72.54 | 70.67 | 32,640.60 | 22,776.25 | 69.78 |
| HDFC Bank | 64.8 | 65.53 | 64.78 | 40,385.85 | 26,836.57 | 66.45 |
| Bandhan Bank | 70.26 | 70.4 | 66.21 | 5,025.31 | 3,027.79 | 60.25 |
| Karur Vysya Bank | 0.1 | 30.04 | 31.1 | 408.71 | 119.57 | 29.26 |
| RBL Bank | 68.69 | 51.81 | 28.47 | 1,756.26 | 484.93 | 27.61 |
| Tamilnad Mercantile Bank | 17.59 | 15.79 | 16.34 | 108.26 | 19.65 | 18.15 |
| **Private Sector Banks** | **73.45** | **74.45** | **73.91** | **1,39,397.25** | **1,03,771.37** | **74.44** |
| Odisha Grameen Bank | 59.08 | 57.03 | 59.27 | 29,321.86 | 17,901.42 | 61.05 |
| **Regional Rural Bank** | **57.76** | **57.03** | **59.27** | **29,321.86** | **17,901.42** | **61.05** |
| Unity SFB | -- | 7560.87 | 7981 | 6.36 | 507.37 | 7981.0 |
| ESAF SFB | 412.57 | 397.37 | 410.95 | 96.85 | 456.44 | 471.29 |
| Utkarsh SFB | 392.62 | 336.8 | 291.86 | 235.11 | 584.64 | 248.67 |
| Suryoday SFB | 250.07 | 226.79 | 209.98 | 529.94 | 1,030.16 | 194.39 |
| Jana SFB | 93.78 | 100.68 | 123.28 | 906.96 | 1,747.60 | 192.69 |
| Ujjivan SFB | 126.2 | 100 | 136.69 | 506.97 | 731.41 | 144.27 |
| AU SFB | 134.99 | 126.29 | 118.82 | 201.32 | 214.37 | 106.48 |
| **Small Finance Banks** | **177.21** | **157.02** | **184.42** | **2,483.51** | **5,271.99** | **212.28** |
| **OSCB** | **125.82** | **125.7** | **127.56** | **34,297.46** | **40,638.37** | **118.49** |
| **RIDF NABARD** | | | | | **13,101.22** | |
| **GRAND TOTAL STATE** | **74.56** | **75.05** | **73.72** | **6,24,534.07** | **4,59,350.53** | **73.55** |

The details of bank wise deposit, advances, and important banking key indicators as on 31.12.2025 are available at **Annexure – 4.**

## 2.4 CD Ratio (District-wise).

**District Wise CD ratio (%) as on 31.03.2025, 30.06.2025, 30.09.2025 and 31.12.2025 is given below:**

**(Amt in Rs. Cr.)**

| DISTRICTS | March-2025 | Jun-25 | September-2025 | December-2025 | | |
|---|---|---|---|---|---|---|
| | | | | Total Deposit | Total Advance Utilized in the State | CD Ratio |
| JHARSUGUDA | 219.42 | 206.27 | 184.50 | 10,883.06 | 18,552.72 | **170.47** |
| BOUDH | 87.65 | 87.40 | 86.54 | 2,148.33 | 2,046.60 | **95.26** |
| KALAHANDI | 118.22 | 85.45 | 88.21 | 7,661.17 | 6,981.36 | **91.13** |
| SONEPUR | 85.91 | 74.41 | 81.17 | 3,618.38 | 3,135.78 | **86.66** |
| NABARANGPUR | 80.57 | 81.12 | 84.56 | 3,766.61 | 3,231.84 | **85.80** |
| BARGARH | 81.60 | 72.85 | 82.68 | 10,741.71 | 9,149.42 | **85.18** |
| JAJPUR | 86.41 | 81.51 | 83.68 | 17,834.86 | 15,084.08 | **84.58** |

| | | | | | | |
|---|---|---|---|---|---|---|
| BOLANGIR | 80.00 | 79.75 | 81.37 | 10,693.83 | 8,810.25 | **82.39** |
| NAYAGARH | 81.05 | 77.57 | 77.34 | 6,543.21 | 5,365.02 | **81.99** |
| DHENKANAL | 76.85 | 79.52 | 80.28 | 10,367.64 | 8,136.55 | **78.48** |
| SAMBALPUR | 99.47 | 95.19 | 88.38 | 35,719.18 | 27,981.13 | **78.34** |
| BHADRAK | 75.89 | 68.60 | 68.49 | 10,844.76 | 8,000.95 | **73.78** |
| SUNDARGARH | 66.86 | 64.74 | 69.15 | 35,747.39 | 26,153.99 | **73.16** |
| NUAPADA | 66.27 | 67.89 | 69.42 | 3,135.56 | 2,218.17 | **70.74** |
| KHURDA | 72.45 | 75.48 | 70.73 | 2,18,044.85 | 1,53,784.72 | **70.53** |
| ANGUL | 63.46 | 62.16 | 65.10 | 22,824.60 | 15,975.01 | **69.99** |
| GANJAM | 64.85 | 65.93 | 66.96 | 34,278.96 | 23,747.64 | **69.28** |
| KORAPUT | 66.23 | 64.82 | 64.74 | 9,689.23 | 6,587.27 | **67.99** |
| BALASORE | 65.18 | 67.46 | 66.04 | 22,721.27 | 15,367.36 | **67.63** |
| KENDRAPARA | 59.07 | 55.25 | 61.43 | 9,866.07 | 6,471.79 | **65.60** |
| CUTTACK | 61.97 | 60.18 | 61.87 | 47,296.48 | 30,523.66 | **64.54** |
| RAYAGADA | 62.48 | 60.03 | 57.82 | 6,313.68 | 3,865.44 | **61.22** |
| KANDHAMAL | 57.99 | 58.13 | 56.59 | 3,953.74 | 2,360.67 | **59.71** |
| MALKANGIRI | 62.37 | 57.48 | 58.81 | 3,172.59 | 1,831.79 | **57.74** |
| JAGATSINGHPUR | 59.75 | 63.44 | 58.73 | 16,556.96 | 9,360.89 | **56.54** |
| PURI | 53.81 | 52.25 | 52.62 | 16,536.46 | 9,066.49 | **54.83** |
| DEOGARH | 55.40 | 48.38 | 53.53 | 2,260.43 | 1,218.34 | **53.90** |
| GAJAPATI | 47.78 | 49.07 | 49.58 | 3,470.55 | 1,862.13 | **53.66** |
| KEONJHAR | 56.50 | 54.47 | 55.13 | 19,136.34 | 9,900.82 | **51.74** |
| MAYURBHANJ | 49.54 | 48.80 | 48.51 | 18,706.17 | 9,477.44 | **50.66** |
| **RIDF NABARD** | | | | | **13,101.22** | |
| **TOTAL** | **75.44** | **75.16** | **73.72** | **6,24,534.07** | **4,59,350.53** | **73.55** |

As of 31.12.2025, 22 districts have CD ratio above 60% and 8 districts have CD ratio above 50% and below 60%. None of the districts have CD ratio below 50%.

## AGENDA NO. 3

## Financial Inclusion/ Financial Literacy/ Banking Infrastructure

### 3.1 Banking Network in Odisha

Total banking network in Odisha as on 31st December 2025 stands at 54,796. Details of B&M Branches, BC& ATM are given below:

| Parameter | 25-Mar | 25-Sep | 25-Dec | Change over March- 25 | Change over Sept- 25 |
|---|---|---|---|---|---|
| No. of Branch | 6,162 | 6,227 | **6,266** | 104 | 39 |
| No. of BC | 41,120 | 41,651 | **41,398** | 278 | -253 |
| No. of ATM | 7,690 | 7,327 | **7,132** | -558 | -195 |
| **Total** | **54,972** | **55,205** | **54,796** | -176 | -409 |

AU SFB (7), PNB (6), SBI (6), BOM (5), BOI (4), Canara Bank (3), AXIS Bank (3), Indus Ind Bank (2), Yes Bank (2), BOB (1) and Bandhan Bank (1) has increased branch network whereas DBS Bank (1) has decreased branch network over last quarter.

State Bank of India (75), DCB Bank (73), Bank of India (71), Canara Bank (51), Punjab National Bank (33), IDBI Bank (30), Bank of Maharastra (22), IDFC Bank (22), ESAF SFB (9), BOB (6) and HDFC Bank (1) have increased BC network whereas UCO Bank (20), RBL Bank (46), AXIS Bank (65) and Indus Ind Bank (515) have decreased BC network over last quarter.

BOB (27), ICICI Bank (13), Canara Bank (9), HDFC Bank (6), Bank of Maharastra (5), Punjab National Bank (3), IDFC Bank (2), UCO Bank (2) and Utkarsh SFB (1) have increased ATM network, whereas DBS (e-LVB) Bank (1), Bandhan Bank (2), AXIS Bank (78) and SBI (182) 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** | **31.12.2024** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** |
| Branch | 3,164 | 3,216 | 3,226 | 3,236 | **3,257** |
| BC | 29,584 | 30,473 | 29,551 | 30,797 | **30,164** |
| ATM | 1,810 | 1,841 | 1,845 | 1,724 | **1,935** |

| Bank Branch, ATM & BC Network in ODISHA- Semi Urban Area | | | | | |
|---|---|---|---|---|---|
| **Description** | **31.12.2024** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** |
| Branch | 1,604 | 1,637 | 1,644 | 1,667 | **1,680** |
| BC | 6,328 | 4,829 | 4,999 | 4,917 | **5,066** |
| ATM | 3,097 | 3,196 | 3,147 | 3,047 | **2,852** |

| Bank Branch, ATM & BC Network in ODISHA- Urban Area | | | | | |
|---|---|---|---|---|---|
| **Description** | **31.12.2024** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** |
| Branch | 1,286 | 1,309 | 1,313 | 1,324 | **1,329** |
| BC | 6,123 | 5,818 | 6,555 | 5,937 | **6,168** |
| ATM | 2,660 | 2,653 | 2,610 | 2,556 | **2,345** |

As informed by IPPB, Bhubaneswar, 8,924 numbers of facility access points of IPPB are available as on 31.12.2025 through its 33 branches.

| **IPPB Branch** | **IPPB Facility Access Points** | | | | |
|---|---|---|---|---|---|
| | **As on 31.12.2024** | **As on 31.03.2025** | **As on 30.06.2025** | **As on 30.09.2025** | **As on 31.12.2025** |
| 33 | 8,929 | 8,926 | 8,925 | 8,925 | **8,924** |

## 3.2 Operations of Business Correspondents (BCs).

As of 31st December 2025, there are 41,398 Business Correspondents (BCs) operating across the State of Odisha.

The bank sector wise information regarding Business Correspondents as of 31.12.2025 is given below.

| Bank Type | Total BC Outlet | | | | | Women BC | % of Women BC | Fixed Point BC | No. of Active BCs |
|---|---|---|---|---|---|---|---|---|---|
| | Dec-24 | Mar-25 | Jun-25 | Sep-25 | Dec-25 | | | | |
| **PSBs** | 15,337 | 15,415 | 15,506 | **15,819** | **16,057** | 3,720 | 23.17% | 14,902 | 13,350 |
| **Pvt Banks** | 24,737 | 23,744 | 23,632 | **23,862** | **23,362** | 4,935 | 21.12% | 15,295 | 21,728 |
| **RRBs** | 1,863 | 1,863 | 1,863 | **1,863** | **1,863** | 468 | 25.12% | 1,221 | 1,221 |
| **SFBs** | 98 | 98 | 104 | **107** | **116** | 14 | 12.06% | 83 | 83 |
| **Total** | **42,035** | **41,120** | **41,105** | **41,651** | **41,398** | **9,137** | **22.07%** | **31,501** | **36,382** |

State Bank of India (75), DCB Bank (73), Bank of India (71), Canara Bank (51), Punjab National Bank (33), IDBI Bank (30), Bank of Maharastra (22), IDFC Bank (22), ESAF SFB (9), BOB (6) and HDFC Bank (1) has increased their BC network whereas UCO Bank (20), RBL Bank (46), AXIS Bank (65) and Indus Ind Bank (515) has decreased their BC network over the quarter.

As per the National Strategy For Financial Inclusion (NSFI)2025-30 released on 1st December 2025, banks to achieve the target of 30% women BCs by December,2028. Currently the women share of BCs is 22.07% in our State. All banks are requested to increase the share of women Business correspondents of their respective banks.

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 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 4,235 GPs having no brick and mortar branch, 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, 3,922 CSP plus outlets have been opened in identified GPs of the State.

| Sl. no. | Bank Name | Total Allotted Outlets | Total Opened Outlets | CSP Plus Outlets not opened (a+b) | BC engaged and ready to operate (a) | Remaining to be opened (b) |
|---|---|---|---|---|---|---|
| 1 | BOB | 161 | 159 | 2 | 0 | 2 |
| 2 | BOI | 446 | 444 | 2 | 1 | 1 |
| 3 | PNB | 742 | 662 | 80 | 18 | 62 |
| 4 | SBI | 1,761 | 1645 | 116 | 68 | 48 |
| 5 | UBI | 583 | 489 | 94 | 54 | 40 |
| 6 | UCO | 542 | 523 | 19 | 11 | 8 |
| **Grand Total** | | **4,235** | **3922** | **313** | **152** | **161** |

There are 258 outlets (UCO-63, BOI-53, SBI-53, PNB-49, BOB-20, UBI-20) having zero transactions from April 2025 to December 2025. Banks to monitor these outlets.

There are 255 outlets(SBI-161, UBI-39, UCO-25, PNB-15, BOI-10, BOB-5) having transactions exceeding 5 Crore from January 2025 to December 2025. Banks to expedite possibilities to open brick & mortar branches in the GPs where there are transactions more than Rs.5 Crore.

## 3.4 Opening of Brick & Mortar Branches in Unbanked/ Identified Villages

| 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 premise is available. |
| 2 | Nabarangapur | Kosagumuda | Motigan | Bank of India | Survey completed, no internet connectivity and no suitable premise is available. |
| 3 | Ganjam | Rambha | Palurgada (CT) | Bank of Maharastra | Branch at Humma which is within 7 km of Palurgarh (CT) village is operational from 16.12.2025. Further, they have informed that, they did not find any suitable premise within 5 km radius of the village. |
| 4 | Koraput | Boriguma | Hordali | Canara Bank | Survey completed, no internet connectivity is available. |
| 5 | Malkangiri | M.V. 79 | Tigal | Canara Bank | Survey completed, no internet connectivity is available. |
| 6 | Nabarangapur | Jharigan | Ichhapur | Indian Bank | Survey Completed, under process for further formalities. |
| 7 | Nabarangapur | Paparahandi | Nuakote | Indian Overseas Bank | Survey completed, under process for opening branch |

| | | | | | |
|---|---|---|---|---|---|
| 8 | Baleshwar | Baliapal | Bolang | Punjab National Bank | Not able to open branch due to network and connectivity issue. |
| 9 | Koraput | Boipariguda | Baligan | Punjab National Bank | Not able to open branch due to network and connectivity issue. |

**Villages Identified by DFS for opening B & M Branches**

Department of Financial Services, Ministry of Finance, Govt. of India had identified 14 villages in the state having population more than 5,000. As reported by LDMs and allottee banks 5 villages (Padmapur in Jagatsinghpur dist.- Central Bank of India, Batasona in Koraput dist.- AXIS Bank, Bangura in Keonjhar dist.- Bank of India, Kantapal in Dhenkanal dist.- UCO Bank and Sikua in Ganjam dist.- Union Bank of India) are already having bank branch within 5 km radius of the village, reducing the number to 9. SLBC has advised the banks present within 5 km radius of the villages to update the same in JDD app. The Status of remaining 9 villages as reported by allottee banks is given below:

**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 Centre 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 31.12.2025, there are 7 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.

| Sr. No. | Name of Village | Dist. | Sub Dist. | Allottee Bank | Impediments faced as reported by allottee banks |
|---|---|---|---|---|---|
| 1 | Rohaniduma | Kendujhar | Anandapur | Bank of India | BC engaged & BC id created on 29.01.2026. |
| 2 | Chakradhar | Kendujhar | Telkoi | Bank of India | BC engagement is in progress and BC point will be operational by 31.03.2026. |
| 3 | Satyajaypur | Cuttack | Narsighpur | State Bank of India | BC engagement is in progress and BC point will be operational by 31.03.2026. |
| 4 | Newmanduam | Sambalpur | Kisinda | State Bank of India | Connectivity issue |
| 5 | Balarama | Sambalpur | Kisinda | State Bank of India | Connectivity issue |
| 6 | Kaing | Sambalpur | Naktideul | Odisha Grameen Bank | Connectivity issue |
| 7 | Siuli | Ganjam | Tarasingi | Odisha Grameen Bank | Already exempted |

**Status of Opening of B & M Branches/ IPPB Access Points in DFS identified 906 Villages**

As per the information received from DFS, New Delhi there are 906 villages in the State which were identified for providing brick and mortar branch/ IPPB access points within 5 km radius of the village.

1 village (Hatigaon village of Nabarangpur district) was allotted for opening bank branch and 905 villages were allotted to IPPB as the population of the villages are less than 3000. The branch of Central bank of India in Hatigaon village became operational on 04.08.2025.

As reported by IPPB the Postal Directorate had earlier identified 126 unbanked villages, which were expected to serve 438 villages by providing banking facilities through opening of Post Offices on a relocation basis.

Further, the Postal Directorate has now revised the list of 126 villages to 177 unbanked villages. The revised list has been duly examined by IPPB and a compliance report has already been submitted to the Postal Directorate by them.

A brief summary of the same is furnished below.

| | |
|---|---|
| **Total Proposed Villages for opening of Branch post office** | **177** |
| **Number of Post offices already exist in the same village** | **33** |
| **Number of BO can be opened by Relocation** | **22** |
| **Number of BO can be opened by Redeployment of posts** | **2** |
| **Number of New BO proposed through creation of new posts** | **10** |
| **BOs cannot be opened (neither relocation, neither redeployment, nor new creation)** | **110** |

## 3.5 Connectivity by BBNL/ BSNL in the GPs/BHQs

As reported by BSNL, status as on 31.12.2025 of BharatNet Phase-I covering 18 districts, 3,990 no. 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 3065 GPs/ BHQs are connected through aerial optical Fiber cable out of which 2,513 GPs and BHQs have active connectivity i.e. 81.99%.

| Phase | As on | No. of Service Ready (BHQs/ GPs) | No. of Active Connectivity (BHQs/ GPs) | % of Active Connectivity |
|---|---|---|---|---|
| I | 30.06.2025 | 3,990 | 2,230 | 55.89% |
| | 30.09.2025 | 3,990 | 2,286 | 57.29% |
| | **31.12.2025** | **3,990** | **2,286** | **57.29%** |
| II | 30.06.2025 | 3,065 | 2,406 | 78.50% |
| | 30.09.2025 | 3,065 | 2,428 | 79.22% |
| | **31.12.2025** | **3,065** | **2,513** | **81.99%** |

As reported by BBNL all connected GPs/ BHQs are service ready as of 31.12.2025.

Further, BSNL vide letter dated 17.02.2026 to Finance Department has requested to consider for dropping the agenda point "Connectivity by BBNL/ BSNL in the GPs" sighting following reasons.

a. Internet connectivity as and when required by the banks for their needs shall be made available by BSNL from the nearest service available point.
b. Review of the statistics of GPs/BHQs active may not be of much relevance in the SLBC.
c. BSNL shall try to provide internet facility to the required bank from the existing network of BSNL by utilizing the BharatNet nerwork.

The district wise details are given at **Annexure–7**.

## 3.6 Status of Financial Literacy Camps Conducted

As per the information submitted by LDMs and Banks, in FY 2025-26 during the quarter ended 31st December 2025 a number of 9,271 financial literacy camps are conducted through 3,257 rural branches educating 2,64,617 no. of participants.

| Financial Literacy Camps conducted by Rural Branches | |
|---|---|
| **No of rural branches (31.12.2025)** | 3,257 |
| **Target for No. of Camps by Rural Branches as per RBI Guidelines per Quarter** | 9,771 |
| **Camps Conducted by Rural Branches in Quarter Ending 31.12.2025** | 9,271 |
| **% of Achievement by Rural Branches** | 94.88% |
| **No. of participants** | 2,64,617 |
| **Cumulative No. of Camps conducted in FY 2025-26** | 28,108 |
| **Cumulative No. of Participants in FY 2025-26** | **8,14,554** |

The district-wise Financial Literacy Camps conducted by rural branches & FL Centres are given in **Annexure- 8.**

## 3.7 Financial Literacy Centers (FLC)

1,592 camps are conducted through 30 Financial Literacy Centres operating in the State educating 76,774 participants.

| Financial Literacy Camps conducted by FLCs | |
|---|---|
| **No of Financial Literacy Centers (31.12.2025)** | 30 |
| **Camps Conducted by FLCs in Quarter Ending 31.12.2025** | 1,592 |
| **No. of participants** | 76,774 |
| **Cumulative No. of Camps conducted in FY 2025-26** | 4,759 |

| Cumulative No. of Participants in FY 2025-26 | 2,35,550 |
|---|---|

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.

| Name of the Bank | No. of FLC Counsellor lying vacant | Name of the Districts | Engagement Completed | Remarks |
|---|---|---|---|---|
| State Bank of India | 6 | Kalahandi, Bolangir, Boudh, Nuapada, Rayagada & Kandhamal | 0 | As reported by SBI, Central Recruitment and Promotion Department of State Bank of India has come up with an advertisement vide ADV No.-CRPD/RS/2025-26/23 Dated 05.02.2026 to fill up the FLC vacancies. The last date for online registration is 26.02.2026.<br>Meanwhile, LDMs of respective districts are given charge to function as FL counsellor. |
| UCO Bank | 4 | Angul, Bhadrak, Jagatsinghpur & Puri | 3 | FLC counsellor has been appointed in Angul, Bhadrak and Jagatsinghpur FLC on 01.01.2026.<br>For the appointment of FL counsellor in Puri district, UCO Bank has advertised inviting applications from candidates in the month of November 2025 but no application was received. ZO has taken up the matter with the Head Office. In the meanwhile, LDM, Puri is given charge to function as FL counsellor. |
| Bank of India | 1 | Keonjhar | 1 | As reported by Bank of India, FLC Counsellor has been engaged at financial literacy centre of Keonjhar district at present. |

## 3.8 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 (9).

As informed by Dhan Foundation, MOTHER and VIDs during quarter ending 31.12.2025 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 20,214 and number of individuals participated in these Financial Literacy Awareness Programs is 5,74,013.

| Name of NGO | No. of CFL allotted | No. of FLAP conducted in December Quarter | No. of Participants Attended | Cumulative No. of FLAPs conducted in FY 2025-26 | Cumulative No. of Participants in FY 2025-26 |
|---|---|---|---|---|---|
| DHAN Foundation | 78 | 15,828 | 4,15,302 | 44,852 | 12,04,567 |
| MOTHER | 19 | 3,533 | 1,35,033 | 10,574 | 3,88,852 |
| VIDS | 7 | 853 | 23,678 | 2,396 | 77,564 |
| **Grand Total** | **104** | **20,214** | **5,74,013** | **57,822** | **16,70,983** |

| Name of the Bank | No. of CFL Operationalized as of 31.12.2025 | FY 2025-26 in the Quarter ending 31.12.2025 | | Cumulative No. of FLAPs conducted in FY 2025-26 | Cumulative No. of Participants in FY 2025-26 |
|---|---|---|---|---|---|
| | | FLAPS conducted | No. of Participants | | |
| BOI | 35 | 6,635 | 1,71,705 | 19,338 | 5,20,589 |
| SBI | 38 | 7,679 | 2,16,737 | 21,843 | 6,14,677 |
| UCO Bank | 22 | 4,691 | 1,52,450 | 13,127 | 4,26,506 |
| UBI | 9 | 1,209 | 33,121 | 3,514 | 1,09,211 |
| **TOTAL** | **104** | **20,214** | **5,74,013** | **57,822** | **16,70,983** |

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

## 3.9 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2025-26 up to 31.12.2025 NABARD has sanctioned Rs. 2.55 Crore to other agencies.

The disbursement with respect to the ongoing schemes for banks under FIF during FY 2025-26 up to 31.12.2025 is Rs. 495.86 Lacs and for other agencies is Rs. 17.87 Lacs totalling to 513.73 Lacs.

| Sr. no. | Bank/ Agency | Amount disbursed by NABARD |
|---|---|---|
| 1 | STATE BANK OF INDIA | 2,24,14,977.00 |
| 2 | BANK OF INDIA | 1,93,48,260.00 |
| 3 | UCO BANK | 55,10,070.00 |
| 4 | UNION BANK OF INDIA | 20,46,970.00 |
| 5 | THE SUNDARGARH DCCB LTD. | 2,66,231.00 |
| 6 | OTHER AGENCIES | 17,86,623.00 |
| **Total** | | **5,13,73,131.00** |

## 3.10 Implementation of Pradhan Mantri Jan DhanYojana (PMJDY)

As on 31.12.2025, cumulative number of accounts opened under PMJDY is 2,36,53,470 and total deposit in these accounts is Rs. 12,228.64 Crore. Out of total PMJDY accounts Rupay Card issued in 1,70,77,981 accounts and 2,02,49,329 accounts are Aadhaar seeded.

The performance regarding opening of PMJDY accounts as of 31.12.2025 is given below:

| Target (FY 2025-26) | Achv. June'25 | Achv.Sept'25 | Achv. Dec'25 | % Achievement | Cumulative No. of Accounts |
|---|---|---|---|---|---|
| **16,00,000** | 2,94,117 | 5,62,607 | 7,68,656 | 48.04% | 2,36,53,470 |

| 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% |
| **31.12.2025** | **2,36,53,470** | **1,01,52,952** | **1,35,00,518** | **16,70,239** | **1,70,77,981** | **2,02,49,329** |
| | | **42.92%** | **57.08%** | **7.06%** | **72.20%** | **85.61%** |

Bank wise and District wise performance on PMJDY as on 31.12.2025 is given in **Annexure – 9.**

## 3.11 Performance of Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes till 31.12.2025 is given below:

| Scheme | FY 2025-26 | | | | | |
|---|---|---|---|---|---|---|
| | Target for Enrollment | 30.06.25 | 30.09.25 | 31.12.25 | % Achv | Cumulative Enrollment |
| **APY** | 4,76,430 | 1,44,874 | 2,95,169 | 4,85,471 | **101.90%** | 32,96,711 |
| **PMJJBY** | 20,25,000 | 2,72,645 | 7,87,295 | 14,91,573 | **73.66%** | 1,04,99,701 |
| **PMSBY** | 38,00,000 | 6,15,928 | 15,23,758 | 25,18,351 | **66.27%** | 2,40,28,375 |

Bank wise performance in the 3 Social Security Schemes is available at **Annexure– 10, 11 and 12.**

| Particulars | PMJJBY | | PMSBY | |
|---|---|---|---|---|
| | 30.09.2025 | 31.12.2025 | 30.09.2025 | 31.12.2025 |
| **Eligible SB Accounts as per Age Group** | 3,82,33,399 | **3,64,21,480** | 5,21,78,911 | **4,88,50,538** |
| **Out of which Enrollment Done** | 97,92,188 | **1,04,99,701** | 2,30,45,032 | **2,40,28,375** |
| **% of Coverage** | 25.61% | **28.83%** | 44.17% | **49.19%** |

Bank wise eligibility and coverage status is given in **Annexure- 13.**

As of 31.12.2025, 27,939 (cumulative) PMJJBY claims and 5,729 PMSBY claims are settled. The details are given below:

| Scheme | FY 2025-26 up to 31.12.2025 | | Cumulative as of 31.12.2025 | | | |
|---|---|---|---|---|---|---|
| | 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** | 5,006 | 100 | 27,939 | 55,878 | 780 | 578 |
| **PMSBY** | 861 | 1,672 | 5,729 | 11,408 | 932 | 423 |

Bank-wise and District-wise details available in **Annexure- 13A.**

## Monitoring of Re-KYC

The status of re KYC done as on 31.12.2025 is given below.

| Target for Re- KYC | Date | Total No. of Re-KYC done | % Achievement |
|---|---|---|---|
| 67,88,242 | 31.10.2025 | 43,15,921 | 63.57% |
| | 31.12.2025 | 43,27,487 | 63.72% |

The bank wise performance is given in **Annexure – 13B.**

**While monitoring progress in re-KYC, all banks are requested to prioritize the coverage of following set of accounts:**

- Active accounts where re-KYC was due as on June 30, 2025, and remains pending
- Active accounts falling due for re-KYC from July 01, 2025, till June 30, 2026 where re-KYC remains pending
- Inoperative accounts classified as such for upto 1 year where re-KYC remains pending

## Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Assets

A nationwide campaign to settle unclaimed funds (deposits, dividends, interest warrants, pension etc.) was held from October 2025 till December 2025. In Odisha, camps were conducted in all the districts in 9 phases (from 15.10.2025 to 19.12.2025). The progress in the campaign as on 31.12.2025 is given below.

| Outstanding Unclaimed Deposits as on 31.12.2025 | | DEAF Accounts Settled from 01.09.2025 To 31.12.2025 | | Out of Which, Settlement of Government Accounts | |
|---|---|---|---|---|---|
| Total Number of Accounts | Total Amount in Rs. Cr | Total Number of Accounts | Total Amount in Rs. Cr | Total Number of Accounts | Total Amount in Rs. Cr |
| 59,39,117 | 1,210.43 | 13,987 | 149.16 | 1,989 | 94.53 |

The bank wise performance is given in **Annexure – 14.**

- Finance Department vide letter no. FIN-PUIF-MISC-0022-2025/35758 dated 29.12.2025 has directed all banks to identify all the inoperative govt. accounts of all DDOs and implementing agencies of Govt. of Odisha including the deposits held in DEAF accounts and transfer the balances to the current account of DDO-cum-Deputy to Government, Finance Department, Government of Odisha.
- So far, UCO Bank has transferred an amount of Rs. 2.31 Cr and Canara Bank has transferred Rs. 1.78 Lakhs after recovering from inoperative and DEAF accounts.

## 3.12 Aspirational Block Program (ABP):

To uplift the quality of life and improve public service delivery in India's most remote and underdeveloped regions, the Government of India has launched the Aspirational Blocks Programme (ABP).

MicroSave Consulting (MSC), Development Partner to NITI Aayog has informed that Odisha has 40 Aspirational Blocks spread across 16 districts under Aspirational Block Programme. In this connection, a virtual capacity building workshop for Lead District Managers from the 16 Aspirational Districts, with a focused orientation on the Aspirational Blocks Programme was held on 23.12.2025 aiming to strengthen the capacity of LDMs to improve financial inclusion outcomes at both district and block levels.

All banks present in these 40 blocks have to increase the enrolment under PMJJBY, PMSBY and APY through personalised outreach. The performance under these 3 schemes will be reviewed periodically.

## 3.13 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 31.12.2025 is 98.37% and 89.13% respectively.

| Particulars | Savings Accounts | | | Current Accounts | | |
|---|---|---|---|---|---|---|
| | Eligible A/c | Digitalized A/c | % | Eligible A/c | Digitalized A/c | % |
| **PSBs** | 2,28,24,044 | 2,24,45,526 | **98.34** | 4,59,977 | 4,08,144 | **88.73** |
| **Pvt Banks** | 40,71,507 | 39,93,954 | **98.10** | 2,95,054 | 2,74,578 | **93.06** |
| **RRB** | 10,54,122 | 9,81,208 | **93.08** | 9,828 | 4,437 | **45.15** |
| **SFBs** | 9,64,224 | 9,63,546 | **99.93** | 11,306 | 11,260 | **99.56** |
| **OSCB** | 26,77,671 | 26,77,671 | **100.00** | 7,511 | 75 | **1.00** |
| **Total** | **3,15,91,568** | **3,10,76,755** | **98.37** | **7,83,676** | **6,98,494** | **89.13** |

The status as of 31.12.2025 is at **Annexure-15.**

# AGENDA NO. 4

## Financing to Agriculture Sector

## 4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

As of 31.12.2025, out of 1,19,656 applications received, 80,251 applications are sanctioned, 7,931 applications are rejected and 8,366 applications are pending.

The performance is given below:

| CUMULATIVE PERFORMANCE OF SAFAL PORTAL AS ON 31.12.2025 | | | | | |
|---|---|---|---|---|---|
| **Scheme** | **Applications Received** | **Applications Sanctioned** | **Applications Rejected** | **Application Withdrawn /Reverted** | **Total Pending** |
| Term Loan(All Banks) | 2,967 | 62 | 1,602 | 635 | 668 |
| Crop Loan( CCBs) | 1,16,689 | 80,189 | 6,329 | 22,473 | 7,698 |
| **Total** | **1,19,656** | **80,251** | **7,931** | **23,108** | **8,366** |

| **Sanction comparison** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** | **Current year sanction** |
|---|---|---|---|---|---|
| Term Loan (All Banks) | 59 | 59 | 62 | 62 | 3 |
| Crop Loan (CCBs) | 50,773 | 73,662 | 75,286 | 80,189 | 29,416 |
| **Total** | **50,832** | **73,721** | **75,348** | **80,251** | **29,419** |

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

In case of Term Loan, out of 2,967 applications, total sanction is 62 whereas rejections are 1,602. The reason of rejection of term loans are given below.

| TERM LOAN REJECTION REASON ANALYSIS | | | | |
|---|---|---|---|---|
| **REASON FOR REJECTION** | **30.06.2025** | **30.09.2025** | **31.12.2025** | **PERCENTAGE** |
| **IMPROPER DPR** | 595 | 627 | 631 | **39.36** |
| **WRONG APPLICATION** | 301 | 317 | 320 | **19.96** |
| **UNSATISFACTORY DUE DILLIGENCE** | 209 | 220 | 225 | **14.04** |
| **COULDN'T REACH CUSTOMER** | 107 | 113 | 113 | **7.05** |
| **APPLCIANT NOT INTERESTED** | 99 | 105 | 105 | **6.55** |
| **INSUFFICIENT COLLATERALS** | 62 | 63 | 63 | **3.93** |
| **INSUFFICIENT DOCUMENTS** | 42 | 45 | 45 | **2.81** |
| **LOANS AVAILED OUTSIDE SAFAL** | 37 | 39 | 39 | **2.43** |
| **OTHERS** | **60** | **62** | **62** | **3.87** |

In the Sub-Committee of SLBC on Agriculture Credit held on 13.11.2025, it was decided to intensify publicity and awareness of the SAFAL Portal among bank branches. Accordingly a meeting of 16 banks was held on 11.12.2025 and the suggestions are given below:

1. At present only DCCBs are allowed to process Crop Loan through SAFAL Portal. All banks agreed that **crop loan financing should be operationalized through the SAFAL Portal** for all banks.
2. Banks will **sensitize their branches** to display information regarding **processing of agriculture term loans through the SAFAL Portal** at **branch and ATM premises** for wider publicity.
3. All banks agreed to publish **advertisements in print media** for promotion of the SAFAL Portal among public and authorized SLBC to publish

advertisements in consultation with Department. The **advertisement cost will be shared among all banks**.

4. **LDMs** will include **performance of agriculture term loans through SAFAL Portal** as a **regular agenda item** in all **DCC, DLRC & BLBC meetings**.
5. Banks suggested that **all Applications under State Government agriculture term loan schemes should be routed through the SAFAL Portal only**.
6. **Model DPRs prepared by NABARD** (10 DPRs already provided by NABARD) should be uploaded in the SAFAL Portal by the department with **full integration**, so that loan proposals are not rejected due to improper DPRs.
7. **Technical issues of the portal** should be resolved by the department and **real-time application status updates** should be made available.
8. A **Nodal Officer / Nodal Agency** should be designated by the State Govt. Department for management of the SAFAL Portal, as banks are facing difficulties due to lack of technical support.
9. All applications should be **scrutinized by respective departmental officials / Nodal Officer/ Nodal agency** before being forwarded to banks, to improve application quality.

## 4.2 ACP achievement on financing to Agriculture Sector.

All the Banks have disbursed Rs. 63,783.11 Crore to Agriculture Sector under Annual Credit Plan as of 31.12.2025 for FY 2025-26 which is 67.62% of the total Annual target of Rs. 94,325.04 Crore allotted to different Banks.

Sector-wise Target vs Achievement as on 31.12.2025 is given below:

**(Amt in Rs. Cr.)**

| Particulars | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Annual Target | Achv | % Achv | Annual Target | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | | | | | Achv | % Achv | Achv | % Achv | Achv | % Achv |
| Crop Loan | **47,913.73** | 34,901.46 | **72.84** | **57,430.22** | 11,239.27 | 19.57 | 25,906.34 | 45.11 | **38,196.53** | **66.51** |
| Term Loan Other than Allied | **8,859.96** | 6,709.54 | **75.73** | **10,823.60** | 3,049.41 | 28.17 | 6,149.94 | 56.82 | **9,208.70** | **85.08** |
| Allied Advance | **9,566.06** | 6,501.53 | **67.96** | **11,676.26** | 1,981.21 | 16.97 | 4,089.39 | 35.02 | **6,949.28** | **59.52** |
| **Farm Credit** | **66,339.75** | **48,112.52** | **72.52** | **79,930.08** | 16,269.89 | 64.71 | 36,145.67 | 45.22 | **54,354.51** | **68.00** |
| Agriculture Infra | **2,501.64** | 1,940.63 | **77.57** | **4,145.33** | 900.14 | 21.71 | 1,492.33 | 36.00 | **2,191.23** | **52.86** |
| Ancillary Activities | **55,40.21** | 6,013.99 | **108.55** | **10,249.63** | 2,574.89 | 25.12 | 4,895.23 | 47.76 | **7,237.38** | **70.61** |
| **Agri Total** | **7,43,81.60** | **56,067.14** | **75.38** | **94,325.04** | **19,744.92** | **20.93** | **42,533.23** | **45.09** | **63,783.11** | **67.62** |

**Bank Category Wise Target Vs Achievement under ACP as on 31.12.2025 given below:**

**Amt. in Rs. 'Crore'**

| Banks | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | Annual Target | Achv | % Achv | Annual Target | Achv | % Achv | Achv | % Achv | Achv | % Achv |
| **PSBs** | 34,807.52 | 27,772.81 | **79.79** | **42,702.88** | 9,187.94 | **21.52** | 22,339.28 | 52.31 | **33,343.37** | **78.08** |
| **PVTs** | 12,977.23 | 9,894.47 | **76.24** | **17,908.60** | 3,720.48 | **20.77** | 6,709.11 | 37.46 | **9,569.96** | **53.44** |
| **RRBs** | 4,135.86 | 3,264.28 | **78.93** | **5,803.79** | 1,065.73 | **18.36** | 1,976.39 | 34.05 | **3,280.50** | **56.52** |
| **SFBs** | 2,189.06 | 965.27 | **44.10** | **3,561.07** | 365.38 | **10.26** | 831.94 | 23.36 | **1,776.51** | **49.89** |
| **Co-op Banks** | 20,271.93 | 14,170.31 | **69.90** | **24,348.70** | 5,405.40 | **22.20** | 10,676.51 | 43.85 | **15,812.78** | **64.94** |
| **Total** | **74,381.60** | **56,067.14** | **75.38** | **94,325.04** | **19,744.93** | **20.93** | **42,533.23** | **45.09** | **63,783.11** | **67.62** |

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

| PSB,RRB& OSCB | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Indian Overseas Bank | 141.93 |
| Bank of Maharastra | 122.06 |
| Punjab & Sind Bank | 110.37 |
| **BOTTOM 3 BANKS** | |
| Punjab National Bank | 66.60 |
| Orissa State Co-Op. Bank | 64.94 |
| Odisha Grameen Bank | 56.52 |

| PVT BANKS & SFB | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Catholic Syrian Bank | 70,159.83 |
| DBS Bank(e-LVB ) | 1,011.55 |
| Yes Bank | 242.07 |
| **BOTTOM 3 BANKS** | |
| Karur Vysya Bank | 1.21 |
| City Union Bank | 0.00 |
| Tamilnad Mercantile Bank | 0.00 |

Bank wise performance of Agriculture from 01.04.2025 to 31.12.2025 is available at **Annexure- 17.**

**Agriculture (Crop Loan):**

All Banks have disbursed **Rs. 38,196.53 Crores** under Crop Loan against annual target of **Rs. 57,430.22 Crores** achieving 66.51 **%** of the annual target as of 31.12.2025.

Bank category-wise target vs achievement as of 31.12.2025is given below:

**Amt. in Rs. 'Crore'**

| Banks | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | Annual Target | Achv | % Achv | Annual Target | Achv | % Achv | Achv | % Achv | Achv | % Achv |
| **PSBs** | 19,721.23 | 15,755.90 | **79.89** | **23,315.97** | 3,857.67 | **16.55** | 11,561.41 | **49.59** | 17,243.62 | 73.96 |
| **PVTs** | 4,696.10 | 2,783.65 | **59.28** | **5,040.24** | 980.69 | **19.46** | 1,863.51 | **36.97** | 2,263.07 | 44.90 |
| **RRBs** | 3,551.81 | 2,376.89 | **66.92** | **5,025.36** | 1,046.92 | **20.83** | 1,920.27 | **38.21** | 3,078.73 | 61.26 |
| **SFBs** | 352.06 | 0.06 | **0.02** | **318.57** | 0.38 | **0.12** | 1.00 | **0.31** | 1.30 | 0.41 |
| **Co-op Banks** | 19,592.51 | 13,984.97 | **71.38** | **23,730.10** | 5,353.61 | **22.56** | 10,560.15 | **44.50** | 15,609.82 | 65.78 |
| **Total** | **47,913.71** | **34,901.46** | **72.84** | **57,430.24** | **11,239.27** | **19.57** | **25906.34** | **45.11** | 38,196.53 | 66.51 |

The top 3 and bottom 3 performing banks in ACP Crop Loan as on 31.12.2025 are given below :

| PSB,RRB& OSCB | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Indian Overseas Bank | 126.37 |
| Canara Bank | 81.05 |
| UCO Bank | 80.02 |
| **BOTTOM 3 BANKS** | |
| Union Bank of India | 50.58 |
| Bank of Maharastra | 41.44 |
| Punjab & Sind Bank | 27.48 |

| PVT BANKS & SFB | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| DBS Bank(e-LVB ) | 1133.14 |
| DCB Bank | 329.56 |
| Karnatak Bank | 198.87 |
| **BOTTOM 3 BANKS** | |
| ** | |
| | |
| | |

**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 31.12.2025.

**Agriculture (Term Loan):**

All Banks have disbursed **Rs. 25,586.58 Crores** under Agriculture Term Loan against target of **Rs. 36,894.81 Crores** achieving 69.35 **%** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Agriculture Term Loan as of 31.12.2025 are given below:

**Amt. in Rs. 'Crore'**

| Banks | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Annual Target | Achv | % Achv | Annual Target | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | | | | | Achv | % Achv | Achv | % Achv | Achv | % Achv |
| **PSBs** | 15,086.29 | 12,016.92 | **79.65** | **19,386.92** | 5,330.27 | **27.49** | 10,777.96 | **55.59** | **16,099.75** | **83.04** |
| **PVTs** | 8,281.12 | 7,110.82 | **85.87** | **12,868.35** | 2,739.79 | **21.29** | 4,845.60 | **37.66** | **7,306.89** | **56.78** |
| **RRBs** | 584.04 | 887.39 | **151.94** | **778.43** | 18.81 | **2.42** | 56.12 | **7.21** | **201.77** | **25.92** |
| **SFBs** | 1,836.99 | 965.21 | **52.54** | **3,242.50** | 364.99 | **11.26** | 830.94 | **25.63** | **1,775.21** | **54.75** |
| **Co-op Banks** | 679.42 | 185.35 | **27.28** | **618.60** | 51.79 | **8.37** | 116.36 | **18.81** | **202.96** | **32.81** |
| **Total** | **26,467.86** | **21,165.68** | **79.97** | **36,894.80** | **8,505.65** | **23.05** | **16,626.98** | **45.07** | **25,586.58** | **69.35** |

| Particulars | FY 2024-2025 | | | FY 2025-2026 | | | | |
|---|---|---|---|---|---|---|---|---|
| | 31.12.2024 | | | 31.12.2025 | | | | |
| | Target | Achv. Dec-24 | % Achv. | Target | Achv. Jun-25 | Achv. Sep-25 | Achv. Dec-25 | % Achv. |
| **Term Loan other than Allied Sector** | **16,901.81** | 14,664.15 | **86.76** | **25,218.55** | 6,524.44 | 12,295.17 | **18,637.30** | **73.90** |
| **Allied Sector Term Loan** | **9,566.06** | 6,501.53 | **67.96** | **11,676.26** | 1,981.22 | 4,331.81 | **6,949.28** | **59.52** |
| **Total Term Loan** | **26,467.87** | 21,165.68 | **79.97** | **36,894.81** | 8,505.66 | 16,626.98 | **25,586.58** | **69.35** |

The top 3 and bottom 3 performing banks in ACP Term Loans on 31.12.2025 are given below :

| PSB,RRB& OSCB | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Indian Overseas Bank | 166.65 |
| Punjab & Sind Bank | 154.95 |
| Bank of Maharastra | 154.68 |
| **BOTTOM 3 BANKS** | |
| Punjab National Bank | 58.4 |
| Orissa State Co-Op. Bank | 32.81 |
| Odisha Gramya Bank | 25.92 |

| PVT BANKS & SFB | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Catholic Syrian Bank | 70,159.83 |
| IDBI Bank | 1,858.75 |
| Federal Bank | 495.13 |
| **BOTTOM 3 BANKS** | |
| City Union Bank | 0 |
| Karur Vysya Bank | 0 |
| Tamilnad Mercantile Bank | 0 |

## 4.3 Kisan Credit Card (KCC)

Banks have disbursed **31,82,327** numbers of KCC accounts amounting to **Rs.23,641.73 Crore** from **01.04.2025** to **31.12.2025**. Total outstanding balance as on **31.12.2025** is **Rs.32,796.52** crore in **46,43,447** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 74,290.71.**

**Rs. in 'Crores'**

| 2024-25 (31.12.2024) | | | 2025-26 (31.12.2025) | | |
|---|---|---|---|---|---|
| **No of Ac Disbursed** | **Amount Disbursed** | **Avg. Ticket size in Rs.** | **No of Ac Disbursed** | **Amount Disbursed** | **Avg. Ticket size in Rs.** |
| 30,34,270 | 17,578.42 | 57,932.95 | 31,82,327 | 23,641.73 | 74,290.71 |

**Average Ticket Size:**

| Average ticket size in Rs. | | | | |
|---|---|---|---|---|
| **Bank Type** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** |
| **Public Sector Banks** | 1,32,559.37 | 87,974.69 | 1,39,657.11 | 1,43,227.70 |
| **Private Banks** | 2,85,933.37 | 2,76,533.36 | 2,64,710.34 | 1,87,628.15 |
| **OSCB** | 51,764.73 | 54,598.03 | 55,371.27 | 60,369.72 |
| **OGB** | 63,337.92 | 63,544.81 | 66,031.29 | 72,602.62 |
| **State Average** | **59,736.56** | **63,455.02** | **75,136.84** | **74,290.71** |

| Banks | FY 2024-2025 (31.12.2024) | | | | | FY 2025-2026 (31.12.2025) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | 2,46,472 | 6,752.56 | 2,73,968.83 | 10,64,959 | 7,523.03 | 4,64,163 | 6,648.10 | 1,43,227.70 | 7,27,118 | 6,594.01 |
| **PVTs** | 43,074 | 800.24 | 1,85,782.58 | 2,05,487 | 2,864.32 | 17,917 | 336.16 | 1,87,628.15 | 32,247 | 1,143.92 |
| **RRB** | 241499 | 1,501.06 | 62,155.95 | 4,46,396 | 2,798.90 | 2,91,139 | 2,113.75 | 72,602.62 | 4,47,989 | 2,926.46 |
| **SFBs** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Co-op Banks** | 28,14,072 | 12,764.99 | 4,5361.28 | 35,02,181 | 22,872.28 | 24,09,108 | 14,543.72 | 60,369.72 | 34,36,093 | 22,132.13 |
| **Total** | **33,45,917** | **21,818.85** | **65,210.37** | **52,19,023** | **36,058.52** | **31,82,327** | **23,641.73** | **74,290.71** | **46,43,447** | **32,796.52** |

The top 3 and bottom 3 performing banks as of 31.12.2025 are given below:

| PSB,RRB& OSCB | | | PVT BANKS & SFB | |
|---|---|---|---|---|
| **Bank** | **Disbursement (in Cr.)** | | **Bank** | **Disbursement (in Cr.)** |
| **TOP 3 PERFORMING BANKS** | | | **TOP 3 PERFORMING BANKS** | |
| Orissa State Co-Op. Bank | 14543.72 | | HDFC Bank | 178.00 |
| State Bank of India | 5724.15 | | ICICI Bank | 54.54 |
| Odisha Grameen Bank | 2113.75 | | Axis Bank | 47.72 |
| **BOTTOM 3 BANKS** | | | **MAJOR BANK WITH NIL PERFORMANCE** | |
| Central Bank of India | 5.07 | | ** | |
| Bank of Maharastra | 0.57 | | | |
| Punjab & Sind Bank | 0.04 | | | |

** 17 Banks namely 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 31.12.2025 during the FY 2025-26.

The Bank wise achievement made under KCC as on 31.12.2025 is available at **Annexure –18.**

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

| Parameters | RABI 2024-25 (01.10.2024 to 31.12.2024) | RABI 2025-26 (01.10.2025 to 31.12.2025) |
|---|---|---|
| **No of Farmers** | 1,83,541 | 1,24,245 |
| **No of Enrolments (Both loanee & non loanee)** | 8,49,750 | 6,77,543 |
| **Area Insured (000'ha)** | 143.78 | 121.1 |
| **Sum Insured (Rs. In Crores)** | 1,161.81 | 1,115.76 |
| **Farmers Premium (Rs. In Crores)** | 0.71 | 0.74 |
| **State Premium (Rs. In Crores)** | 47.08 | 12.18 |
| **GOI Premium (Rs. In Crores)** | 25.9 | 3.38 |
| **Gross Premium (Rs. In Crores)** | 73.7 | 16.3 |

- SLBC, Odisha got all India 3rd prize for implementation of PMFBY for Kharif 24 and Rabi 24-25.
- Odisha State Co-operative bank got all India 1st prize for implementation of PMFBY for Kharif 24 and Rabi 24-25.

## 4.5 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under BALARAM as on 31.12.2025 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** | **744** |
| **No of JLGs disbursed** | 9,286 | **2,510** | **583** |
| **Pending** | 11,436 | **8,549** | **162** |

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

In the Sub-Committee meeting on Agriculture Credit held on 13.11.2025, it was decided to hold a meeting to examine structural issues and recommend improvements within one week. Accordingly a meeting of the banks on 22.12.2025 and the suggestions received are given below:

1. A **dedicated portal for BALARAM application tracking** should be developed by the Department and **online system for issuance of COC** should be developed to enable timely processing of applications.
2. The COC should be valid for one year instead of one crop season.
3. **Financial incentives to Krushak Sathis** for formation and credit linkage of JLGs should be continued.
4. **Co-operative societies forming JLGs** should also be extended the financial benefits available to Krushak Sathis.
5. **Area-wise list of tenant farmers** should be provided by the State Government to ensure lending to genuine beneficiaries so that JLGs financed by Coop bank can be included under BALARAM.
6. Concerned departments should **sponsor JLG applications to banks in a timely manner**.
7. Banks should fix **branch-wise targets** under the BALARAM scheme.
8. All **rural branches** should conduct meetings with **Krushak Sathis of concerned GPs** falling under their jurisdiction.
9. **LDMs** should conduct **district-level awareness programmes** through FLC.
10. Banks should ensure **branch-level publicity** of the BALARAM scheme.
11. As suggested by NABARD PMFBY should be mandatory and MSP Access should be given to BALRAM sharecroppers, Individual tenant farmers through Krushak Sathis should be permitted to avail loan.

## 4.6 Agriculture Infrastructure Fund:

As of **31.12.2025** out of **6,959** applications sponsored to various banks, **5,035** cases have been sanctioned amounting to **Rs. 3,394.57** Crores with **Rs. 2,427.90** Crores disbursement made in **4,708** accounts. Banks have rejected **1,477** cases, and **447** cases are pending with various banks.

| Quarter | Sponsored | Sanctioned | Sanction Amnt In Rs. Crores | Rejected/Denied | Pending |
|---|---|---|---|---|---|
| 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 |
| **31.12.2025** | **6,959** | **5,035** | **3,394.57** | **1,477** | **447** |
| **Current Year** | **3,046** | **2,244** | **1,783.03** | **620** | **-** |

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

In the Sub-Committee meeting on Agriculture Credit held on 13.11.2025, it was decided to hold a meeting to provide suggestions to improve AIF implementation, resolve bottlenecks, and enhance sanctioning rates. A meeting of 16 major banks was convened on 22.12.2025 to review the progress of action points related to the Agri Sub Committee Held on 13.11.2025. The suggestions of the meeting are given below:

1. The AIF portal should have a **filter to reflect the maximum subsidy available** for beneficiaries undertaking **multiple projects at the same location or capacity expansion of existing projects**.
2. All **State Government schemes eligible under AIF** should be **linked with the AIF portal** for **simultaneous processing**.
3. **Back-dated interest subvention** should be allowed in cases where proposals are **subsequently linked with the AIF portal**.(i.e. from the date of original disbursement.

## 4.7 Mission for Integrated Development of Horticulture (MIDH)

The Directorate of Horticulture, Government of Odisha, has informed that the validity period for projects under MIDH is a maximum of 18 months. Consequently, several previously pending applications have exceeded their validity period.

**Amount in Rs. Lakhs**

| STATUS OF CREDIT LINKED PROPOSALS UNDER MIDH SUBMITTED TO BANKS DURING 2025-26 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| SL. No. | Bank Name | Receive Proposals | | Sanctioned Projects | | Rejected Proposals by Bank | | Pending Proposals | |
| | | Nos. | Project Cost | Nos. | Project Cost | Nos. | Project Cost | Nos. | Project Cost |
| 1 | State Bank of India | 7 | 197.7 | 5 | 134 | 0 | 0 | 2 | 63.7 |
| 2 | IDBI Bank | 1 | 12 | 1 | 12 | 0 | 0 | 0 | 0 |
| **Total** | | **8** | **209.7** | **6** | **146** | **0** | **0** | **2** | **63.7** |

## 4.8 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. Till date 4 proposals have been sanctioned (UCO-2, SBI-1, Indian bank-1)

### Financial Assistance to Cold Storages status

| Sl no | District | Block | Bank Name | Project Capacity (MT) | Project Cost (Rs) | Application Status |
|---|---|---|---|---|---|---|
| 1 | Jajpur | Korei | INDIAN BANK | 1360 | 4.46 | Sanctioned |
| 2 | Puri | Nimapada | SBI | 2540 | 9.13 | Sanctioned |
| 3 | Balasore | Jaleswar | INDIAN BANK | 1500 | 7.72 | Pending at Bank User, APICOL DM |
| 4 | Bargarh | Bheden | HDFC BANK | 5000 | 14.63 | Pending at Bank User, APICOL DM |
| 5 | Kandhamal | Phiringia | IDBI BANK | 600 | 3.1 | Pending at Bank User, APICOL DM |
| 6 | Khurda | Tangi | UCO BANK | 5000 | 12.97 | Sanctioned |
| 7 | Mayurbhanj | Betnoti | UCO BANK | 1000 | 3.85 | Sanctioned |
| 8 | Rayagada | Rayagada | CANARA BANK | 5000 | 19.5 | Pending at Bank User, APICOL DM |
| 9 | Sonepur | Binika | BANK OF INDIA | 1500 | 7.82 | Pending at Bank User, APICOL DM |

## 4.9 Financing to FPOs (Farmers Producer Organization)

Performance under credit linkage to FPOs as of 31.12.2025 is given below:

| Bank Type | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
|---|---|---|---|---|---|---|
| | No of FPOs Financed | Amount in Rs. Lakhs | No of FPOs Financed | Amount in Rs. Lakhs | No of FPOs Financed | Amount in Rs. Lakhs |
| PSBs | 15 | 237.72 | 27 | 372.72 | 28 | 422.72 |
| RRB | 0 | 0 | 11 | 130 | 11 | 130 |
| NABAKISAN | 14 | 192 | 38 | 541.7 | 41 | 579.2 |
| **TOTAL** | **29** | **429.72** | **76** | **1044.42** | **80** | **1,131.92** |

| Bank Name | No of FPOs Financed | Amount in Rs. Lakhs |
|---|---|---|
| Odisha Gramya Bank | 11 | 130.00 |
| Bank of India | 18 | 169.50 |
| State Bank of India | 7 | 180.00 |
| Bank of Baroda | 3 | 73.22 |
| **Total Banks** | **39** | **552.72** |
| **NABKISAN** | **41** | **372.90** |
| **Grand Total** | **80** | **1,131.92** |

As per the decision taken in the sub-committee meeting of SLBC on Agriculture credit held on 13.11.2025, a meeting of the bankers was held on 22.12.2025. Suggestions received in the meeting are given below:

1. CEOs of FPOs should ensure that **Directors are active in the Registrar of Companies (RoC)** and possess **satisfactory credit history**.
2. **CKYC compliance** should be made **mandatory for all Directors** of FPOs.
3. **NABARD** was requested to **sensitize FPOs** regarding eligibility, documentation, and benefits under the FPO financing scheme.

NABARD has informed that they are already conducting sensitization workshops for FPOs.

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

**Under Ground Level Credit (GLC) Targets for FY 2025–26** for *eNWR-based Pledge Finance and Agricultural Allied Activities*, a total target of **₹7 crore** has been allocated to the State of Odisha for **eNWR-based Pledge Finance** during FY 2025–26. Accordingly the Bank-wise target has already been shared with all the banks by SLBC.

In Odisha till now no bank has financed under eNWR-based Pledge during FY 2025–26.

## 4.11 Implementation of Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)

In accordance with the Budget Announcement for FY 2025–26, the Government of India has launched the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) in partnership with States, drawing inspiration from the success of the Aspirational Districts Programme. The programme aims to cover 100 districts identified by the Department of Agriculture and Farmers' Welfare, Government of India based on parameters such as low agricultural productivity, moderate crop intensity, and below-average credit flow.

Under the scheme, the districts of Kandhamal, Malkangiri, Sundargarh, and Nuapada in Odisha have been identified for implementation.

**The key objectives of the scheme include:**

- Enhancing agricultural productivity in identified districts.
- Promoting crop diversification and sustainable agricultural practices.
- Improving irrigation infrastructure.
- Augmenting post-harvest storage and allied infrastructure.
- Facilitating adequate flow of short-term and long-term institutional credit.

This program will be implemented through the District DDKY Samiti, headed by the District Collector.

SLBC, Odisha vide Letter No. SLBC/ODI/2025-26/1135 dated 13.02.2026 has circulated the detailed operational guidelines/SOP of PMDDKY as communicated by the Department of Financial Services, Ministry of Finance, Government of India vide F. No. 12/2/2023-AC dated 11.02.2026.

All stakeholders are requested to take note and extend necessary support for effective implementation of the scheme in the identified districts.

## 4.12 Mukhya Mantri Krushi Udyog Yojana (MKUY)

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

| Quarter | APPL. SPONSORED | APPL. SANCTIONED | APPL. REJECTED | APPL. PENDING |
|---|---|---|---|---|
| **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** |
| **31.12.2025** | **10,309** | **5,921** | **2,205** | **2,183** |
| **Current Year** | **1,977** | **1,634** | **305** | |

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

| MKUY SECTORAL PROGRESS 31.12.2025 | | | | |
|---|---|---|---|---|
| **Scheme** | **No. of Proposals Sponsored** | **No. of Proposals sanctioned** | **No. of proposals rejected** | **No. of proposals pending** |
| **Agriculture Sector** | 4,007 | 2,887 | 469 | 651 |
| **AH&VS Sector** | 5,266 | 2,542 | 1,507 | 1,217 |
| **Fisheries Sector** | 194 | 60 | 49 | 85 |
| **Horticulture Sector** | 529 | 284 | 92 | 152 |
| **Inter-Sectoral** | 313 | 147 | 88 | 78 |
| **Grand Total** | **10,309** | **5,921** | **2,205** | **2,183** |

Bank wise progress made under Mukhya Mantri Krushi Udyog Yojana (MKUY) as on 31.12.2025 is given in **Annexure – 21.**

As per the decision taken in the sub-committee meeting of SLBC on Agriculture credit held on 13.11.2025, a meeting of the bankers was held on 22.12.2025. Suggestions received in the meeting are given below:

1. As subsidy is released only after valuation by APICOL officials, banks requested that valuation by bank branches may be discontinued to save time and cost for beneficiaries.
2. All banks agreed to sensitize branches regarding State Government interest subvention on agriculture term loans up to ₹50 lakh, so that MKUY beneficiaries also avail the benefit. The banks will claim interest subvention of all term loans up to Rs. 50 Lac, interest subvention on prompt repayment & also interest subvention under AIF.
3. Banks to ensure that subsidy credited in mirror accounts is not parked in any other deposit account and to be adjusted in loan account promptly after completion of project.
4. Issues related to mortgaging of properties in Scheduled Areas should be resolved by the State Govt. to enhance credit flow to SC/ST beneficiaries.
5. The Government should generate more applications from SC/ST beneficiaries in non-scheduled areas.

## 4.13 Agriculture Allied Sector

Banks have disbursed **Rs. 6,949.28 Crores** against annual target of **Rs.11,676.26Crores** achieving 59.52**%** of the target as of 31.12.2025.

**Sector-wise Performance under Allied Sectors as of 31.12.2025 is given hereunder:**

**(Amt in Rs. Cr.)**

| Particulars | FY 2024-25 (as of 31.12.2024) | | | FY 2025-26 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Annual Target | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | Annual Target | Achv. | % of Achv | | Achv | % of Achv | Achv | % of Achv | Achv | % of Achv |
| **Dairy** | 2907.89 | **2160.39** | **74.29** | 3417.12 | 532.94 | 15.60 | 1259.13 | 36.85 | **2211.71** | **64.72** |
| **Fishery** | 2305.87 | **1290.34** | **55.96** | 2240.36 | 357.58 | 15.96 | 844.98 | 37.72 | **1264.96** | **56.46** |
| **Poultry** | 2164.62 | **1484.71** | **68.59** | 3133.90 | 575.87 | 18.38 | 1413.35 | 45.10 | **2172.25** | **69.31** |
| **AH Sheep/ Goatery/Piggery** | 2187.68 | **1566.08** | **71.59** | 2884.88 | 514.83 | 17.85 | 814.35 | 28.23 | **1300.36** | **45.08** |
| **Total** | **9566.06** | **6501.52** | **67.96** | **11676.26** | **1981.22** | **16.97** | **4331.81** | **37.10** | **6949.28** | **59.52** |

**Bank-wise Performance under Allied Sectors as of 31.12.2025 is given hereunder:**

| Banks | FY 2024-25 (as of 31.12.2024) | | | FY 2025-26 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Annual Target | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | Annual Target | Achv. | % of Achv | | Achv | % of Achv | Achv | % of Achv | Achv | % of Achv |
| **PSBs** | 4,532.01 | **3,251.77** | **71.75** | 4,762.94 | 1,172.39 | 24.61 | 2,709.47 | 56.89 | **4,104.34** | **86.17** |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **PVTs** | 3,143.68 | **2,594.24** | **82.52** | 3,978.31 | 612.65 | 15.40 | 1,169.09 | 29.39 | **1,686.67** | **42.40** |
| **RRB** | 290.90 | **135.81** | **46.69** | 336.87 | 4.55 | 1.35 | 25.59 | 7.60 | **137.40** | **40.79** |
| **SFBs** | 1,411.60 | **512.88** | **36.33** | 2,525.25 | 188.20 | 7.45 | 420.13 | 16.64 | **1,005.35** | **39.81** |
| **Co-op Banks** | 187.87 | **6.82** | **3.63** | 72.90 | 3.42 | 4.69 | 7.54 | 10.34 | **15.51** | **21.28** |
| **Total** | **9,566.06** | **6,501.53** | **67.96** | **11,676.27** | **1,981.21** | **16.97** | **4,331.82** | **37.10** | **6,949.28** | **59.52** |

The top 3 and bottom 3 performing banks under 2 categories as on 31.12.2025 are given below

| **PSB,RRB& OSCB** | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Indian Overseas Bank | 179.99 |
| Union Bank of India | 178.52 |
| Central Bank of India | 117.49 |
| **BOTTOM 3 PERFORMING BANKS** | |
| Odisha Grameen Bank | 30.63 |
| Odisha State Co-op Bank | 29.83 |
| Punjab & Sind Bank | 0.00 |

| **PVT BANKS&SFB** | |
|---|---|
| **BANK** | **ACHIEVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Catholic Syrian Bank | 3546.00 |
| IDBI Bank | 390.55 |
| HDFC Bank | 307.79 |
| **BOTTOM 3 PERFORMING BANKS** | |
| ** | |
| | |
| | |

** 8 Banks namely Punjab & Sind Bank, City Union Bank, Karur Vysya Bank, Kotak Mahindra Bank, DBS Bank(e-Laxmi Vilas), Tamilnad Mercantile 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 31.12.2025 is given in **Annexure – 22.**

## 4.14 KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers

**Performance as of 31.12.2025 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** | **69,313** | **19,774** | **47,703** | **1,836** |
| **Fisheries** | **11,936** | **2,584** | **9,067** | **285** |
| **Total** | **81,249** | **22,358** | **56,770** | **2,121** |

| **COMPARISON KCC AHD** | | | | | | |
|---|---|---|---|---|---|---|
| **Date** | **31.03.24** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** | **Current Year** |
| **No. of appl accepted** | 63,285 | 68,665 | 68,807 | 69,187 | **69,313** | **648** |
| **No. of appl sanctioned** | 17,508 | 18,402 | 19,011 | 19,167 | **19,774** | **1,372** |
| **No of Appl Rejected** | 43,336 | 47,105 | 47,511 | 47,620 | **47,703** | **598** |
| **No. of appl Pending** | 2,441 | 3,158 | 2,285 | 2,400 | **1,836** | |

| COMPARISON KCC FISHERIES | | | | | | |
|---|---|---|---|---|---|---|
| **Date** | **31.03.24** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** | **Current Year** |
| **No. of appl accepted** | 11,422 | 11,747 | 11,760 | 11,845 | **11,936** | **189** |
| **No. of appl sanctioned** | 2,400 | 2,510 | 2,523 | 2,544 | **2,584** | **74** |
| **No of Appl Rejected** | 8,472 | 8,966 | 9,005 | 9,061 | **9,067** | **101** |
| **No. of appl Pending** | 550 | 271 | 232 | 240 | **285** | **14** |

3 Banks having highest no. of pendency as of 31.12.2025 are given below.

| Animal Husbandry | |
|---|---|
| **Bank** | **No. of pending applications** |
| Union Bank of India | 451 |
| Indian Overseas Bank | 418 |
| State Bank of India | 281 |

| Fisheries | |
|---|---|
| **Bank** | **No. of pending applications** |
| Indian Overseas Bank | 86 |
| State Bank of India | 62 |
| Cooperative Bank | 35 |

3 Districts under 2 categories in terms of pendency as of 31.12.2025 are given below.

| Animal Husbandry | |
|---|---|
| **Bank** | **No. of pending applications** |
| Puri | 478 |
| Bolangir | 363 |
| Kendujhar | 319 |

| Fisheries | |
|---|---|
| **Bank** | **No. of pending applications** |
| Ganjam | 60 |
| Puri | 57 |
| Kendrapara | 51 |

Progress up to 31.12.2025 is given at **Annexure - 23.**

## 4.15 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:**

| | No of Application | Amount in Rs. Crores |
|---|---|---|
| **Number of Application received** | 163 | 595.50 |
| **Eligible** | 45 | 474.40 |
| **Sanctioned** | 30 | 422.07 |
| **Disbursed** | 13 | 212.70 |

| Bank Name | No of Sanctions |
|---|---|
| State Bank of India | 11 |
| HDFC Bank | 4 |
| Union Bank of India | 3 |
| Indian Overseas Bank | 2 |
| IDBI Bank | 2 |
| Axis Bank | 2 |
| Yes Bank | 2 |
| Bank of Baroda | 1 |
| Canara Bank | 1 |
| Federal Bank | 1 |
| ICICI Bank | 1 |
| **Total** | **30** |

## FIDF ( Fisheries and Aquaculture Infrastructure Development Fund)

Fisheries and Aquaculture constitute an important economic activity, with a vast potential for sustainably harvesting a wide variety of inland and marine fisheries resources in the country. FIDF envisages creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augment the fish production.

| FIDF Status for Odisha (Rs. In Crores) | | | | | | |
|---|---|---|---|---|---|---|
| **No of Private Projects** | **No of Govt. Projects** | **Total No of Projects** | **Total Project Cost** | **Amount Eligible for Int. Subvention** | **No of Proposals Sanctioned by NABARD** | **Loan Sanctioned by NABARD** |
| 1 | 10 | 11 | 144.87 | 84.18 | 7 | 50.35 |

## 4.16 Performance under Pradhan Mantri Matsya Sampada Yojana (PMMSY):

| Name of Scheme | Name of Bank | No. of applications sponsored | No. of applications sanctioned | No. of applications pending |
|---|---|---|---|---|
| **CONSTRUCTION OF NEW COLD STORAGE/ICE PLANT** | State Bank of India | 1 | 0 | 1 |
| | **Total** | **1** | **0** | **1** |

| | | | | |
|---|---|---|---|---|
| **CONSTRUCTION OF MORDERN FISH RETAIL MARKET** | State Bank of India | 1 | 0 | 1 |
| | **Total** | **1** | **0** | **1** |
| **Grand Total** | | **2** | **0** | **2** |

## 4.17 Performance under Mukhyamantri Maschyajibi Kalyan Yojana (MMKY):

| Name of Scheme | Name of Bank | No. of applications sponsored | No. of applications sanctioned | No. of applications pending |
|---|---|---|---|---|
| **BIOFLOCK** | Bank of India | 1 | 0 | 1 |
| | Canara Bank | 1 | 0 | 1 |
| | UCO Bank | 1 | 0 | 1 |
| | **Total** | **3** | **0** | **3** |
| **INPUT ASSISTANCE TO SHGS FOR PISICULTURE** | State Bank of India | 1 | 0 | 1 |
| | Odisha Grameen Bank | 1 | 0 | 1 |
| | **Total** | **2** | **0** | **2** |
| **POPULARISATION OF FISHEIRIES MACHINARIES** | Bank of India | 1 | 1 | 0 |
| | Canara Bank | 1 | 0 | 1 |
| | **Total** | **2** | **1** | **1** |
| **NEW BOAT ENGINE & NET** | State Bank of India | 1 | 0 | 1 |
| | **Total** | **1** | **0** | **1** |
| **MPY** | State Bank of India | 2 | 1 | 1 |
| | Punjab National Bank | 1 | 1 | 0 |
| | OSCB | 4 | 3 | 1 |
| | Odisha Grameen Bank | 1 | 0 | 1 |
| | Indian Overseas Bank | 1 | 1 | 0 |
| | **Total** | **9** | **6** | **3** |
| **Grand Total** | | **17** | **7** | **10** |

# AGENDA NO. 5

## Financing to MSME Sector

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

All banks in Odisha have disbursed **Rs.93,585.78 crore** to the MSME sector as of 31.12.2025 under the Annual Credit Plan (ACP) during FY 2025-26 achieving **76.94%** of the total target of **Rs.1,21,634.99 crore.**

**Sector-wise Target & Achievement as on 31.12.2025 is given below:**

| Particulars | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Annual Target | Achv | % Achv | Annual Target | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | | | | | Achv | % Achv | Achv | % Achv | Achv | % Achv |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Micro | 44,789.08 | **33,992.05** | **75.89** | 26,342.34 | 15,275.60 | 57.99 | 25,867.14 | 98.20 | 39,777.60 | **151.00** |
| Small | 30,739.96 | **24,496.23** | **79.69** | 48,912.66 | 13,583.77 | 27.77 | 25,470.87 | 52.07 | 33,277.94 | **68.04** |
| Medium | 20,187.01 | **14,850.14** | **73.56** | 44,584.37 | 7,961.03 | 17.86 | 16,096.19 | 36.10 | 19,604.72 | **43.97** |
| Khadi village | 2,386.24 | **106.94** | **4.48** | 1,717.76 | 46.34 | 2.70 | 86.78 | 5.05 | 141.31 | **8.23** |
| Others | 3,981.36 | **1,562.25** | **39.24** | 77.86 | 126.10 | 161.96 | 260.26 | 334.27 | 784.22 | **1007.22** |
| **Total** | **1,02,083.65** | **75,007.61** | **73.48** | **1,21,634.99** | **36,992.84** | **30.41** | **67,781.24** | **55.73** | **93,585.78** | **76.94** |

## Bank Group-wise achievement as on 31.12.2025 is given below:

| Banks | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Annual Target | Achv | % Achv | Annual Target | 30.06.2025 | | 30.09.2025 | | 31.12.2025 | |
| | | | | | Achv | % Achv | Achv | % Achv | Achv | % Achv |
| **PSBs** | 69,928.58 | 54,794.50 | 78.36 | 84,628.11 | 23,067.25 | 27.26 | 48,720.32 | 57.57 | **67,371.79** | **79.61** |
| **PVTs** | 25,988.75 | 18,546.67 | 71.36 | 30,486.68 | 13,403.56 | 43.97 | 18,074.38 | 59.29 | **24,421.80** | **80.11** |
| **RRB** | 3,774.64 | 1,518.88 | 40.24 | 4,435.85 | 444.65 | 10.02 | 777.48 | 17.53 | **1,422.18** | **32.06** |
| **SFBs** | 1,155.61 | 137.86 | 11.93 | 1,322.41 | 76.72 | 5.8 | 202.49 | 15.31 | **364.46** | **27.56** |
| **Co-op Banks** | 1,236.08 | 9.71 | 0.79 | 761.94 | 0.65 | 0.09 | 6.57 | 0.86 | **5.56** | **0.73** |
| **Total** | **1,02,083.66** | **75,007.62** | **73.48** | **1,21,634.99** | **36,992.83** | **30.41** | **67,781.24** | **55.73** | **93,585.78** | **76.94** |

Top 3 & bottom 3 performing banks in terms of % ACP achievement as on 31.12.2025 is given below.

| PSB,RRB& OSCB | |
|---|---|
| **BANK** | **ACHIVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Bank of Maharastra | 93.46 |
| Bank of India | 92.79 |
| Central Bank of India | 86.86 |
| **BOTTOM 3 BANKS** | |
| Odisha Grameen Bank | 32.06 |
| Punjab & Sind Bank | 21.59 |
| Orissa State Co-Op. Bank | 0.73 |

| PVT& SFBs | |
|---|---|
| **BANK** | **ACHIVEMENT %** |
| **TOP 3 PERFORMING BANKS** | |
| Catholic Syrian Bank | 355.84 |
| DBS Bank(e-LVB ) | 207.90 |
| Yes Bank | 116.40 |
| **BOTTOM 3 BANKS** | |
| City Union Bank | 0.00 |
| South Indian Bank | 0.00 |
| Tamilnad Mercantile Bank | 0.00 |

The comparative outstanding position under MSME Sector is given below.

**(Amt in Rs. Cr.)**

| Particulars | Balance outstanding as on 31.12.24 | | Balance outstanding as on 31.03.25 | | Balance outstanding as on 30.06.25 | | Balance outstanding as on 30.09.25 | | Balance outstanding as on 31.12.25 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | A/cs | Amount | A/cs | Amount | A/cs | Amount | A/cs | Amount | A/cs | Amount |
| Micro Enterprises | 10,66,158 | 44,651.77 | 10,56,110 | 47,801.75 | 8,60,832 | 49,163.41 | 9,37,473 | 53,258.99 | 9,48,536 | 56,851.98 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Small Enterprises | 89,324 | 29,471.80 | 1,11,022 | 30,725.43 | 62,339 | 31,463.28 | 63,932 | 32,565.91 | 66,706 | 34,323.43 |
| Medium Enterprise | 10,663 | 18,184.31 | 93,440 | 18,857.14 | 9,263 | 16,582.12 | 9,794 | 17,244.72 | 10,055 | 18,093.97 |
| **Total MSME** | **11,66,145** | **92,307.88** | **12,60,572** | **97,384.32** | **9,32,434** | **97,208.81** | **10,11,199** | **1,03,069.62** | **10,25,297** | **1,09,269.38** |

Detailed report of Bank wise position under MSME is given at **Annexure – 24**.

## 5.2 Govt. Sponsored Programme –PMEGP.

The target achievement under PMEGP as on 31.12.2025 is given below.

| Date | Target | | Applications sanctioned | | % Achievement | |
|---|---|---|---|---|---|---|
| | A/c | MM(In Lakhs) | A/c | MM(In Lakhs) | A/c | MM(In Lakhs) |
| 31.12.24 | 6,000 | 34,000.00 | 2,978 | 10,151.96 | 49.63% | 29.86% |
| 31.03.25 | 6,000 | 34,000.00 | 4,799 | 17,025.57 | 79.98% | 50.08% |
| 30.06.25 | 5,000 | 18,600.00 | 26 | 120.66 | 0.52% | 0.65% |
| 30.09.25 | 5,000 | 18,600.00 | 623 | 2,826.93 | 12.46% | 15.20% |
| **31.12.25** | **5,000** | **18,600.00** | **1,961** | **7,908.12** | **39.22%** | **42.52%** |

| Category wise status as on 31.12.2025 | | | | |
|---|---|---|---|---|
| **FY 2025-26** | **Total Sanction** | **Out of which Women** | **Out of which SC** | **Out of which ST** |
| No of Sanction | 1961 | 943 | 229 | 95 |

Top 3 banks in terms of sanctions under PMEGP:

| Public Sector Bank & RRBs | |
|---|---|
| **Name of the Bank** | **No. of applications sanctioned** |
| STATE BANK OF INDIA | 658 |
| PUNJAB NATIONAL BANK | 190 |
| UNION BANK OF INDIA | 178 |

| Private Sector Banks | |
|---|---|
| **Name of the Bank** | **No. of applications sanctioned** |
| AXIS BANK | 68 |
| IDBI BANK | 63 |
| HDFC BANK | 41 |

### Analysis of PMEGP Applications Rejections by Banks

| Rejection Categories with rejection nos. as on 10.02.2026 | |
|---|---|
| **Category of Rejection** | **Total Rejections** |
| Inadequate knowledge and could not provide documents / Inadequate Knowledge in Proposed Industry | 1,138 |
| Project Not Viable for Inadequate experience / Knowledge of Activity / Project Not Viable for Inadequate experience / Knowledge in the line of Activity | 906 |
| CIBIL Report not Satisfactory / CIBIL Report not Satisfactory IN THE COBILL REPORT CIBIL Report not Satisfactory | 639 |

| | |
|---|---|
| Unable to complete Bank Formalities / Unable to Complete Bank Formalities | 386 |
| NI / Applicant Not Interested for any other reason | 352 |
| EXISTING UNIT IN MUDRA SCHEME / Existing Unit | 260 |
| Requested for return | 230 |
| Applicant not responding / Beneficiary not reachable / responding | 182 |
| Applicant with his family not staying in this area / Unable to Deposit Own Contribution | 154 |
| Similar project exists in the locality | 109 |
| Applicant willing to avail from Other Bank | 87 |
| Quotation issues | 62 |
| Others | 57 |
| No scope of marketing of such manufacturing unit proposed with a Large capital requirement in this / Project Not viable technically not feasible | 36 |
| **Grand Total** | **4,598** |

**Claim of Margin Money**

As of 31.12.2025, during the Financial Year 2025-26, banks have sanctioned 1,961 accounts involving margin money of Rs. 79.08 Crore. Banks have claimed Margin Money in 3,559 accounts involving Rs. 126.72 Crore, and Margin Money disbursed in 2,633 accounts amounting to Rs. 84.74 Crore.

The Bank wise achievement under PMEGP of Odisha as on 31.12.2025 including margin money claim status is given in the **Annexure–25**.

**District wise Physical Verification Status under PMEGP**

As of 5 February 2026, verification has been completed in 10,836 units. Of these, validation has been completed in 9,170 units. Verification remains to be conducted in 13,273 PMEGP units.

The district-wise physical verification status is given at **Annexure-25A.**

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

As of 31.12.2025, out of the 3,017 sponsored applications, 949 applications have been sanctioned. The performance details of the scheme are given below:

| FY 2025-26 | Target | Sponsored to Banks | Sanctioned from 01.04.25 | Cumulative sanctioned | Rejected | Pending |
|---|---|---|---|---|---|---|
| 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 |
| 31.12.2025 | 3,000 | 3,017 | 949 | 3,075 | 1,134 | 1,777 |

| Category wise status as on 31.12.2025 | | | |
|---|---|---|---|
| Total no of Sanction | Women | SC | ST |
| 949 | 548 | 55 | 14 |

Top 3 banks with highest sanctions under PMFME:

| TOP 3 PERFORMING BANKS | | | |
|---|---|---|---|
| BANK | SANCTIONED | BANK | % of Achievement |
| ODISHA GRAMEEN BANK | 171 | IDBI Bank | 80.00% |
| STATE BANK OF INDIA | 170 | ODISHA GRAMEEN BANK | 65.77% |
| UNION BANK OF INDIA | 102 | UCO Bank | 52.11% |

7 Banks with NIL sanction are 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 -26.**

A PMFME Campaign was organised from16.01.2026 to 16.02.2026 which was further extended to 28.02.2026 as per the directions of the Ministry of Food Processing Industries, Government of India. The campaign focuses on the following key activities:

- Sourcing at least 5 applications per Branch and routing them through PMFME portal in co-ordination with DNO/DRPs.
- Sanctioning at least 1 application per branch and shortfall in the branches of a particular bank has to be compensated by other branches.
- Clearing entire sanction/disbursement pendency more than 3 months by 16.02.2026, particularly pulling back applications marked for additional documents.
- Converging units sanctioned under AIF with PMFME scheme.

The performance of banks improved and total sanction as on 31.01.2026 increased to 1,113 with cumulative sanction of 3,239.

One meeting with Controlling Heads of banks was conducted on **20.01.2026** by NPMU . The Lead Project Manager NPMU advised all banks to:

- Increase in application generation through awareness camps, follow up the branches for sanction/disbursements so to achieve the targets by 31.03.2026.
- State Govt. Department should generate applications at least 3 times of the target in addition to the existing pendency as the State has only 31% success rate.
- Prompt disposal of pending applications by the Banks.
- Banks to increase internal sourcing and route through PMFME portal for better quality.
- Convergence with AIF and any other ongoing relevant state schemes.
- To participate aggressively in PMFME campaign.

Another review meeting with controlling Heads of banks was taken by Director of Industries on **31.01.2026**. During the meeting the following decisions were taken:

- Banks to expedite sanctioning at least 50% of the pending PMFME applications at the earliest.
- Not to reject applications without proper reasons.
- Controlling Heads were requested to distribute sanction orders to beneficiaries in the presence of bank officials, District Collector and GM, DIC of the district. Photographs of the events to be shared for publication on MSME department's social media platforms .

**Analysis of PMFME Applications cumulative Rejections since inception by Banks as on 29.01.2026**

| **Rejection Categories with rejection nos. as on 29.01.2026** | |
|---|---|
| **Category of Rejection** | **Total Rejections** |
| Customer not Interested | 1,146 |
| Documents related issues | 720 |
| Applicant is unreachable | 555 |
| Applicant willing to take loan from other Bank | 548 |
| Project Not Viable or Feasible | 526 |
| Applicant is not an account holder | 406 |
| Remarks not given by Bank | 302 |
| CIBIL Score is low / unsatisfactory Credit history | 280 |
| Others | 248 |
| Out of Banks service area | 220 |
| Applicant is unaware about PMFME | 80 |
| Applicant did not provide Margin Money | 66 |
| Not Eligible | 61 |
| **Grand Total** | **5,158** |

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

All Banks and Financial Institutions have sanctioned 14,53,165 accounts with an amount of Rs. 16,442.05 Crore and disbursed Rs. 16,257.97 Crores as on 31.12.2025 in the financial year 2025-26. The sanction amount achievement is 65.25% of the annual target of Rs 25,200 crore.

**'Amt. In Rs. Crore'**

| Categories | FY 2024-25 (up to 31.12.2024) | | | FY 2025-26 (up to 31.12.2025) | | | |
|---|---|---|---|---|---|---|---|
| | No. of Accounts | Sanctioned Amount | Disbursed Amount | No. of Accounts | Sanctioned Amount | Disbursed Amount | Average Loan Size in Lac |
| **Shishu** | 11,86,583 | 4,351.59 | 4,335.67 | 6,17,992 | 2,427.23 | 2,414.97 | 0.39 |
| **Kishore** | 6,42,510 | 6,335.71 | 6,278.09 | 7,73,637 | 8,004.42 | 7,930.19 | 1.03 |
| **Tarun** | 33,777 | 3,157.94 | 3,112.00 | 60,540 | 5,873.29 | 5,776.33 | 9.7 |
| **Tarun Plus** | 32 | 4.25 | 3.93 | 996 | 137.15 | 136.45 | 13.77 |
| **Total** | **18,62,902** | **13,849.50** | **13,729.69** | **14,53,165** | **16,442.05** | **16,257.97** | |

The bank category-wise disbursement position under Mudra Sector (category wise) as of 31.12.2025 for FY 2025-26 is given below.

**'Amt. In Rs. Crore'**

| Financial Institutions | FY 2024-25 31.12.2024 | | | FY 2025-26 31.12.2025 | | | | |
|---|---|---|---|---|---|---|---|---|
| | No. of Accounts | Sanctioned Amount | Disbursed Amount | Target amount | No. of Accounts | Sanctioned Amount | Disbursed Amount | % Achievement |
| **PSBs** | 1,75,374 | 4,453.67 | 4,365.72 | **9,460** | 1,73,449 | 7,510.05 | 7,384.86 | 79.39% |
| **PVTs** | 9,11,081 | 5,146.02 | 5,138.12 | **8,557** | 5,91,034 | 4,527.68 | 4,481.45 | 52.91% |
| **RRB** | 9,433 | 202.63 | 199.56 | **473** | 9,097 | 184.75 | 183.25 | 39.06% |
| **SFBs** | 2,08,203 | 993.54 | 993.54 | **1,510** | 1,82,774 | 1242.23 | 1242.22 | 82.27% |
| **MFIs & NBFCs** | 5,58,811 | 3053.64 | 3032.75 | **5,200** | 4,96,811 | 2,977.34 | 2,966.19 | 57.26% |
| **Total** | **18,62,902** | **13,849.50** | **13,729.69** | **25,200** | **14,53,165** | **16,442.05** | **16,257.97** | **65.25%** |

| Category wise status on PMMY for FY 2025-26 as on 31.12.2025 | | | | |
|---|---|---|---|---|
| **Category** | **No Of A/Cs** | **%** | **Sanctioned Amt** | **Disbursement Amt** |
| General | 6,85,937 | 47.20% | 11,026.24 | 10,892.40 |
| SC | 2,05,565 | 14.15% | 1,354.38 | 1,338.74 |
| ST | 1,14,026 | 7.85% | 799.03 | 785.04 |
| OBC | 4,47,637 | 30.80% | 3262.4 | 3,241.79 |
| **Total** | **14,53,165** | | **16,442.05** | **16,257.96** |
| **Out of Above** | | | | |
| Women Entrepreneurs | 10,98,125 | 75.57% | 7,756.24 | 7,683.69 |
| New To Credit (For Current Financial Year) | 1,44,892 | 9.98% | 2,144.65 | 2,056.72 |

The top 3 and bottom 3 performing banks in Mudra Scheme as of 31.12.2025 are given below :

| PSB & RRBs | |
|---|---|
| **Bank** | **Disbursement Amt in Rs. Cores** |
| **TOP 3 PERFORMING BANKS** | |
| State Bank of India | 2,712.23 |
| Union Bank of India | 864.65 |
| Bank of India | 862.66 |
| **BOTTOM 3 PERFORMING BANKS** | |
| Central Bank of India | 98.93 |
| Bank of Maharashtra | 56.76 |
| Punjab & Sind Bank | 24.53 |

| PVT BANKS & SFBs | |
|---|---|
| **Bank** | **Disbursement Amt in Rs. Cores** |
| **TOP 3 PERFORMING BANKS** | |
| IndusInd Bank | 1,520.63 |
| Bandhan Bank | 740.62 |
| Axis Bank | 553.53 |
| **BOTTOM 3 PERFORMING BANKS** | |
| Karnataka Bank | 0.94 |
| Karur Vysya Bank | 0.38 |
| South Indian Bank | 0 |

Bank wise, district wise & category wise report on PMMY is available in **Annexure–27.**

## 5.5 Financing to Start Ups

In the current year 2025-26 up to 31.12.2025, State Bank of India, Bank of Baroda, IDBI Bank, Union Bank of India, UCO Bank and Bank of India have financed to start ups.

**Bank Finance to Start up for FY 2025-26**

**Rs in Lacs'**

| Sl | Banks | No. of A/c sanctioned from 01.10.2025 to 31.12.2025 | Amount sanctioned from 01.10.2025 to 31.12.2025 | Cumulative No. of A/c sanctioned in FY 25-26 from 01.04.25 to 31.12.25 | Cumulative Amount sanctioned |
|---|---|---|---|---|---|
| 1 | State Bank of India | 0 | 0 | 6 | 755 |
| 2 | Bank of Baroda | 1 | 680 | 1 | 680 |
| 3 | IDBI Bank | 1 | 90 | 4 | 140.5 |
| 4 | Union Bank of India | 0 | 0 | 26 | 124.51 |
| 5 | Bank of India | 0 | 0 | 1 | 110 |
| 6 | UCO Bank | 1 | 10 | 2 | 22 |
| **Total** | | **3** | **780** | **40** | **1,832.01** |

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.

Other banks have to extend credit facilities to start ups.

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

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

(Amt in Rs. Cr.)

| At the end of the period | Proposals covered during the period | |
|---|---|---|
| | No. of Accounts | Amount |
| 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 31.12.2025) | **60,138** | **9,693.55** |

The cumulative coverage since inception is **4,86,503** accounts amounting to **Rs.40,141.28 Crore.**

CGTMSE, in collaboration with Women's World Banking, organized an interactive session titled *"Breaking Barriers to Build Futures: Catalyzing Collateral-Free Credit to Underserved MSEs"* with all banks on October 10, 2025, at Bhubaneswar. The session facilitated meaningful discussions and provided a platform to clarify doubts and address queries related to collateral-free credit for MSMEs.

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2025 to 31.12.2025 is available in **Annexure – 28.**

## 5.7 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 4,44,00,346 MSMEs are registered on the platform in whole country and 12,93,655 MSMEs are registered in Odisha as on 31.12.2025.

| Udyam Portal Registration 30.09.2025 | | Udyam Portal Registration 31.12.2025 | |
|---|---|---|---|
| All India | Odisha | All India | Odisha |
| 4,11,06,227 | 11,90,277 | 4,44,00,346 | 12,93,655 |

| Category | Udyam Portal Registration progress As on 31.12.2025 | | |
|---|---|---|---|
| | Micro | Small | Medium |
| No of MSMEs registered | 12,83,081 | 9,970 | 604 |
| % of total registration | 99.18% | 0.77% | 0.05% |

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

The updated status on the adoption and use of TReDS portal by MSMEs as of 31.12.2025 is given below.

| Particulars | RXIL | Invoice Mart | M1 Exchange | C2treds | Total as on 30.09.25 | Total as on 31.12.25 |
|---|---|---|---|---|---|---|
| Total buyers registered | 47 | 79 | 45 | 3 | **146** | **174** |
| Total MSME sellers registered | 886 | 1496 | 862 | 8 | **2,854** | **3,252** |
| Total financing on TReDS for MSMEs of Odisha in Cr | 4,215.65 | 8,041.93 | 1,131 | 56.52 | **11,911** | **13,444** |
| No of invoice financed | 48,633 | 1,28,853 | 14,643 | 351 | **1,74,751** | **1,92,480** |
| Govt Entities onboarded (CPSU/SPSU) | 2 | 6 | 2 | 2 | **12** | **12** |

## 5.9 PM Vishwakarma Yojana

As on 31.12.2025 under PM VISWAKARMA Yojna 55,361 loan applications sent to various banks after completion of training. Banks have sanctioned 16,914 applications, rejected 35,877 applications and 2,570 applications are pending at banks. Out of total 16,914 sanctions, banks have disbursed in 16,879 cases.

**Quarter-wise Performance under the scheme is given below.**

| Details | As of 15.07.2025 | As of 30.09.2025 | As of 31.12.2025 |
|---|---|---|---|
| **Loan Application Sent to Banks** | 53,595 | 54,503 | 55,361 |
| **Applications Sanctioned** | 13,904 | 15,544 | 16,914 |
| **Applications Disbursed** | 11,984 | 13,901 | 16,879 |
| **Applications rejected** | 36,628 | 36,951 | 35,877 |
| **Loan Pending For Sanction** | 3,063 | 2,007 | 2,570 |

The Bank-wise Status is given at **Annexure-29**.

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

**Analysis of PMViswakarma Application Rejections by Bank as on 06.02.2026**

| Reason | As on 15.07.25 | As on 01.11.25 | As on 12.12.25 | As on 06.02.26 |
|---|---|---|---|---|
| | No of A/C | | | |
| Already NPA | 3,001 | 3,119 | 3,157 | 3,211 |
| Applicant is not complying with the guidelines of the PM Vishwakarma Scheme | 7,384 | 7,523 | 7,517 | 7,453 |

| | | | | |
|---|---|---|---|---|
| Artisan denied taking loan | 8,050 | 7,961 | 7,740 | 7,519 |
| Artisan not reachable to process his/her loan | 11,888 | 11,883 | 11,548 | 11,013 |
| Artisans changed his/her profession | 2,678 | 2,695 | 2,682 | 2,689 |
| Current workplace is not in the same city as the selected bank. | 1,466 | 1,505 | 1,495 | 36 |
| Purpose in the Application form is not the same as the proposed utilization | 2,161 | 2,204 | 2,205 | 2,207 |
| **Grand Total** | **36,628** | **36,890** | **36,344** | **34,128** |

Meetings were convened on **19.09.2025 and 16.12.2025** under the Chairmanship of the Commissioner-cum-Secretary, MSME Department, Government of Odisha, to review the high rate of rejections under the PM Vishwakarma Scheme among the top 11 banks. During these meetings, the Commissioner-cum-Secretary urged all banks to thoroughly examine the reasons for rejection, sanction all eligible applications, and exercise due diligence before rejecting any case under the scheme.

Subsequently, another meeting was held on **09.02.2025**, wherein the Director, MSME–DFO, Cuttack advised banks to revisit the rejected applications and prioritize the disposal of pending cases.

## 5.10 CM-SRIM "Chief Minister's Scheme for Reimbursement of Interest to MSEs":

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

As on 31.12.2025, interest reimbursed in 3,492 accounts amounting to Rs.37.14 Crore.

There are 664 applications pending for verification at bank branch level for verification. All banks are requested to verify them in the portal on priority basis.

District-wise disbursement status and Bank-wise applications pending for verification of CM SRIM scheme as on 31.12.2025 is given at **Annexure-30.**

## 5.11 Silpi Unnati Yojana (SUY) – State Government Scheme

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

During the Financial Year 2025-26, total 296 loan applications are sanctioned amounting to Rs. 184.24 Lakhs upto 31.12.2025

**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 |
| 31.12.2025 | 2,701 | 296 | 213 | 2,192 |

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

| BANK | NO. OF PENDING APPLICATIONS |
|---|---|
| State Bank of India | 923 |
| Odisha Grameen Bank | 408 |
| Bank of India | 165 |

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

The bank-wise and district-wise details as on 31.12.2025 are given in **Annexure-31.**

## 5.12 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.12.2025, 1,42,343 no. of applications sponsored out of which 1,13,953 applications are sanctioned & disbursement made in 1,08,752 number of accounts. 15,462 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 |
|---|---|---|---|---|
| 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 |
| **31.12.2025** | **1,42,343** | **1,13,953** | **1,08,752** | **15,462** |

| Category wise status as on 31.12.2025 | | | | |
|---|---|---|---|---|
| **FY 2025-26** | **Total Sanction** | **Out of which Women** | **Out of which SC** | **Out of which ST** |
| Sanction | 1,13,953 | 25,619 | 17,860 | 3,359 |

The bank wise achievement as on 31.12.2025 is given in **Annexure-32.**

Action Points:

- Quick disposal of all pending applications.
- Immediate disbursement of sanctioned but not disbursed cases.
- Activation of digitally active street vendors.
- On boarding of street vendors & their family members under social security schemes.
- Issuance of credit cards to all street vendors who have successfully repaid their second tranche and are eligible for third tranche or availed third tranche in the age bracket of 21-65 years.

## 5.13 Export Credit

During the FY 2025-26, as of 31.12.2025, banks have disbursed Rs.5,517.22 Crore against the annual target of Rs. 8,376.94 Crore achieving 65.86% of the target.

The Bank Group wise performance as of 31.12.2025 is given below:

| Particulars | FY 2024-2025 (31.12.2024) | | | FY 2025-2026 (31.12.2025) | | | | |
|---|---|---|---|---|---|---|---|---|
| | Annual Target | Achv 31.12.24 | % Achv 31.12.24 | Annual Target | Achv 30.06.25 | Achv 30.09.25 | Achv 31.12.25 | % Achv 31.12.25 |
| **PSBs** | 6,872.56 | 4,484.7 | 65.26 | **6,830.97** | 930.08 | 1,818.25 | 5,350.44 | 78.33 |
| **PVTs** | 1,444.48 | 0 | 0 | **1,418.62** | 42.65 | 113.57 | 166.78 | 11.76 |
| **RRBs** | 24.95 | 0 | 0 | **21.7** | 0 | 0 | 0 | 0 |
| **Co-op Banks** | 3.65 | 0 | 0 | **0** | 0 | 0 | 0 | 0 |
| **SFBs** | 97.62 | 0 | 0 | **105.64** | 0 | 0 | 0 | 0 |
| **Total** | **8,443.26** | **4,484.7** | **53.12** | **8,376.94** | **972.73** | **1,931.82** | **5,517.22** | **65.86** |

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

| Name of Bank | Target | Achievement | Achv. % |
|---|---|---|---|
| Karnataka Bank | 9.69 | 13.59 | 140.25% |
| State Bank of India | 4478.73 | 4592.11 | 102.53% |
| Bank of Baroda | 160.95 | 159.27 | 98.96% |
| Union Bank of India | 377.97 | 282.93 | 74.86% |
| Bank of India | 242.56 | 158.46 | 65.33% |
| Axis Bank | 238.24 | 153.19 | 64.30% |

| | | | |
|---|---|---|---|
| Canara Bank | 200.89 | 98.56 | 49.06% |
| Indian Overseas Bank | 470.45 | 59.12 | 12.57% |

## 5.14 IDCO Land Issue

As per the discussions held in the 66th Empowered Committee meeting of RBI held on 11.11.2025 ,a meeting was held on 05.01.2026 with major banks of the state to discuss observations on permitting lease agreements for IDCO land in cases of manufacturing units under the Tripartite Agreement for NOC Mortgage Rights. The suggested modifications by the major banks were incorporated in the draft agreement and forwarded to IDCO for their perusal.

# 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 31st December 2025, during the FY 2025-26, 2,46,945 SHGs have been credit linked with an amount of Rs.14,979.10 crores, with an average loan size of Rs. 6.07 lakh. The physical linkage achievement is 61.74% with the financial linkage achievement of 74.90% as of 31.12.2025.

| Particulars | FY 2024-25 (as of 31.12.2024) | | | FY 2025-26 (as of 31.12.2025) | | |
|---|---|---|---|---|---|---|
| | Annual Target | Achv. | % of Achv | Annual Target | Achv | % of Achv |
| **Physical(SHG in No.)** | 4,00,000 | 2,31,459 | 57.86% | 4,00,000 | 2,46,945 | 61.74% |
| **Financial (In Rs. Crore)** | 20,000.00 | 10,795.83 | 53.99% | 20,000.00 | 14,979.10 | 74.90% |
| **Average Loan Size (In Rs. Lakhs)** | 4.66 | | | 6.07 | | |

The Bank & district wise progress is enclosed at **Annexure-33.**

### 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, as of 31.01.2026, 3,65,763 SHGs have been benefited with interest subvention amount of Rs.515.97 Crore.

Details given at **Annexure-34.**

Banks are requested to share periodic information for calculation and settlement

## 6.1.iii Data Sharing (BLIS & NRLM Portal)

All Banks have to upload their data in BLIS and NRLM portal regularly and ensure completion of the monthly uploading task by 7th of every month.

## 6.1.iv Enterprise Financing for WSHG Members

Creation of Lakhpati Didis from among SHG members is a priority of the Government. 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 31.01.2026 is given below:

| Target | | Achievement (31.01.2026) | |
|---|---|---|---|
| **Physical** | **Financial (Amt. in Rs. Crore)** | **Physical** | **Financial (Amt. in Rs. Crore)** |
| 1,00,000 | 1,000.00 | 32,318 | 2,998.00 |

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

Bank-wise achievement as of 31.01.2026 is given at **Annexure-35.**

## 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-115, SBI-299, OGB-138, YES Bank-871, and ICICI-662). 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 bank 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 31.12.2025, total number of candidates trained is 19,232 against the annual target of 34,570 achieving 56% of the target. Further, 15,785 **(82%)** number of trained candidates are settled and 10,369 **(66%)** trained candidates have been credit linked.

**Benchmark for settlement-70% , Benchmark for Credit Linkage-50%**

| Quarter | Annual Target (No. of candidates to be trained | No. of Candidates trained | % of achv. | No. of Candidates settled | % of settlement of trained candidates | No. of candidates' credit linked | % of credit linkage to settlement |
|---|---|---|---|---|---|---|---|
| June, 2025 | 34,570 | 6,798 | 20% | 4,838 | 71% | 3,159 | 65% |
| September,2025 | 34,570 | 13,270 | 38% | 9,313 | 70% | 5,979 | 64% |
| December, 2025 | 34,570 | 19,232 | 56% | 15,785 | 82% | 10,369 | 66% |

The details are given in **Annexure –36.**

**Infrastructure related status in RSETIs as on 31.12.2025.**

| Sl. No. | Name of RSETI | Sponsoring Bank | Issues | Present Status |
|---|---|---|---|---|
| 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. | Pending at R & DM 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. | Pending at R & DM Deptt., Govt. of Odisha |
| 3 | Puri | UCO Bank | Rs. 4,90,33,299/- demanded by district Administration towards premium, incidental charges, rent & cess Pending with Revenue & Disaster Management Deptt., Govt. of Odisha | Pending at R & DM Deptt., Govt. of Odisha |
| 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/- | Pending at R & DM Deptt., Govt. of Odisha |

| | | | | |
|---|---|---|---|---|
| 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/- | Pending at R & DM Deptt., Govt. of Odisha |
| 6 | Rayagada | State Bank of India | Expansion work is in progress | Work in Progress |
| 7 | Kalahandi | State Bank of India | Building constructed on the allotted land declared unfit By the District Administration due to drainage problem. SBI LHO is considering the required changes in the said building to make it usable. | SBI LHO is considering the required changes in the said building to make it usable. |

UCO Bank has informed that claim amount of Rs.154.32 lakh pertaining to FY 2019-20 is pending with SRLM.

## 6.3 Bankable Income Generating Scheme (IGS)-SC Woman SHG

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

Govt. has approved target of 78 number of loan applications under Bankable IGS relating to the year 2025-26 to be implemented in 2025-26 in 14 districts. Against the target of 78 applications, 11 applications have been sponsored to banks and 1 application have been disbursed as on 31.12.2025.

The details of target and achievement as of 31.12.2025 is given below.

| Year | Target | No. of applications sponsored | No. of applications sanctioned | No. of applications disbursed | Amt. of subsidy released in Rs. Lakhs |
|---|---|---|---|---|---|
| 2025-26 | 78 | 11 | 1 | 1 | 5 |
| Total | **78** | **11** | **1** | **1** | **5** |

# AGENDA NO.7

# NPA, Recovery & Security Creation.

## 7.1 NPA position as on 31.12.2025.

Total NPA as on 31.12.2025 is Rs.14,106.74 Crore which is 3.87% of the total advance.(Priority Sector 4.39%, Non-Priority Sector 3.02%).

| Sector wise comparison of NPA % | | | | | |
|---|---|---|---|---|---|
| **Sector** | **31.12.2024** | **31.03.2025** | **30.06.2025** | **30.09.2025** | **31.12.2025** |
| Short Term Crop Loan | 7.19 | 6.87 | 7.13 | 6.2 | 6.16 |

| | | | | | |
|---|---|---|---|---|---|
| ATL other than allied sector | 5.16 | 5.68 | 4.63 | 5.77 | 5.43 |
| Agriculture Allied | 6.36 | 6.76 | 5.84 | 5.04 | 4.11 |
| Total Agriculture | 6.5 | 6.51 | 6.2 | 5.89 | 5.65 |
| MSME Sector | 4.07 | 3.72 | 3.66 | 3.47 | 3.56 |
| Education Loan | 7.9 | 6.64 | 6.97 | 5.93 | 5.42 |
| Housing Loan | 2.1 | 3.1 | 2.86 | 2.77 | 2.85 |
| **Total Priority Sector** | **5.11** | **4.95** | **3.74** | **4.47** | **4.39** |
| **Total Advance** | **4.65** | **4.63** | **3.39** | **4.01** | **3.87** |

Banks in the State have to :

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

The Bank wise and Sector wise NPA position is given in **Annexure – 37**.

## 7.2 State Recovery Act (OPDR)

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

As of 31.12.2025, 2,242 OPDR cases amounting to Rs.137.89 Crore are pending.

**(in Rs. lakhs)**

| Name of Bank | Total No. of cases as on March 31, 2025 | Amount involved | Added during 01.04.25 to 31.12.25 | Amount involved | disposed off during 01.04.25 to 31.12.25 | Amount involved | pending for disposal as on Dec 31, 2025 | Amount involving |
|---|---|---|---|---|---|---|---|---|
| State Bank of India | 465 | 4633.87 | 0 | 0 | 30 | 29.74 | 435 | 4604.13 |
| UCO Bank | 36 | 79.23 | 0 | 0 | 0 | 0 | 36 | 79.23 |
| Bank of India | 3 | 14.54 | 0 | 0 | 0 | 0 | 3 | 14.54 |
| Indian Overseas Bank | 13 | 92.15 | 0 | 0 | 0 | 0 | 13 | 92.15 |
| ICICI Bank | 482 | 8286.48 | 159 | 2705.16 | 125 | 2135.1 | 516 | 8856.54 |
| Odisha Grameen Bank | 1237 | 129.01 | 0 | 0 | 0 | 0 | 1237 | 129.01 |
| Punjab National Bank | 0 | 0 | 2 | 13.68 | 0 | 0 | 2 | 13.68 |
| **Total** | **2,236** | **13235.28** | **161** | **2718.84** | **155** | **2164.84** | **2,242** | **13789.28** |

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

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- As of 31.12.2025, 823 applications are pending involving Rs. 329.90 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 697 applications involving Rs. 250.75 Crore are pending for more than 60 days.

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

District wise and bank wise pending list enclosed in **Annexure – 38.**

## 7.4 NOC for transfer of land from financing banks

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

## 7.5 Registration Conveyance Deed

Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of "**registration of conveyance deed in favor of the Association of allottees for the common area in a real estate project"** registration of sale deeds for purchase of flats is not allowed for the time being at the registering offices.

Govt. of Odisha vide notification dated 3rd December,2025 has issued the following order:

1. The allottee or transferee of sale deeds during resale or subsequent sale of such apartments whose deed of transfer of apartment has been executed before 5th October, 2016 is exempted from submitting the documents as required under Section 8 (2) of OAOM Act for the purpose of execution and registration of Sale Deeds. Notwithstanding anything contained under

Section 8 (5) read with 8 (2) of the OAOM Act, the owner is required to submit only the old Deed/s of transfer/ Registered Sale Deed/s before registering authority at the time of registration.

2. The new sale deed for resale must mention the following,

   "the percentage of undivided interest in the common Areas and Facilities shall be deemed to be conveyed or encumbered along with the apartment, to the allottee or Transferee, even though such interest is not expressly mentioned in the earlier deed of transfer/ sale deed."

   and

   " the undivided proportionate title in the Common Areas and Facilities appertaining to the Apartment shall be deemed to be conveyed to the Association of Allottees, even though such undivided proportionate title is not expressly mentioned in the earlier deed of transfer/ sale deed.

3. If any association of allottees or society was already formed under any other law before commencement of OAOM Act, it shall be deemed valid only upon adoption of bye-laws in accordance with Section 15 of the said Act.

The details of the Gazette Notification is enclosed at **Annexure-38A.**

Further, Revenue and Disaster Management Department, Govt. of Odisha vide notification dated 17th December, 2025 has issued the following amendment:

In Article-A, in Part-I, in clause-1, after sub-clause 1-C of the Table of Fees, the following sub-clause shall be inserted, namely:

"1-D. Fees for registration of the deed of conveyance executed by the Promoter involving transfer of common areas and facilities in favour of the association of allottees to which the Odisha Apartment (Ownership and Management) Act, 2023 apply, shall be a fixed fees of Rs.20,000/-."

The details of the Gazette Notification is enclosed at **Annexure-38B.**

## 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 'Record of Right' 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 |
| **Total** | | **271** |

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.

SLBC vide letter no. SLBC/ODI/2025-26/1120 dated 09.02.2026 has requested Revenue & Disaster Management Department to put necessary directions to concerned section in this regard.

## 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 :Muft Bijli Yojana (PMSGMBY)

The Government of India has launched the PM Surya Ghar Muft Bijli Yojana (PMSGMBY)' on 13th February 2024 with an aim to solarize one crore households by providing free electricity up to 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 up to Rs.78,000/- to the beneficiaries for installation of RTS up to 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 KW capacity is to be provided, which will be applicable to all eligible beneficiaries across the state till the scheme duration i.e. 3 Years (up to FY 26-27). Beneficiaries will be eligible to avail the SFA from the date of launch of the scheme i.e. 13.02.2024.

The 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/- |

During the FY 2025-26, as of 31.12.2025, out of 65,115 sponsored applications, banks have sanctioned 26,556 cases with an amount of Rs.490.85 Crore, disbursed in 22,389 cases with amount of Rs.323.19 Crore, rejected 36,047 cases, and 2,440 cases are under process.

| Parameters | 31.03.2025 | 30.06.2025 | 30.09.2025 | 31.12.2025 |
|---|---|---|---|---|
| **Sponsored** | 6,848 | 28,961 | 35,725 | 65,115 |
| **Sanctioned** | 2,807 | 9,829 | 13,029 | 26,556 |
| **Disbursed** | 2,022 | 8,237 | 10,919 | 22,389 |
| **Rejected** | 2,566 | 12,578 | 16,067 | 36,047 |
| **Pending** | 1,430 | 6,503 | 6,525 | 2,440 |

Performance under the PMSGMBY scheme for Odisha State both bank-wise and district-wise is available at **Annexure-39.**

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

During the FY 2025-26, as of 31.12.2025, banks have extended credit to 4,15,920 beneficiaries of Minority Community amounting to Rs.3,666.96 Crore and the balance outstanding is Rs. 9,127.44 Crore in 7,56,925 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 |
| FY 2025-26 Dec 25 | 4,15,920 | 3,666.96 | 7,56,925 | 9,127.44 |

Bank wise performance is available at **Annexure –40.**

## 8.3 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.

The CKYC data for Odisha state as of 30.06.2025 and 30.09.2025, 31.12.2025 provided by CERSAI, New Delhi is given below:

| Period | CKYC Generated | CKYC Downloaded | CKYC Updated | Inter-Usability % |
|---|---|---|---|---|
| 01.04.2025 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% |
| 01.10.2025 to 31.12.2025 | 5,55,830 | 21,11,485 | 7,63,352 | 73% |

The detailed bank-wise data is enclosed in **Annexure- 41.**

A meeting with 18 major banks of the State was held on 17.02.2026 under the chairmanship of the CGM and Convenor, SLBC, Odisha, in the presence of the Joint Commissioner, CT & GST, Odisha. During the meeting, the banks clarified that each bank can provide details only of the accounts maintained with them. The banks further informed that while they can access customers' CKYC records, they do not have access to account details held by customers with other banks. Accordingly, the State Tax Authorities may communicate individually with the respective State or Central Offices of the banks to obtain the required bank account information.

## 8.4 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.

## 8.5 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

All banks having lead district responsibility are requested to instruct their LDMs to follow the guidelines as per the RBI circular while convening the DCC/DLRC meetings and it should always be conducted well before the scheduled SLBC Meeting. The unresolved issues may please be shared with SLBC for discussion in the forthcoming SLBC Meeting.

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

For the quarter ended September'2025, all the 30 districts have conducted DCC/DLRC meetings in their respective districts.

As per the Lead Bank Policy of RBI, the DLRC is a forum to review the pace and quality of implementation of various programmes under the LBS in the district. Hence, association of non-officials is considered useful. Public representatives (MPs/ MLAs /Zilla Panchayat Chiefs) shall invariably be invited to DLRC meetings. Therefore, Lead Banks should fix the date of DLRC meetings with due regard to the convenience of the representatives of the public, i.e., MPs/MLAs etc., to invite and involve them in all functions conducted by the banks in their

districts. All the LDMs are requested to take a careful note of the above and ensure compliance.

**Strengthening of LDMs**

As per the Master Circular of Reserve Bank of India on Lead Bank Scheme, dated April 1, 2025, the effectiveness of the Lead Bank scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/ Zonal Office, the office of LDMs should be sufficiently strengthened with appropriate infrastructural support.

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

Reserve Bank of India vide letter No. BBS.FIDD.FIAD.No.S138/05-02-031/2025-2026 dated 21.10.2025, has advised that in terms of Para 2.2.4 of the Master Circular on Lead Bank Scheme (April 1, 2025), Lead Banks should be sufficiently strengthened with appropriate infrastructural support. The letter has been circulated vide SLBC letter no. SLBC/ODI/2025-26/706 dated 23.10.2025.

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

## 8.6 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 for September 2025 is at **Annexure-42.**

## 8.7 Calendar of SLBC Meetings for the Year 2026.

As per RBI Master Circular no. RBI/2025-26/04 FIDD.CO.LBS.BC.No.03/02.01.001 /2025-26 dated 01.04.2025 on Lead Bank Scheme(LBS), SLBC should prepare a yearly calendar of programs (calendar year basis) in the beginning of the year itself, for conducting the meetings and should be circulated to all the concerned for necessary action at their end.

Accordingly, the yearly calendar for SLBC Meetings in Odisha for the Year 2026 has been circulated by SLBC vide letter no. SLBC/ODI/2025-26/1037 dated 05.01.2026, as mentioned below:

| **Particular of Meeting** | **Quarter ended March-2026** | **Quarter ended June-2026** | **Quarter ended Sept-2026** | **Quarter ended Dec-2026** |
|---|---|---|---|---|
| Reminder regarding submission of data by Banks/LDMs/ Govt. Deptt. to SLBC | 13.03.2026 | 12.06.2026 | 11.09.2026 | 15.12.2026 |
| Deadline for receipt of information/ data by SLBC Convenor Bank | 15.04.2026 | 15.07.2026 | 15.10.2026 | 15.01.2027 |
| Distribution of SLBC Agenda | 20.04.2026 | 20.07.2026 | 17.10.2026 | 20.01.2027 |
| **Holding of SLBC Meeting** | **15.05.2026** | **14.08.2026** | **13.11.2026** | **15.02.2027** |
| | **(Friday)** | **(Friday)** | **(Friday)** | **(Monday)** |
| Forwarding the Minutes of the meeting to all stakeholders | 25.05.2026 | 24.08.2026 | 23.11.2026 | 25.02.2027 |
| Follow up the action points emerged from the SLBC Meeting from SLBC Members | To be Completed (24.06.2026) | To be Completed (23.09.2026) | To be Completed (22.12.2026) | To be Completed (24.03.2027) |

## 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. Banks have to adhere to the timeline provided by SLBC vide letter no. SLBC/ODI/2025-26/1037 dated 05.01.2026 which is 15 days from the end of the quarter.

Apart from this, SLBC also seeks information on various items as & when required giving a timeline to submit. Banks are requested to strictly adhere to the same in order to enable SLBC to compile the same and submit to appropriate authority within the timeline.

## 8.9 Conduct of Town Hall Meetings at District Level.

During the December'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.

In the December-2025 quarter, all the 30 LDMs 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. There are no unresolved issues.

The district-wise details of meetings conducted is given in **Annexure-43.**

## 8.10 Issues faced by transgender persons in availing loans for self-employment and measures for their effective financial inclusion

In terms of the Directions on Priority Sector Lending by RBI, transgender persons are explicitly included as one of the categories eligible for classification under "Weaker Sections". In this regard, concerns have been raised by Ministry of Social Justice & Empowerment, Department of Social Justice and Empowerment (DoSJ&E), that despite the availability of appropriate

guidelines, transgender persons continue to face challenges in accessing bank loans for self-employment, inter alia due to the non-availability of fixed address and income proof. DoSJ&E has emphasized that for effective financial inclusion of transgender persons a dedicated agenda item may be included in SLBC meetings and financial literacy camps may also be organised.

In this regard, the house may discuss regarding financial inclusion of transgender persons and flow of credit to them under PSL.

All banks are also requested to organise financial literacy camps specifically targeting the needs and concerns of transgender community and to provide adequate credit to eligible borrowers in a time bound manner.

## 8.11 Grameen Credit Score (GCS)

The Union Budget for FY 2025-26 contained an announcement on development of Grameen Credit Score (GCS) for better credit assessment of rural borrowers. In the light of the announcement, the credit information companies (CICs) operating in the country have developed a framework for GCS, phase-I which was launched on October 01, 2025.

The initiative of GCS is expected to facilitate better credit assessment in rural areas. With roll-out of phase-I of GCS, the Score is now accessible to member credit institutions of CICs such as banks, NBFCs, etc. The credit institutions are expected to utilize this information in their credit appraisal processes. Widespread utilization of GCS could help in increasing the effectiveness of the model and also enhance supply of formal credit in rural areas.

A brief write-up on GCS is enclosed at **Annexure-44**

## 8.12 Recent Policy Changes (Government, RBI & NABARD)

### 8.12.1 Reserve Bank of India (Priority Sector Lending- Targets and Classification) (Amendment) Directions, 2026.

The Reserve Bank of India vide circular no. RBI/FIDD/2025-26/196 FIDD.CO.PSD.BC.No.11/04.09.001/2025-26 dated January 19, 2026 has issued the (Priority Sector Lending- Targets and Classification) (Amendment) Directions,2026.

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

## 8.12.2 Lending to Micro, Small & Medium Enterprises (MSME) Sector (Amendment) Directions, 2026.

The Reserve Bank of India vide circular no. RBI/FIDD/2025-26/206 FIDD.MSME&NFS.BC.No.12/06.02.31/2025-26 dated February 09, 2026 has issued the Lending to Micro, Small & Medium Enterprises (MSME) Sector (Amendment) Directions, 2026. The amendment shall come into force for all loans to MSME borrowers sanctioned or renewed on or after April 01, 2026.

In terms of the Circular "Banks are mandated not to accept collateral security in the case of loans upto ₹20 lakh extended to units in the MSE Sector. Banks are also advised to extend collateral-free loans upto ₹20 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC.

The detailed circular is available at **Annexure-45.**

## AGENDA NO.9

## Any other matter with the permission of the Chair.

# ANNEXURES FOR DEC'2025 QUARTER

**ACP FOR THE QUARTER ENDED DECEMBER'25** **Annexure-1**

| Sl | BANKS | Crop Loan | | | Term Loan | | | | | | | | | | | | Allied Advance | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Water Resources | | | Farm Mechanisation | | | Plantation | | & | Forestry & Wasteland | | | AH-Dairy | | | AH-Poultry | | |
| | | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % |
| 1 | Bank of Baroda | 913.28 | 728.36 | 79.75 | 51.22 | 42.35 | 82.67 | 138.08 | 100.46 | 72.75 | 44.24 | 23.27 | 52.59 | 8.81 | 4.52 | 51.32 | 41.73 | 36.83 | 88.27 | 66.75 | 39.94 | 59.83 |
| 2 | Bank of India | 2163.16 | 1624.04 | 75.08 | 5.00 | 0.00 | 0.00 | 39.94 | 38.53 | 96.47 | 19.93 | 0.47 | 2.35 | 4.41 | 0.20 | 4.58 | 101.16 | 66.43 | 65.67 | 114.78 | 98.26 | 85.61 |
| 3 | Bank of Maharastra | 76.18 | 31.57 | 41.44 | 8.35 | 0.00 | 0.00 | 71.99 | 73.20 | 101.69 | 21.93 | 0.00 | 0.00 | 1.77 | 0.00 | 0.00 | 4.57 | 1.50 | 32.86 | 6.33 | 4.89 | 77.33 |
| 4 | Canara Bank | 1342.23 | 1087.81 | 81.05 | 31.70 | 0.46 | 1.45 | 123.53 | 93.60 | 75.77 | 50.98 | 28.12 | 55.15 | 13.78 | 0.00 | 0.00 | 70.92 | 47.62 | 67.15 | 98.16 | 70.42 | 71.74 |
| 5 | Central Bank of India | 600.05 | 453.75 | 75.62 | 2.18 | 0.00 | 0.00 | 1.90 | 4.03 | 211.91 | 1.53 | 0.00 | 0.00 | 1.04 | 0.00 | 0.00 | 4.50 | 10.00 | 222.32 | 8.00 | 5.73 | 71.56 |
| 6 | Indian Bank | 1146.41 | 664.09 | 57.93 | 32.09 | 0.00 | 0.00 | 305.35 | 235.58 | 77.15 | 66.80 | 0.00 | 0.00 | 4.57 | 0.00 | 0.00 | 93.64 | 60.27 | 64.37 | 31.93 | 11.51 | 36.06 |
| 7 | Indian Overseas Bank | 641.12 | 810.18 | 126.37 | 10.41 | 0.00 | 0.00 | 86.23 | 174.07 | 201.88 | 67.53 | 124.84 | 184.86 | 4.38 | 0.00 | 0.00 | 34.22 | 66.13 | 193.24 | 39.61 | 87.81 | 221.65 |
| 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 | 1399.97 | 75.37 | 148.89 | 24.87 | 16.70 | 218.50 | 191.93 | 87.84 | 176.47 | 157.63 | 89.32 | 42.58 | 0.00 | 0.00 | 223.97 | 138.79 | 61.97 | 199.98 | 141.04 | 70.53 |
| 10 | State Bank of India | 10682.06 | 8023.69 | 75.11 | 579.21 | 461.66 | 79.71 | 1421.80 | 1138.07 | 80.04 | 1616.31 | 1294.99 | 80.12 | 73.49 | 55.22 | 75.13 | 651.46 | 526.03 | 80.75 | 900.56 | 719.73 | 79.92 |
| 11 | UCO Bank | 1546.72 | 1237.66 | 80.02 | 20.23 | 13.78 | 68.10 | 348.96 | 287.58 | 82.41 | 193.30 | 127.66 | 66.04 | 13.83 | 3.47 | 25.09 | 116.22 | 87.70 | 75.46 | 145.02 | 111.24 | 76.70 |
| 12 | Union Bank of India | 2327.13 | 1177.00 | 50.58 | 128.19 | 95.08 | 74.17 | 375.31 | 118.85 | 31.67 | 148.65 | 130.74 | 87.95 | 22.89 | 74.15 | 323.97 | 78.55 | 142.62 | 181.57 | 181.54 | 249.59 | 137.48 |
| **Public Sector Banks** | | **23315.97** | **17243.62** | **73.96** | **1020.82** | **638.20** | **62.52** | **3133.57** | **2511.37** | **80.14** | **2409.20** | **1887.72** | **78.35** | **192.50** | **137.56** | **71.46** | **1426.11** | **1183.93** | **83.02** | **1796.65** | **1540.16** | **85.72** |
| 13 | Axis Bank | 1773.16 | 652.94 | 36.82 | 84.63 | 0.00 | 0.00 | 687.04 | 288.76 | 42.03 | 21.89 | 0.00 | 0.00 | 13.53 | 0.00 | 0.00 | 18.34 | 8.85 | 48.26 | 89.83 | 57.57 | 64.09 |
| 14 | Bandhan Bank | 113.80 | 13.95 | 12.25 | 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 | 58.02 | 149.09 | 77.69 | 14.63 | 18.83 |
| 15 | Catholic Syrian Bank | 0.00 | 0.00 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 60.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 18.03 | 85901.41 | 0.01 | 0.00 | 0.00 |
| 16 | City Union Bank | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.00 | 0.00 | 0.06 | 0.00 | 0.00 |
| 17 | DBS Bank(e-LVB ) | 16.02 | 181.51 | 1133.14 | 0.90 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.30 | 0.00 | 0.00 | 0.43 | 0.00 | 0.00 |
| 18 | DCB Bank | 101.01 | 332.89 | 329.56 | 1.58 | 0.14 | 8.58 | 60.81 | 87.96 | 144.66 | 0.00 | 0.00 | 0.00 | 0.66 | 0.00 | 0.00 | 127.42 | 46.20 | 36.26 | 20.83 | 0.00 | 0.00 |
| 19 | Federal Bank | 657.09 | 466.81 | 71.04 | 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 | 0.11 | 3.27 | 5.33 | 0.33 | 6.13 |
| 20 | HDFC Bank | 352.45 | 42.63 | 12.10 | 5.27 | 0.00 | 0.00 | 376.86 | 323.90 | 85.95 | 42.76 | 60.07 | 140.48 | 63.34 | 173.68 | 274.23 | 13.68 | 26.72 | 195.29 | 16.69 | 56.12 | 336.26 |
| 21 | ICICI Bank | 1197.41 | 378.58 | 31.62 | 5.33 | 0.00 | 0.00 | 78.67 | 62.15 | 79.01 | 14.76 | 0.00 | 0.00 | 6.17 | 0.00 | 0.00 | 202.99 | 7.27 | 3.58 | 57.39 | 0.80 | 1.40 |
| 22 | IDBI Bank | 305.34 | 121.57 | 39.82 | 0.51 | 0.00 | 0.00 | 0.00 | 47.19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.92 | 0.00 | 0.00 | 2.98 | 15.24 | 511.49 |
| 23 | IDFC Bank | 65.10 | 28.31 | 43.48 | 8.23 | 0.00 | 0.00 | 198.27 | 59.66 | 30.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 349.74 | 131.27 | 37.53 | 42.43 | 2.47 | 5.83 |
| 24 | Indus Ind Bank | 323.53 | 0.00 | 0.00 | 74.80 | 0.20 | 0.27 | 115.82 | 40.29 | 34.78 | 511.13 | 36.82 | 7.20 | 0.00 | 0.00 | 0.00 | 271.24 | 47.87 | 17.65 | 43.59 | 93.57 | 214.68 |
| 25 | Karnatak Bank | 8.64 | 17.18 | 198.87 | 2.37 | 13.76 | 579.75 | 0.00 | 13.76 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.37 | 0.00 | 9.04 | 0.00 | 0.00 | 13.04 | 5.54 | 42.51 |
| 26 | Karur Vysya Bank | 1.31 | 0.03 | 1.99 | 0.26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 433.21 | 490.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 113.00 | 2798.76 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 13.53 | 33.75 | 249.44 | 29.04 | 2.77 | 9.55 |
| 29 | South Indian Bank | 30.50 | 26.69 | 87.52 | 0.88 | 0.00 | 0.00 | 0.00 | 26.69 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 35.11 | 0.00 | 7.91 | 5.22 | 66.02 | 11.54 | 3.93 | 34.02 |
| 30 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 31 | Tamilnad Mercantile Bank | 1.96 | 0.00 | 0.00 | 0.54 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 3.70 | 0.00 | 0.00 | 10.06 | 187.04 | 1859.49 | 2.63 | 0.00 | 0.00 | 6.00 | 0.00 | 0.00 | 8.42 | 0.00 | 0.00 |
| **Private Sector Banks** | | **5040.24** | **2263.07** | **44.90** | **217.92** | **14.10** | **6.47** | **1619.37** | **1496.58** | **92.42** | **620.62** | **344.11** | **55.45** | **94.84** | **213.16** | **224.75** | **1067.18** | **383.32** | **35.92** | **426.49** | **252.97** | **59.31** |
| 33 | Odisha Grameen Bank | 5025.36 | 3078.73 | 61.26 | 21.23 | 0.11 | 0.52 | 58.54 | 20.12 | 34.37 | 68.13 | 0.77 | 1.13 | 0.00 | 0.00 | 0.00 | 92.54 | 45.82 | 49.52 | 157.86 | 33.96 | 21.52 |
| **Regional Rural Banks** | | **5025.36** | **3078.73** | **61.26** | **21.23** | **0.11** | **0.52** | **58.54** | **20.12** | **34.37** | **68.13** | **0.77** | **1.13** | **0.00** | **0.00** | **0.00** | **92.54** | **45.82** | **49.52** | **157.86** | **33.96** | **21.52** |
| 34 | AU Small Finance Bank | 14.46 | 0.00 | 0.00 | 2.50 | 0.00 | 0.00 | 3.47 | 56.67 | 1631.36 | 22.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 0.00 | 152.33 | 13.21 | 8.67 | 26.17 | 3.16 | 12.07 |
| 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 | 0.00 | 0.00 | 0.00 | 0.00 | 4.89 | 559.47 | 11445.43 | 9.33 | 0.00 | 0.00 |
| 37 | Suryoday Small Finance Bar | 75.32 | 0.00 | 0.00 | 5.47 | 0.00 | 0.00 | 1.01 | 0.65 | 64.13 | 222.35 | 65.65 | 29.53 | 0.00 | 0.00 | 0.00 | 19.10 | 8.12 | 42.54 | 483.40 | 333.69 | 69.03 |
| 38 | Ujjivan Small Finance Bank | 32.88 | 1.30 | 3.96 | 5.37 | 0.00 | 0.00 | 10.06 | 145.43 | 1445.97 | 8.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 158.99 | 0.48 | 0.30 | 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 | 115.33 | 1108.02 | 38.90 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 85.69 | 0.00 | 0.00 | 63.98 | 1.60 | 2.51 |
| 40 | Utkarsh Small Finance Bank | 63.91 | 0.00 | 0.00 | 11.58 | 0.00 | 0.00 | 65.85 | 22.92 | 34.80 | 47.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 353.10 | 11.04 | 3.13 | 69.95 | 0.65 | 0.93 |
| **Small Finance Bank** | | **318.57** | **1.30** | **0.41** | **51.61** | **0.00** | **0.00** | **95.92** | **341.08** | **355.58** | **357.96** | **65.65** | **18.34** | **0.00** | **0.00** | **0.00** | **818.24** | **592.33** | **72.39** | **728.90** | **339.11** | **46.52** |
| 41 | Orissa State Co-Op. Bank | 23730.10 | 15609.82 | 65.78 | **19.44** | 0.00 | 0.02 | **18.57** | **22.50** | 121.16 | **54.47** | **8.01** | 14.70 | **6.85** | **0.00** | 0.00 | **13.06** | **6.31** | 48.29 | **24.00** | **6.05** | 25.20 |
| **TOTAL** | | **57430.22** | **38196.53** | **66.51** | **1331.02** | **652.42** | **49.02** | **4925.98** | **4391.65** | **89.15** | **3510.38** | **2306.26** | **65.70** | **294.20** | **350.72** | **119.21** | **3417.12** | **2211.71** | **64.72** | **3133.90** | **2172.25** | **69.31** |

**ACP FOR THE QUARTER ENDED DECEMBER'25** **Annexure-1**

| Sl | BANKS | Allied Advance | | | | | | Farm Credit Others | | | Total Farm Credit | | | Agriculture Infrastructure | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | AH - Sheep /Goat/ Piggery | | | Fishery | | | | | | | | | Storage Facilities | | | Land Dev., Soil | | | Others | | | Total Agri Infra | | |
| | | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % |
| 1 | Bank of Baroda | 20.30 | 11.73 | 57.78 | 44.13 | 26.98 | 61.13 | 25.65 | 3.36 | 13.11 | **1354.19** | **1017.79** | **75.16** | 20.11 | 8.58 | 42.69 | 4.84 | 0.60 | 12.50 | 7.96 | 2.13 | 26.80 | **32.90** | **11.32** | **34.41** |
| 2 | Bank of India | 22.56 | 57.47 | 254.77 | 107.02 | 84.37 | 78.83 | 26.50 | 0.00 | 0.00 | **2604.47** | **1969.76** | **75.63** | 5.90 | 19.15 | 324.77 | 12.09 | 0.59 | 4.87 | 19.16 | 0.15 | 0.78 | **37.15** | **19.89** | **53.54** |
| 3 | Bank of Maharastra | 3.01 | 1.20 | 40.06 | 16.55 | 3.33 | 20.12 | 5.23 | 0.00 | 0.00 | **215.90** | **115.69** | **53.59** | 3.95 | 1.34 | 33.86 | 24.18 | 0.00 | 0.00 | 4.27 | 0.92 | 21.53 | **32.40** | **2.26** | **6.96** |
| 4 | Canara Bank | 25.96 | 14.57 | 56.13 | 104.81 | 76.24 | 72.74 | 26.47 | 0.00 | 0.00 | **1888.55** | **1418.83** | **75.13** | 120.03 | 90.37 | 75.29 | 41.11 | 23.32 | 56.72 | 46.61 | 25.00 | 53.63 | **207.75** | **138.69** | **66.76** |
| 5 | Central Bank of India | 1.30 | 0.48 | 37.26 | 12.53 | 5.28 | 42.15 | 5.18 | 0.00 | 0.00 | **638.22** | **479.28** | **75.10** | 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 | 121.95 | 268.39 | 27.58 | 2.60 | 9.44 | 10.39 | 0.00 | 0.00 | **1764.21** | **1096.01** | **62.12** | 7.17 | 260.30 | 3629.73 | 120.91 | 38.22 | 31.61 | 8.86 | 0.00 | 0.00 | **136.94** | **298.52** | **218.00** |
| 7 | Indian Overseas Bank | 12.86 | 2.11 | 16.44 | 54.01 | 30.76 | 56.95 | 10.95 | 60.61 | 553.72 | **961.33** | **1356.51** | **141.11** | 5.68 | 0.00 | 0.00 | 4.94 | 0.00 | 0.00 | 9.55 | 8.34 | 87.25 | **20.17** | **8.34** | **41.32** |
| 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 | 35.17 | 67.73 | 204.16 | 93.66 | 45.88 | 52.87 | 4.70 | 8.88 | **3176.92** | **2187.76** | **68.86** | 161.40 | 84.25 | 52.20 | 169.27 | 12.10 | 7.15 | 110.92 | 117.69 | 106.10 | **441.58** | **214.04** | **48.47** |
| 10 | State Bank of India | 163.96 | 124.79 | 76.11 | 324.81 | 268.25 | 82.59 | 29.62 | 0.00 | 0.00 | **16443.27** | **12612.43** | **76.70** | 1057.44 | 998.29 | 94.41 | 28.12 | 0.00 | 0.00 | 74.55 | 0.00 | 0.00 | **1160.11** | **998.29** | **86.05** |
| 11 | UCO Bank | 27.00 | 20.48 | 75.85 | 55.13 | 42.25 | 76.64 | 25.80 | 0.00 | 0.00 | **2492.21** | **1931.82** | **77.51** | 47.58 | 37.58 | 78.99 | 67.66 | 51.25 | 75.74 | 31.79 | 0.00 | 0.00 | **147.03** | **88.83** | **60.41** |
| 12 | Union Bank of India | 39.50 | 142.62 | 361.11 | 170.47 | 213.94 | 125.50 | 40.63 | 23.77 | 58.51 | **3512.85** | **2368.37** | **67.42** | 128.68 | 21.22 | 16.49 | 154.71 | 7.58 | 4.90 | 31.36 | 9.10 | 29.01 | **314.75** | **37.90** | **12.04** |
| **Public Sector Banks** | | **414.45** | **532.59** | **128.51** | **1125.73** | **847.66** | **75.30** | **263.77** | **92.63** | **35.12** | **35098.76** | **26615.43** | **75.83** | **1560.57** | **1521.23** | **97.48** | **633.60** | **133.66** | **21.09** | **347.68** | **163.32** | **46.98** | **2541.85** | **1818.21** | **71.53** |
| 13 | Axis Bank | 7.52 | 0.00 | 0.00 | 176.52 | 178.76 | 101.26 | 27.45 | 0.00 | 0.00 | **2899.91** | **1186.87** | **40.93** | 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 | 38.08 | 130.35 | 59.58 | 25.29 | 42.45 | 23.35 | 1.59 | 6.80 | **386.13** | **151.56** | **39.25** | 6.02 | 0.10 | 1.73 | 87.05 | 14.30 | 16.42 | 15.11 | 0.00 | 0.00 | **108.19** | **14.40** | **13.31** |
| 15 | Catholic Syrian Bank | 0.02 | 0.00 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.11** | **78.21** | **70057.80** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 16 | City Union Bank | 0.07 | 0.00 | 0.00 | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.37** | **0.00** | **0.00** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 17 | DBS Bank(e-LVB ) | 0.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **17.87** | **181.51** | **1015.72** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 18 | DCB Bank | 1.09 | 0.00 | 0.00 | 7.07 | 0.00 | 0.00 | 7.63 | 8.49 | 111.29 | **328.10** | **475.67** | **144.98** | 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 | 0.50 | 22.91 | 10.20 | 0.05 | 0.49 | 0.00 | 1.23 | 0.00 | **690.18** | **469.03** | **67.96** | 3.87 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **3.87** | **0.00** | **0.00** |
| 20 | HDFC Bank | 3.76 | 22.21 | 590.78 | 19.86 | 9.39 | 47.28 | 25.31 | 55.03 | 217.40 | **919.98** | **769.75** | **83.67** | 91.79 | 17.07 | 18.60 | 7.25 | 0.00 | 0.00 | 14.88 | 1.24 | 8.36 | **113.92** | **18.31** | **16.08** |
| 21 | ICICI Bank | 3.76 | 0.00 | 0.00 | 19.86 | 1.06 | 5.34 | 25.31 | 617.95 | 2441.06 | **1611.65** | **1067.81** | **66.26** | 6.95 | 0.00 | 0.00 | 12.09 | 0.00 | 0.00 | 29.96 | 2.06 | 6.88 | **49.01** | **2.06** | **4.21** |
| 22 | IDBI Bank | 0.00 | 0.00 | 0.00 | 4.85 | 0.00 | 0.00 | 0.07 | 11.90 | 17959.03 | **314.67** | **195.91** | **62.26** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.51 | 0.00 | **0.00** | **2.51** | **0.00** |
| 23 | IDFC Bank | 24.20 | 13.03 | 53.85 | 80.29 | 10.59 | 13.18 | 0.00 | 10.06 | 0.00 | **768.27** | **255.40** | **33.24** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.33 | 0.00 | 0.00 | **3.33** | **0.00** | **0.00** |
| 24 | Indus Ind Bank | 1446.98 | 496.90 | 34.34 | 486.68 | 40.60 | 8.34 | 40.27 | 0.00 | 0.00 | **3314.03** | **756.24** | **22.82** | 996.06 | 316.63 | 31.79 | 133.47 | 7.88 | 5.90 | 16.24 | 1.04 | 6.38 | **1145.76** | **325.54** | **28.41** |
| 25 | Karnatak Bank | 5.97 | 46.38 | 776.60 | 8.32 | 64.48 | 774.57 | 5.66 | 66.30 | 1170.42 | **53.05** | **231.77** | **436.90** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 26 | Karur Vysya Bank | 0.10 | 0.00 | 0.00 | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **2.14** | **0.03** | **1.21** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 27 | Kotak Mahindra Bank | 2.19 | 0.00 | 0.00 | 12.89 | 0.00 | 0.00 | 23.28 | 311.48 | 1337.97 | **186.30** | **744.69** | **399.73** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6.85 | 0.00 | **0.00** | **6.85** | **0.00** |
| 28 | RBL Bank | 12.55 | 86.87 | 692.01 | 52.82 | 16.20 | 30.67 | 248.30 | 0.00 | 0.00 | **368.75** | **252.60** | **68.50** | 4.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **4.29** | **0.00** | **0.00** |
| 29 | South Indian Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.24 | 0.00 | 0.00 | **52.07** | **97.64** | **187.52** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 30 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 31 | Tamilnad Mercantile Bank | 0.37 | 0.00 | 0.00 | 0.72 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **6.27** | **0.00** | **0.00** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 32 | Yes Bank | 2.47 | 0.00 | 0.00 | 2.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **79.34** | **187.04** | **235.75** | 1.66 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **1.66** | **0.00** | **0.00** |
| **Private Sector Banks** | | **1542.67** | **703.97** | **45.63** | **941.97** | **346.41** | **36.77** | **427.88** | **1084.03** | **253.35** | **11999.19** | **7101.73** | **59.19** | **1125.73** | **333.80** | **29.65** | **266.17** | **22.17** | **8.33** | **106.63** | **13.70** | **12.85** | **1498.53** | **369.67** | **24.67** |
| 33 | Odisha Grameen Bank | 47.14 | 11.34 | 24.06 | 39.34 | 46.28 | 117.66 | 0.60 | 0.00 | 0.00 | **5510.73** | **3237.14** | **58.74** | 1.51 | 1.19 | 78.69 | 0.00 | 0.00 | 0.00 | 40.55 | 0.00 | 0.00 | **42.06** | **1.19** | **2.83** |
| **Regional Rural Banks** | | **47.14** | **11.34** | **24.06** | **39.34** | **46.28** | **117.66** | **0.60** | **0.00** | **0.00** | **5510.73** | **3237.14** | **58.74** | **1.51** | **1.19** | **78.69** | **0.00** | **0.00** | **0.00** | **40.55** | **0.00** | **0.00** | **42.06** | **1.19** | **2.83** |
| 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** | **65.03** | **31.76** | 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 | 19.79 | 56.15 | 36.26 | 229.20 | 632.11 | **295.65** | **265.44** | **89.78** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 0.00 | **829.40** | **559.47** | **67.46** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 37 | Suryoday Small Finance Bar | 13.54 | 13.94 | 102.96 | 5.37 | 0.17 | 3.11 | 5.28 | 16.28 | 308.60 | **830.84** | **438.51** | **52.78** | 1.43 | 0.09 | 6.43 | 2.44 | 0.01 | 0.27 | 0.00 | 0.12 | 0.00 | **3.87** | **0.22** | **5.66** |
| 38 | Ujjivan Small Finance Bank | 3.58 | 27.99 | 782.22 | 14.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **259.70** | **175.21** | **67.47** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 39 | Unity Small Finance Bank | 80.08 | 7.67 | 9.58 | 11.53 | 3.04 | 26.36 | 3.43 | 73.66 | 2148.31 | **337.66** | **201.31** | **59.62** | 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 | 1.04 | 14.21 | 20.81 | 0.26 | 1.25 | 7.06 | 0.00 | 0.00 | **646.81** | **35.90** | **5.55** | 6.60 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **6.60** | **0.00** | **0.00** |
| **Small Finance Bank** | | **870.22** | **50.65** | **5.82** | **107.88** | **23.26** | **21.56** | **55.55** | **327.51** | **589.52** | **3404.85** | **1740.89** | **51.13** | **10.19** | **0.09** | **0.90** | **2.68** | **0.01** | **0.24** | **17.73** | **0.12** | **0.68** | **30.60** | **0.22** | **0.72** |
| 41 | Orissa State Co-Op. Bank | **10.40** | **1.80** | 17.33 | **25.44** | **1.36** | 5.33 | **14.21** | **3.48** | 24.48 | **23916.54** | **15659.32** | **65.47** | 6.19 | 0.00 | 0.00 | 11.15 | 1.94 | 17.35 | 14.94 | 0.00 | 0.00 | **32.29** | **1.94** | **5.99** |
| **TOTAL** | | **2884.88** | **1300.36** | **45.07** | **2240.36** | **1264.96** | **56.46** | **762.02** | **1507.65** | **197.85** | **79930.08** | **54354.51** | **68.00** | **2704.19** | **1856.31** | **68.65** | **913.60** | **157.77** | **17.27** | **527.53** | **177.14** | **33.58** | **4145.33** | **2191.23** | **52.86** |

**ACP FOR THE QUARTER ENDED DECEMBER'25** **Annexure-1**

| Sl | BANKS | Ancillary Ativities | | | | | | | | | Total Agri | | | Micro, Small & Medium Enterprises | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Food & Agro Processing | | | Others | | | Total Ancillary Activities | | | | | | Micro - Manufacturing | | | Micro - Services | | | Small - Manufacturing | | |
| | | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % |
| 1 | Bank of Baroda | 93.36 | 84.46 | 90.46 | 43.09 | 2.82 | 6.53 | **136.45** | **87.27** | **63.96** | **1523.54** | **1116.39** | **73.28** | 545.57 | 839.30 | 153.84 | 276.51 | 681.37 | 246.42 | 518.03 | 273.08 | 52.72 |
| 2 | Bank of India | 197.51 | 427.93 | 216.66 | 1542.28 | 910.88 | 59.06 | **1739.80** | **1338.80** | **76.95** | **4381.41** | **3328.45** | **75.97** | 556.15 | 301.51 | 54.21 | 308.76 | 1573.58 | 509.65 | 567.25 | 404.27 | 71.27 |
| 3 | Bank of Maharastra | 11.88 | 0.00 | 0.00 | 4.31 | 204.90 | 4755.35 | **16.19** | **204.90** | **1265.78** | **264.49** | **322.85** | **122.06** | 59.01 | 86.24 | 146.14 | 29.95 | 136.45 | 455.58 | 60.85 | 36.13 | 59.38 |
| 4 | Canara Bank | 151.18 | 187.84 | 124.25 | 129.26 | 79.29 | 61.34 | **280.44** | **267.13** | **95.25** | **2376.73** | **1824.65** | **76.77** | 625.72 | 221.51 | 35.40 | 338.92 | 1055.12 | 311.32 | 683.49 | 694.50 | 101.61 |
| 5 | Central Bank of India | 1.50 | 5.80 | 386.55 | 4.31 | 0.30 | 6.95 | **5.81** | **6.09** | **104.94** | **649.44** | **485.52** | **74.76** | 215.99 | 160.86 | 74.48 | 116.74 | 962.25 | 824.26 | 232.74 | 77.03 | 33.10 |
| 6 | Indian Bank | 111.57 | 185.38 | 166.16 | 8.62 | 0.00 | 0.00 | **120.18** | **185.38** | **154.25** | **2021.33** | **1579.91** | **78.16** | 651.26 | 358.45 | 55.04 | 354.70 | 1326.83 | 374.07 | 714.97 | 338.80 | 47.39 |
| 7 | Indian Overseas Bank | 41.56 | 36.83 | 88.63 | 21.83 | 81.37 | 372.80 | **63.39** | **118.20** | **186.48** | **1044.89** | **1483.05** | **141.93** | 300.02 | 510.39 | 170.12 | 134.16 | 1048.74 | 781.73 | 299.06 | 36.22 | 12.11 |
| 8 | Punjab & Sind Bank | 0.98 | 0.00 | 0.00 | 4.08 | 2.16 | 52.91 | **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 | 130.86 | 71.88 | 43.09 | 27.16 | 63.04 | **225.14** | **158.02** | **70.19** | **3843.65** | **2559.82** | **66.60** | 845.82 | 600.04 | 70.94 | 426.77 | 1179.88 | 276.47 | 831.97 | 751.17 | 90.29 |
| 10 | State Bank of India | 1064.97 | 1521.61 | 142.88 | 815.43 | 0.00 | 0.00 | **1880.40** | **1521.61** | **80.92** | **19483.79** | **15132.33** | **77.67** | 6297.51 | 5888.73 | 93.51 | 3101.66 | 8874.72 | 286.13 | 6439.09 | 4746.26 | 73.71 |
| 11 | UCO Bank | 45.56 | 38.99 | 85.56 | 43.09 | 0.00 | 0.00 | **88.65** | **38.99** | **43.98** | **2727.89** | **2059.63** | **75.50** | 1001.84 | 789.37 | 78.79 | 412.40 | 401.26 | 97.30 | 929.08 | 731.18 | 78.70 |
| 12 | Union Bank of India | 381.31 | 706.44 | 185.26 | 119.44 | 274.73 | 230.02 | **500.75** | **981.16** | **195.94** | **4328.35** | **3387.44** | **78.26** | 1209.50 | 1888.43 | 156.13 | 612.50 | 1016.85 | 166.02 | 1276.38 | 1184.95 | 92.84 |
| **Public Sector Banks** | | **2283.45** | **3326.12** | **145.66** | **2778.83** | **1583.60** | **56.99** | **5062.28** | **4909.72** | **96.99** | **42702.88** | **33343.37** | **78.08** | **12357.92** | **11653.47** | **94.30** | **6134.89** | **18303.33** | **298.35** | **12596.61** | **9273.60** | **73.62** |
| 13 | Axis Bank | 273.78 | 0.00 | 0.00 | 21.54 | 468.07 | 2172.63 | **295.32** | **468.07** | **158.50** | **3251.81** | **1654.94** | **50.89** | 949.32 | 273.85 | 28.85 | 469.50 | 943.75 | 201.01 | 981.72 | 475.95 | 48.48 |
| 14 | Bandhan Bank | 4.26 | 0.00 | 0.00 | 527.01 | 89.14 | 16.91 | **531.27** | **89.14** | **16.78** | **1025.58** | **255.10** | **24.87** | 215.67 | 37.32 | 17.30 | 96.12 | 249.46 | 259.54 | 200.27 | 9.95 | 4.97 |
| 15 | Catholic Syrian Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 0.00 | **0.00** | **0.11** | **0.00** | **0.11** | **78.33** | **70159.83** | 0.11 | 1.05 | 966.41 | 0.07 | 0.00 | 0.00 | 0.14 | 0.00 | 0.00 |
| 16 | City Union Bank | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **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 | 1.54 | 0.00 | **0.23** | **1.54** | **681.48** | **18.10** | **183.05** | **1011.55** | 1.75 | 2.50 | 143.00 | 1.33 | 14.84 | 1118.80 | 1.77 | 0.10 | 5.64 |
| 18 | DCB Bank | 1.55 | 0.00 | 0.00 | 516.35 | 0.00 | 0.00 | **517.90** | **0.00** | **0.00** | **857.91** | **475.67** | **55.45** | 37.76 | 26.88 | 71.17 | 18.31 | 12.73 | 69.53 | 42.81 | 10.57 | 24.69 |
| 19 | Federal Bank | 18.80 | 316.59 | 1683.94 | 8.63 | 0.00 | 0.00 | **27.43** | **316.59** | **1154.34** | **721.48** | **785.61** | **108.89** | 156.33 | 5.38 | 3.44 | 52.85 | 120.12 | 227.27 | 148.71 | 106.44 | 71.58 |
| 20 | HDFC Bank | 39.78 | 524.24 | 1317.86 | 211.22 | 5.38 | 2.55 | **251.00** | **529.61** | **211.01** | **1284.90** | **1317.68** | **102.55** | 1030.32 | 385.51 | 37.42 | 513.16 | 2045.08 | 398.52 | 1025.47 | 838.82 | 81.80 |
| 21 | ICICI Bank | 4.27 | 0.00 | 0.00 | 1267.90 | 251.42 | 19.83 | **1272.17** | **251.42** | **19.76** | **2932.83** | **1321.29** | **45.05** | 1026.23 | 2433.87 | 237.17 | 494.40 | 0.00 | 0.00 | 1001.82 | 3186.73 | 318.10 |
| 22 | IDBI Bank | 0.00 | 19.37 | 0.00 | 0.00 | 77.30 | 0.00 | **0.00** | **96.68** | **0.00** | **314.67** | **295.09** | **93.78** | 204.78 | 41.93 | 20.48 | 109.76 | 490.17 | 446.57 | 201.93 | 21.23 | 10.51 |
| 23 | IDFC Bank | 7.19 | 0.00 | 0.00 | 40.24 | 0.00 | 0.00 | **47.42** | **0.00** | **0.00** | **819.02** | **255.40** | **31.18** | 64.99 | 31.14 | 47.92 | 31.95 | 211.79 | 662.96 | 66.82 | 3.22 | 4.82 |
| 24 | Indus Ind Bank | 0.00 | 0.00 | 0.00 | 87.32 | 0.00 | 0.00 | **87.32** | **0.00** | **0.00** | **4547.12** | **1081.78** | **23.79** | 399.27 | 104.52 | 26.18 | 191.07 | 845.36 | 442.44 | 388.70 | 363.30 | 93.46 |
| 25 | Karnatak Bank | 0.00 | 0.04 | 0.00 | 292.72 | 0.19 | 0.07 | **292.72** | **0.23** | **0.08** | **345.77** | **232.01** | **67.10** | 50.58 | 0.00 | 0.00 | 22.38 | 0.00 | 0.00 | 40.20 | 0.12 | 0.30 |
| 26 | Karur Vysya Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** | **2.14** | **0.03** | **1.21** | 0.75 | 0.60 | 79.62 | 0.31 | 0.18 | 55.66 | 0.91 | 0.00 | 0.00 |
| 27 | Kotak Mahindra Bank | 0.00 | 0.00 | 0.00 | 1069.86 | 331.72 | 31.01 | **1069.86** | **331.72** | **31.01** | **1256.16** | **1083.26** | **86.24** | 106.51 | 30.13 | 28.29 | 57.01 | 198.12 | 347.53 | 112.20 | 104.30 | 92.96 |
| 28 | RBL Bank | 1.14 | 0.00 | 0.00 | 13.40 | 0.00 | 0.00 | **14.54** | **0.00** | **0.00** | **387.58** | **252.60** | **65.17** | 11.75 | 20.00 | 170.18 | 9.73 | 8.80 | 90.42 | 14.00 | 0.00 | 0.00 |
| 29 | South Indian Bank | 0.00 | 0.00 | 0.00 | 1.87 | 0.00 | 0.00 | **1.87** | **0.00** | **0.00** | **53.94** | **97.64** | **181.02** | 2.30 | 0.00 | 0.00 | 1.26 | 0.00 | 0.00 | 2.96 | 0.00 | 0.00 |
| 30 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 31 | Tamilnad Mercantile Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** | **6.27** | **0.00** | **0.00** | 5.55 | 0.00 | 0.00 | 2.03 | 0.00 | 0.00 | 6.95 | 0.00 | 0.00 |
| 32 | Yes Bank | 1.83 | 0.00 | 0.00 | 0.00 | 13.46 | 0.00 | **1.83** | **13.46** | **736.70** | **82.83** | **200.50** | **242.07** | 24.66 | 15.05 | 61.03 | 15.21 | 103.01 | 677.48 | 29.39 | 20.48 | 69.66 |
| **Private Sector Banks** | | **352.83** | **860.24** | **243.81** | **4058.04** | **1238.32** | **30.52** | **4410.87** | **2098.56** | **47.58** | **17908.59** | **9569.96** | **53.44** | **4288.68** | **3409.74** | **79.51** | **2086.47** | **5243.42** | **251.31** | **4266.80** | **5141.20** | **120.49** |
| 33 | Odisha Grameen Bank | 0.00 | 0.00 | 0.00 | 250.99 | 42.17 | 16.80 | **250.99** | **42.17** | **16.80** | **5803.79** | **3280.50** | **56.52** | 665.39 | 336.15 | 50.52 | 341.39 | 490.14 | 143.57 | 702.73 | 24.88 | 3.54 |
| **Regional Rural Banks** | | **0.00** | **0.00** | **0.00** | **250.99** | **42.17** | **16.80** | 250.99 | 42.17 | 16.80 | 5803.79 | 3280.50 | 56.52 | **665.39** | **336.15** | **50.52** | **341.39** | **490.14** | **143.57** | **702.73** | **24.88** | **3.54** |
| 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** | **65.03** | **30.42** | 11.26 | 0.36 | 3.16 | 4.04 | 41.00 | 1015.20 | 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** | **265.44** | **81.50** | 18.55 | 5.02 | 27.05 | 7.98 | 13.66 | 171.13 | 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** | **559.47** | **65.67** | 41.58 | 1.87 | 4.50 | 20.61 | 163.24 | 791.89 | 42.11 | 0.00 | 0.00 |
| 37 | Suryoday Small Finance Bar | 10.11 | 0.01 | 0.08 | 11.78 | 6.04 | 51.27 | **21.89** | **6.05** | **27.63** | **856.59** | **444.78** | **51.92** | 48.71 | 8.39 | 17.22 | 25.54 | 48.13 | 188.43 | 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** | **175.21** | **62.41** | 36.03 | 7.65 | 21.24 | 21.67 | 35.74 | 164.89 | 41.10 | 0.00 | 0.00 |
| 39 | Unity Small Finance Bank | 2.42 | 0.00 | 0.00 | 5.99 | 29.36 | 489.92 | **8.41** | **29.36** | **349.01** | **350.25** | **230.67** | **65.86** | 15.38 | 2.79 | 18.17 | 5.35 | 6.01 | 112.35 | 15.57 | 1.07 | 6.88 |
| 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** | **35.90** | **5.26** | 29.23 | 0.00 | 0.00 | 12.30 | 7.50 | 61.00 | 31.51 | 0.00 | 0.00 |
| **Small Finance Bank** | | **28.33** | **0.01** | **0.03** | **97.28** | **35.39** | **36.38** | **125.62** | **35.40** | **28.18** | **3561.07** | **1776.51** | **49.89** | **200.73** | **26.08** | **12.99** | **97.50** | **315.28** | **323.36** | **207.44** | **1.10** | **0.53** |
| 41 | Orissa State Co-Op. Bank | 81.93 | 61.62 | 75.22 | 317.94 | 89.90 | 28.27 | **399.87** | **151.52** | **37.89** | **24348.70** | **15812.78** | **64.94** | 115.11 | 0.00 | 0.00 | 54.26 | 0.00 | 0.00 | 116.33 | 0.00 | 0.00 |
| **TOTAL** | | **2746.54** | **4247.99** | **154.67** | **7503.09** | **2989.39** | **39.84** | **10249.63** | **7237.38** | **70.61** | **94325.04** | **63783.11** | **67.62** | **17627.83** | **15425.43** | **87.51** | **8714.51** | **24352.17** | **279.44** | **17889.92** | **14440.78** | **80.72** |

**ACP FOR THE QUARTER ENDED DECEMBER'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 | 368.23 | 38.21 | 448.37 | 235.59 | 52.54 | 946.75 | 302.90 | 31.99 | 52.16 | 23.06 | 44.21 | 3.25 | 22.71 | 698.70 | **3754.35** | **2746.25** | **73.15** |
| 2 | Bank of India | 1174.07 | 1187.36 | 101.13 | 537.17 | 242.99 | 45.24 | 1184.04 | 311.30 | 26.29 | 54.94 | 47.96 | 87.28 | 2.58 | 0.00 | 0.00 | **4384.96** | **4068.97** | **92.79** |
| 3 | Bank of Maharastra | 115.54 | 56.33 | 48.75 | 51.12 | 9.04 | 17.68 | 131.58 | 100.23 | 76.17 | 5.86 | 0.00 | 0.00 | 0.19 | 0.00 | 0.00 | **454.10** | **424.41** | **93.46** |
| 4 | Canara Bank | 1151.83 | 391.48 | 33.99 | 533.84 | 631.59 | 118.31 | 1103.92 | 314.69 | 28.51 | 58.75 | 15.93 | 27.12 | 3.42 | 7.95 | 232.54 | **4499.89** | **3332.77** | **74.06** |
| 5 | Central Bank of India | 475.02 | 195.27 | 41.11 | 193.03 | 0.00 | 0.00 | 392.27 | 13.52 | 3.45 | 22.87 | 24.07 | 105.22 | 1.12 | 0.00 | 0.00 | **1649.78** | **1433.00** | **86.86** |
| 6 | Indian Bank | 1164.26 | 883.44 | 75.88 | 549.47 | 225.47 | 41.03 | 1297.15 | 161.05 | 12.42 | 59.60 | 1.03 | 1.73 | 2.46 | 0.00 | 0.00 | **4793.87** | **3295.08** | **68.74** |
| 7 | Indian Overseas Bank | 517.03 | 113.09 | 21.87 | 246.48 | 110.65 | 44.89 | 583.73 | 0.00 | 0.00 | 23.45 | 0.00 | 0.00 | 1.42 | 0.00 | 0.00 | **2105.34** | **1819.09** | **86.40** |
| 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 | 766.99 | 47.82 | 672.35 | 432.39 | 64.31 | 1434.90 | 316.74 | 22.07 | 82.26 | 3.37 | 4.10 | 3.97 | 0.00 | 0.00 | **5901.83** | **4050.59** | **68.63** |
| 10 | State Bank of India | 10756.26 | 7938.77 | 73.81 | 5467.48 | 3221.76 | 58.93 | 9788.83 | 5451.35 | 55.69 | 636.94 | 0.31 | 0.05 | 30.32 | 0.00 | 0.00 | **42518.08** | **36121.90** | **84.96** |
| 11 | UCO Bank | 1375.48 | 937.32 | 68.15 | 675.35 | 527.26 | 78.07 | 1264.09 | 949.46 | 75.11 | 95.75 | 5.24 | 5.47 | 4.17 | 0.00 | 0.00 | **5758.18** | **4341.09** | **75.39** |
| 12 | Union Bank of India | 2131.24 | 931.04 | 43.69 | 1007.81 | 427.60 | 42.43 | 2150.07 | 220.28 | 10.25 | 108.21 | 3.28 | 3.03 | 5.42 | 0.00 | 0.00 | **8501.14** | **5672.44** | **66.73** |
| **Public Sector Banks** | | **21506.22** | **13778.01** | **64.07** | **10412.97** | **6064.34** | **58.24** | **20356.59** | **8144.09** | **40.01** | **1204.43** | **124.30** | **10.32** | **58.50** | **30.65** | **52.40** | **84628.11** | **67371.79** | **79.61** |
| 13 | Axis Bank | 1752.24 | 1352.52 | 77.19 | 833.48 | 543.35 | 65.19 | 1808.43 | 1222.86 | 67.62 | 87.89 | 0.00 | 0.00 | 3.65 | 0.00 | 0.00 | **6886.23** | **4812.28** | **69.88** |
| 14 | Bandhan Bank | 304.71 | 51.55 | 16.92 | 164.18 | 23.26 | 14.17 | 281.88 | 8.61 | 3.06 | 21.46 | 0.00 | 0.00 | 1.14 | 0.00 | 0.00 | **1285.42** | **380.15** | **29.57** |
| 15 | Catholic Syrian Bank | 0.51 | 5.51 | 1072.86 | 0.14 | 0.00 | 0.00 | 0.87 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **1.84** | **6.56** | **355.84** |
| 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 | 0.00 | 0.00 | **0.49** | **0.00** | **0.00** |
| 17 | DBS Bank(e-LVB ) | 4.58 | 19.05 | 415.92 | 1.35 | 0.00 | 0.00 | 6.66 | 0.00 | 0.02 | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **17.55** | **36.49** | **207.90** |
| 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** | **50.65** | **18.12** |
| 19 | Federal Bank | 219.44 | 71.41 | 32.54 | 112.05 | 16.89 | 15.07 | 200.99 | 19.36 | 9.63 | 15.72 | 0.03 | 0.19 | 0.00 | 0.00 | 0.00 | **906.10** | **339.62** | **37.48** |
| 20 | HDFC Bank | 1916.05 | 2326.51 | 121.42 | 869.67 | 719.89 | 82.78 | 1909.90 | 864.96 | 45.29 | 92.00 | 0.00 | 0.00 | 3.37 | 0.00 | 0.00 | **7359.95** | **7180.77** | **97.57** |
| 21 | ICICI Bank | 1982.44 | 0.00 | 0.00 | 866.18 | 1267.92 | 146.38 | 1825.87 | 0.00 | 0.00 | 103.44 | 0.00 | 0.00 | 3.02 | 0.00 | 0.00 | **7303.39** | **6888.52** | **94.32** |
| 22 | IDBI Bank | 325.99 | 207.48 | 63.65 | 163.29 | 0.00 | 0.00 | 337.98 | 0.00 | 0.00 | 21.39 | 3.07 | 14.37 | 0.92 | 348.46 | 37757.67 | **1366.04** | **1112.34** | **81.43** |
| 23 | IDFC Bank | 124.79 | 22.06 | 17.68 | 56.45 | 2.49 | 4.41 | 121.59 | 7.58 | 6.23 | 5.37 | 0.00 | 0.00 | 0.31 | 0.00 | 0.00 | **472.26** | **278.29** | **58.93** |
| 24 | Indus Ind Bank | 784.27 | 512.16 | 65.30 | 341.93 | 103.00 | 30.12 | 753.62 | 209.08 | 27.74 | 39.86 | 0.00 | 0.00 | 1.55 | 0.00 | 0.00 | **2900.27** | **2137.43** | **73.70** |
| 25 | Karnatak Bank | 102.49 | 0.00 | 0.00 | 32.19 | 0.44 | 1.35 | 75.07 | 0.10 | 0.13 | 3.73 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **326.63** | **0.65** | **0.20** |
| 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 | 0.45 | 0.00 | **6.71** | **1.23** | **18.27** |
| 27 | Kotak Mahindra Bank | 271.27 | 183.32 | 67.58 | 91.94 | 12.73 | 13.84 | 269.25 | 272.39 | 101.16 | 9.87 | 0.00 | 0.00 | 0.48 | 0.00 | 0.00 | **918.52** | **800.99** | **87.20** |
| 28 | RBL Bank | 31.09 | 4.21 | 13.54 | 10.91 | 43.13 | 395.19 | 47.85 | 8.00 | 16.72 | 0.31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **125.65** | **84.14** | **66.97** |
| 29 | South Indian Bank | 7.34 | 0.00 | 0.00 | 2.70 | 0.00 | 0.00 | 12.82 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **29.38** | **0.00** | **0.00** |
| 30 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 31 | Tamilnad Mercantile Bank | 3.79 | 0.00 | 0.00 | 5.78 | 0.00 | 0.00 | 8.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **32.95** | **0.00** | **0.00** |
| 32 | Yes Bank | 81.77 | 123.12 | 150.56 | 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** | **311.68** | **116.40** |
| **Private Sector Banks** | | **7984.06** | **4879.37** | **61.11** | **3619.27** | **2733.29** | **75.52** | **7820.17** | **2662.77** | **34.05** | **406.52** | **3.10** | **0.76** | **14.71** | **348.91** | **2372.32** | **30486.68** | **24421.80** | **80.11** |
| 33 | Odisha Grameen Bank | 1032.06 | 169.13 | 16.39 | 665.35 | 0.00 | 0.00 | 951.83 | 0.00 | 0.00 | 73.95 | 12.27 | 16.60 | 3.15 | 389.61 | 12377.65 | **4435.85** | **1422.18** | **32.06** |
| **Regional Rural Banks** | | **1032.06** | **169.13** | **16.39** | **665.35** | **0.00** | **0.00** | **951.83** | **0.00** | **0.00** | **73.95** | **12.27** | **16.60** | **3.15** | **389.61** | **12377.65** | **4435.85** | **1422.18** | **32.06** |
| 34 | AU Small Finance Bank | 12.60 | 3.73 | 29.56 | 9.25 | 0.00 | 0.00 | 21.03 | 0.00 | 0.00 | 0.27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **68.59** | **45.08** | **65.73** |
| 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** | **18.67** | **17.92** |
| 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** | **168.61** | **62.48** |
| 37 | Suryoday Small Finance Bar | 88.30 | 2.59 | 2.94 | 49.40 | 0.08 | 0.15 | 85.78 | 0.15 | 0.18 | 4.55 | 0.00 | 0.00 | 0.21 | 0.00 | 0.00 | **355.08** | **59.38** | **16.72** |
| 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** | **43.39** | **17.83** |
| 39 | Unity Small Finance Bank | 10.50 | 0.82 | 7.77 | 16.32 | 0.00 | 0.00 | 14.91 | 0.00 | 0.00 | 3.32 | 0.00 | 0.00 | 0.00 | 11.12 | 0.00 | **81.34** | **21.81** | **26.81** |
| 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** | **7.50** | **3.75** |
| **Small Finance Bank** | | **309.38** | **10.64** | **3.44** | **180.04** | **0.08** | **0.04** | **305.11** | **0.15** | **0.05** | **21.19** | **0.00** | **0.00** | **1.01** | **11.12** | **1102.60** | **1322.41** | **364.46** | **27.56** |
| 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 | 1.63 | 13.93 | 0.50 | 3.93 | 793.45 | **761.94** | **5.56** | **0.73** |
| **TOTAL** | | **31022.74** | **18837.16** | **60.72** | **14976.21** | **8797.70** | **58.74** | **29608.16** | **10807.01** | **36.50** | **1717.77** | **141.31** | **8.23** | **77.86** | **784.22** | **1007.25** | **121634.99** | **93585.78** | **76.94** |

**ACP FOR THE QUARTER ENDED DECEMBER'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 | 159.27 | 98.95 | 39.20 | 43.88 | 111.96 | 252.36 | 147.93 | 58.62 | 4.53 | 7.85 | 173.01 | 380.40 | 98.90 | 26.00 | 63.59 | 0.37 | 0.58 | **6178.92** | **4320.83** | **69.93** |
| 2 | Bank of India | 242.56 | 158.46 | 65.33 | 59.45 | 29.10 | 48.95 | 450.13 | 315.87 | 70.17 | 6.11 | 11.03 | 180.52 | 675.07 | 649.29 | 96.18 | 129.70 | 24.09 | 18.57 | **10329.39** | **8585.26** | **83.11** |
| 3 | Bank of Maharastra | 16.52 | 0.00 | 0.00 | 3.85 | 3.10 | 80.35 | 38.33 | 28.62 | 74.67 | 0.37 | 0.00 | 0.00 | 31.48 | 12.16 | 38.62 | 6.12 | 0.00 | 0.00 | **815.26** | **791.13** | **97.04** |
| 4 | Canara Bank | 200.89 | 98.56 | 49.06 | 50.59 | 38.59 | 76.29 | 312.87 | 30.39 | 9.71 | 139.41 | 152.92 | 109.69 | 505.85 | 120.08 | 23.74 | 85.71 | 157.54 | 183.81 | **8171.96** | **5755.51** | **70.43** |
| 5 | Central Bank of India | 66.51 | 0.00 | 0.00 | 17.09 | 15.66 | 91.65 | 102.71 | 24.14 | 23.50 | 1.64 | 0.00 | 0.00 | 153.75 | 0.11 | 0.07 | 33.33 | 0.00 | 0.00 | **2674.24** | **1958.43** | **73.23** |
| 6 | Indian Bank | 224.73 | 0.00 | 0.00 | 54.66 | 37.47 | 68.56 | 374.68 | 186.77 | 49.85 | 5.40 | 7.43 | 137.59 | 654.95 | 0.00 | 0.00 | 88.26 | 0.00 | 0.00 | **8217.88** | **5106.66** | **62.14** |
| 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** | **3383.75** | **81.37** |
| 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 | 73.95 | 99.94 | 471.30 | 146.16 | 31.01 | 8.16 | 37.78 | 463.26 | 673.01 | 61.72 | 9.17 | 139.31 | 0.02 | 0.01 | **11410.93** | **6930.04** | **60.73** |
| 10 | State Bank of India | 4478.73 | 4592.11 | 102.53 | 469.41 | 238.79 | 50.87 | 2598.15 | 566.56 | 21.81 | 115.00 | 232.80 | 202.44 | 4633.77 | 0.00 | 0.00 | 1525.05 | 9.01 | 0.59 | **75821.98** | **56893.51** | **75.04** |
| 11 | UCO Bank | 249.99 | 0.00 | 0.00 | 73.26 | 57.37 | 78.31 | 475.92 | 339.66 | 71.37 | 71.57 | 45.15 | 63.08 | 633.72 | 589.15 | 92.97 | 101.82 | 189.46 | 186.06 | **10092.34** | **7621.49** | **75.52** |
| 12 | Union Bank of India | 377.97 | 282.93 | 74.85 | 95.19 | 28.74 | 30.19 | 592.82 | 123.47 | 20.83 | 11.73 | 0.09 | 0.77 | 845.28 | 1.39 | 0.16 | 178.73 | 1.72 | 0.96 | **14931.22** | **9498.21** | **63.61** |
| **Public Sector Banks** | | **6830.97** | **5350.44** | **78.33** | **968.80** | **573.05** | **59.15** | **5887.67** | **1946.59** | **33.06** | **368.04** | **495.12** | **134.53** | **9471.20** | **1534.63** | **16.20** | **2411.38** | **382.20** | **15.85** | **153269.06** | **110997.18** | **72.42** |
| 13 | Axis Bank | 238.24 | 153.19 | 64.30 | 58.34 | 2.81 | 4.82 | 370.89 | 3.31 | 0.89 | 6.37 | 0.00 | 0.00 | 519.52 | 34.35 | 6.61 | 102.03 | 0.00 | 0.00 | **11433.44** | **6660.88** | **58.26** |
| 14 | Bandhan Bank | 60.52 | 0.00 | 0.00 | 15.62 | 0.00 | 0.00 | 94.93 | 20.69 | 21.79 | 1.85 | 0.00 | 0.00 | 155.41 | 600.33 | 386.28 | 61.09 | 0.00 | 0.00 | **2700.43** | **1256.27** | **46.52** |
| 15 | Catholic Syrian Bank | 0.40 | 0.00 | 0.00 | 0.24 | 0.00 | 0.00 | 0.19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.82 | 0.00 | 0.00 | 0.01 | 0.59 | 8338.43 | **3.62** | **85.48** | **2361.30** |
| 16 | City Union Bank | 1.05 | 0.00 | 0.00 | 0.04 | 0.00 | 0.00 | 0.64 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 0.06 | 7.72 | 0.13 | 0.00 | 0.00 | **43.00** | **219.61** | **510.68** |
| 18 | DCB Bank | 24.40 | 0.00 | 0.00 | 6.09 | 2.02 | 33.19 | 68.49 | 400.38 | 584.59 | 0.64 | 0.00 | 0.00 | 50.24 | 0.00 | 0.00 | 12.71 | 13.95 | 109.74 | **1300.00** | **942.68** | **72.51** |
| 19 | Federal Bank | 118.16 | 0.00 | 0.00 | 11.83 | 0.28 | 2.40 | 91.31 | 1.09 | 1.20 | 1.82 | 0.00 | 0.00 | 148.86 | 0.02 | 0.01 | 23.75 | 0.00 | 0.00 | **2023.31** | **1126.64** | **55.68** |
| 20 | HDFC Bank | 217.70 | 0.00 | 0.00 | 53.19 | 0.68 | 1.28 | 335.02 | 53.68 | 16.02 | 5.90 | 0.00 | 0.00 | 473.64 | 27.12 | 5.73 | 93.22 | 0.00 | 0.00 | **9823.51** | **8579.95** | **87.34** |
| 21 | ICICI Bank | 227.79 | 0.00 | 0.00 | 56.68 | 4.20 | 7.41 | 352.72 | 6.56 | 1.86 | 5.59 | 0.00 | 0.00 | 480.72 | 0.16 | 0.03 | 111.47 | 0.00 | 0.00 | **11471.20** | **8220.74** | **71.66** |
| 22 | IDBI Bank | 58.78 | 0.00 | 0.00 | 14.69 | 3.05 | 20.75 | 87.19 | 9.61 | 11.02 | 1.69 | 0.28 | 16.54 | 135.96 | 0.00 | 0.00 | 22.41 | 0.70 | 3.10 | **2001.43** | **1421.06** | **71.00** |
| 23 | IDFC Bank | 24.13 | 0.00 | 0.00 | 5.41 | 0.00 | 0.00 | 44.86 | 8.14 | 18.15 | 0.52 | 0.00 | 0.00 | 57.48 | 0.00 | 0.00 | 9.12 | 0.00 | 0.00 | **1432.80** | **541.82** | **37.82** |
| 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 | 16.85 | 6.14 | 54.31 | 0.11 | 0.20 | **8422.06** | **3236.17** | **38.42** |
| 25 | Karnatak Bank | 9.69 | 13.59 | 140.20 | 1.02 | 13.20 | 1298.35 | 9.52 | 111.62 | 1172.16 | 0.13 | 0.00 | 0.00 | 7.48 | 0.00 | 0.00 | 2.64 | 0.00 | 0.00 | **702.88** | **371.07** | **52.79** |
| 26 | Karur Vysya Bank | 0.44 | 0.00 | 0.00 | 0.76 | 0.00 | 0.00 | 0.66 | 0.00 | 0.00 | 0.05 | 0.00 | 0.00 | 2.14 | 0.00 | 0.00 | 0.42 | 0.00 | 0.00 | **13.32** | **1.25** | **9.39** |
| 27 | Kotak Mahindra Bank | 40.45 | 0.00 | 0.00 | 6.12 | 13.00 | 212.40 | 33.60 | 13.00 | 38.69 | 0.63 | 0.00 | 0.00 | 35.83 | 0.12 | 0.32 | 8.69 | 0.00 | 0.00 | **2300.00** | **1910.36** | **83.06** |
| 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 | 2.34 | 20.34 | 2.01 | 0.00 | 0.00 | **644.96** | **339.08** | **52.57** |
| 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 | 0.15 | 103.55 | **112.58** | **97.79** | **86.87** |
| 30 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 31 | Tamilnad Mercantile Bank | 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** | **0.00** | **0.00** |
| 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 | 0.70 | 0.16 | 60.07 | 0.00 | 0.00 | **950.96** | **512.98** | **53.94** |
| **Private Sector Banks** | | **1418.62** | **166.78** | **11.76** | **277.18** | **39.25** | **14.16** | **1940.70** | **628.18** | **32.37** | **30.48** | **0.28** | **0.92** | **2805.65** | **682.07** | **24.31** | **564.35** | **15.49** | **2.74** | **55432.26** | **35523.81** | **64.09** |
| 33 | Odisha Grameen Bank | 21.70 | 0.00 | 0.00 | 69.60 | 1.80 | 2.58 | 377.28 | 96.37 | 25.54 | 8.60 | 7.40 | 85.99 | 1248.10 | 3841.03 | 307.75 | 371.70 | 0.00 | 0.00 | **12336.63** | **8649.27** | **70.11** |
| **Regional Rural Banks** | | **21.70** | **0.00** | **0.00** | **69.60** | **1.80** | **2.58** | **377.28** | **96.37** | **25.54** | **8.60** | **7.40** | **85.99** | **1248.10** | **3841.03** | **307.75** | **371.70** | **0.00** | **0.00** | **12336.63** | **8649.27** | **70.11** |
| 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 | 0.65 | 7.64 | 18.02 | 0.00 | 0.00 | **321.94** | **110.77** | **34.41** |
| 35 | ESAF Small Finance Bank | 22.93 | 0.00 | 0.00 | 1.23 | 0.00 | 0.00 | 14.53 | 12.73 | 87.65 | 0.14 | 0.00 | 0.00 | 6.96 | 102.23 | 1469.24 | 1.92 | 0.00 | 0.00 | **477.60** | **399.09** | **83.56** |
| 36 | Jana Small Finance Bank | 17.22 | 0.00 | 0.00 | 4.25 | 0.00 | 0.00 | 30.34 | 7.61 | 25.09 | 0.60 | 0.00 | 0.00 | 38.86 | 85.95 | 221.19 | 52.00 | 0.00 | 0.00 | **1265.07** | **821.65** | **64.95** |
| 37 | Suryoday Small Finance Bar | 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 | 8.80 | 23.60 | 22.21 | 0.00 | 0.00 | **1329.69** | **512.95** | **38.58** |
| 38 | Ujjivan Small Finance Bank | 19.91 | 0.00 | 0.00 | 3.36 | 0.00 | 0.00 | 20.59 | 12.17 | 59.12 | 0.26 | 0.00 | 0.00 | 18.23 | 123.58 | 677.82 | 25.68 | 1.08 | 4.22 | **612.10** | **355.44** | **58.07** |
| 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 | 0.75 | 3.38 | **483.30** | **254.66** | **52.69** |
| 40 | Utkarsh Small Finance Bank | 11.73 | 0.00 | 0.00 | 3.34 | 0.00 | 0.00 | 19.22 | 0.61 | 3.16 | 0.38 | 0.00 | 0.00 | 29.83 | 27.31 | 91.56 | 128.63 | 0.00 | 0.00 | **1075.21** | **71.33** | **6.63** |
| **Small Finance Bank** | | **105.64** | **0.00** | **0.00** | **19.27** | **0.00** | **0.00** | **130.52** | **33.13** | **25.38** | **2.20** | **0.00** | **0.00** | **153.24** | **349.95** | **228.37** | **270.56** | **1.83** | **0.68** | **5564.91** | **2525.87** | **45.39** |
| 41 | Orissa State Co-Op. Bank | 0.00 | 0.00 | 0.00 | 20.46 | 0.16 | 0.76 | 187.86 | 3.67 | 1.95 | 2.91 | 0.00 | 0.00 | 119.16 | 144.29 | 121.09 | 51.78 | 0.00 | 0.00 | **25492.80** | **15966.45** | **62.63** |
| **TOTAL** | | **8376.94** | **5517.22** | **65.86** | **1355.32** | **614.25** | **45.32** | **8524.03** | **2707.93** | **31.77** | **412.22** | **502.80** | **121.97** | **13797.36** | **6551.97** | **47.49** | **3669.76** | **399.52** | **10.89** | **252095.66** | **173662.58** | **68.89** |

**ACP FOR THE QUARTER ENDED DECEMBER'25** **Annexure - 1**

| Sl | DISTRICTS | Crop Loan | | | Term Loan | | | | | | | | | | | Allied Advance | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Water Resources | | | Farm Mechanisation | | | Plantation & Horticulture | | | Forestry & Wasteland Dev. | | | AH-Dairy | | | AH-Poultry | | | AH - Sheep/Goat/ Piggery | | |
| | | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % |
| 1 | ANGUL | 2046.09 | 1314.94 | 64.27 | 41.20 | 29.64 | 71.94 | 227.36 | 134.62 | 59.21 | 64.05 | 86.71 | 135.38 | 13.32 | 6.89 | 51.76 | 207.73 | 36.53 | 17.59 | 116.96 | 47.74 | 40.82 | 111.50 | 44.42 | 39.84 |
| 2 | BALASORE | 2722.07 | 1938.34 | 71.21 | 98.71 | 16.61 | 16.83 | 225.51 | 223.24 | 99.00 | 238.11 | 210.54 | 88.42 | 6.06 | 10.12 | 166.96 | 199.28 | 163.25 | 81.92 | 150.24 | 89.07 | 59.28 | 18.27 | 69.78 | 381.93 |
| 3 | BARGARH | 5081.08 | 2285.18 | 44.97 | 122.18 | 49.26 | 40.32 | 459.99 | 119.25 | 25.93 | 159.07 | 150.77 | 94.78 | 29.23 | 7.21 | 24.68 | 187.96 | 56.12 | 29.86 | 123.29 | 53.62 | 43.49 | 136.69 | 29.78 | 21.78 |
| 4 | BHADRAK | 2348.98 | 1461.47 | 62.22 | 25.21 | 12.93 | 51.27 | 127.03 | 191.52 | 150.76 | 89.80 | 78.16 | 87.03 | 9.67 | 10.18 | 105.29 | 154.88 | 107.35 | 69.31 | 70.53 | 60.80 | 86.20 | 159.52 | 47.67 | 29.88 |
| 5 | BOLANGIR | 2930.53 | 1767.75 | 60.32 | 45.40 | 378.98 | 834.80 | 305.30 | 83.34 | 27.30 | 44.92 | 336.81 | 749.75 | 25.38 | 5.70 | 22.44 | 175.32 | 75.64 | 43.14 | 355.37 | 60.72 | 17.09 | 347.91 | 37.41 | 10.75 |
| 6 | BOUDH | 1070.85 | 608.44 | 56.82 | 10.05 | 1.03 | 10.25 | 62.85 | 59.65 | 94.91 | 27.67 | 66.57 | 240.62 | 2.98 | 1.90 | 63.82 | 25.63 | 9.71 | 37.90 | 43.00 | 12.61 | 29.33 | 19.61 | 4.93 | 25.15 |
| 7 | CUTTACK | 2604.22 | 2108.70 | 80.97 | 40.87 | 15.79 | 38.63 | 176.37 | 309.52 | 175.50 | 65.39 | 65.43 | 100.07 | 1.78 | 21.64 | 1217.34 | 213.14 | 258.13 | 121.11 | 217.97 | 116.47 | 53.43 | 122.99 | 114.10 | 92.77 |
| 8 | DEOGARH | 685.44 | 326.95 | 47.70 | 6.83 | 1.69 | 24.77 | 44.94 | 58.42 | 129.99 | 62.85 | 2.44 | 3.89 | 6.87 | 1.74 | 25.33 | 12.95 | 5.79 | 44.70 | 7.89 | 7.49 | 94.94 | 40.52 | 3.66 | 9.04 |
| 9 | DHENKANAL | 1100.34 | 1017.95 | 92.51 | 39.20 | 3.43 | 8.74 | 159.87 | 111.37 | 69.66 | 7.54 | 22.15 | 293.86 | 3.04 | 7.09 | 233.38 | 169.71 | 35.28 | 20.79 | 213.79 | 24.89 | 11.64 | 18.20 | 21.11 | 116.00 |
| 10 | GAJAPATI | 538.69 | 378.01 | 70.17 | 11.77 | 4.47 | 37.92 | 62.18 | 35.62 | 57.28 | 25.05 | 8.86 | 35.37 | 5.03 | 4.39 | 87.28 | 31.50 | 22.87 | 72.61 | 22.07 | 26.44 | 119.79 | 34.80 | 23.68 | 68.06 |
| 11 | GANJAM | 4177.40 | 2325.17 | 55.66 | 81.18 | 38.78 | 47.78 | 391.27 | 299.44 | 76.53 | 225.10 | 85.34 | 37.91 | 20.01 | 60.51 | 302.35 | 405.70 | 214.63 | 52.90 | 500.75 | 340.79 | 68.06 | 289.52 | 139.35 | 48.13 |
| 12 | JAGATSINGHPUR | 1461.58 | 948.27 | 64.88 | 17.56 | 4.23 | 24.06 | 156.76 | 163.53 | 104.32 | 67.18 | 15.82 | 23.55 | 3.01 | 5.70 | 189.13 | 150.94 | 79.83 | 52.89 | 35.59 | 76.94 | 216.21 | 97.51 | 42.33 | 43.41 |
| 13 | JAJPUR | 2853.04 | 2023.93 | 70.94 | 40.20 | 11.97 | 29.77 | 155.09 | 300.19 | 193.55 | 88.98 | 76.89 | 86.42 | 14.13 | 9.92 | 70.22 | 164.65 | 68.54 | 41.63 | 99.84 | 84.07 | 84.20 | 634.20 | 108.20 | 17.06 |
| 14 | JHARSUGUDA | 755.15 | 423.53 | 56.09 | 26.90 | 1.10 | 4.08 | 240.31 | 159.81 | 66.50 | 34.62 | 32.02 | 92.49 | 3.20 | 2.13 | 66.70 | 35.00 | 12.06 | 34.46 | 25.00 | 15.77 | 63.10 | 47.02 | 9.35 | 19.88 |
| 15 | KALAHANDI | 2363.00 | 1396.76 | 59.11 | 18.08 | 6.83 | 37.77 | 130.35 | 155.12 | 119.00 | 266.43 | 117.06 | 43.94 | 6.67 | 6.03 | 90.42 | 40.26 | 33.20 | 82.46 | 34.71 | 28.96 | 83.43 | 10.45 | 28.24 | 270.23 |
| 16 | KANDHAMAL | 696.02 | 449.57 | 64.59 | 31.44 | 1.59 | 5.07 | 68.37 | 16.80 | 24.57 | 32.89 | 23.72 | 72.13 | 5.64 | 1.98 | 35.11 | 28.09 | 13.55 | 48.25 | 19.67 | 17.11 | 86.97 | 38.18 | 4.53 | 11.86 |
| 17 | KENDRAPARA | 2258.54 | 1960.71 | 86.81 | 52.02 | 5.28 | 10.15 | 126.78 | 174.49 | 137.63 | 58.11 | 44.70 | 76.92 | 5.93 | 7.90 | 133.36 | 131.60 | 27.32 | 20.76 | 79.02 | 28.91 | 36.59 | 96.79 | 27.95 | 28.88 |
| 18 | KEONJHAR | 1797.78 | 1181.64 | 65.73 | 4.25 | 3.92 | 92.24 | 8.34 | 104.19 | 1249.94 | 2.82 | 28.33 | 1005.74 | 0.57 | 5.68 | 1002.82 | 44.53 | 41.22 | 92.57 | 261.46 | 53.45 | 20.44 | 25.35 | 26.49 | 104.49 |
| 19 | KHURDA | 3178.65 | 4299.04 | 135.25 | 75.16 | 16.79 | 22.34 | 281.38 | 746.09 | 265.15 | 753.02 | 401.09 | 53.26 | 15.46 | 101.41 | 656.15 | 267.69 | 232.52 | 86.86 | 182.43 | 112.33 | 61.57 | 90.21 | 156.96 | 174.00 |
| 20 | KORAPUT | 1257.67 | 646.50 | 51.40 | 47.44 | 3.85 | 8.12 | 116.40 | 86.81 | 74.58 | 206.47 | 30.75 | 14.89 | 6.43 | 10.82 | 168.32 | 78.88 | 13.49 | 17.10 | 119.20 | 22.64 | 18.99 | 13.09 | 10.76 | 82.21 |
| 21 | MALKANGIRI | 423.60 | 265.90 | 62.77 | 12.33 | 1.85 | 15.01 | 24.67 | 23.72 | 96.14 | 31.17 | 29.13 | 93.46 | 4.78 | 2.93 | 61.32 | 39.55 | 4.90 | 12.40 | 10.93 | 5.21 | 47.68 | 4.87 | 6.93 | 142.17 |
| 22 | MAYURBHANJ | 1910.26 | 1485.32 | 77.75 | 67.28 | 3.46 | 5.15 | 174.52 | 203.23 | 116.45 | 82.70 | 18.28 | 22.11 | 7.91 | 5.30 | 66.97 | 143.05 | 36.20 | 25.31 | 71.20 | 63.09 | 88.61 | 136.69 | 48.58 | 35.54 |
| 23 | NABARANGPUR | 951.27 | 505.84 | 53.18 | 29.78 | 2.83 | 9.50 | 60.29 | 41.54 | 68.89 | 27.28 | 55.48 | 203.40 | 4.77 | 3.60 | 75.40 | 106.67 | 21.83 | 20.47 | 11.69 | 26.30 | 225.02 | 8.37 | 7.90 | 94.47 |
| 24 | NAYAGARH | 1654.53 | 1248.07 | 75.43 | 28.03 | 8.29 | 29.59 | 93.40 | 112.05 | 119.96 | 185.04 | 68.46 | 37.00 | 0.85 | 7.52 | 890.16 | 78.81 | 74.76 | 94.86 | 60.55 | 76.62 | 126.55 | 16.04 | 28.94 | 180.48 |
| 25 | NUAPADA | 639.93 | 375.13 | 58.62 | 48.02 | 1.28 | 2.67 | 75.49 | 36.42 | 48.24 | 35.05 | 15.15 | 43.23 | 12.50 | 1.03 | 8.26 | 42.92 | 85.46 | 199.10 | 32.19 | 128.30 | 398.52 | 92.00 | 18.70 | 20.33 |
| 26 | PURI | 2971.19 | 1528.69 | 51.45 | 107.05 | 14.18 | 13.24 | 182.34 | 126.49 | 69.37 | 289.45 | 58.98 | 20.37 | 0.28 | 13.67 | 4879.64 | 36.37 | 160.99 | 442.63 | 45.22 | 181.51 | 401.41 | 9.63 | 74.76 | 776.19 |
| 27 | RAYAGADA | 868.55 | 524.26 | 60.36 | 21.93 | 2.57 | 11.74 | 24.25 | 38.38 | 158.27 | 22.01 | 7.17 | 32.59 | 5.92 | 2.68 | 45.25 | 23.62 | 145.11 | 614.39 | 38.71 | 193.78 | 500.52 | 16.71 | 34.93 | 209.08 |
| 28 | SAMBALPUR | 1956.11 | 1010.35 | 51.65 | 55.61 | 3.80 | 6.83 | 160.90 | 134.01 | 83.29 | 149.02 | 17.82 | 11.96 | 12.46 | 10.11 | 81.11 | 71.04 | 104.71 | 147.41 | 55.32 | 121.36 | 219.35 | 202.45 | 65.67 | 32.44 |
| 29 | SONEPUR | 1287.28 | 718.08 | 55.78 | 18.30 | 3.70 | 20.24 | 127.05 | 51.27 | 40.35 | 35.08 | 13.80 | 39.34 | 10.49 | 3.47 | 33.13 | 57.09 | 35.49 | 62.17 | 47.83 | 46.05 | 96.27 | 16.55 | 21.66 | 130.88 |
| 30 | SUNDARGARH | 2840.39 | 1672.04 | 58.87 | 107.06 | 2.28 | 2.13 | 476.63 | 91.53 | 19.20 | 133.51 | 137.81 | 103.22 | 49.87 | 11.46 | 22.99 | 92.56 | 35.21 | 38.04 | 81.48 | 49.22 | 60.41 | 29.25 | 41.55 | 142.05 |
| **TOTAL** | | **57430.22** | **38196.53** | **66.51** | **1331.02** | **652.42** | **49.02** | **4925.98** | **4391.65** | **89.15** | **3510.38** | **2306.26** | **65.70** | **294.20** | **350.72** | **119.21** | **3417.12** | **2211.71** | **64.72** | **3133.90** | **2172.25** | **69.31** | **2884.88** | **1300.36** | **45.07** |

**ACP FOR THE QUARTER ENDED DECEMBER'25** **Annexure - 1**

| Sl | DISTRICTS | Allied Advance | | | Farm Credit Others | | | Total Farm Credit | | | Agriculture Infrastructure | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Fishery | | | | | | | | | 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 | 14.70 | 38.10 | 24.54 | 58.65 | 239.06 | **2891.33** | **1774.85** | **61.39** | 42.59 | 21.92 | 51.48 | 15.01 | 2.05 | 13.63 | 9.75 | 3.30 | 33.83 | **67.35** | **27.27** | **40.49** |
| 2 | BALASORE | 453.78 | 54.41 | 11.99 | 162.15 | 66.61 | 41.08 | **4274.18** | **2841.98** | **66.49** | 48.28 | 45.88 | 95.02 | 24.91 | 28.02 | 112.48 | 11.59 | 5.80 | 50.05 | **84.78** | **79.70** | **94.00** |
| 3 | BARGARH | 68.91 | 22.84 | 33.14 | 4.24 | 41.03 | 967.63 | **6372.64** | **2815.06** | **44.17** | 82.07 | 40.25 | 49.04 | 20.61 | 2.29 | 11.09 | 28.51 | 1.09 | 3.82 | **131.19** | **43.62** | **33.25** |
| 4 | BHADRAK | 83.77 | 55.42 | 66.15 | 6.43 | 29.35 | 456.57 | **3075.82** | **2054.84** | **66.81** | 72.93 | 34.99 | 47.98 | 21.73 | 11.84 | 54.47 | 32.46 | 12.58 | 38.74 | **127.13** | **59.40** | **46.73** |
| 5 | BOLANGIR | 57.92 | 16.82 | 29.03 | 3.36 | 38.12 | 1135.28 | **4291.41** | **2801.29** | **65.28** | 250.02 | 27.44 | 10.98 | 14.64 | 2.38 | 16.26 | 18.73 | 3.41 | 18.19 | **283.40** | **33.23** | **11.73** |
| 6 | BOUDH | 29.76 | 3.77 | 12.68 | 9.02 | 6.32 | 70.11 | **1301.41** | **774.94** | **59.55** | 45.43 | 10.03 | 22.08 | 11.29 | 5.08 | 45.05 | 9.55 | 0.12 | 1.27 | **66.27** | **15.24** | **22.99** |
| 7 | CUTTACK | 85.64 | 29.02 | 33.89 | 126.56 | 108.55 | 85.77 | **3654.93** | **3147.36** | **86.11** | 91.44 | 60.32 | 65.97 | 2.85 | 7.67 | 269.15 | 22.01 | 5.51 | 25.02 | **116.29** | **73.49** | **63.20** |
| 8 | DEOGARH | 5.48 | 5.46 | 99.73 | 8.95 | 2.61 | 29.23 | **882.71** | **416.26** | **47.16** | 16.62 | 2.32 | 13.98 | 0.42 | 0.48 | 115.75 | 1.01 | 0.00 | 0.00 | **18.05** | **2.81** | **15.55** |
| 9 | DHENKANAL | 8.81 | 9.39 | 106.61 | 29.94 | 27.35 | 91.34 | **1750.43** | **1280.00** | **73.13** | 4.76 | 17.22 | 361.77 | 13.27 | 3.82 | 28.82 | 1.63 | 1.18 | 72.27 | **19.66** | **22.22** | **113.03** |
| 10 | GAJAPATI | 18.70 | 13.62 | 72.83 | 2.94 | 10.41 | 354.00 | **752.73** | **528.36** | **70.19** | 13.71 | 12.34 | 90.03 | 10.24 | 0.97 | 9.42 | 4.01 | 15.51 | 387.24 | **27.95** | **28.81** | **103.08** |
| 11 | GANJAM | 283.36 | 183.70 | 64.83 | 4.85 | 117.04 | 2411.23 | **6379.13** | **3804.75** | **59.64** | 289.81 | 81.64 | 28.17 | 31.10 | 8.34 | 26.80 | 29.26 | 27.74 | 94.82 | **350.17** | **117.72** | **33.62** |
| 12 | JAGATSINGHPUR | 58.48 | 25.98 | 44.42 | 2.66 | 66.65 | 2507.51 | **2051.28** | **1429.28** | **69.68** | 63.87 | 35.54 | 55.65 | 43.54 | 3.45 | 7.93 | 8.73 | 3.40 | 38.97 | **116.14** | **42.40** | **36.51** |
| 13 | JAJPUR | 107.37 | 60.11 | 55.98 | 12.85 | 35.21 | 273.97 | **4170.36** | **2779.03** | **66.64** | 167.88 | 64.82 | 38.61 | 64.24 | 9.23 | 14.36 | 20.08 | 1.18 | 5.89 | **252.19** | **75.23** | **29.83** |
| 14 | JHARSUGUDA | 15.00 | 4.69 | 31.26 | 1.97 | 133.92 | 6804.69 | **1184.16** | **794.38** | **67.08** | 530.27 | 962.74 | 181.56 | 12.01 | 3.01 | 25.06 | 15.42 | 2.84 | 18.39 | **557.70** | **968.58** | **173.67** |
| 15 | KALAHANDI | 33.30 | 9.53 | 28.61 | 2.06 | 18.50 | 896.23 | **2905.32** | **1800.24** | **61.96** | 156.09 | 15.77 | 10.10 | 27.52 | 1.21 | 4.38 | 87.16 | 1.92 | 2.21 | **270.77** | **18.90** | **6.98** |
| 16 | KANDHAMAL | 6.55 | 7.13 | 109.00 | 0.86 | 6.30 | 729.31 | **927.70** | **542.29** | **58.45** | 6.46 | 5.08 | 78.62 | 5.27 | 0.80 | 15.17 | 1.03 | 0.00 | 0.00 | **12.76** | **5.88** | **46.07** |
| 17 | KENDRAPARA | 201.55 | 25.67 | 12.73 | 0.00 | 36.23 | #DIV/0! | **3010.33** | **2339.16** | **77.70** | 44.63 | 29.12 | 65.26 | 10.03 | 3.44 | 34.33 | 3.75 | 3.48 | 92.70 | **58.41** | **36.05** | **61.71** |
| 18 | KEONJHAR | 17.55 | 15.32 | 87.31 | 4.14 | 28.64 | 692.35 | **2166.77** | **1488.88** | **68.71** | 88.31 | 24.82 | 28.10 | 1.02 | 2.16 | 211.08 | 55.66 | 0.70 | 1.25 | **145.00** | **27.68** | **19.09** |
| 19 | KHURDA | 113.80 | 257.01 | 225.84 | 48.83 | 348.60 | 713.85 | **5006.64** | **6671.84** | **133.26** | 129.84 | 56.77 | 43.72 | 60.59 | 19.77 | 32.63 | 30.12 | 13.04 | 43.29 | **220.55** | **89.58** | **40.62** |
| 20 | KORAPUT | 45.81 | 19.16 | 41.83 | 29.25 | 67.69 | 231.42 | **1920.64** | **912.48** | **47.51** | 106.00 | 15.28 | 14.42 | 8.93 | 0.85 | 9.57 | 0.00 | 1.43 | #DIV/0! | **114.93** | **17.57** | **15.29** |
| 21 | MALKANGIRI | 35.87 | 4.30 | 11.99 | 0.64 | 11.04 | 1732.33 | **588.42** | **355.92** | **60.49** | 57.72 | 7.17 | 12.43 | 11.36 | 0.22 | 1.92 | 0.00 | 0.03 | #DIV/0! | **69.08** | **7.42** | **10.74** |
| 22 | MAYURBHANJ | 68.88 | 18.71 | 27.16 | 26.08 | 20.21 | 77.47 | **2688.56** | **1902.37** | **70.76** | 44.10 | 31.20 | 70.75 | 11.19 | 3.95 | 35.32 | 19.99 | 4.66 | 23.31 | **75.28** | **39.81** | **52.89** |
| 23 | NABARANGPUR | 29.11 | 15.98 | 54.89 | 2.35 | 38.41 | 1631.64 | **1231.57** | **719.71** | **58.44** | 44.53 | 8.14 | 18.28 | 6.30 | 1.09 | 17.27 | 1.55 | 4.28 | 276.17 | **52.39** | **13.51** | **25.79** |
| 24 | NAYAGARH | 14.12 | 35.27 | 249.71 | 2.64 | 69.97 | 2647.03 | **2134.01** | **1729.96** | **81.07** | 12.16 | 69.21 | 568.94 | 10.90 | 6.17 | 56.65 | 1.28 | 9.28 | 727.19 | **24.34** | **84.66** | **347.83** |
| 25 | NUAPADA | 19.28 | 48.33 | 250.68 | 2.95 | 6.76 | 229.55 | **1000.33** | **716.58** | **71.63** | 52.06 | 5.17 | 9.93 | 6.59 | 0.45 | 6.86 | 2.30 | 1.94 | 84.48 | **60.95** | **7.56** | **12.41** |
| 26 | PURI | 203.26 | 153.36 | 75.45 | 1.49 | 38.99 | 2611.34 | **3846.28** | **2351.60** | **61.14** | 34.92 | 49.52 | 141.83 | 392.63 | 9.23 | 2.35 | 91.17 | 20.38 | 22.35 | **518.71** | **79.13** | **15.25** |
| 27 | RAYAGADA | 19.71 | 77.65 | 393.92 | 5.91 | 22.80 | 386.08 | **1047.32** | **1049.34** | **100.19** | 20.64 | 17.27 | 83.68 | 11.22 | 0.65 | 5.81 | 2.18 | 1.65 | 75.57 | **34.04** | **19.57** | **57.50** |
| 28 | SAMBALPUR | 56.37 | 50.04 | 88.78 | 165.96 | 24.64 | 14.85 | **2885.23** | **1542.50** | **53.46** | 39.97 | 45.19 | 113.07 | 28.96 | 4.99 | 17.24 | 6.05 | 3.81 | 63.00 | **74.98** | **54.00** | **72.02** |
| 29 | SONEPUR | 24.38 | 13.79 | 56.55 | 11.30 | 5.53 | 48.90 | **1635.35** | **912.85** | **55.82** | 63.75 | 28.65 | 44.95 | 5.66 | 10.03 | 177.18 | 3.96 | 1.27 | 31.98 | **73.37** | **39.95** | **54.45** |
| 30 | SUNDARGARH | 35.25 | 13.79 | 39.11 | 57.10 | 21.52 | 37.68 | **3903.10** | **2076.40** | **53.20** | 83.34 | 30.48 | 36.57 | 29.59 | 4.14 | 13.99 | 8.60 | 25.62 | 298.08 | **121.53** | **60.23** | **49.56** |
| **TOTAL** | | **2240.36** | **1264.96** | **56.46** | **762.02** | **1507.65** | **197.85** | **79930.08** | **54354.51** | **68.00** | **2704.19** | **1856.31** | **68.65** | **913.60** | **157.77** | **17.27** | **527.53** | **177.14** | **33.58** | **4145.33** | **2191.23** | **52.86** |

**ACP FOR THE QUARTER ENDED DECEMBER'25** **Annexure - 1**

| Sl | DISTRICTS | Ancillary Ativities | | | | | | | | | Total Agri | | | Micro, Small & Medium Enterprises | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Food & Agro Processing | | | Others | | | Total Ancillary Activities | | | | | | Micro - Manufacturing | | | Micro - Services | | | Small - Manufacturing | | |
| | | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % |
| 1 | ANGUL | 98.11 | 76.52 | 77.99 | 60.86 | 50.00 | 82.15 | **158.97** | **126.52** | **79.58** | **3117.65** | **1928.63** | **61.86** | 3125.11 | 648.75 | 20.76 | 198.69 | 995.07 | 500.82 | 515.10 | 500.23 | 97.11 |
| 2 | BALASORE | 42.85 | 304.53 | 710.65 | 78.71 | 145.26 | 184.56 | **121.56** | **449.80** | **370.01** | **4480.52** | **3371.48** | **75.25** | 293.59 | 761.27 | 259.30 | 99.88 | 1143.99 | 1145.42 | 1474.75 | 845.48 | 57.33 |
| 3 | BARGARH | 94.94 | 266.29 | 280.47 | 19.59 | 83.96 | 428.65 | **114.53** | **350.25** | **305.82** | **6618.36** | **3208.94** | **48.49** | 833.97 | 512.46 | 61.45 | 129.03 | 742.23 | 575.24 | 954.11 | 415.46 | 43.54 |
| 4 | BHADRAK | 41.19 | 62.26 | 151.14 | 102.17 | 101.47 | 99.32 | **143.36** | **163.73** | **114.21** | **3346.31** | **2277.97** | **68.07** | 1712.75 | 401.43 | 23.44 | 0.00 | 639.54 | #DIV/0! | 133.19 | 296.06 | 222.28 |
| 5 | BOLANGIR | 313.07 | 319.76 | 102.14 | 756.08 | 122.78 | 16.24 | **1069.14** | **442.54** | **41.39** | **5643.95** | **3277.06** | **58.06** | 125.78 | 411.66 | 327.28 | 61.67 | 678.38 | 1100.05 | 319.60 | 306.12 | 95.78 |
| 6 | BOUDH | 35.91 | 23.51 | 65.45 | 49.51 | 7.20 | 14.53 | **85.43** | **30.70** | **35.94** | **1453.10** | **820.88** | **56.49** | 117.64 | 89.71 | 76.26 | 49.30 | 134.31 | 272.43 | 112.20 | 60.84 | 54.23 |
| 7 | CUTTACK | 228.36 | 344.90 | 151.03 | 1361.62 | 160.76 | 11.81 | **1589.98** | **505.66** | **31.80** | **5361.20** | **3726.51** | **69.51** | 1457.33 | 1380.14 | 94.70 | 533.04 | 2341.53 | 439.28 | 1823.25 | 1541.33 | 84.54 |
| 8 | DEOGARH | 4.92 | 1.76 | 35.84 | 0.64 | 5.60 | 879.02 | **5.56** | **7.37** | **132.54** | **906.31** | **426.44** | **47.05** | 51.61 | 38.33 | 74.26 | 37.66 | 96.52 | 256.32 | 20.40 | 10.72 | 52.57 |
| 9 | DHENKANAL | 273.67 | 40.48 | 14.79 | 0.00 | 31.85 | #DIV/0! | **273.67** | **72.32** | **26.43** | **2043.76** | **1374.55** | **67.26** | 135.41 | 261.68 | 193.25 | 165.50 | 368.79 | 222.83 | 422.28 | 144.42 | 34.20 |
| 10 | GAJAPATI | 77.94 | 28.78 | 36.93 | 29.11 | 14.11 | 48.46 | **107.05** | **42.89** | **40.06** | **887.74** | **600.07** | **67.59** | 108.04 | 116.44 | 107.78 | 127.50 | 172.82 | 135.55 | 56.10 | 48.21 | 85.93 |
| 11 | GANJAM | 393.17 | 518.27 | 131.82 | 26.94 | 359.69 | 1334.90 | **420.12** | **877.96** | **208.98** | **7149.41** | **4800.43** | **67.14** | 1331.20 | 1462.22 | 109.84 | 489.81 | 2069.60 | 422.53 | 1647.30 | 701.80 | 42.60 |
| 12 | JAGATSINGHPUR | 95.67 | 10.45 | 10.93 | 26.99 | 39.20 | 145.26 | **122.66** | **49.65** | **40.48** | **2290.08** | **1521.33** | **66.43** | 44.71 | 250.69 | 560.70 | 37.78 | 444.87 | 1177.46 | 1561.45 | 129.26 | 8.28 |
| 13 | JAJPUR | 38.59 | 39.82 | 103.19 | 61.29 | 46.28 | 75.52 | **99.88** | **86.10** | **86.21** | **4522.43** | **2940.36** | **65.02** | 724.17 | 515.35 | 71.16 | 925.33 | 907.88 | 98.11 | 724.17 | 533.57 | 73.68 |
| 14 | JHARSUGUDA | 95.37 | 17.55 | 18.41 | 136.98 | 132.28 | 96.57 | **232.35** | **149.83** | **64.49** | **1974.21** | **1912.79** | **96.89** | 784.13 | 434.81 | 55.45 | 807.29 | 638.32 | 79.07 | 476.00 | 425.92 | 89.48 |
| 15 | KALAHANDI | 6.40 | 119.30 | 1863.93 | 254.91 | 68.83 | 27.00 | **261.32** | **188.13** | **71.99** | **3437.40** | **2007.27** | **58.39** | 135.86 | 436.13 | 321.00 | 0.00 | 567.16 | #DIV/0! | 283.05 | 242.31 | 85.61 |
| 16 | KANDHAMAL | 42.33 | 4.72 | 11.16 | 5.10 | 11.57 | 226.93 | **47.43** | **16.30** | **34.36** | **987.90** | **564.46** | **57.14** | 158.10 | 134.03 | 84.77 | 61.63 | 184.74 | 299.78 | 306.00 | 60.54 | 19.78 |
| 17 | KENDRAPARA | 58.23 | 21.47 | 36.86 | 25.29 | 53.74 | 212.51 | **83.52** | **75.20** | **90.04** | **3152.26** | **2450.41** | **77.74** | 239.34 | 325.16 | 135.86 | 541.45 | 515.74 | 95.25 | 143.65 | 110.60 | 77.00 |
| 18 | KEONJHAR | 11.49 | 25.06 | 218.07 | 33.15 | 163.93 | 494.52 | **44.64** | **189.00** | **423.36** | **2356.40** | **1705.55** | **72.38** | 4.59 | 377.91 | 8233.28 | 16.57 | 853.14 | 5147.17 | 28.05 | 312.97 | 1115.77 |
| 19 | KHURDA | 79.46 | 1291.01 | 1624.68 | 3162.00 | 654.49 | 20.70 | **3241.46** | **1945.49** | **60.02** | **8468.65** | **8706.92** | **102.81** | 1943.10 | 2549.65 | 131.22 | 1275.00 | 4023.40 | 315.56 | 2550.00 | 4203.34 | 164.84 |
| 20 | KORAPUT | 118.30 | 164.13 | 138.74 | 606.68 | 74.50 | 12.28 | **724.98** | **238.63** | **32.92** | **2760.55** | **1168.69** | **42.34** | 0.00 | 484.70 | #DIV/0! | 5.99 | 695.77 | 11620.37 | 174.58 | 171.85 | 98.44 |
| 21 | MALKANGIRI | 3.19 | 8.56 | 268.54 | 12.54 | 9.92 | 79.12 | **15.73** | **18.48** | **117.51** | **673.22** | **381.82** | **56.72** | 25.30 | 81.94 | 323.91 | 10.29 | 129.15 | 1255.68 | 55.25 | 20.77 | 37.60 |
| 22 | MAYURBHANJ | 133.57 | 69.69 | 52.17 | 115.09 | 222.11 | 192.99 | **248.66** | **291.80** | **117.35** | **3012.49** | **2233.98** | **74.16** | 464.36 | 341.39 | 73.52 | 513.40 | 895.27 | 174.38 | 321.30 | 277.26 | 86.29 |
| 23 | NABARANGPUR | 87.13 | 18.80 | 21.57 | 56.95 | 37.89 | 66.53 | **144.07** | **56.69** | **39.34** | **1428.04** | **789.90** | **55.31** | 130.65 | 210.35 | 161.00 | 158.01 | 301.76 | 190.97 | 45.93 | 77.65 | 169.07 |
| 24 | NAYAGARH | 20.71 | 36.03 | 173.95 | 150.91 | 48.96 | 32.44 | **171.62** | **84.99** | **49.52** | **2329.96** | **1899.61** | **81.53** | 422.13 | 218.92 | 51.86 | 69.79 | 370.25 | 530.55 | 186.41 | 118.90 | 63.78 |
| 25 | NUAPADA | 34.85 | 13.74 | 39.42 | 50.79 | 17.56 | 34.58 | **85.64** | **31.30** | **36.55** | **1146.92** | **755.44** | **65.87** | 73.88 | 85.94 | 116.32 | 35.49 | 180.68 | 509.15 | 110.50 | 29.29 | 26.51 |
| 26 | PURI | 131.40 | 55.06 | 41.90 | 161.36 | 77.12 | 47.79 | **292.76** | **132.18** | **45.15** | **4657.75** | **2562.91** | **55.02** | 465.72 | 364.15 | 78.19 | 582.08 | 648.39 | 111.39 | 326.00 | 146.40 | 44.91 |
| 27 | RAYAGADA | 30.32 | 54.61 | 180.11 | 6.04 | 30.84 | 510.94 | **36.36** | **85.45** | **235.02** | **1117.71** | **1154.35** | **103.28** | 71.09 | 238.26 | 335.14 | 38.29 | 391.82 | 1023.22 | 260.10 | 143.04 | 54.99 |
| 28 | SAMBALPUR | 25.63 | 136.91 | 534.24 | 19.51 | 57.51 | 294.78 | **45.14** | **194.42** | **430.75** | **3005.35** | **1790.92** | **59.59** | 670.48 | 509.39 | 75.97 | 920.55 | 960.01 | 104.29 | 674.90 | 549.17 | 81.37 |
| 29 | SONEPUR | 44.33 | 34.01 | 76.72 | 49.30 | 18.71 | 37.95 | **93.63** | **52.72** | **56.31** | **1802.35** | **1005.52** | **55.79** | 120.70 | 192.20 | 159.24 | 99.88 | 330.73 | 331.15 | 97.75 | 65.71 | 67.22 |
| 30 | SUNDARGARH | 85.43 | 140.02 | 163.91 | 83.00 | 141.27 | 170.20 | **168.43** | **281.29** | **167.01** | **4193.06** | **2417.92** | **57.66** | 1857.10 | 1590.38 | 85.64 | 723.63 | 1930.31 | 266.75 | 2086.55 | 1951.50 | 93.53 |
| **TOTAL** | | **2746.54** | **4247.99** | **154.67** | **7503.09** | **2989.39** | **39.84** | **10249.63** | **7237.38** | **70.61** | **94325.04** | **63783.11** | **67.62** | **17627.83** | **15425.43** | **87.51** | **8714.51** | **24352.17** | **279.44** | **17889.92** | **14440.78** | **80.72** |

**ACP FOR THE QUARTER ENDED DECEMBER'25** **Annexure - 1**

| 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 | 703.73 | 103.49 | 382.50 | 454.03 | 118.70 | 0.00 | 471.15 | #DIV/0! | 275.83 | 2.90 | 1.05 | 0.00 | 13.64 | #DIV/0! | **5177.22** | **3789.51** | **73.20** |
| 2 | BALASORE | 824.50 | 873.53 | 105.95 | 1041.25 | 517.45 | 49.70 | 1173.00 | 799.99 | 68.20 | 113.52 | 8.49 | 7.48 | 0.00 | 38.24 | #DIV/0! | **5020.48** | **4988.45** | **99.36** |
| 3 | BARGARH | 302.12 | 440.06 | 145.66 | 389.24 | 102.43 | 26.31 | 254.20 | 66.55 | 26.18 | 0.00 | 2.00 | #DIV/0! | 0.00 | 6.59 | #DIV/0! | **2862.67** | **2287.79** | **79.92** |
| 4 | BHADRAK | 0.00 | 433.80 | #DIV/0! | 127.50 | 105.28 | 82.58 | 0.00 | 178.47 | #DIV/0! | 30.56 | 5.61 | 18.35 | 0.00 | 36.45 | #DIV/0! | **2004.00** | **2096.63** | **104.62** |
| 5 | BOLANGIR | 307.70 | 425.19 | 138.18 | 1156.00 | 68.74 | 5.95 | 1119.45 | 110.91 | 9.91 | 0.00 | 6.31 | #DIV/0! | 0.00 | 9.68 | #DIV/0! | **3090.20** | **2016.99** | **65.27** |
| 6 | BOUDH | 137.70 | 93.26 | 67.72 | 25.50 | 8.46 | 33.16 | 0.00 | 13.72 | #DIV/0! | 0.00 | 0.75 | #DIV/0! | 0.00 | 5.21 | #DIV/0! | **442.34** | **406.26** | **91.84** |
| 7 | CUTTACK | 994.50 | 1663.88 | 167.31 | 1517.25 | 723.22 | 47.67 | 2320.50 | 911.52 | 39.28 | 0.00 | 9.29 | #DIV/0! | 0.00 | 62.63 | #DIV/0! | **8645.86** | **8633.55** | **99.86** |
| 8 | DEOGARH | 35.90 | 21.13 | 58.85 | 21.25 | 0.07 | 0.34 | 49.00 | 0.28 | 0.57 | 4.00 | 0.98 | 24.39 | 8.00 | 1.88 | 23.50 | **227.82** | **169.90** | **74.58** |
| 9 | DHENKANAL | 516.12 | 232.54 | 45.06 | 390.15 | 138.21 | 35.43 | 476.85 | 117.88 | 24.72 | 0.00 | 3.04 | #DIV/0! | 0.00 | 9.71 | #DIV/0! | **2106.32** | **1276.29** | **60.59** |
| 10 | GAJAPATI | 136.00 | 97.81 | 71.92 | 51.94 | 5.17 | 9.95 | 53.55 | 18.60 | 34.74 | 9.56 | 0.50 | 5.18 | 0.00 | 5.17 | #DIV/0! | **542.68** | **464.71** | **85.63** |
| 11 | GANJAM | 2635.00 | 1039.05 | 39.43 | 637.50 | 198.61 | 31.15 | 1071.00 | 187.97 | 17.55 | 0.00 | 10.01 | #DIV/0! | 0.00 | 36.96 | #DIV/0! | **7811.81** | **5706.23** | **73.05** |
| 12 | JAGATSINGHPUR | 90.10 | 170.02 | 188.70 | 55.25 | 24.44 | 44.23 | 58.65 | 36.64 | 62.47 | 283.08 | 1.97 | 0.70 | 0.00 | 28.83 | #DIV/0! | **2131.03** | **1086.72** | **51.00** |
| 13 | JAJPUR | 844.87 | 770.22 | 91.16 | 321.85 | 70.62 | 21.94 | 402.32 | 137.92 | 34.28 | 80.46 | 4.28 | 5.31 | 0.00 | 26.60 | #DIV/0! | **4023.17** | **2966.44** | **73.73** |
| 14 | JHARSUGUDA | 986.00 | 520.45 | 52.78 | 127.50 | 278.33 | 218.30 | 318.74 | 430.44 | 135.04 | 114.75 | 2.77 | 2.41 | 0.00 | 5.56 | #DIV/0! | **3614.41** | **2736.61** | **75.71** |
| 15 | KALAHANDI | 0.00 | 327.86 | #DIV/0! | 1164.50 | 22.66 | 1.95 | 0.00 | 16.96 | #DIV/0! | 0.00 | 0.59 | #DIV/0! | 0.00 | 6.01 | #DIV/0! | **1583.41** | **1619.68** | **102.29** |
| 16 | KANDHAMAL | 102.00 | 107.50 | 105.40 | 0.00 | 17.18 | #DIV/0! | 0.00 | 21.10 | #DIV/0! | 3.47 | 0.46 | 13.26 | 0.00 | 2.83 | #DIV/0! | **631.19** | **528.38** | **83.71** |
| 17 | KENDRAPARA | 221.00 | 170.74 | 77.26 | 8.50 | 22.11 | 260.15 | 122.40 | 37.49 | 30.63 | 14.07 | 4.90 | 34.84 | 0.00 | 18.13 | #DIV/0! | **1290.41** | **1204.88** | **93.37** |
| 18 | KEONJHAR | 574.60 | 965.84 | 168.09 | 828.75 | 220.86 | 26.65 | 1938.00 | 315.66 | 16.29 | 47.49 | 8.12 | 17.10 | 0.00 | 12.52 | #DIV/0! | **3438.05** | **3067.02** | **89.21** |
| 19 | KHURDA | 9180.00 | 4884.74 | 53.21 | 2443.75 | 3971.01 | 162.50 | 15555.00 | 4423.47 | 28.44 | 7.65 | 21.43 | 280.10 | 0.00 | 235.16 | #DIV/0! | **32954.50** | **24312.19** | **73.78** |
| 20 | KORAPUT | 92.39 | 313.97 | 339.84 | 468.99 | 76.33 | 16.28 | 1809.67 | 106.64 | 5.89 | 4.74 | 1.31 | 27.57 | 0.00 | 12.01 | #DIV/0! | **2556.35** | **1862.57** | **72.86** |
| 21 | MALKANGIRI | 127.50 | 52.34 | 41.05 | 51.00 | 1.02 | 2.01 | 2.55 | 6.26 | 245.52 | 7.33 | 0.70 | 9.49 | 0.00 | 1.48 | #DIV/0! | **279.21** | **293.66** | **105.17** |
| 22 | MAYURBHANJ | 350.20 | 334.54 | 95.53 | 204.00 | 39.66 | 19.44 | 344.25 | 58.99 | 17.14 | 49.73 | 16.16 | 32.50 | 0.00 | 10.73 | #DIV/0! | **2247.23** | **1974.00** | **87.84** |
| 23 | NABARANGPUR | 147.87 | 105.41 | 71.29 | 25.50 | 3.77 | 14.78 | 56.10 | 4.96 | 8.84 | 67.15 | 0.14 | 0.21 | 0.00 | 4.66 | #DIV/0! | **631.21** | **708.70** | **112.28** |
| 24 | NAYAGARH | 136.17 | 155.16 | 113.95 | 51.51 | 26.61 | 51.65 | 167.41 | 42.88 | 25.61 | 28.94 | 4.00 | 13.82 | 0.00 | 92.04 | #DIV/0! | **1062.34** | **1028.75** | **96.84** |
| 25 | NUAPADA | 81.60 | 61.98 | 75.95 | 72.25 | 0.75 | 1.04 | 107.10 | 6.90 | 6.44 | 0.00 | 1.09 | #DIV/0! | 0.00 | 2.31 | #DIV/0! | **480.82** | **368.94** | **76.73** |
| 26 | PURI | 372.57 | 200.71 | 53.87 | 209.57 | 48.78 | 23.28 | 256.15 | 50.87 | 19.86 | 46.57 | 5.64 | 12.11 | 69.86 | 35.94 | 51.44 | **2328.53** | **1500.87** | **64.46** |
| 27 | RAYAGADA | 341.70 | 227.92 | 66.70 | 429.25 | 1.10 | 0.26 | 573.75 | 1.96 | 0.34 | 0.00 | 1.19 | #DIV/0! | 0.00 | 12.52 | #DIV/0! | **1714.19** | **1017.80** | **59.38** |
| 28 | SAMBALPUR | 865.30 | 843.92 | 97.53 | 301.75 | 130.34 | 43.19 | 484.50 | 168.79 | 34.84 | 19.51 | 1.86 | 9.54 | 0.00 | 14.42 | #DIV/0! | **3936.99** | **3177.90** | **80.72** |
| 29 | SONEPUR | 132.60 | 103.53 | 78.08 | 55.25 | 0.85 | 1.54 | 109.65 | 1.47 | 1.34 | 178.50 | 3.65 | 2.04 | 0.00 | 5.17 | #DIV/0! | **794.33** | **703.31** | **88.54** |
| 30 | SUNDARGARH | 9806.73 | 2496.33 | 25.46 | 2416.95 | 1519.61 | 62.87 | 784.38 | 2060.59 | 262.70 | 330.87 | 11.19 | 3.38 | 0.00 | 31.15 | #DIV/0! | **18006.21** | **11591.06** | **64.37** |
| **TOTAL** | | **31022.74** | **18837.16** | **60.72** | **14976.21** | **8797.70** | **58.74** | **29608.16** | **10807.01** | **36.50** | **1717.77** | **141.31** | **8.23** | **77.86** | **784.22** | **1007.25** | **121634.99** | **93585.78** | **76.94** |

**ACP FOR THE QUARTER ENDED DECEMBER'25**

**Annexure - 1**

| Sl | DISTRICTS | Export Credit | | | Education | | | Housing | | | Renewable Energy | | | Others | | | Social Infra | | | TOTAL | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % |
| 1 | ANGUL | 10.20 | 3.63 | 35.61 | 30.60 | 15.63 | 51.07 | 203.00 | 55.75 | 27.46 | 29.50 | 9.12 | 30.92 | 341.80 | 161.21 | 47.16 | 15.81 | 14.56 | 92.07 | **8925.78** | **5978.04** | **66.97** |
| 2 | BALASORE | 1198.50 | 194.83 | 16.26 | 87.55 | 35.03 | 40.02 | 544.85 | 202.63 | 37.19 | 27.72 | 27.80 | 100.29 | 1013.28 | 630.83 | 62.26 | 274.51 | 43.20 | 15.74 | **12647.41** | **9494.25** | **75.07** |
| 3 | BARGARH | 5.10 | 0.00 | 0.00 | 27.10 | 9.24 | 34.11 | 281.94 | 76.60 | 27.17 | 23.11 | 19.23 | 83.22 | 401.91 | 88.49 | 22.02 | 8.70 | 6.50 | 74.76 | **10228.88** | **5696.79** | **55.69** |
| 4 | BHADRAK | 25.50 | 0.00 | 0.00 | 31.19 | 21.67 | 69.48 | 226.76 | 124.36 | 54.84 | 10.18 | 15.96 | 156.68 | 486.00 | 445.29 | 91.62 | 96.82 | 35.44 | 36.61 | **6226.77** | **5017.34** | **80.58** |
| 5 | BOLANGIR | 5.10 | 0.00 | 0.00 | 38.46 | 9.26 | 24.07 | 198.25 | 61.49 | 31.02 | 4.99 | 6.06 | 121.46 | 291.20 | 132.57 | 45.53 | 77.18 | 2.06 | 2.67 | **9349.34** | **5505.49** | **58.89** |
| 6 | BOUDH | 5.10 | 0.00 | 0.00 | 7.23 | 1.74 | 24.05 | 123.42 | 16.86 | 13.66 | 4.67 | 4.91 | 105.31 | 95.60 | 34.12 | 35.69 | 10.84 | 2.61 | 24.04 | **2142.29** | **1287.37** | **60.09** |
| 7 | CUTTACK | 61.20 | 23.31 | 38.09 | 109.89 | 54.53 | 49.62 | 1167.85 | 354.20 | 30.33 | 5.75 | 64.15 | 1116.35 | 1735.95 | 488.28 | 28.13 | 66.51 | 99.96 | 150.29 | **17154.21** | **13444.49** | **78.37** |
| 8 | DEOGARH | 0.00 | 0.00 | #DIV/0! | 8.08 | 1.41 | 17.46 | 28.73 | 2.39 | 8.32 | 4.62 | 1.62 | 35.17 | 151.08 | 7.58 | 5.02 | 6.84 | 0.65 | 9.45 | **1333.47** | **609.98** | **45.74** |
| 9 | DHENKANAL | 2.55 | 0.00 | 0.00 | 16.83 | 8.92 | 52.99 | 21.08 | 59.57 | 282.60 | 32.60 | 14.68 | 45.03 | 256.00 | 187.73 | 73.33 | 0.68 | 7.63 | 1122.33 | **4479.81** | **2929.37** | **65.39** |
| 10 | GAJAPATI | 2.55 | 0.00 | 0.00 | 19.04 | 4.95 | 26.02 | 72.93 | 17.99 | 24.66 | 1.62 | 3.88 | 239.92 | 5.70 | 28.37 | 498.09 | 195.12 | 1.86 | 0.95 | **1727.38** | **1121.82** | **64.94** |
| 11 | GANJAM | 2.55 | 54.82 | 2149.63 | 112.46 | 37.22 | 33.09 | 718.05 | 324.44 | 45.18 | 70.21 | 24.87 | 35.42 | 1.46 | 518.15 | 35482.41 | 793.48 | 2.32 | 0.29 | **16659.43** | **11468.47** | **68.84** |
| 12 | JAGATSINGHPUR | 2.55 | 58.39 | 2289.67 | 110.48 | 12.95 | 11.73 | 96.73 | 43.87 | 45.35 | 4.79 | 16.54 | 345.22 | 415.36 | 125.83 | 30.29 | 99.92 | 6.27 | 6.28 | **5150.94** | **2871.91** | **55.76** |
| 13 | JAJPUR | 2.55 | 1.08 | 42.19 | 39.58 | 22.32 | 56.40 | 153.09 | 110.63 | 72.27 | 3.59 | 21.97 | 612.67 | 443.08 | 337.24 | 76.11 | 24.74 | 14.13 | 57.11 | **9212.21** | **6414.17** | **69.63** |
| 14 | JHARSUGUDA | 5.10 | 2.15 | 42.19 | 20.06 | 8.37 | 41.72 | 183.43 | 47.94 | 26.14 | 19.00 | 6.02 | 31.66 | 101.50 | 46.47 | 45.78 | 82.87 | 1.95 | 2.35 | **6000.59** | **4762.29** | **79.36** |
| 15 | KALAHANDI | 15.30 | 7.15 | 46.70 | 11.39 | 5.74 | 50.34 | 186.07 | 65.49 | 35.20 | 7.57 | 12.23 | 161.53 | 171.50 | 92.33 | 53.84 | 68.85 | 1.21 | 1.76 | **5481.49** | **3811.09** | **69.53** |
| 16 | KANDHAMAL | 2.55 | 0.00 | 0.00 | 9.89 | 2.46 | 24.84 | 38.35 | 13.10 | 34.16 | 1.31 | 2.37 | 181.87 | 122.40 | 37.82 | 30.90 | 3.40 | 2.05 | 60.38 | **1796.99** | **1150.65** | **64.03** |
| 17 | KENDRAPARA | 7.65 | 3.07 | 40.13 | 11.22 | 14.55 | 129.67 | 48.45 | 48.56 | 100.24 | 6.32 | 6.92 | 109.50 | 823.12 | 212.97 | 25.87 | 59.93 | 6.93 | 11.57 | **5399.35** | **3948.29** | **73.13** |
| 18 | KEONJHAR | 2.55 | 0.04 | 1.41 | 13.12 | 12.59 | 95.94 | 107.10 | 48.79 | 45.55 | 2.52 | 9.39 | 371.78 | 571.88 | 252.84 | 44.21 | 35.83 | 8.87 | 24.77 | **6527.46** | **5105.08** | **78.21** |
| 19 | KHURDA | 6757.50 | 3252.94 | 48.14 | 335.75 | 185.94 | 55.38 | 2116.50 | 512.45 | 24.21 | 26.86 | 83.79 | 311.97 | 2333.10 | 973.94 | 41.74 | 95.88 | 106.44 | 111.02 | **53088.74** | **38134.61** | **71.83** |
| 20 | KORAPUT | 2.17 | 0.13 | 6.12 | 42.53 | 9.48 | 22.30 | 165.91 | 50.09 | 30.19 | 27.81 | 3.56 | 12.81 | 278.26 | 114.76 | 41.24 | 166.66 | 0.13 | 0.08 | **6000.24** | **3209.43** | **53.49** |
| 21 | MALKANGIRI | 2.55 | 0.00 | 0.00 | 5.95 | 1.21 | 20.37 | 41.23 | 7.16 | 17.36 | 0.49 | 1.27 | 257.03 | 94.02 | 17.55 | 18.67 | 39.44 | 0.16 | 0.41 | **1136.10** | **702.83** | **61.86** |
| 22 | MAYURBHANJ | 28.05 | 0.00 | 0.00 | 59.50 | 11.75 | 19.75 | 274.23 | 70.77 | 25.81 | 4.02 | 12.21 | 303.67 | 944.00 | 266.46 | 28.23 | 23.72 | 4.69 | 19.78 | **6593.24** | **4573.87** | **69.37** |
| 23 | NABARANGPUR | 2.55 | 0.00 | 0.00 | 6.38 | 2.83 | 44.41 | 47.94 | 15.28 | 31.87 | 0.24 | 3.00 | 1261.70 | 124.90 | 45.25 | 36.23 | 2.64 | 4.41 | 167.49 | **2243.88** | **1569.39** | **69.94** |
| 24 | NAYAGARH | 0.00 | 0.00 | #DIV/0! | 4.60 | 11.13 | 242.01 | 420.43 | 62.23 | 14.80 | 0.20 | 11.20 | 5485.39 | 717.03 | 396.30 | 55.27 | 6.87 | 8.56 | 124.60 | **4541.43** | **3417.78** | **75.26** |
| 25 | NUAPADA | 2.55 | 0.00 | 0.00 | 9.01 | 2.45 | 27.18 | 67.95 | 20.78 | 30.59 | 5.26 | 7.52 | 143.01 | 125.00 | 29.73 | 23.79 | 15.30 | 0.38 | 2.45 | **1852.81** | **1185.24** | **63.97** |
| 26 | PURI | 8.22 | 18.74 | 228.04 | 24.24 | 28.26 | 116.61 | 115.80 | 79.24 | 68.43 | 2.81 | 11.86 | 422.72 | 641.76 | 571.81 | 89.10 | 49.68 | 9.15 | 18.41 | **7828.77** | **4782.85** | **61.09** |
| 27 | RAYAGADA | 0.00 | 0.04 | #DIV/0! | 22.10 | 7.68 | 34.77 | 97.19 | 38.30 | 39.41 | 12.57 | 6.50 | 51.69 | 187.37 | 53.88 | 28.76 | 20.57 | 0.33 | 1.62 | **3171.71** | **2278.89** | **71.85** |
| 28 | SAMBALPUR | 10.20 | 13.31 | 130.51 | 56.10 | 32.15 | 57.30 | 268.60 | 75.43 | 28.08 | 50.28 | 19.09 | 37.97 | 414.86 | 77.97 | 18.79 | 145.35 | 4.99 | 3.43 | **7887.72** | **5191.76** | **65.82** |
| 29 | SONEPUR | 5.10 | 0.00 | 0.00 | 15.73 | 3.18 | 20.23 | 82.11 | 19.77 | 24.08 | 9.48 | 7.77 | 81.99 | 139.20 | 60.24 | 43.28 | 41.74 | 0.10 | 0.23 | **2890.03** | **1799.89** | **62.28** |
| 30 | SUNDARGARH | 201.45 | 1883.60 | 935.02 | 69.27 | 39.59 | 57.15 | 426.09 | 81.76 | 19.19 | 12.14 | 67.30 | 554.17 | 369.06 | 115.94 | 31.42 | 1139.92 | 1.98 | 0.17 | **24417.20** | **16199.15** | **66.34** |
| **TOTAL** | | **8376.94** | **5517.22** | **65.86** | **1355.32** | **614.25** | **45.32** | **8524.03** | **2707.93** | **31.77** | **412.22** | **502.80** | **121.97** | **13797.36** | **6551.97** | **47.49** | **3669.76** | **399.52** | **10.89** | **252095.66** | **173662.58** | **68.89** |

**Annexure-1A**

**ACHIEVEMENT UNDER NON-PRIORITY SECTOR FOR THE QUARTER ENDED DECEMBER 2025**

| Sl | BANKS | Agriculture | | | Education | | | Housing | | | Personal Loans under Non-Priority | | | Others | | | Total Non-Priority Sector | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % | T | A | % |
| 1 | Bank of Baroda | 365.02 | 13.33 | 3.65 | 730.04 | 6.72 | 0.92 | 1095.06 | 192.31 | 17.56 | 730.04 | 228.89 | 31.35 | 730.04 | 1597.98 | 218.89 | **3650.20** | **2039.24** | **55.87** |
| 2 | Bank of India | 551.24 | 0.00 | 0.00 | 1102.48 | 5.61 | 0.51 | 1653.73 | 167.18 | 10.11 | 1102.48 | 345.54 | 31.34 | 1102.48 | 5118.47 | 464.27 | **5512.42** | **5636.80** | **102.26** |
| 3 | Bank of Maharastra | 48.08 | 0.00 | 0.00 | 96.16 | 2.40 | 2.50 | 144.24 | 75.93 | 52.64 | 96.16 | 16.49 | 17.15 | 96.16 | 348.59 | 362.51 | **480.80** | **443.41** | **92.22** |
| 4 | Canara Bank | 473.78 | 42.16 | 8.90 | 947.56 | 4.36 | 0.46 | 1421.35 | 321.54 | 22.62 | 947.56 | 1096.58 | 115.73 | 947.56 | 1780.04 | 187.85 | **4737.82** | **3244.67** | **68.48** |
| 5 | Central Bank of India | 157.31 | 0.00 | 0.00 | 314.62 | 39.84 | 12.66 | 471.93 | 59.53 | 12.61 | 314.62 | 0.00 | 0.00 | 314.62 | 291.14 | 92.54 | **1573.10** | **390.51** | **24.82** |
| 6 | Indian Bank | 481.71 | 4.57 | 0.95 | 963.41 | 7.48 | 0.78 | 1445.12 | 204.06 | 14.12 | 963.41 | 1247.96 | 129.54 | 963.41 | 2953.23 | 306.54 | **4817.06** | **4417.31** | **91.70** |
| 7 | Indian Overseas Bank | 245.73 | 313.92 | 127.75 | 491.46 | 1.22 | 0.25 | 737.19 | 54.15 | 7.35 | 491.46 | 58.75 | 11.95 | 491.46 | 738.76 | 150.32 | **2457.29** | **1166.81** | **47.48** |
| 8 | Punjab & Sind Bank | 27.84 | 0.00 | 0.00 | 55.67 | 0.00 | 0.00 | 83.51 | 0.00 | 0.00 | 55.67 | 0.00 | 0.00 | 55.67 | 0.00 | 0.00 | **278.37** | **0.00** | **0.00** |
| 9 | Punjab National Bank | 667.74 | 491.35 | 73.58 | 1335.47 | 10.00 | 0.75 | 2003.21 | 327.10 | 16.33 | 1335.47 | 121.17 | 9.07 | 1335.47 | 122831.49 | 9197.60 | **6677.37** | **123781.11** | **1853.74** |
| 10 | State Bank of India | 4481.76 | 8.99 | 0.20 | 8963.51 | 76.09 | 0.85 | 13445.27 | 2156.56 | 16.04 | 8963.51 | 187.29 | 2.09 | 8963.51 | 25251.07 | 281.71 | **44817.55** | **27680.00** | **61.76** |
| 11 | UCO Bank | 593.56 | 493.65 | 83.17 | 1187.13 | 0.00 | 0.00 | 1780.69 | 121.43 | 6.82 | 1187.13 | 90.83 | 7.65 | 1187.13 | 364.50 | 30.70 | **5935.64** | **1070.42** | **18.03** |
| 12 | Union Bank of India | 881.99 | 49.85 | 5.65 | 1763.99 | 27.38 | 1.55 | 2645.98 | 290.72 | 10.99 | 1763.99 | 2529.29 | 143.38 | 1763.99 | 2940.27 | 166.68 | **8819.94** | **5837.51** | **66.19** |
| **Public Sector Banks** | | **8975.76** | **1417.82** | **15.80** | **17951.51** | **181.10** | **1.01** | **26927.27** | **3970.51** | **14.75** | **17951.51** | **5922.79** | **32.99** | **17951.51** | **164215.55** | **914.77** | **89757.57** | **175707.77** | **195.76** |
| 13 | Axis Bank | 690.88 | 0.02 | 0.00 | 1381.76 | 2.43 | 0.18 | 2072.64 | 31.67 | 1.53 | 1381.76 | 953.78 | 69.03 | 1381.76 | 7960.20 | 576.09 | **6908.81** | **8948.10** | **129.52** |
| 14 | Bandhan Bank | 140.18 | 0.00 | 0.00 | 280.35 | 0.00 | 0.00 | 420.53 | 28.09 | 6.68 | 280.35 | 66.04 | 23.56 | 280.35 | 519.35 | 185.25 | **1401.77** | **613.49** | **43.77** |
| 15 | Catholic Syrian Bank | 0.21 | 0.09 | 41.77 | 0.42 | 0.00 | 0.00 | 0.63 | 0.00 | 0.00 | 0.42 | 3.67 | 869.57 | 0.42 | 100.14 | 23710.76 | **2.11** | **103.90** | **4920.24** |
| 16 | City Union Bank | 0.18 | 0.00 | 0.00 | 0.37 | 0.00 | 0.00 | 0.55 | 0.00 | 0.00 | 0.37 | 0.00 | 0.00 | 0.37 | 0.00 | 0.00 | **1.84** | **0.00** | **0.00** |
| 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 | 0.00 | 0.00 | 5.20 | 1.89 | 36.30 | **26.00** | **1.89** | **7.26** |
| 18 | DCB Bank | 55.38 | 9.69 | 17.50 | 110.76 | 2.94 | 2.66 | 166.15 | 9.77 | 5.88 | 110.76 | 0.00 | 0.00 | 110.76 | 275.67 | 248.88 | **553.82** | **298.08** | **53.82** |
| 19 | Federal Bank | 119.70 | 0.00 | 0.00 | 239.40 | 0.28 | 0.12 | 359.10 | 3.22 | 0.90 | 239.40 | 9.16 | 3.83 | 239.40 | 547.57 | 228.72 | **1197.01** | **560.22** | **46.80** |
| 20 | HDFC Bank | 567.77 | 71.85 | 12.66 | 1135.54 | 0.17 | 0.02 | 1703.31 | 247.84 | 14.55 | 1135.54 | 1933.51 | 170.27 | 1135.54 | 4544.23 | 400.18 | **5677.70** | **6797.60** | **119.72** |
| 21 | ICICI Bank | 623.40 | 0.00 | 0.00 | 1246.79 | 18.52 | 1.49 | 1870.19 | 436.25 | 23.33 | 1246.79 | 750.37 | 60.18 | 1246.79 | 10528.45 | 844.44 | **6233.96** | **11733.59** | **188.22** |
| 22 | IDBI Bank | 118.49 | 0.00 | 0.00 | 236.98 | 1.08 | 0.46 | 355.48 | 109.51 | 30.81 | 236.98 | 109.92 | 46.38 | 236.98 | 428.53 | 180.83 | **1184.92** | **649.04** | **54.77** |
| 23 | IDFC Bank | 88.19 | 1.57 | 1.78 | 176.37 | 1.38 | 0.78 | 264.56 | 48.04 | 18.16 | 176.37 | 434.16 | 246.16 | 176.37 | 1199.54 | 680.11 | **881.86** | **1684.69** | **191.04** |
| 24 | Indus Ind Bank | 469.46 | 0.00 | 0.00 | 938.93 | 0.00 | 0.00 | 1408.39 | 0.00 | 0.00 | 938.93 | 0.00 | 0.00 | 938.93 | 1654.83 | 176.25 | **4694.64** | **1654.83** | **35.25** |
| 25 | Karnatak Bank | 28.25 | 0.00 | 0.00 | 56.49 | 0.00 | 0.00 | 84.74 | 0.00 | 0.00 | 56.49 | 0.00 | 0.00 | 56.49 | 0.00 | 0.00 | **282.47** | **0.00** | **0.00** |
| 26 | Karur Vysya Bank | 0.72 | 0.00 | 0.00 | 1.44 | 0.00 | 0.00 | 2.16 | 0.00 | 0.00 | 1.44 | 0.00 | 0.00 | 1.44 | 0.00 | 0.00 | **7.19** | **0.00** | **0.00** |
| 27 | Kotak Mahindra Bank | 92.38 | 0.00 | 0.00 | 184.76 | 0.00 | 0.00 | 277.14 | 0.00 | 0.00 | 184.76 | 0.00 | 0.00 | 184.76 | 601.82 | 325.73 | **923.81** | **601.82** | **65.15** |
| 28 | RBL Bank | 33.08 | 0.00 | 0.00 | 66.16 | 0.00 | 0.00 | 99.24 | 0.00 | 0.00 | 66.16 | 0.00 | 0.00 | 66.16 | 21.83 | 32.99 | **330.81** | **21.83** | **6.60** |
| 29 | South Indian Bank | 6.23 | 0.00 | 0.00 | 12.46 | 0.00 | 0.00 | 18.69 | 0.19 | 1.02 | 12.46 | 8.96 | 71.86 | 12.46 | 28.82 | 231.24 | **62.31** | **37.97** | **60.93** |
| 30 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** | **0.00** | **0.00** |
| 31 | Tamilnad Mercantile Bank | 2.85 | 0.00 | 0.00 | 5.70 | 0.00 | 0.00 | 8.56 | 0.00 | 0.00 | 5.70 | 0.00 | 0.00 | 5.70 | 0.00 | 0.00 | **28.52** | **0.00** | **0.00** |
| 32 | Yes Bank | 52.71 | 0.00 | 0.00 | 105.41 | 0.49 | 0.47 | 158.12 | 0.70 | 0.44 | 105.41 | 37.78 | 35.84 | 105.41 | 795.67 | 754.82 | **527.06** | **834.64** | **158.36** |
| **Private Sector Banks** | | **3092.66** | **83.22** | **2.69** | **6185.32** | **27.30** | **0.44** | **9277.98** | **915.27** | **9.86** | **6185.32** | **4307.35** | **69.64** | **6185.32** | **29208.55** | **472.22** | **30926.62** | **34541.70** | **111.69** |
| 33 | Odisha Grameen Bank | 828.53 | 0.00 | 0.00 | 1657.06 | 0.15 | 0.01 | 2485.59 | 60.32 | 2.43 | 1657.06 | 52.62 | 3.18 | 1657.06 | 1865.48 | 112.58 | **8285.30** | **1978.58** | **23.88** |
| **Regional Rural Banks** | | **828.53** | **0.00** | **0.00** | **1657.06** | **0.15** | **0.01** | **2485.59** | **60.32** | **2.43** | **1657.06** | **52.62** | **3.18** | **1657.06** | **1865.48** | **112.58** | **8285.30** | **1978.58** | **23.88** |
| 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 | 0.00 | 0.00 | 42.31 | 46.28 | 109.39 | **211.54** | **46.28** | **21.88** |
| 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 | 0.00 | 0.00 | 54.98 | 57.35 | 104.33 | **274.88** | **57.35** | **20.87** |
| 36 | Jana Small Finance Bank | 80.81 | 0.00 | 0.00 | 161.61 | 0.00 | 0.00 | 242.42 | 9.25 | 3.81 | 161.61 | 0.00 | 0.00 | 161.61 | 295.56 | 182.88 | **808.05** | **304.81** | **37.72** |
| 37 | Suryoday Small Finance Bank | 70.96 | 0.00 | 0.00 | 141.91 | 0.00 | 0.00 | 212.87 | 3.17 | 1.49 | 141.91 | 5.24 | 3.69 | 141.91 | 78.07 | 55.01 | **709.56** | **86.48** | **12.19** |
| 38 | Ujjivan Small Finance Bank | 42.80 | 0.00 | 0.00 | 85.59 | 0.00 | 0.00 | 128.39 | 35.85 | 27.92 | 85.59 | 0.00 | 0.00 | 85.59 | 64.59 | 75.46 | **427.95** | **100.44** | **23.47** |
| 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 | 0.00 | 0.00 | 55.00 | 161.59 | 293.79 | **275.00** | **161.59** | **58.76** |
| 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 | 0.00 | 0.00 | 176.42 | 70.43 | 39.92 | **882.11** | **70.43** | **7.98** |
| **Small Finance Bank** | | **358.91** | **0.00** | **0.00** | **717.82** | **0.00** | **0.00** | **1076.73** | **48.27** | **4.48** | **717.82** | **5.24** | **0.73** | **717.82** | **773.87** | **107.81** | **3589.10** | **827.38** | **23.05** |
| 41 | Orissa State Co-Op. Bank | 1534.11 | 0.00 | 0.00 | 3068.22 | 0.00 | 0.00 | 4602.33 | **0.13** | 0.00 | 3068.22 | **54.58** | 1.78 | 3068.22 | **3247.03** | 105.83 | **15341.11** | **3301.74** | **21.52** |
| | **TOTAL** | **14789.97** | **1501.05** | **10.15** | **29579.94** | **208.55** | **0.71** | **44369.91** | **4994.51** | **11.26** | **29579.94** | **10342.59** | **34.96** | **29579.94** | **199310.49** | **673.80** | **147899.69** | **216357.18** | **146.29** |

**Annexure - 2**

## PROGRESS UNDER EDUCATION LOAN AS OF 31.12.2025

| Sl No | | Disbursement under Priority Sector from 01.04.2025 to 31.12.2025 | | Out of sanctioned, disbursed to Girl student | | Disbursement under Non-Priority Sector from 01.04.2025 to 31.12.2025 | | Balance O/S under Priority Sector as on 31.12.2025 | | Balance O/S in Girl Student accounts as on 31.12.2025 | | Balance O/S under Non-Priority Sector as on 31.12.2025 | | Total Disbursement (Priority + Non Priority) from 01.04.2025 to 31.12.2025 | | Total Balance O/S (Prority + Non Priority) as on 31.12.2025 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 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 | 845 | 43.88 | 95 | 8.56 | 52 | 6.72 | 1946 | 81.10 | 213 | 6.06 | 108 | 32.12 | 897 | 50.61 | 2054 | 113.22 |
| 2 | Bank of India | 982 | 29.10 | 161 | 13.36 | 37 | 5.61 | 2942 | 95.26 | 1166 | 45.80 | 74 | 18.39 | 1019 | 34.71 | 3016 | 113.65 |
| 3 | Bank of Maharastra | 384 | 3.10 | 24 | 1.12 | 27 | 2.40 | 312 | 13.98 | 122 | 9.67 | 26 | 8.79 | 411 | 5.50 | 338 | 22.77 |
| 4 | Canara Bank | 2401 | 38.59 | 370 | 12.42 | 36 | 4.36 | 5693 | 190.38 | 2210 | 90.83 | 160 | 47.28 | 2437 | 42.95 | 5853 | 237.66 |
| 5 | Central Bank of India | 422 | 15.66 | 76 | 6.50 | 368 | 39.84 | 1686 | 122.16 | 589 | 38.16 | 443 | 85.87 | 790 | 55.50 | 2129 | 208.02 |
| 6 | Indian Bank | 1070 | 37.47 | 65 | 10.46 | 66 | 7.48 | 1070 | 39.45 | 509 | 27.86 | 138 | 25.81 | 1136 | 44.96 | 1208 | 65.26 |
| 7 | Indian Overseas Bank | 329 | 4.69 | 1 | 0.02 | 11 | 1.22 | 714 | 19.80 | 1 | 0.00 | 43 | 10.39 | 340 | 5.92 | 757 | 30.20 |
| 8 | Punjab & Sind Bank | 0 | 1.69 | 0 | 0.00 | 0 | 0.00 | 126 | 3.67 | 0 | 0.00 | 9 | 1.20 | 0 | 1.69 | 135 | 4.87 |
| 9 | Punjab National Bank | 1145 | 73.95 | 178 | 18.85 | 74 | 10.00 | 4323 | 158.78 | 396 | 11.33 | 154 | 43.70 | 1219 | 83.95 | 4477 | 202.48 |
| 10 | State Bank of India | 8593 | 238.79 | 3343 | 97.02 | 579 | 76.09 | 19871 | 943.06 | 7134 | 395.72 | 897 | 201.20 | 9172 | 314.88 | 20768 | 1144.26 |
| 11 | UCO Bank | 378 | 57.37 | 88 | 6.76 | 0 | 0.00 | 685 | 112.14 | 570 | 17.74 | 6 | 0.40 | 378 | 57.37 | 691 | 112.54 |
| 12 | Union Bank of India | 1697 | 28.74 | 238 | 28.78 | 243 | 27.38 | 3812 | 146.05 | 1577 | 98.38 | 435 | 109.03 | 1940 | 56.12 | 4247 | 255.07 |
| **Public Sector Banks** | | **18246** | **573.05** | **4639** | **203.86** | **1493** | **181.10** | **43180** | **1925.82** | **14487** | **741.53** | **2493** | **584.18** | **19739** | **754.15** | **45673** | **2510.00** |
| 13 | Axis Bank | 83 | 2.81 | 116 | 14.07 | 15 | 2.43 | 316 | 14.49 | 116 | 10.02 | 46 | 14.30 | 98 | 5.25 | 362 | 28.79 |
| 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 | 0 | 2.02 | 11 | 1.71 | 48 | 2.94 | 0 | 0.00 | 9 | 1.14 | 39 | 2.89 | 48 | 4.96 | 39 | 2.89 |
| 19 | Federal Bank | 1 | 0.28 | 0 | 0.00 | 2 | 0.28 | 5 | 0.27 | 0 | 0.00 | 5 | 0.72 | 3 | 0.56 | 10 | 0.99 |
| 20 | HDFC Bank | 44 | 0.68 | 17 | 0.30 | 6 | 0.17 | 255 | 5.97 | 85 | 2.30 | 47 | 1.15 | 50 | 0.85 | 302 | 7.13 |
| 21 | ICICI Bank | 47 | 4.20 | 21 | 6.82 | 52 | 18.52 | 247 | 18.91 | 113 | 9.01 | 315 | 72.21 | 99 | 22.72 | 562 | 91.12 |
| 22 | IDBI Bank | 176 | 3.05 | 68 | 1.86 | 10 | 1.08 | 439 | 16.55 | 169 | 6.17 | 25 | 7.20 | 186 | 4.13 | 464 | 23.76 |
| 23 | IDFC Bank | 0 | 0.00 | 0 | 0.00 | 3 | 1.38 | 0 | 0.00 | 0 | 0.00 | 4 | 1.54 | 3 | 1.38 | 4 | 1.54 |
| 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 | 111 | 13.20 | 0 | 0.00 | 0 | 0.00 | 436 | 48.05 | 0 | 0.00 | 0 | 0.00 | 111 | 13.20 | 436 | 48.05 |
| 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 |
| 27 | Kotak Mahindra Bank | 0 | 13.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 13.00 | 0 | 0.00 |
| 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 | 4 | 0.07 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 4 | 0.07 |
| 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** | | **463** | **39.25** | **235** | **25.25** | **138** | **27.30** | **1704** | **104.33** | **493** | **29.13** | **482** | **100.51** | **599** | **66.06** | **2185** | **204.34** |
| 33 | Odisha Grameen Bank | 54 | 1.80 | 6 | 0.41 | 2 | 0.15 | 476 | 15.39 | 108 | 3.87 | 5 | 0.89 | 56 | 1.95 | 481 | 16.27 |
| **RRB** | | **54** | **1.80** | **6** | **0.41** | **2** | **0.15** | **476** | **15.39** | **108** | **3.87** | **5** | **0.89** | **56** | **1.95** | **481** | **16.27** |
| 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 |
| 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 | 12 | 0.16 | 0 | 0.00 | 0 | 0.00 | 44 | **1.15** | 4 | 0.06 | 0 | 0.00 | 12 | 0.16 | 44 | 1.15 |
| **Total of Co-op Bank** | | **12** | **0.16** | **0** | **0.00** | 0 | 0.00 | **44** | **1.15** | **4** | **0.06** | **0** | **0.00** | **12** | **0.16** | **44** | **1.15** |
| **TOTAL** | | **18775** | **614.25** | **4880** | **229.52** | **1633** | **208.55** | **45404** | **2046.69** | **15092** | **774.59** | **2980** | **685.58** | **20406** | **822.31** | **48383** | **2731.77** |

**Annexure - 3**

**PERFORMANCE UNDER HOUSING LOAN AS ON 31.122025**

| Sl No. | Name of Bank | Disbursement made under Priority Sector (01.04.2025 to 31.12.2025) | | Disbursement made under Non-Priority Sector (01.04.2025 to 31.12.2025) | | Total Disbursement (01.04.2025 to 31.12.2025) | | Total Balance outstanding as on 31.12.2025 | |
|---|---|---|---|---|---|---|---|---|---|
| | | No of A/c | Amt. | No of A/c | Amt. | No of A/c | Amt. | No of A/c | Amt |
| 1 | Bank of Baroda | 1083 | 147.93 | 1263 | 192.31 | 2346 | 340.24 | 8784 | 1456.34 |
| 2 | Bank of India | 1017 | 315.87 | 380 | 167.18 | 1397 | 483.05 | 8553 | 1385.82 |
| 3 | Bank of Maharastra | 1104 | 28.62 | 987 | 75.93 | 2091 | 104.55 | 1818 | 467.69 |
| 4 | Canara Bank | 521 | 30.39 | 1464 | 321.54 | 1985 | 351.93 | 8524 | 1587.35 |
| 5 | Central Bank of India | 291 | 24.14 | 305 | 59.53 | 596 | 83.67 | 3215 | 515.89 |
| 6 | Indian Bank | 205 | 186.77 | 813 | 204.06 | 1018 | 390.83 | 6690 | 1489.62 |
| 7 | Indian Overseas Bank | 175 | 15.96 | 300 | 54.15 | 475 | 70.11 | 3648 | 650.86 |
| 8 | Punjab & Sind Bank | 0 | 21.06 | 0 | 0.00 | 0 | 21.06 | 789 | 123.44 |
| 9 | Punjab National Bank | 884 | 146.16 | 1357 | 327.10 | 2241 | 473.26 | 14339 | 2351.40 |
| 10 | State Bank of India | 3497 | 566.56 | 12676 | 2156.56 | 16173 | 2723.12 | 96198 | 13342.55 |
| 11 | UCO Bank | 1647 | 339.66 | 474 | 121.43 | 2121 | 461.09 | 5332 | 1254.11 |
| 12 | Union Bank | 1978 | 123.47 | 1381 | 290.72 | 3359 | 414.19 | 13376 | 2047.12 |
| **Total Public Sector Banks** | | **12402** | **1946.59** | **21400** | **3970.51** | **33802** | **5917.10** | **171266** | **26672.19** |
| 13 | Axis Bank | 40 | 3.31 | 173 | 31.67 | 213 | 34.98 | 1973 | 526.15 |
| 14 | Bandhan Bank | 415 | 20.69 | 210 | 28.09 | 625 | 48.78 | 2522 | 332.29 |
| 15 | Catholic Syrian Bank | 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 |
| 17 | DBS Bank(e-LVB) | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 18 | DCB Bank | 53281 | 400.38 | 40 | 9.77 | 53321 | 410.14 | 57352 | 496.46 |
| 19 | Federal Bank | 12 | 1.09 | 14 | 3.22 | 26 | 4.31 | 307 | 57.30 |
| 20 | HDFC Bank | 3085 | 53.68 | 1083 | 247.84 | 4168 | 301.52 | 16384 | 2286.03 |
| 21 | ICICI Bank | 30 | 6.56 | 510 | 436.25 | 540 | 442.81 | 10229 | 3192.13 |
| 22 | IDBI Bank | 82 | 9.61 | 435 | 109.51 | 517 | 119.11 | 4585 | 925.40 |
| 23 | IDFC Bank | 102 | 8.14 | 481 | 48.04 | 583 | 56.18 | 3198 | 250.25 |
| 24 | Indus Ind Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.06 |
| 25 | Karnatak Bank | 1860 | 111.62 | 0 | 0.00 | 1860 | 111.62 | 1505 | 424.58 |
| 26 | Karur Vysya Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 18 | 1.42 |
| 27 | Kotak Mahindra Bank | 2 | 13.00 | 0 | 0.00 | 2 | 13.00 | 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 | 6.81 |
| 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 | 7 | 1.05 |
| 32 | Yes Bank | 4 | 0.10 | 7 | 0.70 | 11 | 0.80 | 48 | 8.47 |
| **Total Private Sector Banks** | | **58913** | **628.18** | **2957** | **915.27** | **61870** | **1543.46** | **98136** | **8508.76** |
| 33 | Odisha Grameen Bank | 546 | 96.37 | 198 | 60.32 | 744 | 156.69 | 9754 | 1099.77 |
| **Total of RRBs** | | **546** | **96.37** | **198** | **60.32** | **744** | **156.69** | **9754** | **1099.77** |
| 34 | AU Small Finance Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 35 | ESAF Small Finance Bank | 72 | 12.73 | 0 | 0.00 | 72 | 12.73 | 80 | 20.70 |
| 36 | Jana Small Finance Bank | 244 | 7.61 | 872 | 9.25 | 1116 | 16.86 | 2448 | 78.18 |
| 37 | Suryoday Small Finance Bank | 0 | 0.00 | 8 | 3.17 | 8 | 3.17 | 139 | 15.98 |
| 38 | Ujjivan Small Finance Bank | 560 | 12.17 | 253 | 35.85 | 813 | 48.02 | 2623 | 167.82 |
| 39 | Unity Small Finance Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 40 | Utkarsh Small Finance Bank | 124 | 0.61 | 0 | 0.00 | 124 | 0.61 | 17 | 1.87 |
| **Total Small Finance Bank** | | **1000** | **33.13** | **1133** | **48.27** | **2133** | **81.40** | **5307** | **284.56** |
| 41 | Orissa State Co-Op. Bank | 26 | 3.67 | 3 | 0.13 | 29 | 3.80 | 3717 | 81.31 |
| **Total of Co-operative** | | **26** | **3.67** | **3** | **0.13** | **29** | **3.80** | **3717** | **81.31** |
| **Grand Total** | | **72887** | **2707.93** | **25691** | **4994.51** | **98578** | **7702.44** | **288180** | **36646.59** |

**Annexure-3A**

**Pradhan Mantri Awas Yojana (Urban) - CLSS - Implementation by NHB as on 31-12-2025 for Odisha**

| | | | EWS/LIG | | | MIG | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| S. No. | Institution Name | PLI Category | 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 Microfiance 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 Ba | 33 | 5.44 | 0.84 | 61 | 13.73 | 1.32 | 94 | 19.17 | 2.15 |
| 22 | Bandhan Bank Ltd | Private Sector Ba | 34 | 3.26 | 0.78 | - | - | - | 34 | 3.26 | 0.78 |
| 23 | CSB BANK LTD | Private Sector Ba | 1 | 0.03 | 0.01 | - | - | - | 1 | 0.03 | 0.01 |
| 24 | DCB Bank Ltd. | Private Sector Ba | 8 | 0.69 | 0.13 | 3 | 1.10 | 0.06 | 11 | 1.79 | 0.19 |
| 25 | ICICI Bank Ltd. | Private Sector Ba | 317 | 40.05 | 7.26 | 520 | 105.37 | 10.04 | 837 | 145.42 | 17.30 |
| 26 | IDFC Bank Ltd | Private Sector Ba | 172 | 12.78 | 2.70 | - | - | - | 172 | 12.78 | 2.70 |
| 27 | Karnataka Bank Ltd. | Private Sector Ba | 5 | 0.46 | 0.11 | 7 | 1.31 | 0.12 | 12 | 1.77 | 0.23 |
| 28 | KarurVysya Bank Ltd. | Private Sector Ba | 5 | 0.42 | 0.09 | 1 | 0.07 | 0.02 | 6 | 0.49 | 0.11 |
| 29 | Kotak Mahindra Bank Ltd | Private Sector Ba | 1 | 0.25 | 0.02 | 1 | 0.12 | 0.02 | 2 | 0.37 | 0.04 |
| 30 | The Federal Bank Ltd | Private Sector Ba | 9 | 0.69 | 0.20 | 11 | 2.50 | 0.22 | 20 | 3.19 | 0.42 |
| D | **Sub Total** | **Private Sector I** | 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 Ba | 13 | 1.55 | 0.29 | - | - | - | 13 | 1.55 | 0.29 |
| 49 | Ujjivan Small Finance Bank | Small Finance Ba | 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** |

**Annexure - 4**

## BANKING KEY INDICATOR AS ON 31.12.2025

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 | 203 | 14598.04 | 12237.23 | 10934.54 | 6678.15 | 2351.23 | 3745.38 | 1571.30 | 1945.45 | 2.61 | 2463.73 | 256.83 |
| 2 | Bank of India | 286 | 25765.93 | 19874.36 | 18333.71 | 11362.06 | 4015.40 | 4930.37 | 3760.52 | 5125.36 | 2.64 | 4065.53 | 1523.15 |
| 3 | Bank of Maharastra | 64 | 3148.11 | 2986.29 | 2986.29 | 1947.51 | 1085.21 | 666.28 | 598.48 | 1527.30 | 0.00 | 18.93 | 9.87 |
| 4 | Canara Bank | 296 | 27935.33 | 16801.26 | 14993.01 | 7233.55 | 2801.49 | 3640.55 | 2478.78 | 4875.24 | 5.47 | 6727.22 | 494.21 |
| 5 | Central Bank of India | 105 | 5053.17 | 3192.64 | 2816.64 | 1944.42 | 612.05 | 1043.55 | 862.89 | 925.37 | 14.32 | 1324.36 | 161.11 |
| 6 | Indian Bank | 201 | 20597.45 | 13738.30 | 10586.85 | 5705.37 | 2266.82 | 3028.21 | 2023.38 | 1153.69 | 0.80 | 2273.45 | 256.28 |
| 7 | Indian Overseas Bank | 137 | 9267.81 | 5716.80 | 5716.80 | 4285.55 | 1882.39 | 2156.05 | 1359.83 | 36938.50 | 1.04 | 1078.99 | 87.24 |
| 8 | Punjab & Sind Bank | 30 | 1776.10 | 1208.96 | 718.96 | 167.39 | 82.33 | 35.61 | 35.51 | 88.11 | 0.00 | 0.00 | 13.42 |
| 9 | Punjab National Bank | 357 | 34267.23 | 22132.63 | 20102.63 | 9838.51 | 3805.80 | 4941.86 | 4079.74 | 3107.84 | 0.01 | 5027.53 | 631.68 |
| 10 | State Bank of India | 927 | 206164.00 | 129882.60 | 92322.51 | 66979.65 | 17349.09 | 42259.71 | 23191.37 | 41030.60 | 12.71 | 22563.82 | 5873.21 |
| 11 | UCO Bank | 271 | 26035.41 | 19342.46 | 13414.68 | 12486.61 | 3609.79 | 6925.31 | 3499.50 | 9031.56 | 8.93 | 3460.76 | 627.48 |
| 12 | Union Bank of India | 371 | 44425.41 | 31552.62 | 17107.73 | 9877.65 | 4395.49 | 4575.72 | 1640.12 | 5237.60 | 0.44 | 10302.09 | 670.66 |
| **Total Public Sector Banks** | | **3248** | **419033.99** | **278666.16** | **210034.35** | **138506.41** | **44257.09** | **77948.58** | **45101.42** | **110986.63** | **48.96** | **59306.41** | **10605.15** |
| 13 | Axis Bank Ltd | 244 | 28689.70 | 23803.14 | 15470.41 | 6063.18 | 1182.13 | 4695.31 | 3511.73 | 3947.08 | 0.70 | 2019.94 | 720.67 |
| 14 | Bandhan Bank | 263 | 5025.31 | 3027.79 | 3027.79 | 1915.22 | 298.28 | 769.04 | 648.06 | 571.10 | 0.00 | 3563.63 | 72.21 |
| 15 | City Union Bank | 1 | 36.04 | 69.39 | 69.39 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16 | DCB Bank Ltd | 1 | 2677.04 | 2310.13 | 2310.13 | 1719.03 | 1020.66 | 245.47 | 169.96 | 562.00 | 0.00 | 0.00 | 3.28 |
| 17 | Federal Bank | 54 | 1584.35 | 1863.74 | 1863.74 | 1291.29 | 623.25 | 643.17 | 348.60 | 305.11 | 0.00 | 1513.28 | 21.37 |
| 18 | HDFC Bank | 30 | 40385.85 | 26836.57 | 26836.57 | 12140.28 | 1904.01 | 9496.34 | 7130.32 | 1522.63 | 0.00 | 6144.40 | 23.45 |
| 19 | ICICI Bank | 257 | 32640.60 | 22776.25 | 22776.25 | 9790.44 | 1853.58 | 7658.00 | 0.00 | 1323.04 | 0.00 | 13103.13 | 326.04 |
| 20 | IDBI Bank | 205 | 8190.10 | 5742.78 | 4793.93 | 2945.50 | 548.87 | 2151.90 | 858.48 | 318.64 | 0.03 | 1348.64 | 102.51 |
| 21 | IDFC First Bank | 78 | 4487.60 | 4301.80 | 4301.80 | 1310.97 | 489.44 | 732.95 | 637.67 | 220.68 | 0.00 | 879.64 | 213.60 |
| 22 | Indus Ind Bank | 50 | 6988.84 | 6077.66 | 6077.66 | 4223.37 | 2048.70 | 2169.03 | 2062.31 | 3022.05 | 1135.74 | 8965.79 | 1878.36 |
| 23 | Karnatak Bank Ltd. | 78 | 553.04 | 889.64 | 889.64 | 830.46 | 296.31 | 2.64 | 0.20 | 0.00 | 0.00 | 166.60 | 0.45 |
| 24 | Karur Vysya Bank | 10 | 408.71 | 119.57 | 119.57 | 5.60 | 0.00 | 4.18 | 0.18 | 0.01 | 0.00 | 0.00 | 0.00 |
| 25 | Kotak Mahindra Bank Ltd | 5 | 2988.47 | 3120.41 | 3120.41 | 2465.22 | 1055.59 | 1407.54 | 1217.12 | 558.46 | 0.00 | 0.00 | 58.68 |
| 26 | Laxmi Vilas Bank | 27 | 129.35 | 109.29 | 109.29 | 106.20 | 89.58 | 14.82 | 13.47 | 0.00 | 0.00 | 0.00 | 0.01 |
| 27 | RBL Bank | 4 | 1756.26 | 484.93 | 475.14 | 675.11 | 628.64 | 43.68 | 4.47 | 487.26 | 0.00 | 289.11 | 286.66 |
| 28 | Standard Chartered Bank | 6 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 29 | The South Indian Bank Ltd. | 1 | 223.56 | 159.54 | 159.54 | 160.84 | 123.91 | 0.13 | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 |
| 30 | Tamilnadu Mercantile Bank | 3 | 108.26 | 19.65 | 19.65 | 12.50 | 0.12 | 12.21 | 6.16 | 0.23 | 0.00 | 31.01 | 0.00 |
| 31 | Yes Bank | 1 | 2491.48 | 1917.49 | 1917.49 | 994.27 | 332.02 | 659.58 | 522.46 | 344.40 | 0.01 | 0.01 | 0.54 |
| 32 | Catholic Syrian Bank | 14 | 32.70 | 141.60 | 141.60 | 43.37 | 38.51 | 4.70 | 0.00 | 6.67 | 0.00 | 0.00 | 0.00 |
| **Total Private Sector Banks** | | **1332** | **139397.25** | **103771.37** | **94480.01** | **46692.85** | **12533.58** | **30710.69** | **17131.30** | **13189.36** | **1136.47** | **38025.18** | **3707.83** |
| 33 | Odisha Grameen Bank | 979 | 29321.86 | 17901.42 | 17901.42 | 14356.58 | 8337.93 | 3501.42 | 1394.39 | 11635.92 | 3046.15 | 4674.95 | 1010.53 |
| **Total of RRB** | | **979** | **29321.86** | **17901.42** | **17901.42** | **14356.58** | **8337.93** | **3501.42** | **1394.39** | **11635.92** | **3046.15** | **4674.95** | **1010.53** |
| **RIDF(NABARD)** | | | | **13101.22** | **13101.22** | **13101.22** | **13101.22** | | | | | | |
| 34 | AU Small Finance Bank | 31 | 201.32 | 214.37 | 214.37 | 157.60 | 71.49 | 82.51 | 81.92 | 76.63 | 0.00 | 49.65 | 47.73 |
| 35 | ESAF Small Finance Bank | 15 | 96.85 | 456.44 | 456.44 | 366.91 | 192.65 | 28.11 | 19.31 | 243.55 | 0.00 | 218.91 | 210.94 |
| 36 | Jana Small Finance Bank | 88 | 906.96 | 1747.60 | 1747.60 | 1335.42 | 793.56 | 360.18 | 322.62 | 587.95 | 0.00 | 397.43 | 122.15 |
| 37 | Suryoday Small Finance Bank | 71 | 529.94 | 1030.16 | 1030.16 | 789.18 | 660.11 | 112.90 | 96.39 | 706.83 | 0.00 | 2.98 | 1.77 |
| 38 | Ujjivan Small Finance Bank | 25 | 506.97 | 731.41 | 731.41 | 518.25 | 236.35 | 89.09 | 73.30 | 0.00 | 0.00 | 235.61 | 177.27 |
| 39 | Utkarsh Small Finance Bank | 102 | 235.11 | 584.64 | 584.64 | 459.89 | 210.32 | 50.51 | 50.51 | 407.51 | 0.00 | 67.47 | 0.00 |
| 40 | Unity Small Finance Bank | 27 | 6.36 | 507.37 | 507.37 | 367.02 | 289.70 | 61.52 | 21.82 | 344.57 | 0.00 | 217.72 | 0.00 |
| **Total Small Finance Bank** | | **359** | **2483.51** | **5271.99** | **5271.99** | **3994.27** | **2454.17** | **784.82** | **665.87** | **2367.05** | **0.00** | **1189.78** | **559.86** |
| 41 | Orissa State Co-Op. Bank | 348 | 34297.46 | 40638.37 | 40638.37 | 23199.70 | 22558.72 | 149.91 | 1.26 | 21545.83 | 0.00 | 5010.99 | 6151.28 |
| **Total of Co-operative bank** | | **348** | **34297.46** | **40638.37** | **40638.37** | **23199.70** | **22558.72** | **149.91** | **1.26** | **21545.83** | **0.00** | **5010.99** | **6151.28** |
| **GRAND TOTAL** | | **6266** | **624534.07** | **459350.53** | **381427.35** | **239851.02** | **103242.72** | **113095.42** | **64294.24** | **159724.79** | **4231.58** | **108207.31** | **22034.65** |

**Annexure - 4**

## BANKING KEY INDICATOR AS ON 31.12.2025

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 | 203 | 758.25 | 7.16 | 83.83 | 61.07 | 21.50 | 17.79 | 0.02 | 22.53 |
| 2 | Bank of India | 286 | 1008.13 | 6.69 | 77.13 | 61.97 | 21.90 | 27.96 | 0.01 | 22.18 |
| 3 | Bank of Maharastra | 64 | 9.07 | 0.32 | 94.86 | 65.22 | 36.34 | 51.14 | 0.00 | 0.63 |
| 4 | Canara Bank | 296 | 1590.23 | 10.75 | 60.14 | 48.25 | 18.69 | 32.52 | 0.04 | 44.87 |
| 5 | Central Bank of India | 105 | 294.93 | 10.62 | 63.18 | 69.03 | 21.73 | 32.85 | 0.51 | 47.02 |
| 6 | Indian Bank | 201 | 263.24 | 2.69 | 66.70 | 53.89 | 21.41 | 10.90 | 0.01 | 21.47 |
| 7 | Indian Overseas Bank | 137 | 229.16 | 4.12 | 61.68 | 74.96 | 32.93 | 646.14 | 0.02 | 18.87 |
| 8 | Punjab & Sind Bank | 30 | 32.38 | 4.95 | 68.07 | 23.28 | 11.45 | 12.26 | 0.00 | 0.00 |
| 9 | Punjab National Bank | 357 | 1054.41 | 3.95 | 64.59 | 48.94 | 18.93 | 15.46 | 0.00 | 25.01 |
| 10 | State Bank of India | 927 | 1399.61 | 1.63 | 63.00 | 72.55 | 18.79 | 44.44 | 0.01 | 24.44 |
| 11 | UCO Bank | 271 | 674.72 | 5.01 | 74.29 | 93.08 | 26.91 | 67.33 | 0.07 | 25.80 |
| 12 | Union Bank of India | 371 | 884.20 | 4.83 | 71.02 | 57.74 | 25.69 | 30.62 | 0.00 | 60.22 |
| **Total Public Sector Banks** | | **3248** | **8198.35** | **3.97** | **66.50** | **65.94** | **21.07** | **52.84** | **0.02** | **28.24** |
| 13 | Axis Bank Ltd | 244 | 656.78 | 4.54 | 82.97 | 39.19 | 7.64 | 25.51 | 0.00 | 13.06 |
| 14 | Bandhan Bank | 263 | 175.30 | 4.80 | 60.25 | 63.25 | 9.85 | 18.86 | 0.00 | 117.70 |
| 15 | City Union Bank | 1 | 0.00 | 0.00 | 192.53 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16 | DCB Bank Ltd | 1 | 71.73 | 4.04 | 86.29 | 74.41 | 44.18 | 24.33 | 0.00 | 0.00 |
| 17 | Federal Bank | 54 | 74.80 | 5.78 | 117.63 | 69.29 | 33.44 | 16.37 | 0.00 | 81.20 |
| 18 | HDFC Bank | 30 | 258.32 | 2.07 | 66.45 | 45.24 | 7.09 | 5.67 | 0.00 | 22.90 |
| 19 | ICICI Bank | 257 | 415.31 | 3.82 | 69.78 | 42.99 | 8.14 | 5.81 | 0.00 | 57.53 |
| 20 | IDBI Bank | 205 | 251.50 | 1.45 | 70.12 | 61.44 | 11.45 | 6.65 | 0.00 | 28.13 |
| 21 | IDFC First Bank | 78 | 97.24 | 0.66 | 95.86 | 30.47 | 11.38 | 5.13 | 0.00 | 20.45 |
| 22 | Indus Ind Bank | 50 | 376.85 | 6.26 | 86.96 | 69.49 | 33.71 | 49.72 | 18.69 | 147.52 |
| 23 | Karnatak Bank Ltd. | 78 | 64.60 | 1.76 | 160.86 | 93.35 | 33.31 | 0.00 | 0.00 | 18.73 |
| 24 | Karur Vysya Bank | 10 | 0.00 | 0.00 | 29.26 | 4.68 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25 | Kotak Mahindra Bank Ltd | 5 | 56.49 | 2.29 | 104.41 | 79.00 | 33.83 | 17.90 | 0.00 | 0.00 |
| 26 | Laxmi Vilas Bank | 27 | 0.41 | 0.18 | 84.49 | 97.18 | 81.97 | 0.00 | 0.00 | 0.00 |
| 27 | RBL Bank | 4 | 89.44 | 5.84 | 27.61 | 142.09 | 132.31 | 102.55 | 0.00 | 60.85 |
| 28 | Standard Chartered Bank | 6 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | #DIV/0! |
| 29 | The South Indian Bank Ltd. | 1 | 5.42 | 3.19 | 71.36 | 100.82 | 77.67 | 0.00 | 0.00 | 0.00 |
| 30 | Tamilnadu Mercantile Bank | 3 | 0.00 | 0.00 | 18.15 | 63.61 | 0.61 | 1.16 | 0.00 | 157.81 |
| 31 | Yes Bank | 1 | 43.78 | 4.32 | 76.96 | 51.85 | 17.32 | 17.96 | 0.00 | 0.00 |
| 32 | Catholic Syrian Bank | 14 | 2.89 | 0.28 | 433.03 | 30.63 | 27.20 | 4.71 | 0.00 | 0.00 |
| **Total Private Sector Banks** | | **1332** | **2640.86** | **2.79** | **74.44** | **49.42** | **13.27** | **13.96** | **1.20** | **40.25** |
| 33 | Odisha Grameen Bank | 979 | 1167.46 | 6.75 | 61.05 | 80.20 | 46.58 | 65.00 | 17.02 | 26.11 |
| **Total of RRBs** | | **979** | **1167.46** | **6.75** | **61.05** | **80.20** | **46.58** | **65.00** | **17.02** | **26.11** |
| **RIDF(NABARD)** | | | | | | | | | | |
| 34 | AU Small Finance Bank | 31 | 9.21 | 4.30 | 106.48 | 73.52 | 33.35 | 35.75 | 0.00 | 23.16 |
| 35 | ESAF Small Finance Bank | 15 | 50.53 | 12.09 | 471.29 | 80.39 | 42.21 | 53.36 | 0.00 | 47.96 |
| 36 | Jana Small Finance Bank | 88 | 90.11 | 4.80 | 192.69 | 76.41 | 45.41 | 33.64 | 0.00 | 22.74 |
| 37 | Suryoday Small Finance Bank | 71 | 90.09 | 8.74 | 194.39 | 76.61 | 64.08 | 68.61 | 0.00 | 0.29 |
| 38 | Ujjivan Small Finance Bank | 25 | 9.74 | 1.38 | 144.27 | 70.86 | 32.31 | 0.00 | 0.00 | 32.21 |
| 39 | Utkarsh Small Finance Bank | 102 | 209.33 | 36.09 | 248.67 | 78.66 | 35.97 | 69.70 | 0.00 | 11.54 |
| 40 | Unity Small Finance Bank | 27 | 129.32 | 34.71 | 7981.06 | 72.34 | 57.10 | 67.91 | 0.00 | 42.91 |
| **Total Small Finance Bank** | | **359** | **588.31** | **11.32** | **212.28** | **75.76** | **46.55** | **44.90** | **0.00** | **22.57** |
| 34 | Orissa State Co-Op. Bank | 348 | 1511.76 | 3.75 | 118.49 | 57.09 | 55.51 | 53.02 | 0.00 | 12.33 |
| **Total of Co-operative bank** | | 348 | **1511.76** | 3.75 | **118.49** | **57.09** | 55.51 | **53.02** | 0.00 | 12.33 |
| **GRAND TOTAL** | | **6266** | **14106.74** | **3.87** | **73.55** | **62.88** | **27.07** | **41.88** | **1.11** | **28.37** |

# Distrcit Wise Branch/BC,ATM Network as on 31.12.2025

| Sl | DISTRICT | BRANCHES | | | | BANKING CORRESPONDENT | | | | | | | | | | ATMS | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | RURAL | SEMI URBAN | URBAN | TOTAL BRANCHES | RURAL | SEMI URBAN | URBAN | TOTAL BC | OUT OF TOTAL BCs Male Bcs | OUT OF TOTAL BCs Female Bcs | OUT OF TOTAL BCs Transgender Bcs | OUT OF TOTAL BCs WSHG MEMBERS | OUT OF TOTAL BCs Fixed BC Points | OUT OF TOTAL BCs No. OF Active BCs | RURAL | SEMI URBAN | URBAN | TOTAL ATMS |
| 1 | **ANGUL** | 114 | 86 | 5 | **205** | 836 | 149 | 117 | **1102** | 892 | 210 | 0 | 73 | 804 | 774 | 75 | 178 | 7 | **260** |
| 2 | **BALASORE** | 183 | 64 | 56 | **303** | 1864 | 340 | 327 | **2531** | 1762 | 769 | 0 | 308 | 2060 | 2231 | 109 | 71 | 139 | **319** |
| 3 | **BARGARH** | 124 | 82 | 5 | **211** | 862 | 185 | 31 | **1078** | 881 | 197 | 0 | 104 | 877 | 952 | 47 | 132 | 5 | **184** |
| 4 | **BHADRAK** | 115 | 25 | 36 | **176** | 1376 | 139 | 188 | **1703** | 1246 | 457 | 0 | 154 | 1347 | 1505 | 71 | 36 | 142 | **249** |
| 5 | **BOLANGIR** | 106 | 102 | 5 | **213** | 1363 | 487 | 158 | **2008** | 1676 | 332 | 0 | 128 | 1492 | 1821 | 33 | 154 | 5 | **192** |
| 6 | **BOUDH** | 33 | 23 | 0 | **56** | 275 | 68 | 0 | **343** | 300 | 43 | 0 | 17 | 292 | 254 | 9 | 33 | 0 | **42** |
| 7 | **CUTTACK** | 246 | 43 | 220 | **509** | 1804 | 75 | 613 | **2492** | 1855 | 637 | 0 | 83 | 1918 | 2228 | 183 | 58 | 350 | **591** |
| 8 | **DEOGARH** | 24 | 19 | 1 | **44** | 179 | 53 | 3 | **235** | 187 | 48 | 0 | 18 | 192 | 177 | 10 | 23 | 1 | **34** |
| 9 | **DHENKANAL** | 98 | 59 | 1 | **158** | 614 | 157 | 3 | **774** | 597 | 177 | 0 | 57 | 581 | 617 | 50 | 93 | 4 | **147** |
| 10 | **GAJAPATI** | 42 | 23 | 2 | **67** | 305 | 90 | 0 | **395** | 255 | 140 | 0 | 116 | 307 | 324 | 27 | 40 | 1 | **68** |
| 11 | **GANJAM** | 215 | 162 | 113 | **490** | 2384 | 374 | 431 | **3189** | 2498 | 691 | 0 | 212 | 2479 | 2928 | 136 | 207 | 244 | **587** |
| 12 | **JAGATSINGHPUR** | 119 | 58 | 2 | **179** | 1397 | 109 | 253 | **1759** | 1323 | 436 | 0 | 48 | 1409 | 1590 | 73 | 101 | 4 | **178** |
| **13** | **JAJPUR** | 177 | 63 | 3 | **243** | 1940 | 205 | 299 | **2444** | 1871 | 573 | 0 | 151 | 1946 | 2240 | 121 | 141 | 3 | **265** |
| 14 | **JHARSUGUDA** | 40 | 71 | 1 | **112** | 199 | 84 | 37 | **320** | 263 | 57 | 0 | 20 | 215 | 275 | 13 | 112 | 5 | **130** |
| 15 | **KALAHANDI** | 106 | 70 | 3 | **179** | 1351 | 160 | 145 | **1656** | 1450 | 206 | 0 | 74 | 1352 | 1517 | 69 | 82 | 2 | **153** |
| 16 | **KANDHAMAL** | 42 | 41 | 0 | **83** | 389 | 209 | 0 | **598** | 464 | 134 | 0 | 86 | 429 | 509 | 17 | 64 | 0 | **81** |
| 17 | **KENDRAPARA** | 104 | 47 | 1 | **152** | 663 | 212 | 57 | **932** | 692 | 240 | 0 | 62 | 671 | 749 | 62 | 110 | 4 | **176** |
| 18 | **KEONJHAR** | 129 | 109 | 0 | **238** | 1317 | 173 | 270 | **1760** | 1483 | 277 | 0 | 60 | 1473 | 1561 | 64 | 186 | 1 | **251** |
| 19 | **KHURDA** | 188 | 76 | 532 | **796** | 1587 | 132 | 1349 | **3068** | 2138 | 930 | 0 | 95 | 2556 | 2855 | 134 | 158 | 860 | **1152** |
| 20 | **KORAPUT** | 89 | 65 | 6 | **160** | 1514 | 146 | 129 | **1789** | 1561 | 228 | 0 | 87 | 764 | 1698 | 44 | 118 | 3 | **165** |
| 21 | **MALKANGIRI** | 43 | 22 | 2 | **67** | 362 | 94 | 1 | **457** | 379 | 78 | 0 | 36 | 353 | 356 | 17 | 33 | 0 | **50** |
| 22 | **MAYURBHANJ** | 209 | 53 | 52 | **314** | 1687 | 229 | 517 | **2433** | 1778 | 655 | 0 | 291 | 1809 | 2167 | 113 | 96 | 96 | **305** |
| 23 | **NABARANGPUR** | 64 | 41 | 2 | **107** | 493 | 182 | 7 | **682** | 596 | 86 | 0 | 38 | 511 | 523 | 10 | 56 | 1 | **67** |
| 24 | **NAYAGARH** | 94 | 43 | 0 | **137** | 898 | 388 | 126 | **1412** | 1116 | 296 | 0 | 144 | 956 | 1244 | 63 | 72 | 0 | **135** |
| 25 | **NUAPADA** | 47 | 32 | 0 | **79** | 442 | 54 | 1 | **497** | 428 | 69 | 0 | 36 | 359 | 381 | 25 | 51 | 1 | **77** |
| 26 | **PURI** | 162 | 30 | 64 | **256** | 1596 | 132 | 456 | **2184** | 1700 | 484 | 0 | 111 | 1679 | 1882 | 106 | 53 | 119 | **278** |
| 27 | **RAYAGADA** | 72 | 47 | 2 | **121** | 554 | 70 | 16 | **640** | 547 | 93 | 0 | 34 | 420 | 505 | 42 | 81 | 1 | **124** |
| 28 | **SAMBALPUR** | 82 | 36 | 100 | **218** | 435 | 84 | 438 | **957** | 784 | 173 | 0 | 52 | 764 | 827 | 103 | 155 | 189 | **447** |
| 29 | **SONEPUR** | 56 | 33 | 2 | **91** | 580 | 126 | 62 | **768** | 687 | 81 | 0 | 23 | 598 | 654 | 24 | 63 | 1 | **88** |
| 30 | **SUNDARGARH** | 134 | 55 | 113 | **302** | 898 | 160 | 134 | **1192** | 852 | 340 | 0 | 109 | 888 | 1038 | 85 | 95 | 157 | **337** |
| | **TOTAL** | **3257** | **1680** | **1329** | **6266** | **30164** | **5066** | **6168** | **41398** | **32261** | **9137** | **0** | **2827** | **31501** | **36382** | **1935** | **2852** | **2345** | **7132** |

Annexure-5

# Bank Wise Branch/BC,ATM Network as on 31.12.2025

| Sl | BANK | BRANCHES | | | | BANKING CORRESPONDENT | | | | | | | | | | ATMS | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | RURAL | SEMI URBAN | URBAN | TOTAL BRANCHES | RURAL | SEMI URBAN | URBAN | TOTAL BC | OUT OF TOTAL BCs Male Bcs | OUT OF TOTAL BCs Female Bcs | OUT OF TOTAL BCs Transgender Bcs | OUT OF TOTAL BCs WSHG MEMBERS | OUT OF TOTAL BCs Fixed BC Points | OUT OF TOTAL BCs No. OF Active BCs | RURAL | SEMI URBAN | URBAN | TOTAL ATMS |
| 1 | Bank of Baroda | 75 | 71 | 57 | **203** | 577 | 514 | 182 | **1273** | 1057 | 216 | 0 | 216 | 1273 | 1175 | 86 | 77 | 70 | **233** |
| 2 | Bank of India | 152 | 67 | 67 | **286** | 1076 | 444 | 157 | **1677** | 1409 | 268 | 0 | 40 | 1677 | 1461 | 155 | 94 | 109 | **358** |
| 3 | Bank of Maharastra | 5 | 32 | 27 | **64** | 5 | 67 | 27 | **99** | 66 | 33 | 0 | 0 | 0 | 38 | 5 | 32 | 25 | 62 |
| 4 | Canara Bank | 142 | 80 | 74 | **296** | 348 | 98 | 16 | **462** | 129 | 333 | 0 | 41 | 0 | 134 | 93 | 73 | 61 | **227** |
| 5 | Central Bank of India | 39 | 38 | 28 | **105** | 112 | 80 | 9 | **201** | 173 | 28 | 0 | 0 | 201 | 201 | 29 | 49 | 26 | **104** |
| 6 | Indian Bank | 93 | 53 | 55 | **201** | 229 | 58 | 37 | **324** | 215 | 109 | 0 | 84 | 324 | 324 | 41 | 47 | 52 | 140 |
| 7 | Indian Overseas Bank | 69 | 41 | 27 | **137** | 512 | 113 | 7 | **632** | 573 | 59 | 0 | 0 | 40 | 632 | 69 | 39 | 30 | **138** |
| 8 | Punjab & Sind Bank | 10 | 9 | 11 | **30** | 0 | 1 | 1 | **2** | 2 | 0 | 0 | 0 | 0 | 0 | 8 | 2 | 11 | **21** |
| 9 | Punjab National Bank | 174 | 107 | 76 | **357** | 961 | 402 | 43 | **1406** | 1024 | 382 | 0 | 0 | 1406 | 1173 | 125 | 145 | 100 | **370** |
| 10 | State Bank of India | 562 | 187 | 178 | **927** | 6504 | 188 | 115 | **6807** | 5293 | 1514 | 0 | 824 | 6807 | 5406 | 580 | 1442 | 1071 | **3093** |
| 11 | UCO Bank | 144 | 78 | 49 | **271** | 1193 | 431 | 62 | **1686** | 1228 | 458 | 0 | 172 | 1686 | 1327 | 143 | 75 | 71 | 289 |
| 12 | Union Bank of India | 155 | 122 | 94 | **371** | 898 | 535 | 55 | **1488** | 1168 | 320 | 0 | 72 | 1488 | 1479 | 105 | 115 | 105 | **325** |
| | **Public Sector Banks** | **1620** | **885** | **743** | **3248** | **12415** | **2931** | **711** | **16057** | **12337** | **3720** | **0** | **1449** | **14902** | **13350** | **1439** | **2190** | **1731** | **5360** |
| 13 | Axis Bank | 87 | 86 | 71 | **244** | 1465 | 1574 | 481 | **3520** | 3437 | 83 | 0 | 33 | 9 | 3425 | 119 | 121 | 86 | **326** |
| 14 | Bandhan Bank | 110 | 111 | 42 | **263** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 8 | 7 | **16** |
| 15 | Catholic Serian Bank | 0 | 0 | 1 | **1** | 51 | 0 | 0 | **51** | 51 | 0 | 0 | 0 | 0 | 51 | 0 | 0 | 1 | **1** |
| 16 | City Union Bank | 0 | 0 | 1 | **1** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | **1** |
| 17 | DBS Bank | 2 | 0 | 2 | **4** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | **2** |
| 18 | DCB Bank | 18 | 28 | 8 | **54** | 788 | 0 | 0 | **788** | 757 | 31 | 0 | 0 | 0 | 287 | 17 | 27 | 8 | **52** |
| 19 | Federal Bank | 6 | 15 | 9 | **30** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 16 | 11 | **28** |
| 20 | HDFC Bank | 87 | 93 | 77 | **257** | 588 | 64 | 10 | **662** | 622 | 40 | 0 | 6 | 616 | 439 | 102 | 231 | 194 | **527** |
| 21 | ICICI Bank | 78 | 66 | 61 | **205** | 710 | 20 | 0 | **730** | 730 | 0 | 0 | 0 | 0 | 0 | 68 | 90 | 92 | **250** |
| 22 | IDBI Bank | 24 | 34 | 20 | **78** | 48 | 53 | 24 | **125** | 110 | 15 | 0 | 0 | 0 | 105 | 15 | 48 | 33 | **96** |
| 23 | IDFC Bank | 4 | 27 | 19 | **50** | 219 | 10 | 45 | **274** | 226 | 48 | 0 | 0 | 81 | 209 | 2 | 11 | 14 | **27** |
| 24 | Indus Ind Bank | 14 | 30 | 34 | **78** | 11297 | 0 | 4244 | **15541** | 11835 | 3706 | 0 | 0 | 12944 | 15541 | 7 | 20 | 37 | **64** |
| 25 | Karnatak Bank | 0 | 1 | 9 | **10** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 8 | **9** |
| 26 | Karur Vysya Bank | 0 | 1 | 4 | **5** | 0 | 1 | 1 | **2** | 1 | 1 | 0 | 0 | 0 | 2 | 0 | 1 | 4 | **5** |
| 27 | Kotak Mahindra Bank | 1 | 6 | 20 | **27** | 2 | 5 | 17 | **24** | 24 | 0 | 0 | 0 | 0 | 24 | 0 | 6 | 16 | **22** |
| 28 | RBL Bank | 1 | 1 | 4 | **6** | 153 | 25 | 596 | **774** | 634 | 140 | 0 | 0 | 774 | 774 | 1 | 1 | 2 | **4** |
| 29 | South Indian Bank | 1 | 0 | 2 | **3** | 0 | 0 | 0 | **0** | 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 | 0 | 0 | 0 | 0 | 1 | **1** |
| 31 | Tamilnad Mercantile Bank | 0 | 0 | 1 | **1** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | **1** |
| 32 | Yes Bank | 0 | 1 | 13 | **14** | 871 | 0 | 0 | **871** | 0 | 871 | 0 | 871 | 871 | 871 | 0 | 1 | 11 | **12** |
| | **Private Sector Banks** | **433** | **500** | **399** | **1332** | **16192** | **1752** | **5418** | **23362** | **18427** | **4935** | **0** | **910** | **15295** | **21728** | **334** | **582** | **531** | **1447** |
| 33 | Odisha Grameen Bank | 829 | 101 | 49 | **979** | 1521 | 342 | 0 | **1863** | 1395 | 468 | 0 | 468 | 1221 | 1221 | 108 | 27 | 15 | **150** |
| | **Regional Rural Banks** | **829** | **101** | **49** | **979** | **1521** | **342** | **0** | **1863** | **1395** | **468** | **0** | **468** | **1221** | **1221** | **108** | **27** | **15** | **150** |
| 34 | AU Small Finance Bank | 6 | 19 | 6 | **31** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | **4** |
| 35 | ESAF Small Finance Bank | 1 | 9 | 5 | **15** | 3 | 40 | 39 | **82** | 82 | 0 | 0 | 0 | 82 | 82 | 1 | 9 | 5 | **15** |
| 36 | Jana Small Finance Bank | 70 | 7 | 11 | **88** | 0 | 1 | 0 | **1** | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | **1** |
| 37 | Suryoday Small Finance Ba | 35 | 26 | 10 | **71** | 33 | 0 | 0 | **33** | 19 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** |
| 38 | Ujjivan Small Finance Bank | 13 | 4 | 8 | **25** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 4 | 8 | **18** |
| 39 | Unity Small Finance Bank | 26 | 0 | 1 | **27** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | **1** |
| 40 | Utkarsh Small Finance Bank | 50 | 40 | 12 | **102** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 7 | **8** |
| | **Small Finance Bank** | **201** | **105** | **53** | **359** | **36** | **41** | **39** | **116** | **102** | **14** | **0** | **0** | **83** | **83** | **8** | **13** | **26** | **47** |
| 41 | Orissa State Co-Op. Bank | 174 | 89 | 85 | **348** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | 0 | 0 | 0 | 46 | 40 | 42 | **128** |
| | **Coop Bank Total** | **174** | **89** | **85** | **348** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **46** | **40** | **42** | **128** |
| | **TOTAL** | **3257** | **1680** | **1329** | **6266** | **30164** | **5066** | **6168** | **41398** | **32261** | **9137** | **0** | **2827** | **31501** | **36382** | **1935** | **2852** | **2345** | **7132** |

**Annexure- 5A**

**Distrcit Wise Branch, BC & ATM Network as on 31.12.2025**

| 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 | 35.35 | 136.25 | 51.16 | **222.77** |
| 2 | JAGATSINGHPUR | 15.74 | 154.71 | 15.66 | **186.11** |
| 3 | NAYAGARH | 14.23 | 146.66 | 14.02 | **174.91** |
| 4 | KORAPUT | 11.60 | 129.67 | 11.96 | **153.23** |
| 5 | JAJPUR | 13.30 | 133.76 | 14.50 | **161.56** |
| 6 | PURI | 15.07 | 128.57 | 16.37 | **160.00** |
| 7 | SONEPUR | 14.91 | 125.86 | 14.42 | **155.20** |
| 8 | BOLANGIR | 12.92 | 121.77 | 11.64 | **146.33** |
| 9 | BALASORE | 13.06 | 109.07 | 13.75 | **135.87** |
| 10 | BHADRAK | 11.68 | 113.06 | 16.53 | **141.27** |
| 11 | CUTTACK | 19.39 | 94.95 | 22.52 | **136.87** |
| 12 | KEONJHAR | 13.21 | 97.68 | 13.93 | **124.82** |
| 13 | KALAHANDI | 11.35 | 105.02 | 9.70 | **126.07** |
| 14 | ANGUL | 16.09 | 86.51 | 20.41 | **123.02** |
| 15 | MAYURBHANJ | 12.46 | 96.56 | 12.10 | **121.12** |
| 16 | DEOGARH | 14.08 | 75.20 | 10.88 | **100.15** |
| 17 | GANJAM | 13.88 | 90.36 | 16.63 | **120.88** |
| 18 | SAMBALPUR | 20.94 | 91.92 | 42.94 | **155.80** |
| 19 | NUAPADA | 12.94 | 81.42 | 12.62 | **106.98** |
| 20 | KANDHAMAL | 11.32 | 81.57 | 11.05 | **103.94** |
| 21 | BARGARH | 14.24 | 72.78 | 12.42 | **99.44** |
| 22 | BOUDH | 12.69 | 77.75 | 9.52 | **99.96** |
| 23 | JHARSUGUDA | 19.33 | 55.22 | 22.43 | **96.98** |
| 24 | MALKANGIRI | 10.93 | 74.53 | 8.15 | **93.61** |
| 25 | GAJAPATI | 11.60 | 68.36 | 11.77 | **91.72** |
| 26 | RAYAGADA | 12.50 | 66.12 | 12.81 | **91.43** |
| 27 | KENDRAPARA | 10.55 | 64.71 | 12.22 | **87.48** |
| 28 | DHENKANAL | 13.25 | 64.89 | 12.32 | **90.46** |
| 29 | SUNDARGARH | 14.43 | 56.94 | 16.10 | **87.46** |
| 30 | NABARANGPUR | 8.76 | 55.86 | 5.49 | **70.11** |
| **TOTAL** | | **14.93** | **98.63** | **16.99** | **130.55** |

**Annexure - 6**

**BANK WISE BC STATUS AS ON 31.12.2025**

| 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 | 1273 | 1273 | 1175 | 98 | **7.70** |
| 2 | Bank of India | Public Sector Bank | 1677 | 1677 | 1461 | 216 | **12.88** |
| 3 | Bank of Maharastra | Public Sector Bank | 99 | 0 | 38 | 61 | **61.62** |
| 4 | Canara Bank | Public Sector Bank | 462 | 0 | 134 | 328 | **71.00** |
| 5 | Central Bank of India | Public Sector Bank | 201 | 201 | 201 | 0 | **0.00** |
| 6 | Indian Bank | Public Sector Bank | 324 | 324 | 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 | 0 | 2 | **100.00** |
| 9 | Punjab National Bank | Public Sector Bank | 1406 | 1406 | 1173 | 233 | **16.57** |
| 10 | State Bank of India | Public Sector Bank | 6807 | 6807 | 5406 | 1401 | **20.58** |
| 11 | UCO Bank | Public Sector Bank | 1686 | 1686 | 1327 | 359 | **21.29** |
| 12 | Union Bank of India | Public Sector Bank | 1488 | 1488 | 1479 | 9 | **0.60** |
| **Total public sector banks** | | | **16057** | **14902** | **13350** | **2707** | **16.86** |
| 13 | Axis Bank | Private Sector Bank | 3520 | 9 | 3425 | 95 | **2.70** |
| 14 | Bandhan Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 15 | Catholic Syrian Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 16 | City Union Bank | Private Sector Bank | 51 | 0 | 51 | 0 | **0.00** |
| 17 | DBS Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 18 | DCB Bank | Private Sector Bank | 788 | 0 | 287 | 501 | **63.58** |
| 19 | Federal Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 20 | HDFC Bank | Private Sector Bank | 662 | 616 | 439 | 223 | **33.69** |
| 21 | ICICI Bank | Private Sector Bank | 730 | 0 | 0 | 730 | **100.00** |
| 22 | IDBI Bank | Private Sector Bank | 125 | 0 | 105 | 20 | **16.00** |
| 23 | IDFC Bank | Private Sector Bank | 274 | 81 | 209 | 65 | **23.72** |
| 24 | Indus Ind Bank | Private Sector Bank | 15541 | 12944 | 15541 | 0 | **0.00** |
| 25 | Karnatak Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 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 | 774 | 774 | 774 | 0 | **0.00** |
| 29 | South Indian Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 30 | Standard Chartered Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 31 | Tamilnad Mercantile Bank | Private Sector Bank | 0 | 0 | 0 | 0 | **0.00** |
| 32 | Yes Bank | Private Sector Bank | 871 | 871 | 871 | 0 | **0.00** |
| **Total private sector banks** | | | **23362** | **15295** | **21728** | **1634** | **6.99** |
| 33 | Odisha Grameen 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 | **0.00** |
| 35 | ESAF Small Finance Bank | Small Finance Bank | 82 | 82 | 82 | 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 | 0 | 33 | **100.00** |
| 38 | Ujjivan Small Finance Bank | Small Finance Bank | 0 | 0 | 0 | 0 | **0.00** |
| 39 | Utkarsh Small Finance Bank | Small Finance Bank | 0 | 0 | 0 | 0 | **0.00** |
| 40 | Unity Small Finance Bank | Small Finance Bank | 0 | 0 | 0 | 0 | **0.00** |
| **Total Small Finance banks** | | | **116** | **83** | **83** | **33** | **28.45** |
| 41 | Orissa State Co-op Bank | Co-operative Bank | 0 | 0 | 0 | 0 | **0.00** |
| **Total Co-operative banks** | | | **0** | **0** | **0** | **0** | **0.00** |
| | **Total** | | **41398** | **31501** | **36382** | **5016** | **12.12** |

**Annexure- 7**

**BharatNet Phase - I**

**State – Odisha**

**Report upto the Month of December-2025 ( 31-12-2025)**

**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** |

**Annexure- 7**

**BharatNet Phase - II**

**State – Odisha**

**(Report As on 31.12.2025)**

**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 | 198 | 87.22 |
| 2 | BALASORE | 10 | 71 | 0 | 71 | 0 | 71 | 71 | 57 | 80.28 |
| 3 | BARGARH | 12 | 253 | 12 | 265 | 12 | 253 | 265 | 238 | 89.81 |
| 4 | BHADRAK | 7 | 30 | 0 | 30 | 0 | 30 | 30 | 21 | 70.00 |
| 5 | BOLANGIR | 14 | 314 | 14 | 328 | 14 | 314 | 328 | 268 | 81.71 |
| 6 | BOUDH | 2 | 6 | 0 | 6 | 0 | 6 | 6 | 1 | 16.67 |
| 7 | CUTTACK | 11 | 31 | 0 | 31 | 0 | 31 | 31 | 23 | 74.19 |
| 8 | DEOGARH | 3 | 10 | 0 | 10 | 0 | 10 | 10 | 7 | 70.00 |
| 9 | DHENKANAL | 7 | 15 | 0 | 15 | 0 | 15 | 15 | 11 | 73.33 |
| 10 | GAJAPATI | 5 | 21 | 0 | 21 | 0 | 21 | 21 | 5 | 23.81 |
| 11 | GANJAM | 13 | 28 | 0 | 28 | 0 | 28 | 28 | 14 | 50.00 |
| 12 | AGATSINGHPU | 3 | 4 | 0 | 4 | 0 | 4 | 4 | 3 | 75.00 |
| 13 | JAJPUR | 7 | 31 | 0 | 31 | 0 | 31 | 31 | 24 | 77.42 |
| 14 | JHARSUGUDA | 5 | 78 | 5 | 83 | 5 | 78 | 83 | 76 | 91.57 |
| 15 | KALAHANDI | 12 | 166 | 7 | 173 | 7 | 166 | 173 | 116 | 67.05 |
| 16 | KANDHAMAL | 7 | 12 | 0 | 12 | 0 | 12 | 12 | 6 | 50.00 |
| 17 | KENDRAPADA | 5 | 18 | 0 | 18 | 0 | 18 | 18 | 14 | 77.78 |
| 18 | KENDUJHAR | 8 | 97 | 4 | 101 | 4 | 97 | 101 | 92 | 91.09 |
| 19 | KHURDA | 8 | 22 | 0 | 22 | 0 | 22 | 22 | 15 | 68.18 |
| 20 | KORAPUT | 14 | 239 | 14 | 253 | 14 | 239 | 253 | 186 | 73.52 |
| 21 | MALKANAGIR | 7 | 103 | 7 | 110 | 7 | 103 | 110 | 106 | 96.36 |
| 22 | MAYURBHAN | 18 | 81 | 4 | 85 | 4 | 81 | 85 | 51 | 60.00 |
| 23 | NAWARANGPU | 10 | 189 | 10 | 199 | 10 | 189 | 199 | 168 | 84.42 |
| 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 | 14 | 36.84 |
| 27 | RAYAGADA | 11 | 181 | 11 | 192 | 11 | 181 | 192 | 134 | 69.79 |
| 28 | SAMBALPUR | 9 | 138 | 9 | 147 | 9 | 138 | 147 | 142 | 96.60 |
| 29 | SONEPUR | 6 | 109 | 6 | 115 | 6 | 109 | 115 | 106 | 92.17 |
| 30 | SUNDARGARH | 17 | 279 | 17 | 296 | 17 | 279 | 296 | 282 | 95.27 |
| **Total** | | **262** | **2932** | **133** | **3065** | **133** | **2932** | **3065** | **2513** | 81.99 |

**Annexure 8**

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

| | |
|---|---|
| **State** | **Odisha** |
| **Quarter ended** | **December** |
| **Year** | **2025** |

| District | No of rural branches in district (31.12.2025) | 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** | **3257** | **9771** | **9271** | **264617** | **94.88** | **1592** | **76774** |
| ANGUL | 114 | 342 | 327 | 7716 | 95.61 | 24 | 594 |
| BALASORE | 183 | 549 | 511 | 10161 | 93.08 | 51 | 1926 |
| BARGARH | 124 | 372 | 346 | 11366 | 93.01 | 96 | 3372 |
| BHADRAK | 115 | 345 | 304 | 6752 | 88.12 | 46 | 1434 |
| BOLANGIR | 106 | 318 | 293 | 9135 | 92.14 | 48 | 2126 |
| BOUDH | 33 | 99 | 97 | 2720 | 97.98 | 38 | 1781 |
| CUTTACK | 246 | 738 | 676 | 16680 | 91.60 | 18 | 1219 |
| DEOGARH | 24 | 72 | 90 | 4784 | 125.00 | 41 | 2645 |
| DHENKANAL | 98 | 294 | 299 | 7840 | 101.70 | 90 | 4626 |
| GAJAPATI | 42 | 126 | 127 | 5296 | 100.79 | 66 | 2268 |
| GANJAM | 215 | 645 | 544 | 15876 | 84.34 | 55 | 4337 |
| JAGATSINGHPUR | 119 | 357 | 328 | 8032 | 91.88 | 49 | 1217 |
| JAJPUR | 177 | 531 | 467 | 9267 | 87.95 | 58 | 2098 |
| JHARSUGUDA | 40 | 120 | 178 | 6984 | 148.33 | 70 | 3189 |
| KALAHANDI | 106 | 318 | 276 | 9002 | 86.79 | 70 | 3784 |
| KANDHAMAL | 42 | 126 | 123 | 6267 | 97.62 | 65 | 4756 |
| KENDRAPARA | 104 | 312 | 287 | 7702 | 91.99 | 47 | 2321 |
| KEONJHAR | 129 | 387 | 349 | 10842 | 90.18 | 0 | 0 |
| KHURDA | 188 | 564 | 520 | 12579 | 92.20 | 56 | 2656 |
| KORAPUT | 89 | 267 | 272 | 10495 | 101.87 | 42 | 3132 |
| MALKANGIRI | 43 | 129 | 183 | 8118 | 141.86 | 75 | 4490 |
| MAYURBHANJ | 209 | 627 | 591 | 9094 | 94.26 | 52 | 2108 |
| NABARANGPUR | 64 | 192 | 227 | 7273 | 118.23 | 93 | 4154 |
| NAYAGARH | 94 | 282 | 288 | 7073 | 102.13 | 38 | 1948 |
| NUAPADA | 47 | 141 | 140 | 5874 | 99.29 | 41 | 2041 |
| PURI | 162 | 486 | 515 | 15189 | 105.97 | 26 | 1432 |
| RAYAGADA | 72 | 216 | 192 | 6221 | 88.89 | 48 | 1666 |
| SAMBALPUR | 82 | 246 | 233 | 9066 | 94.72 | 68 | 3254 |
| SONEPUR | 56 | 168 | 146 | 5442 | 86.90 | 25 | 1476 |
| SUNDARGARH | 134 | 402 | 342 | 11771 | 85.07 | 96 | 4724 |

**Annexure- 8A**

## Performance of CFLs from 01.10.2025 to 31.12.2025

| Sl.No | Name of the CFL | Bank Name | Name of NGO | District | No. of FLAP Conducted | No. of Members Attended |
|---|---|---|---|---|---|---|
| **TOTAL** | | | | | **20,214** | **5,74,013** |
| 1 | Anugul | UCO Bank | DHAN Foundation | Anugul | 351 | 9,695 |
| 2 | Badamba | UCO Bank | DHAN foundation | Cuttack | 190 | 4,821 |
| 3 | Bahalada | Bank of India | DHAN Foundation | Mayurbhanj | 197 | 4,790 |
| 4 | Balisankara | State Bank of India | DHAN Foundation | Sundargarh | 197 | 4,744 |
| 5 | Balliguda | Bank of India | DHAN foundation | Kandhamal | 189 | 4,727 |
| 6 | Baranga | UCO Bank | DHAN foundation | Cuttack | 190 | 4,862 |
| 7 | Bargarh | State Bank of India | DHAN Foundation | Bargarh | 173 | 4,560 |
| 8 | Baripada | Bank of India | DHAN Foundation | Mayurbhanj | 109 | 2,518 |
| 9 | Basudevpur (Already Estb.) | UCO Bank | DHAN foundation | Bhadrak | 195 | 4,962 |
| 10 | Betanati | Bank of India | DHAN Foundation | Mayurbhanj | 189 | 4,973 |
| 11 | Bhadrak | UCO Bank | DHAN foundation | Bhadrak | 208 | 5,325 |
| 12 | Bhatli | State Bank of India | DHAN Foundation | Bargarh | 203 | 4,973 |
| 13 | Bhawanipatna | Bank of India | DHAN foundation | Kalahandi | 214 | 5,849 |
| 14 | Bijatola | Bank of India | DHAN Foundation | Mayurbhanj | 188 | 4,694 |
| 15 | Bishra | State Bank of India | DHAN Foundation | Sundargarh | 238 | 5,715 |
| 16 | Boipariguda | Bank of India | DHAN foundation | Koraput | 190 | 5,188 |
| 17 | Bolangir | Bank of India | DHAN foundation | Bolangir | 201 | 5,083 |
| 18 | Boudh | State Bank of India | DHAN Foundation | Boudh | 191 | 6,033 |
| 19 | Brahmagiri | UCO Bank | DHAN foundation | Puri | 173 | 5,059 |
| 20 | Daspalla | State Bank of India | DHAN foundation | Nayagarh | 194 | 4,533 |
| 21 | Dhankauda | State Bank of India | DHAN Foundation | Sambalpur | 191 | 4,721 |
| 22 | Dharmasala | State Bank of India | DHAN Foundation | Jajpur | 561 | 27,266 |
| 23 | Dhenknal | UCO Bank | DHAN foundation | Dhenknal | 216 | 5,341 |
| 24 | Gudvella | Bank of India | DHAN foundation | Bolangir | 186 | 4,705 |
| 25 | Gunupur | State Bank of India | DHAN foundation | Rayagada | 207 | 4,632 |
| 26 | Hindol (Rasol) | UCO Bank | DHAN foundation | Dhenknal | 188 | 4,798 |
| 27 | Jeypore | Bank of India | DHAN foundation | Koraput | 186 | 4,791 |
| 28 | Jharsuguda | State Bank of India | DHAN Foundation | Jharsuguda | 193 | 3,951 |
| 29 | Jhumpura | Bank of India | DHAN foundation | Keonjhar | 188 | 4,494 |
| 30 | Kalampur | Bank of India | DHAN foundation | Kalahandi | 199 | 5,043 |
| 31 | Kalimela | State Bank of India | DHAN foundation | Malkangiri | 186 | 4,994 |
| 32 | Kamakhyanagar (Already Est | UCO Bank | DHAN foundation | Dhenknal | 191 | 4,847 |
| 33 | Kantapada | UCO Bank | DHAN foundation | Cuttack | 200 | 5,120 |
| 34 | Kaptipada | Bank of India | DHAN foundation | Mayurbhanj | 197 | 5,282 |
| 35 | Karanjia | Bank of India | DHAN foundation | Mayurbhanj | 208 | 5,061 |
| 36 | Kendrapara | Bank of India | DHAN foundation | Kendrapara | 180 | 4,470 |
| 37 | Kesinga | Bank of India | DHAN foundation | Kalahandi | 197 | 4,986 |
| 38 | Khariar | State Bank of India | DHAN foundation | Nuapada | 167 | 4,056 |
| 39 | Kishorenagar | UCO Bank | DHAN Foundation | Anugul | 366 | 9,802 |
| 40 | Koksara | Bank of India | DHAN foundation | Kalahandi | 188 | 4,983 |
| 41 | Koraput | Bank of India | DHAN foundation | Koraput | 159 | 4,150 |
| 42 | Kosagumuda | State Bank of India | DHAN foundation | Nabarangpur | 215 | 5,744 |
| 43 | Kuarmunda | State Bank of India | DHAN Foundation | Sundargarh | 188 | 5,161 |
| 44 | Kuchinda | State Bank of India | DHAN Foundation | Sambalpur | 210 | 4,946 |
| 45 | Lahunipada | State Bank of India | DHAN foundation | Sundargarh | 187 | 4,673 |
| 46 | Laikera | State Bank of India | DHAN Foundation | Jharsuguda | 210 | 4,893 |
| 47 | Laxmipur | Bank of India | DHAN foundation | Koraput | 185 | 4,977 |
| 48 | Loisingha | Bank of India | DHAN foundation | Bolangir | 203 | 5,079 |
| 49 | Malkangiri | State Bank of India | DHAN foundation | Malkangiri | 186 | 4,893 |
| 50 | Marsaigai | Bank of India | DHAN foundation | Kendrapara | 194 | 4,999 |
| 51 | Mohana | Union Bank of India | DHAN foundation | Gajapati | 189 | 5,188 |
| 52 | Muniguda | State Bank of India | DHAN foundation | Rayagada | 194 | 4,915 |
| 53 | Nabarangpur / Nawrangpur | State Bank of India | DHAN foundation | Nabarangpur | 207 | 5,438 |
| 54 | Nuapada | State Bank of India | DHAN foundation | Nuapada | 130 | 3,358 |
| 55 | Parjang | UCO Bank | DHAN foundation | Dhenknal | 213 | 5,198 |
| 56 | Parlakhemundi (Gosani) | Union Bank of India | DHAN foundation | Gajapati | 167 | 4,255 |
| 57 | Phulbani | Bank of India | DHAN foundation | Kandhamal | 186 | 4,884 |
| 58 | Raikia | Bank of India | DHAN foundation | Kandhamal | 187 | 4,664 |
| 59 | Rairakhol | State Bank of India | DHAN Foundation | Sambalpur | 198 | 4,994 |
| 60 | Rajborasombar (Padampur) | Bank of India | DHAN foundation | Bargarh | 194 | 4,859 |
| 61 | Rajkanika | Bank of India | DHAN foundation | Kendrapara | 186 | 4,825 |
| 62 | Ramanaguda | State Bank of India | DHAN foundation | Rayagada | 197 | 4,863 |

**Annexure- 8A**

## Performance of CFLs from 01.10.2025 to 31.12.2025

| Sl.No | Name of the CFL | Bank Name | Name of NGO | District | No. of FLAP Conducted | No. of Members Attended |
|---|---|---|---|---|---|---|
| **TOTAL** | | | | | **20,214** | **5,74,013** |
| 63 | Rayagada | State Bank of India | DHAN foundation | Rayagada | 175 | 4,483 |
| 64 | Salepur | UCO Bank | DHAN foundation | Cuttack | 191 | 4,847 |
| 65 | Saraskana | Bank of India | DHAN Foundation | Mayurbhanj | 223 | 5,668 |
| 66 | Semliguda | Bank of India | DHAN foundation | Koraput | 190 | 4,805 |
| 67 | Sohella | State Bank of India | DHAN Foundation | Bargarh | 186 | 4,863 |
| 68 | Sonepur | State Bank of India | DHAN Foundation | Sonepur | 189 | 4,861 |
| 69 | Sukruli | Bank of India | DHAN Foundation | Mayurbhanj | 195 | 4,386 |
| 70 | Sundargarh | State Bank of India | DHAN Foundation | Sundargarh | 201 | 4,694 |
| 71 | Tihidi (Already Estb.) | UCO Bank | DHAN foundation | Bhadrak | 341 | 8,683 |
| 72 | Tikabali | Bank of India | DHAN foundation | Kandhamal | 187 | 4,838 |
| 73 | Tileibani | Bank of India | DHAN foundation | Debgarh | 196 | 4,711 |
| 74 | Titlagarh | State Bank of India | DHAN Foundation | Bolangir | 188 | 5,121 |
| 75 | Tureikela | Bank of India | DHAN foundation | Bolangir | 190 | 5,076 |
| 76 | Udala | Bank of India | DHAN Foundation | Mayurbhanj | 190 | 4,609 |
| 77 | Ulunda | State Bank of India | DHAN Foundation | Sonepur | 225 | 4,753 |
| 78 | Umarkote | State Bank of India | DHAN foundation | Nabarangpur | 201 | 5,501 |
| 79 | Anandapur | Bank of India | MOTHER | Keonjhor | 191 | 6,442 |
| 80 | Balasore | UCO Bank | MOTHER | Balasore | 184 | 10,901 |
| 81 | Balianta | State Bank of India | MOTHER | Khordha | 186 | 4,016 |
| 82 | Begunia | State Bank of India | MOTHER | Khordha | 187 | 5,203 |
| 83 | Chilika | State Bank of India | MOTHER | Khordha | 186 | 6,017 |
| 84 | Danagadi | State Bank of India | MOTHER | Jajpur | 186 | 5,355 |
| 85 | Ersama | UCO Bank | MOTHER | Jagatsinghpur | 181 | 10,056 |
| 86 | Ghatagaon | Bank of India | MOTHER | Keonjhor | 187 | 5,942 |
| 87 | Gop | UCO Bank | MOTHER | Puri | 187 | 7,501 |
| 88 | Jagatsinghpur | UCO Bank | MOTHER | Jagatsinghpur | 187 | 4,910 |
| 89 | Jajpur | State Bank of India | MOTHER | Jajpur | 188 | 10,930 |
| 90 | Jaleswar | UCO Bank | MOTHER | Balasore | 193 | 11,998 |
| 91 | Jatani | State Bank of India | MOTHER | Khordha | 186 | 6,084 |
| 92 | Khandapada | State Bank of India | MOTHER | Nayagarh | 186 | 5,400 |
| 93 | Nuagoan | UCO Bank | MOTHER | Jagatsinghpur | 185 | 12,379 |
| 94 | Odagaon | State Bank of India | MOTHER | Nayagarh | 186 | 5,400 |
| 95 | Oupada | UCO Bank | MOTHER | Balasore | 181 | 6,453 |
| 96 | Satyabadi | UCO Bank | MOTHER | Puri | 180 | 4,892 |
| 97 | Telkoi | Bank of India | MOTHER | Keonjhor | 186 | 5,154 |
| 98 | Bhanjanagar | Union Bank of India | VIDS | Ganjam | 118 | 2,752 |
| 99 | Chikiti | Union Bank of India | VIDS | Ganjam | 107 | 2,855 |
| 100 | Dharakote | Union Bank of India | VIDS | Ganjam | 132 | 3,967 |
| 101 | Kabisuryanagar | Union Bank of India | VIDS | Ganjam | 125 | 3,082 |
| 102 | Khalikote | Union Bank of India | VIDS | Ganjam | 123 | 3,801 |
| 103 | Kukudakhandi | Union Bank of India | VIDS | Ganjam | 121 | 3,257 |
| 104 | Sankhemundi | Union Bank of India | VIDS | Ganjam | 127 | 3,964 |

Annexure-9

**BANK WISE PMJDY STATUS AS ON 31.12.2025**

| Banks | Target | No. of Accounts Increased in FY 2024-25 up to 31.12.2025 | % Achievement | Total A/C | Total Deposit | Zero Balance Account | % | RupayCard Issued | % | Aadhaar Seeded | % |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Bank of Baroda | 52455 | 60829 | 115.96 | 1787787 | 885.99 | 89712 | 5.02 | 1734372 | 97.01 | 1698832 | 95.02 |
| Bank of India | 71928 | 64267 | 89.35 | 1219740 | 753.54 | 108826 | 8.92 | 1102535 | 90.39 | 1133747 | 92.95 |
| Bank of Maharashtra | 14805 | 8461 | 57.15 | 89240 | 36.30 | 9870 | 11.06 | 74188 | 83.13 | 85935 | 96.30 |
| Canara Bank | 75823 | 69026 | 91.04 | 854938 | 594.78 | 92147 | 10.78 | 612113 | 71.60 | 763993 | 89.36 |
| Central Bank of India | 27009 | 1277 | 4.73 | 188959 | 96.71 | 20013 | 10.59 | 102429 | 54.21 | 168803 | 89.33 |
| Indian Bank | 51674 | 31224 | 60.42 | 561593 | 295.97 | 58079 | 10.34 | 406328 | 72.35 | 339162 | 60.39 |
| Indian Overseas Bank | 35575 | 40607 | 114.14 | 649048 | 2357.07 | 12924 | 1.99 | 624986 | 96.29 | 613801 | 94.57 |
| Punjab & Sind Bank | 5714 | 2701 | 47.27 | 12169 | 3.54 | 404 | 3.32 | 7828 | 64.33 | 10622 | 87.29 |
| Punjab National Bank | 89842 | -5762 | -6.41 | 1358304 | 619.76 | 239395 | 17.62 | 889646 | 65.50 | 1179659 | 86.85 |
| State Bank of India | 238539 | 171296 | 71.81 | 9336658 | 5138.75 | 179214 | 1.92 | 7997744 | 85.66 | 8042073 | 86.13 |
| UCO Bank | 69590 | 40012 | 57.50 | 1489084 | 850.50 | 140258 | 9.42 | 715922 | 48.08 | 1302028 | 87.44 |
| Union Bank of India | 95814 | 55024 | 57.43 | 1145149 | 437.28 | 231623 | 20.23 | 457000 | 39.91 | 1004321 | 87.70 |
| **PSBs TOTAL** | **828768** | **538962** | **65.03** | **18692669** | **12070.18** | **1182465** | **6.33** | **14725091** | **78.77** | **16342976** | **87.43** |
| Axis Bank Ltd | 61284 | -5398 | -8.81 | 97885 | 37.75 | 6897 | 7.05 | 43767 | 44.71 | 57534 | 58.78 |
| Bandhan bank | 65437 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| City Union Bank Ltd | 260 | -2 | -0.77 | 100 | 0.04 | 4 | 4.00 | 80 | 80.00 | 90 | 90.00 |
| DBS Bank | 1299 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| DCB Bank | 14023 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Federal Bank Ltd | 7794 | 448 | 5.75 | 14804 | 8.22 | 3659 | 24.72 | 2536 | 17.13 | 11758 | 79.42 |
| HDFC Bank Ltd | 66734 | 29705 | 44.51 | 236695 | 48.39 | 51924 | 21.94 | 236693 | 100.00 | 130261 | 55.03 |
| ICICI Bank Ltd | 52455 | 3668 | 6.99 | 142052 | 38.71 | 26728 | 18.82 | 133054 | 93.67 | 109822 | 77.31 |
| IDBI Bank Ltd. | 19996 | -7613 | -38.07 | 62851 | 21.95 | 17059 | 27.14 | 20962 | 33.35 | 40830 | 64.96 |
| IDFC First Bank | 11688 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| IndusInd Bank Ltd | 18698 | 3630 | 19.41 | 12919 | 2.30 | 1116 | 8.64 | 4811 | 37.24 | 7963 | 61.64 |
| Karnataka Bank | 2339 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Karur Vysya Bank | 1300 | 371 | 28.54 | 1615 | 0.31 | 523 | 32.38 | 1575 | 97.52 | 928 | 57.46 |
| Kotak Mahindra Bank Ltd | 6493 | 92 | 1.42 | 5468 | 0.62 | 3443 | 62.97 | 2915 | 53.31 | 4436 | 81.13 |
| RBL Bank | 1559 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| SCB | 0 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| South Indian Bank Ltd | 780 | 290 | 37.18 | 1068 | 0.13 | 523 | 48.97 | 703 | 65.82 | 1016 | 95.13 |
| Tamilnadu Mercantile Bank | 260 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Yes Bank Ltd | 3117 | -8 | -0.26 | 69 | 0.05 | 15 | 21.74 | 69 | 100.00 | 54 | 78.26 |
| **PVT BANKS TOTAL** | **335516** | **25183** | **7.51** | **575526** | **158.46** | **111891** | **19.44** | **447165** | **77.70** | **364692** | **63.37** |
| Odisha Grameen Bank | 254202 | 204511 | 80.45 | 4385275 | 0.00 | 375883 | 8.57 | 1905725 | 43.46 | 3541661 | 80.76 |
| **RRBs TOTAL** | **254202** | **204511** | **80.45** | **4385275** | **0.00** | **375883** | **8.57** | **1905725** | **43.46** | **3541661** | **80.76** |
| AU SFB | 5193 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| ESAF SFB | 3900 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| JANA SFB | 22590 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| SURYODAY SFB | 19996 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| UJJIVAN SFB | 6494 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Unity Small Finance Bank | 6753 | 0 | 0.00 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| UTKARSH SFB | 26227 | 0 | 0.00 | | 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 | | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| **ODISHA TOTAL** | **1600000** | **768656** | **48.04** | **23653470** | **12228.64** | **1670239** | **7.06** | **17077981** | **72.20** | **20249329** | **85.61** |

**Annexure 10**

**APY Bankwise as on 31.12.2025**

| BANK NAME | Bank Category | ANNUAL TARGET | APY accounts opened in FY 2025-26 up to 31.12.2025 | % OF ACHIEVEMENT | CUMULATIVE ENROLMENT till 31.12.2025 |
|---|---|---|---|---|---|
| CENTRAL BANK OF INDIA | PSB | 10,400 | 13,636 | 131.12 | 76,606 |
| STATE BANK OF INDIA | PSB | 90,700 | 1,11,297 | 123.00 | 9,77,207 |
| UCO BANK | PSB | 26,400 | 30,457 | 115.00 | 1,40,663 |
| UNION BANK OF INDIA | PSB | 35,700 | 38,397 | 108.00 | 3,18,162 |
| BANK OF BARODA | PSB | 19,000 | 18,178 | 96.00 | 1,44,827 |
| CANARA BANK | PSB | 28,500 | 27,024 | 95.00 | 1,72,533 |
| BANK OF INDIA | PSB | 26,400 | 24,727 | 94.00 | 2,18,054 |
| INDIAN OVERSEAS BANK | PSB | 13,400 | 11,316 | 84.00 | 85,591 |
| INDIAN BANK | PSB | 20,200 | 15,908 | 79.00 | 1,59,230 |
| PUNJAB AND SIND BANK | PSB | 2,300 | 1,452 | 63.00 | 9,565 |
| PUNJAB NATIONAL BANK | PSB | 34,700 | 18,752 | 54.00 | 1,29,009 |
| BANK OF MAHARASHTRA | PSB | 5,400 | 2,694 | 50.00 | 11,037 |
| **PSBs TOTAL** | | **3,13,100** | **3,13,838** | **100.24** | **24,42,484** |
| INDUSIND BANK | PVT | 920 | 3,224 | 350.00 | 6,653 |
| KARNATAKA BANK | PVT | 400 | 772 | 193.00 | 4,306 |
| IDBI BANK | PVT | 5,390 | 7,840 | 145.00 | 37,544 |
| THE SOUTH INDIAN BANK | PVT | 120 | 166 | 138.00 | 849 |
| IDFC FIRST BANK | PVT | 1,160 | 1,094 | 94.00 | 2,944 |
| TAMILNAD MERCANTILE BANK | PVT | 40 | 35 | 88.00 | 629 |
| CITY UNION BANK | PVT | 120 | 93 | 78.00 | 203 |
| THE FEDERAL BANK | PVT | 1,120 | 723 | 65.00 | 2,831 |
| RBL BANK | PVT | 40 | 25 | 63.00 | 39 |
| AXIS BANK | PVT | 13,300 | 7,087 | 53.00 | 67,628 |
| KOTAK MAHINDRA BANK | PVT | 800 | 355 | 44.00 | 1,827 |
| DCB BANK | PVT | 2,080 | 755 | 36.00 | 4,091 |
| BANDHAN BANK | PVT | 2,720 | 917 | 34.00 | 2,937 |
| CSB Bank | PVT | 40 | 11 | 28.00 | 50 |
| HDFC BANK | PVT | 17,500 | 4,775 | 27.00 | 30,191 |
| THE KARUR VYSYA BANK | PVT | 200 | 49 | 25.00 | 241 |
| YES BANK | PVT | 160 | 8 | 5.00 | 24 |
| ICICI BANK | PVT | 8,120 | 218 | 3.00 | 3,849 |
| STANDARD CHARTERED BANK | PVT | 40 | - | - | - |
| THE LAKSHMI VILAS BANK | PVT | 200 | - | - | 48 |
| **PVT BANKS TOTAL** | | **54,470** | **28,147** | **51.67** | **1,66,884** |
| ODISHA GRAMEEN BANK | RRB | 98,200 | 1,40,271 | 279.00 | 6,76,926 |
| **RRBs TOTAL** | | **98,200** | **1,40,271** | **142.84** | **6,76,926** |
| AU SFB | SFB | 260 | 228 | 88.00 | 464 |
| UJJIVAN SFB | SFB | 1,625 | 1,383 | 85.00 | 2,665 |
| ESAF SFB | SFB | 975 | 448 | 46.00 | 2,037 |
| SURYODAY SFB | SFB | 3,055 | 1,156 | 38.00 | 2,477 |
| UTKARSH SFB | SFB | 4,745 | - | - | 2,774 |
| **SFBs TOTAL** | | **10,400** | **3,215** | **30.91** | **10,417** |
| **ODISHA TOTAL** | | **4,76,170** | **4,85,471** | **101.95** | **32,96,711** |

**Annexure 11**

**PMJJBY AS ON 31.12.2025**

| SL. NO. | BANK | TARGET | ACHIEVEMENT IN FY 2025-26 TILL 31.12.2025 | % ACHIEVEMENT | CUMULATIVE |
|---|---|---|---|---|---|
| 1 | State Bank of India | 301922 | 572311 | **189.56** | 5111312 |
| 2 | Indian Overseas Bank | 45026 | 48258 | **107.18** | 352104 |
| 3 | UCO Bank | 88076 | 85195 | **96.73** | 491114 |
| 4 | Central Bank of India | 34182 | 31275 | **91.50** | 140192 |
| 5 | Indian Bank | 65400 | 59133 | **90.42** | 300450 |
| 6 | Bank of India | 91034 | 76328 | **83.85** | 620962 |
| 7 | Bank of Baroda | 66387 | 46010 | **69.31** | 346141 |
| 8 | Canara Bank | 95960 | 39834 | **41.51** | 387885 |
| 9 | Union Bank of India | 121266 | 42917 | **35.39** | 315311 |
| 10 | Punjab National Bank | 113707 | 40212 | **35.36** | 283958 |
| 11 | Punjab & Sind Bank | 7232 | 2477 | **34.25** | 11746 |
| 12 | Bank of Maharashtra | 18738 | 6157 | **32.86** | 17709 |
| | **PSB TOTAL** | **1048930** | **1050107** | **100.11** | **8378884** |
| 13 | IDBI Bank Ltd. | 25304 | 7466 | **29.51** | 47280 |
| 14 | Axis Bank Ltd | 77558 | 20526 | **26.47** | 24797 |
| 15 | IndusInd Bank Ltd | 23665 | 6240 | **26.37** | 6554 |
| 16 | South Indian Bank Ltd | 987 | 169 | **17.12** | 644 |
| 17 | Karur Vysya Bank | 1645 | 169 | **10.27** | 894 |
| 18 | Federal Bank Ltd | 9864 | 952 | **9.65** | 8640 |
| 19 | IDFC Bank Ltd. | 14793 | 1410 | **9.53** | 2597 |
| 20 | RBL Bank Ltd | 1973 | 147 | **7.45** | 160 |
| 21 | HDFC Bank Ltd | 84458 | 5851 | **6.93** | 31103 |
| 22 | Kotak Mahindra Bank Ltd | 8218 | 180 | **2.19** | 2198 |
| 23 | Tamilnadu Mercantile Bank Ltd | 329 | 4 | **1.22** | 226 |
| 24 | City Union Bank Ltd | 329 | 2 | **0.61** | 96 |
| 25 | Yes Bank Ltd | 3945 | 10 | **0.25** | 114 |
| 26 | ICICI Bank Ltd | 66386 | 96 | **0.14** | 10749 |
| 27 | Bandhan Bank | 82814 | 0 | - | 0 |
| 28 | DBS Bank | 1644 | 0 | - | 0 |
| 29 | DCB Bank Ltd | 17749 | 0 | - | 0 |
| 30 | Karnatak Bank Ltd. | 2960 | 0 | - | 0 |
| | **PVT BANKS TOTAL** | **424621** | **43222** | **10.18** | **136052** |
| 31 | Odisha Grameen Bank | 321726 | 398244 | **123.78** | 1984765 |
| | **RRB TOTAL** | **321726** | **398244** | **123.78** | **1984765** |
| 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** | **1491573** | **73.66** | **10499701** |

**Annexure 12**

**PMSBY AS ON 31.12.2025**

| SL. NO. | BANK | TARGET | ACHIEVEMENT IN FY 2025-26 TILL 31.12.2025 | % ACHIEVEMENT | CUMULATIVE |
|---|---|---|---|---|---|
| 1 | State Bank of India | 566704 | 924161 | **163.08** | 11471293 |
| 2 | UCO Bank | 165272 | 233094 | **141.04** | 999944 |
| 3 | Bank of Baroda | 124570 | 123153 | **98.86** | 922406 |
| 4 | Central Bank of India | 64137 | 43932 | **68.50** | 330370 |
| 5 | Indian Overseas Bank | 84486 | 56377 | **66.73** | 532131 |
| 6 | Indian Bank | 122719 | 80100 | **65.27** | 640096 |
| 7 | Bank of India | 170824 | 111237 | **65.12** | 1621529 |
| 8 | Union Bank of India | 227557 | 130721 | **57.45** | 1498415 |
| 9 | Bank of Maharashtra | 35154 | 17793 | **50.61** | 43024 |
| 10 | Punjab National Bank | 213371 | 102607 | **48.09** | 1016040 |
| 11 | Canara Bank | 180070 | 82350 | **45.73** | 926110 |
| 12 | Punjab & Sind Bank | 13568 | 4700 | **34.64** | 38317 |
| | **PSB TOTAL** | **1968432** | **1910225** | **97.04** | **20039675** |
| 13 | South Indian Bank Ltd | 1851 | 735 | **39.71** | 2243 |
| 14 | IDBI Bank Ltd. | 47485 | 17677 | **37.23** | 104632 |
| 15 | HDFC Bank Ltd | 158487 | 54022 | **34.09** | 173848 |
| 16 | IDFC Bank Ltd. | 27753 | 8570 | **30.88** | 12601 |
| 17 | Axis Bank Ltd | 145537 | 37927 | **26.06** | 82235 |
| 18 | IndusInd Bank Ltd | 44402 | 9578 | **21.57** | 12919 |
| 19 | Federal Bank Ltd | 18504 | 2878 | **15.55** | 15338 |
| 20 | Karur Vysya Bank | 3085 | 397 | **12.87** | 1484 |
| 21 | Yes Bank Ltd | 7401 | 660 | **8.92** | 806 |
| 22 | RBL Bank Ltd | 3701 | 192 | **5.19** | 203 |
| 23 | Kotak Mahindra Bank Ltd | 15418 | 247 | **1.60** | 4118 |
| 24 | Tamilnadu Mercantile Bank Ltd | 617 | 9 | **1.46** | 744 |
| 25 | City Union Bank Ltd | 617 | 4 | **0.65** | 183 |
| 26 | ICICI Bank Ltd | 124570 | 10 | **0.01** | 310471 |
| 27 | Bandhan Bank | 155404 | 0 | **0.00** | 0 |
| 28 | DBS Bank | 3084 | 0 | **0.00** | 0 |
| 29 | DCB Bank Ltd | 33301 | 0 | **0.00** | 0 |
| 30 | Karnatak Bank Ltd. | 5552 | 0 | **0.00** | 0 |
| | **PVT BANKS TOTAL** | **796769** | **132906** | **16.68** | **721825** |
| 31 | Odisha Grameen Bank | 603732 | 475220 | **78.71** | 3266875 |
| | **RRB TOTAL** | **603732** | **475220** | **78.71** | **3266875** |
| 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** | **2518351** | **66.27** | **24028375** |

**Annexure-13**

**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 31.12.2025 |
|---|---|---|---|
| Indian Overseas Bank | 4,18,531 | 3,52,104 | 84.13 |
| Odisha Grameen Bank | 38,97,033 | 19,84,765 | 50.93 |
| Bank of India | 14,52,532 | 6,20,962 | 42.75 |
| State Bank of India | 1,53,23,043 | 51,11,312 | 33.36 |
| Canara Bank | 13,17,165 | 3,87,885 | 29.45 |
| Bank of Baroda | 13,68,786 | 3,46,141 | 25.29 |
| UCO Bank | 19,54,050 | 4,91,114 | 25.13 |
| Indian Bank | 12,61,922 | 3,00,450 | 23.81 |
| Punjab & Sind Bank | 61,726 | 11,746 | 19.03 |
| Central Bank of India | 7,67,762 | 1,40,192 | 18.26 |
| IDBI Bank Ltd. | 2,69,333 | 47,280 | 17.55 |
| Union Bank of India | 19,91,482 | 3,15,311 | 15.83 |
| Punjab National Bank | 18,47,973 | 2,83,958 | 15.37 |
| South Indian Bank Ltd | 4,570 | 644 | 14.09 |
| Bank of Maharashtra | 1,33,723 | 17,709 | 13.24 |
| Federal Bank Ltd | 81,612 | 8,640 | 10.59 |
| HDFC Bank Ltd | 3,96,836 | 31,103 | 7.84 |
| City Union Bank Ltd | 1,250 | 96 | 7.68 |
| Tamilnadu Mercantile Bank Ltd | 3,700 | 226 | 6.11 |
| Karur Vysya Bank | 23,957 | 894 | 3.73 |
| IDFC Bank Ltd. | 82,864 | 2,597 | 3.13 |
| Axis Bank Ltd | 10,53,674 | 24,797 | 2.35 |
| Kotak Mahindra Bank Ltd | 1,03,159 | 2,198 | 2.13 |
| IndusInd Bank Ltd | 6,20,593 | 6,554 | 1.06 |
| ICICI Bank Ltd | 16,80,817 | 10,749 | 0.64 |
| Yes Bank Ltd | 36,227 | 114 | 0.31 |
| RBL Bank Ltd | 2,67,160 | 160 | 0.06 |
| **Grand Total** | **3,64,21,480** | **1,04,99,701** | **28.83** |

**Annexure 13**

**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 31.12.2025 |
|---|---|---|---|
| Indian Overseas Bank | 4,49,646 | 5,32,131 | 118.34 |
| Odisha Grameen Bank | 53,20,870 | 32,66,875 | 61.40 |
| Bank of India | 26,57,031 | 16,21,529 | 61.03 |
| Union Bank of India | 25,71,876 | 14,98,415 | 58.26 |
| State Bank of India | 2,05,25,156 | 1,14,71,293 | 55.89 |
| Canara Bank | 16,73,724 | 9,26,110 | 55.33 |
| Punjab & Sind Bank | 71,744 | 38,317 | 53.41 |
| Bank of Baroda | 17,58,952 | 9,22,406 | 52.44 |
| Punjab National Bank | 19,76,397 | 10,16,040 | 51.41 |
| South Indian Bank Ltd | 5,522 | 2,243 | 40.62 |
| UCO Bank | 25,87,576 | 9,99,944 | 38.64 |
| Indian Bank | 16,74,569 | 6,40,096 | 38.22 |
| HDFC Bank Ltd | 4,69,559 | 1,73,848 | 37.02 |
| Central Bank of India | 10,29,132 | 3,30,370 | 32.10 |
| IDBI Bank Ltd. | 3,38,488 | 1,04,632 | 30.91 |
| Bank of Maharashtra | 1,64,894 | 43,024 | 26.09 |
| Tamilnadu Mercantile Bank Ltd | 4,463 | 744 | 16.67 |
| Federal Bank Ltd | 97,164 | 15,338 | 15.79 |
| IDFC Bank Ltd. | 96,070 | 12,601 | 13.12 |
| City Union Bank Ltd | 1,571 | 183 | 11.65 |
| ICICI Bank Ltd | 28,68,867 | 3,10,471 | 10.82 |
| Axis Bank Ltd | 11,65,237 | 82,235 | 7.06 |
| Karur Vysya Bank | 30,892 | 1,484 | 4.80 |
| Kotak Mahindra Bank Ltd | 1,16,883 | 4,118 | 3.52 |
| Yes Bank Ltd | 41,467 | 806 | 1.94 |
| IndusInd Bank Ltd | 7,93,338 | 12,919 | 1.63 |
| RBL Bank Ltd | 3,59,450 | 203 | 0.06 |
| **Grand Total** | **4,88,50,538** | **2,40,28,375** | **49.19** |

**Annexure 13A**

| BANK WISE PMJJBY CLAIMS_AS ON 31.12.2025 | | | | | | | | BANK WISE PMSBY CLAIMS_AS ON 31.12.2025 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | PMJJBY | | | | | | PMSBY | | | | | |
| | | FY 2025-26 | | CUMULATIVE | | | | FY 2025-26 | | CUMULATIVE | | | |
| Sl. No. | Bank Name | No. of PMJJBY claims setteled during current financial year (from 01.04.2025 to 31.12.2025) | 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 01.04.2025 to 31.12.2025) | Amount in Rs. | No. of PMSBY claims setteled (Cumulative) | Amount in Rs. | No. of rejected Claims | No. of pending Claims |
| 1 | Bank of Baroda | 137 | 27400000.00 | 1622 | 324400000.00 | 2 | 2 | 16 | 3200000.00 | 205 | 40600000.00 | 95 | 12 |
| 2 | Bank of India | 141 | 28200000.00 | 727 | 145400000.00 | 1 | 18 | 73 | 14600000.00 | 278 | 53100000.00 | 16 | 29 |
| 3 | Bank of Maharastra | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 1 | 200000.00 | 1 | 200000.00 | 0 | 0 |
| 4 | Canara Bank | 199 | 39800000.00 | 1111 | 222200000.00 | 0 | 4 | 14 | 2800000.00 | 109 | 23000000.00 | 0 | 13 |
| 5 | Central Bank of India | 55 | 11000000.00 | 259 | 51800000.00 | 0 | 0 | 9 | 1800000.00 | 16 | 3200000.00 | 0 | 3 |
| 6 | Indian Bank | 200 | 40000000.00 | 147 | 29400000.00 | 15 | 38 | 8 | 1600000.00 | 8 | 1600000.00 | 0 | 14 |
| 7 | Indian Overseas Bank | 71 | 14200000.00 | 376 | 75200000.00 | 0 | 0 | 13 | 2600000.00 | 288 | 57600000.00 | 0 | 0 |
| 8 | Punjab & Sind Bank | 35 | 7000000.00 | 28 | 5600000.00 | 0 | 1 | 17 | 3100000.00 | 12 | 2100000.00 | 0 | 0 |
| 9 | Punjab National Bank | 129 | 25800000.00 | 129 | 25800000.00 | 5 | 10 | 10 | 2000000.00 | 10 | 2000000.00 | 5 | 32 |
| 10 | State Bank of India | 2651 | 530200000.00 | 13103 | 2620600000.00 | 308 | 0 | 356 | 70800000.00 | 2129 | 423100000.00 | 714 | 227 |
| 11 | UCO Bank | 203 | 40600000.00 | 1547 | 309400000.00 | 171 | 74 | 29 | 2300000.00 | 194 | 38600000.00 | 20 | 9 |
| 12 | Union Bank of India | 162 | 32400000.00 | 1021 | 204200000.00 | 0 | 5 | 175 | 35000000.00 | 1070 | 214000000.00 | 0 | 6 |
| **Public Sector Banks** | | **3983** | **796600000.00** | **20070** | **4014000000.00** | **502** | **152** | **721** | **140000000.00** | **4320** | **859100000.00** | **850** | **345** |
| 13 | Axis Bank Ltd | 3 | 600000.00 | 104 | 20800000.00 | 13 | 0 | 0 | 0.00 | 15 | 2900000.00 | 0 | 1 |
| 14 | Bandhan Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 15 | Catholic Serian Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 16 | City Union Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 17 | DCB Bank Ltd | 0 | 0.00 | 1 | 200000.00 | 0 | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 18 | Federal Bank | 25 | 5000000.00 | 25 | 5000000.00 | 0 | 0 | 7 | 1400000.00 | 7 | 1400000.00 | 0 | 0 |
| 19 | HDFC Bank | 9 | 1800000.00 | 30 | 6000000.00 | 1 | 0 | 5 | 1000000.00 | 15 | 3000000.00 | 6 | 5 |
| 20 | ICICI Bank | 2 | 400000.00 | 49 | 9800000.00 | 0 | 0 | 2 | 400000.00 | 6 | 1200000.00 | 1 | 0 |
| 21 | IDBI Bank | 103 | 20600000.00 | 204 | 40800000.00 | 9 | 5 | 5 | 1000000.00 | 21 | 4200000.00 | 0 | 1 |
| 22 | IDFC Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 23 | Indus Ind Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 24 | Karnatak Bank Ltd. | 11 | 2200000.00 | 11 | 2200000.00 | 1 | 0 | 4 | 800000.00 | 4 | 800000.00 | 1 | 0 |
| 25 | Karur Vysya Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 26 | Kotak Mahindra Bank Ltd | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 27 | Laxmi Vilas Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 28 | RBL Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 29 | Standard Chartered Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 30 | The South Indian Bank Ltd. | 1 | 200000.00 | 1 | 200000.00 | 0 | 0 | 1 | 200000.00 | 1 | 200000.00 | 0 | 0 |
| 31 | Tamilnadu Mercantile Ban | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 32 | Yes Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| **Private Sector Banks** | | **154** | **30800000.00** | **425** | **85000000.00** | **24** | **5** | **24** | **4800000.00** | **69** | **13700000.00** | **8** | **7** |
| 33 | Odisha Gramya Bank | 866 | 173200000.00 | 7389 | 1477800000.00 | 250 | 416 | 114 | 22000000.00 | 1328 | 265600000.00 | 71 | 71 |
| **Regional Rural Banks** | | **866** | **173200000.00** | **7389** | **1477800000.00** | **250** | **416** | **114** | **22000000.00** | **1328** | **265600000.00** | **71** | **71** |
| 34 | ESAF Small Finance Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 35 | Jana Small Finance Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 36 | Suryoday Small Finance B | 2 | 400000.00 | 2 | 400000.00 | 0 | 0 | 2 | 400000.00 | 2 | 400000.00 | 0 | 0 |
| 37 | Ujjivan Small Finance Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 38 | Utkarsh Small Finance Ban | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 39 | Unity Small Finance Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 40 | AU Small Finance Bank | 0 | 0.00 | 0 | 0.00 | | 0 | 0 | 0.00 | 0 | 0.00 | | 0 |
| **Small Finance Bank** | | **2** | **400000.00** | **2** | **400000.00** | **0** | **0** | **2** | **400000.00** | **2** | **400000.00** | **0** | **0** |
| 41 | Orissa State Co-Op. Bank | 1 | 200000.00 | 53 | 10600000.00 | 4 | 5 | 0 | 0.00 | 10 | 2000000.00 | 3 | 0 |
| **Coop Bank Total** | | **1** | **200000.00** | **53** | **10600000.00** | **4** | **5** | **0** | **0.00** | **10** | **2000000.00** | **3** | **0** |
| **TOTAL** | | **5006** | **1001200000.00** | **27939** | **5587800000.00** | **780** | **578** | **861** | **167200000.00** | **5729** | **1140800000.00** | **932** | **423** |

**Annexure-13A**

**DISTRICT WISE PMJJBY CLAIMS_AS ON 31.12.2025**

| Sl. No. | District Name | FY 2025-26 | | CUMULATIVE | | | | FY 2025-26 | | CUMULATIVE | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | No. of PMJJBY claims setteled during current financial year (from 01.04.2025 to 31.12.2025) | 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 01.04.2025 to 31.12.2025) | Amount in Rs. | No. of PMSBY claims setteled (Cumulative) | Amount in Rs. | No. of rejected Claims | No. of pending Claims |
| 1 | ANGUL | 237 | 47400000.00 | 1149 | 229800000.00 | 27 | 41 | 27 | 5300000.00 | 207 | 41300000.00 | 34 | 15 |
| 2 | BALASORE | 214 | 42800000.00 | 1290 | 258000000.00 | 58 | 32 | 50 | 10000000.00 | 321 | 64200000.00 | 58 | 29 |
| 3 | BARGARH | 255 | 51000000.00 | 1306 | 261200000.00 | 28 | 15 | 33 | 6600000.00 | 215 | 43000000.00 | 46 | 14 |
| 4 | BHADRAK | 147 | 29400000.00 | 852 | 170400000.00 | 49 | 27 | 34 | 6700000.00 | 201 | 40100000.00 | 21 | 20 |
| 5 | BOLANGIR | 217 | 43400000.00 | 1555 | 311000000.00 | 55 | 35 | 27 | 5400000.00 | 239 | 47600000.00 | 28 | 12 |
| 6 | BOUDH | 67 | 13400000.00 | 484 | 96800000.00 | 12 | 13 | 14 | 2800000.00 | 102 | 20400000.00 | 16 | 5 |
| 7 | CUTTACK | 306 | 61200000.00 | 1736 | 347200000.00 | 69 | 50 | 66 | 12100000.00 | 352 | 70200000.00 | 63 | 30 |
| 8 | DEOGARH | 54 | 10800000.00 | 278 | 55600000.00 | 11 | 5 | 15 | 3000000.00 | 118 | 23600000.00 | 14 | 5 |
| 9 | DHENKANAL | 221 | 44200000.00 | 1431 | 286200000.00 | 50 | 36 | 50 | 8600000.00 | 270 | 53700000.00 | 42 | 25 |
| 10 | GAJAPATI | 94 | 18800000.00 | 554 | 110800000.00 | 22 | 19 | 12 | 2400000.00 | 73 | 14500000.00 | 10 | 4 |
| 11 | GANJAM | 549 | 109800000.00 | 3279 | 655800000.00 | 92 | 64 | 56 | 11200000.00 | 397 | 80400000.00 | 74 | 35 |
| 12 | JAGATSINGHI | 147 | 29400000.00 | 844 | 168800000.00 | 42 | 36 | 34 | 5800000.00 | 169 | 33400000.00 | 19 | 15 |
| 13 | JAJPUR | 176 | 35200000.00 | 1030 | 206000000.00 | 29 | 34 | 35 | 7000000.00 | 283 | 56300000.00 | 42 | 17 |
| 14 | JHARSUGUDA | 110 | 22000000.00 | 535 | 107000000.00 | 10 | 7 | 15 | 3000000.00 | 127 | 24800000.00 | 10 | 16 |
| 15 | KALAHANDI | 158 | 31600000.00 | 920 | 184000000.00 | 13 | 18 | 28 | 5600000.00 | 188 | 37600000.00 | 17 | 9 |
| 16 | KANDHAMAL | 85 | 17000000.00 | 448 | 89600000.00 | 17 | 6 | 23 | 4300000.00 | 128 | 25400000.00 | 24 | 5 |
| 17 | KENDRAPARA | 86 | 17200000.00 | 411 | 82200000.00 | 13 | 2 | 21 | 4000000.00 | 116 | 23200000.00 | 19 | 10 |
| 18 | KEONJHAR | 100 | 20000000.00 | 481 | 96200000.00 | 12 | 3 | 48 | 9600000.00 | 217 | 43200000.00 | 33 | 12 |
| 19 | KHURDA | 257 | 51400000.00 | 1395 | 279000000.00 | 26 | 36 | 64 | 12700000.00 | 423 | 82500000.00 | 52 | 27 |
| 20 | KORAPUT | 70 | 14000000.00 | 471 | 94200000.00 | 4 | 3 | 10 | 1900000.00 | 96 | 19100000.00 | 11 | 5 |
| 21 | MALKANGIRI | 99 | 19800000.00 | 422 | 84400000.00 | 3 | 8 | 10 | 1800000.00 | 86 | 17200000.00 | 11 | 3 |
| 22 | MAYURBHANJ | 173 | 34600000.00 | 676 | 135200000.00 | 7 | 3 | 24 | 4800000.00 | 126 | 25200000.00 | 45 | 20 |
| 23 | NABARANGPU | 98 | 19600000.00 | 714 | 142800000.00 | 12 | 13 | 8 | 1600000.00 | 80 | 16000000.00 | 6 | 0 |
| 24 | NAYAGARH | 101 | 20200000.00 | 641 | 128200000.00 | 13 | 8 | 25 | 5000000.00 | 132 | 26300000.00 | 22 | 10 |
| 25 | NUAPADA | 105 | 21000000.00 | 493 | 98600000.00 | 7 | 5 | 8 | 1400000.00 | 89 | 17800000.00 | 16 | 4 |
| 26 | PURI | 106 | 21200000.00 | 664 | 132800000.00 | 28 | 9 | 32 | 6200000.00 | 200 | 40000000.00 | 28 | 10 |
| 27 | RAYAGADA | 142 | 28400000.00 | 796 | 159200000.00 | 11 | 14 | 17 | 3400000.00 | 156 | 31100000.00 | 14 | 4 |
| 28 | SAMBALPUR | 192 | 38400000.00 | 974 | 194800000.00 | 20 | 14 | 31 | 6200000.00 | 217 | 43000000.00 | 45 | 21 |
| 29 | SONEPUR | 91 | 18200000.00 | 510 | 102000000.00 | 8 | 10 | 10 | 2000000.00 | 97 | 19400000.00 | 14 | 8 |
| 30 | SUNDARGARH | 349 | 69800000.00 | 1600 | 320000000.00 | 32 | 12 | 34 | 6800000.00 | 304 | 60300000.00 | 98 | 33 |
| **Total** | | **5006** | **1001200000.00** | **27939** | **5587800000.00** | **780** | **578** | **861** | **167200000.00** | **5729** | **1140800000.00** | **932** | **423** |

**Annexure- 13B**

**Re KYC done Jansuraksha Campaign organized at Gram Panchayat Level (GP)**

| Bank Name | Target | Total No. of Re-KYC done as on 31.01.2026 | % of Achievement |
|---|---|---|---|
| **Total** | **6788242** | **4325675** | **63.72** |
| Federal Bank Ltd | 3455 | 3455 | 100.00 |
| Central Bank Of India | 53227 | 53227 | 100.00 |
| Bank Of Baroda | 78181 | 78181 | 100.00 |
| Odisha Garmeen Bank | 302876 | 302876 | 100.00 |
| Icici Bank Ltd | 10546 | 10546 | 100.00 |
| Canara Bank | 62217 | 62071 | 99.77 |
| Punjab National Bank | 63610 | 59044 | 92.82 |
| OSCB | 2426353 | 2187700 | 90.16 |
| Union Bank Of India | 46929 | 39229 | 83.59 |
| Punjab & Sind Bank | 3648 | 2881 | 78.97 |
| Uco Bank | 530863 | 384527 | 72.43 |
| Hdfc Bank Ltd | 6883 | 4563 | 66.29 |
| Bank Of India | 403139 | 258318 | 64.08 |
| Axis Bank Ltd | 30366 | 18856 | 62.10 |
| Indian Overseas Bank | 146147 | 83152 | 56.90 |
| Indian Bank | 161596 | 75218 | 46.55 |
| Idbi Bank Ltd. | 20771 | 7216 | 34.74 |
| State Bank Of India | 2384605 | 690999 | 28.98 |
| DCB BANK | 4896 | 1016 | 20.75 |
| Bandhan Bank | 10353 | 1402 | 13.54 |
| RBL Bank | 18680 | 827 | 4.43 |
| Indusind Bank Ltd | 10102 | 357 | 3.53 |
| Jana Small Finance Bank | 8025 | 14 | 0.17 |
| South Indian Bank | 16 | 0 | 0.00 |
| Suryoday SFB | 758 | 0 | 0.00 |
| Bank Of Maharashtra | 0 | 297 | 0.00 |
| Idfc Bank Ltd. | 0 | 16 | 0.00 |
| India Post | 0 | 553 | 0.00 |
| India Post Payment Bank | 0 | 946 | 0.00 |
| Kotak Mahindra Bank Ltd | 0 | 0 | 0.00 |

**Annexure- 14**

**Bank wise DEAF accounts setteled from 01.09.2025 to 31.12.2025**

| Sl. No. | BANK | Details of Outstanding Unclaimed despoits as on 31.12.2025 (DEAF accounts) | | Details of DEAF accounts setteled from 01.09.2025 to 31.12.2025 | | | | | | OUT OF WHICH, SETTLEMENT OF GOVERNMENT ACCOUNTS | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total Number of Accounts | Total Amount in Rs. | For claim amounts less than ₹1,00,000 (setteled from 01.09.2025 to 31.12.2025) | | For claim amounts of ₹1,00,000 or more (setteled from 01.09.2025 to 31.12.2025) | | TOTAL | | Total Number of Govt. Accounts Setteled | Total Amount in Rs. |
| | | | | Number of Claims Settled | Settled Amount (in ₹) | Number of Claims | Settled Amount (in ₹) | Number of Claims Settled | Settled Amount (in ₹) | | |
| 1 | Bank of Baroda | 1,26,606 | 30,25,94,217.69 | 202 | 16,86,776.07 | 31 | 4,46,46,381.70 | 233 | 4,63,33,157.77 | 18 | 4,10,12,060.40 |
| 2 | Bank of India | 6,06,535 | 92,16,89,790 | 1,346 | 85,82,016 | 169 | 8,24,80,324 | 1,515 | 9,10,62,340.60 | 68 | 4,35,76,848 |
| 3 | Bank of Maharastra | 44 | 18,09,084.80 | 2 | 93,515.00 | 2 | 17,10,581.49 | 4 | 18,04,096.49 | - | - |
| 4 | Canara Bank | 3,99,106 | 75,95,76,473 | 144 | 10,51,669 | 10 | 1,11,25,034 | 154 | 1,21,76,703.48 | - | - |
| 5 | Central Bank of India | 70,190 | 14,59,58,429.42 | 207 | 36,76,103.68 | 60 | 1,56,03,516.33 | 267 | 1,92,79,620.01 | - | - |
| 6 | Indian Bank | 2,30,866 | 47,72,00,000.00 | 463 | 1,36,12,585.11 | 33 | 46,09,553.06 | 496 | 1,82,22,138.17 | 13 | 56,98,000.00 |
| 7 | Indian Overseas Bank | 2,63,004 | 78,04,59,282.79 | 51 | 9,70,599.99 | 16 | 72,38,916.72 | 67 | 82,09,516.71 | 5 | 22,61,041.00 |
| 8 | Punjab & Sind Bank | | | | | | | - | - | | |
| 9 | Punjab National Bank | 5,66,275 | 87,33,02,092.65 | 1,720 | 1,34,58,564.51 | 186 | 6,94,36,150.55 | 1,906 | 8,28,94,715.06 | 187 | 4,31,48,103.83 |
| 10 | State Bank of India | 11,63,660 | 3,96,20,24,267.67 | 4,005 | 4,35,16,755.00 | 1,054 | 89,73,67,573.00 | 5,059 | 94,08,84,328.00 | 1,147 | 68,14,04,766.00 |
| 11 | UCO Bank | 3,86,234 | 87,62,39,577 | 1,248 | 2,58,59,194 | 233 | 7,51,82,621 | 1,481 | 10,10,41,814.04 | 351 | 5,31,82,081 |
| 12 | Union Bank of India | 5,67,697 | 99,76,16,598.72 | 1,876 | 1,84,79,792.90 | 205 | 12,02,98,174.04 | 2,081 | 13,87,77,966.94 | 163 | 7,23,93,988.10 |
| **Public Sector Banks** | | **43,80,217** | **10,09,84,69,813.99** | **11,264** | **13,09,87,571.20** | **1,999** | **1,32,96,98,826.07** | **13,263** | **1,46,06,86,397.27** | **1,952** | **94,26,76,887.97** |
| 13 | Axis Bank Ltd | 48,253 | 37,97,34,758.68 | 43 | 4,41,532.00 | - | - | 43 | 4,41,532.00 | 1 | 93.00 |
| 14 | Bandhan Bank | - | - | - | - | - | - | - | - | - | - |
| 15 | Catholic Serian Bank | 247 | 6,32,897.00 | - | - | - | - | - | - | | |
| 16 | City Union Bank | - | - | - | - | - | - | - | - | - | - |
| 17 | DCB Bank Ltd | 5,468 | 30,36,764 | - | - | - | - | - | - | - | - |
| 18 | Federal Bank | | | | | | | - | - | | |
| 19 | HDFC Bank | 37,827 | 6,97,24,591 | 20 | 3,00,348 | - | - | 20 | 3,00,348.37 | - | - |
| 20 | ICICI Bank | 26,633 | 13,45,28,191 | 18 | 2,01,754 | - | - | 18 | 2,01,753.52 | 18 | 2,01,754 |
| 21 | IDBI Bank | 22,752 | 6,67,45,423.08 | 41 | 4,98,411.65 | 3 | 17,07,967.40 | 44 | 22,06,379.05 | 6 | 17,42,805.40 |
| 22 | IDFC Bank | - | - | - | - | - | - | - | - | - | - |
| 23 | Indus Ind Bank | 32,099 | 3,51,01,909 | 5 | 63,661 | - | - | 5 | 63,661.21 | - | - |
| 24 | Karnatak Bank Ltd. | | | | | | | - | - | | |
| 25 | Karur Vysya Bank | 88 | 12,30,988.64 | 1 | 3,800.00 | - | - | 1 | 3,800.00 | - | - |
| 26 | Kotak Mahindra Bank Ltd | | | | | | | - | - | | |
| 27 | DBS Bank | | | | | | | - | - | | |
| 28 | RBL Bank | - | - | - | - | - | - | - | - | - | - |
| 29 | Standard Chartered Bank | - | - | - | - | - | - | - | - | - | - |
| 30 | The South Indian Bank Ltd. | 1,905 | 24,43,666 | 2 | 9,175 | - | - | 2 | 9,175.00 | - | - |
| 31 | Tamilnadu Mercantile Bank Ltd. | | | | | | | - | - | | |
| 32 | Yes Bank | | | | | | | - | - | | |
| **Private Sector Banks** | | **1,75,272** | **69,31,79,188.09** | **130** | **15,18,681.75** | **3** | **17,07,967.40** | **133** | **32,26,649.15** | **25** | **19,44,651.92** |
| 33 | Odisha Grameen Bank | 7,90,685 | 70,96,91,796.86 | 326 | 37,87,905.77 | 20 | 1,08,66,278.52 | 346 | 1,46,54,184.29 | 10 | 1,79,348.39 |
| **Regional Rural Banks** | | **7,90,685** | **70,96,91,796.86** | **326** | **37,87,905.77** | **20** | **1,08,66,278.52** | **346** | **1,46,54,184.29** | **10** | **1,79,348.39** |
| 34 | AU Small Finance Bank | - | - | - | - | - | - | - | - | | |
| 35 | ESAF Small Finance Bank | - | - | - | - | - | - | - | - | | |
| 36 | Jana Small Finance Bank | 3,442 | 1,99,976 | - | - | - | - | - | - | - | - |
| 37 | Suryoday Small Finance Bank | - | - | - | - | - | - | - | - | | |
| 38 | Ujjivan Small Finance Bank | - | - | - | - | - | - | - | - | | |
| 39 | Utkarsh Small Finance Bank | - | - | - | - | - | - | - | - | | |
| 40 | Unity Small Finance Bank | - | - | - | - | - | - | - | - | | |
| **Small Finance Bank** | | **3,442** | **1,99,976.06** | **-** | **-** | **-** | **-** | - | - | | |
| 41 | Orissa State Co-Op. Bank | 5,89,501 | 60,27,76,664.35 | 236 | 18,97,998.69 | 9 | 1,11,41,487.81 | 245 | 1,30,39,486.50 | **2** | **5,48,249.36** |
| **Coop Bank Total** | | **5,89,501** | **60,27,76,664.35** | **236** | **18,97,998.69** | **9** | **1,11,41,487.81** | **245** | **1,30,39,486.50** | **2** | **5,48,249.36** |
| **TOTAL** | | **59,39,117** | **12,10,43,17,439.35** | **11,956** | **13,81,92,157.41** | **2,031** | **1,35,34,14,559.80** | **13,987** | **1,49,16,06,717.21** | **1,989** | **94,53,49,137.64** |

Annexure-15

## Review Format - I

**Data As on 31.12.2025**

| Sr. No. | State/ UT | Name of the District | Digital coverage for individuals (Savings Accounts) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Eligible Operative Savings Accounts (FROM 01.04.2023 TO 31.12.2025) | | Debit/ RuPay cards coverage | | | | Internet Banking coverage | | | |
| | | | No. of Accounts | Of which, no. of women accounts | Total No. of Accounts covered | % coverage | Out of total no. of women 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 | Odisha | ANGUL | 999529 | 420907 | 803433 | 80.38 | 307892 | 73.15 | 269808.4851 | 26.99 | 74004.24439 | 17.58 |
| 2 | Odisha | BALASORE | 1688683 | 772081 | 1322807 | 78.33 | 557898 | 72.26 | 387172.5789 | 22.93 | 110673.754 | 14.33 |
| 3 | Odisha | BARGARH | 1132589 | 552713 | 874248 | 77.19 | 391793 | 70.89 | 230260 | 20.33 | 81448 | 14.74 |
| 4 | Odisha | BHADRAK | 1184297 | 584355 | 989139 | 83.52 | 470161 | 80.46 | 234403.2479 | 19.79 | 68369.10898 | 11.70 |
| 5 | Odisha | BOLANGIR | 1117929 | 523620 | 886438 | 79.29 | 380141 | 72.60 | 215315 | 19.26 | 63912 | 12.21 |
| 6 | Odisha | BOUDH | 320402 | 147854 | 216333 | 67.52 | 83265 | 56.32 | 61032 | 19.05 | 20709 | 14.01 |
| 7 | Odisha | CUTTACK | 2361162 | 1119563 | 1878355 | 79.55 | 837473 | 74.80 | 635239.5424 | 26.90 | 216270.9073 | 19.32 |
| 8 | Odisha | DEOGARH | 190194 | 90078 | 134287 | 70.61 | 54864 | 60.91 | 56875 | 29.90 | 19181 | 21.29 |
| 9 | Odisha | DHENKANAL | 853237 | 365713 | 694253 | 81.37 | 274263 | 74.99 | 190623 | 22.34 | 52519 | 14.36 |
| 10 | Odisha | GAJAPATI | 420635 | 217432 | 271615 | 64.57 | 122710 | 56.44 | 81249 | 19.32 | 25964 | 11.94 |
| 11 | Odisha | GANJAM | 2275893 | 1050943 | 1811242 | 79.58 | 762582 | 72.56 | 640900.851 | 28.16 | 193516.9903 | 18.41 |
| 12 | Odisha | JAGATSINGHPUR | 906607 | 413956 | 687065 | 75.78 | 285193 | 68.89 | 217934.8565 | 24.04 | 66968.751 | 16.18 |
| 13 | Odisha | JAJPUR | 1718610 | 900376 | 1398030 | 81.35 | 711477 | 79.02 | 329414.0974 | 19.17 | 90074.4996 | 10.00 |
| 14 | Odisha | JHARSUGUDA | 510645 | 221204 | 404029 | 79.12 | 159599 | 72.15 | 171533 | 33.59 | 50348 | 22.76 |
| 15 | Odisha | KALAHANDI | 915347 | 434720 | 709744 | 77.54 | 308895 | 71.06 | 187514 | 20.49 | 57362 | 13.20 |
| 16 | Odisha | KANDHAMAL | 455600 | 227129 | 321560 | 70.58 | 145511 | 64.07 | 107878 | 23.68 | 38898 | 17.13 |
| 17 | Odisha | KENDRAPARA | 1095212 | 503543 | 875651 | 79.95 | 376899 | 74.85 | 226868 | 20.71 | 68448 | 13.59 |
| 18 | Odisha | KEONJHAR | 1147739 | 592090 | 960830 | 83.72 | 478522 | 80.82 | 239813 | 20.89 | 70747 | 11.95 |
| 19 | Odisha | KHURDA | 3074616 | 1408651 | 2524083 | 82.09 | 1060473 | 75.28 | 1332599.005 | 43.34 | 453544.0916 | 32.20 |
| 20 | Odisha | KORAPUT | 724899 | 343647 | 523926 | 72.28 | 214633 | 62.46 | 192007 | 26.49 | 61455 | 17.88 |
| 21 | Odisha | MALKANGIRI | 436357 | 179189 | 337655 | 77.38 | 116341 | 64.93 | 69092 | 15.83 | 23778 | 13.27 |
| 22 | Odisha | MAYURBHANJ | 1198419 | 586565 | 852388 | 71.13 | 375120 | 63.95 | 250237 | 20.88 | 85947 | 14.65 |
| 23 | Odisha | NABARANGPUR | 604391 | 282315 | 464727 | 76.89 | 190834 | 67.60 | 108058 | 17.88 | 37586 | 13.31 |
| 24 | Odisha | NAYAGARH | 589761 | 275102 | 458972 | 77.82 | 195640 | 71.12 | 138996 | 23.57 | 43633 | 15.86 |
| 25 | Odisha | NUAPADA | 410174 | 190483 | 286661 | 69.89 | 117473 | 61.67 | 73221 | 17.85 | 22327 | 11.72 |
| 26 | Odisha | PURI | 1318382 | 632109 | 1058923 | 80.32 | 472481 | 74.75 | 291754.2056 | 22.13 | 98578.74354 | 15.60 |
| 27 | Odisha | RAYAGADA | 567980 | 282580 | 400835 | 70.57 | 176972 | 62.63 | 124003 | 21.83 | 38892 | 13.76 |
| 28 | Odisha | SAMBALPUR | 1017150 | 512588 | 735432 | 72.30 | 317316 | 61.90 | 285557 | 28.07 | 97949 | 19.11 |
| 29 | Odisha | SONEPUR | 462436 | 218757 | 368532 | 79.69 | 160294 | 73.27 | 89209.85265 | 19.29 | 24785.75 | 11.33 |
| 30 | Odisha | SUNDARGARH | 1892693 | 994279 | 1546830 | 81.73 | 798320 | 80.29 | 512590.0905 | 27.08 | 182094.9286 | 18.31 |
| **TOTAL** | | | **31591568** | **15044542** | **24798023** | **78.50** | **10905035** | **72.48** | **7951157.813** | **25.17** | **2539984.769** | **16.88** |

**Review Format - I** | **Review Format - I** | **Data As on 31.12.2025**

| Sr. No. | State/ UT | Name of the District | Digital coverage for individuals (Savings Accounts) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Mobile Banking + UPI + USSD coverage | | | | AEPS coverage | | | | Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) | | | |
| | | | 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 | Odisha | ANGUL | 452460.1633 | 45.27 | 122892.2497 | 29.20 | 804885.252 | 80.53 | 346272.5812 | 82.27 | 979148 | 97.96 | 410376 | 97.50 |
| 2 | Odisha | BALASORE | 715848.4192 | 42.39 | 220313.2866 | 28.53 | 1414489.736 | 83.76 | 656142.2817 | 84.98 | 1663163 | 98.49 | 758971 | 98.30 |
| 3 | Odisha | BARGARH | 376143 | 33.21 | 126693 | 22.92 | 935074 | 82.56 | 465899 | 84.29 | 1119809 | 98.87 | 546604 | 98.89 |
| 4 | Odisha | BHADRAK | 441664.545 | 37.29 | 138605.9568 | 23.72 | 942201.345 | 79.56 | 447783.9838 | 76.63 | 1164225 | 98.31 | 574385 | 98.29 |
| 5 | Odisha | BOLANGIR | 372117 | 33.29 | 106297 | 20.30 | 918580 | 82.17 | 445254 | 85.03 | 1107407 | 99.06 | 518616 | 99.04 |
| 6 | Odisha | BOUDH | 95556 | 29.82 | 29301 | 19.82 | 279075 | 87.10 | 131864 | 89.19 | 316701 | 98.84 | 146435 | 99.04 |
| 7 | Odisha | CUTTACK | 1055110.168 | 44.69 | 365900.7171 | 32.68 | 1794908.21 | 76.02 | 860562.1756 | 76.87 | 2317221 | 98.14 | 1098408 | 98.11 |
| 8 | Odisha | DEOGARH | 80422 | 42.28 | 25610 | 28.43 | 162801 | 85.60 | 78361 | 86.99 | 186987 | 98.31 | 88096 | 97.80 |
| 9 | Odisha | DHENKANAL | 330976 | 38.79 | 92231 | 25.22 | 710522 | 83.27 | 307719 | 84.14 | 838539 | 98.28 | 360315 | 98.52 |
| 10 | Odisha | GAJAPATI | 130698 | 31.07 | 40195 | 18.49 | 353170 | 83.96 | 187403 | 86.19 | 411483 | 97.82 | 213442 | 98.16 |
| 11 | Odisha | GANJAM | 1058878.582 | 46.53 | 307557.6505 | 29.26 | 1821374.296 | 80.03 | 855434.1165 | 81.40 | 2237868 | 98.33 | 1023954 | 97.43 |
| 12 | Odisha | JAGATSINGHPUR | 401465.6401 | 44.28 | 133273.5818 | 32.20 | 721501.7213 | 79.58 | 340082.5307 | 82.15 | 881822 | 97.27 | 401670 | 97.03 |
| 13 | Odisha | JAJPUR | 590710.0729 | 34.37 | 170392.6377 | 18.92 | 1238823.584 | 72.08 | 615036.9242 | 68.31 | 1684189 | 98.00 | 881191 | 97.87 |
| 14 | Odisha | JHARSUGUDA | 272814 | 53.43 | 82427 | 37.26 | 409947 | 80.28 | 186184 | 84.17 | 504926 | 98.88 | 218406 | 98.74 |
| 15 | Odisha | KALAHANDI | 316585 | 34.59 | 92358 | 21.25 | 793087 | 86.64 | 388164 | 89.29 | 905297 | 98.90 | 429191 | 98.73 |
| 16 | Odisha | KANDHAMAL | 160178 | 35.16 | 53784 | 23.68 | 410272 | 90.05 | 208337 | 91.73 | 447519 | 98.23 | 223404 | 98.36 |
| 17 | Odisha | KENDRAPARA | 419276 | 38.28 | 130744 | 25.96 | 878118 | 80.18 | 420582 | 83.52 | 1074244 | 98.09 | 492035 | 97.71 |
| 18 | Odisha | KEONJHAR | 393270 | 34.26 | 113495 | 19.17 | 830618 | 72.37 | 402615 | 68.00 | 1139515 | 99.28 | 588564 | 99.40 |
| 19 | Odisha | KHURDA | 1943333.414 | 63.21 | 662461.385 | 47.03 | 2115437.797 | 68.80 | 1009139.614 | 71.64 | 3046990 | 99.10 | 1391498 | 98.78 |
| 20 | Odisha | KORAPUT | 297776 | 41.08 | 95998 | 27.94 | 587062 | 80.99 | 285779 | 83.16 | 711422 | 98.14 | 336925 | 98.04 |
| 21 | Odisha | MALKANGIRI | 111055 | 25.45 | 37073 | 20.69 | 374794 | 85.89 | 158725 | 88.58 | 431099 | 98.80 | 176722 | 98.62 |
| 22 | Odisha | MAYURBHANJ | 480973 | 40.13 | 145245 | 24.76 | 994774 | 83.01 | 492840 | 84.02 | 1163414 | 97.08 | 567409 | 96.73 |
| 23 | Odisha | NABARANGPUR | 180652 | 29.89 | 61316 | 21.72 | 524641 | 86.80 | 252082 | 89.29 | 597955 | 98.94 | 278773 | 98.75 |
| 24 | Odisha | NAYAGARH | 257064 | 43.59 | 81598 | 29.66 | 462351 | 78.40 | 214345 | 77.91 | 575961 | 97.66 | 268020 | 97.43 |
| 25 | Odisha | NUAPADA | 128145 | 31.24 | 37816 | 19.85 | 355324 | 86.63 | 169502 | 88.99 | 406887 | 99.20 | 188696 | 99.06 |
| 26 | Odisha | PURI | 521559.3915 | 39.56 | 179641.7653 | 28.42 | 1027167.936 | 77.91 | 495197.6308 | 78.34 | 1287447 | 97.65 | 615460 | 97.37 |
| 27 | Odisha | RAYAGADA | 206526 | 36.36 | 62729 | 22.20 | 488417 | 85.99 | 246682 | 87.30 | 556215 | 97.93 | 274631 | 97.19 |
| 28 | Odisha | SAMBALPUR | 433014 | 42.57 | 145356 | 28.36 | 828213 | 81.42 | 429739 | 83.84 | 997033 | 98.02 | 501075 | 97.75 |
| 29 | Odisha | SONEPUR | 147241.5579 | 31.84 | 40514.44118 | 18.52 | 369948.5758 | 80.00 | 181057.6176 | 82.77 | 457435 | 98.92 | 215910 | 98.70 |
| 30 | Odisha | SUNDARGARH | 787342.7784 | 41.60 | 273735.0357 | 27.53 | 1473595.735 | 77.86 | 750253.9643 | 75.46 | 1864834 | 98.53 | 976500 | 98.21 |
| **TOTAL** | | | **13158854.73** | **41.65** | **4175554.707** | **27.75** | **25021174.19** | **79.20** | **12029039.42** | **79.96** | **31076755** | **98.37** | **14765682** | **98.15** |

Annexure-15

| Review Format - I | | | Review Format - I | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Data As on 31.12.2025 | | | | | | | | | | |
| | | | Digital coverage for Businesses (Current Accounts) | | | | | | | | | | |
| Sr. No. | State/ UT | Name of the District | 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 31.12.2025) | 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/ 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 | Odisha | ANGUL | 86901 | 27059 | 20346 | 75.19 | 8734.106383 | 32.28 | 15233 | 56.30 | 24898 | 92.01 | 1929 |
| 2 | Odisha | BALASORE | 103554 | 40795 | 28741 | 70.45 | 11690.51553 | 28.66 | 21350 | 52.33 | 37421 | 91.73 | 2759 |
| 3 | Odisha | BARGARH | 66626 | 22930 | 16384 | 71.45 | 8334 | 36.35 | 10983 | 47.90 | 20698 | 90.27 | 1192 |
| 4 | Odisha | BHADRAK | 54657 | 28647 | 20818 | 72.67 | 7641.719424 | 26.68 | 14058 | 49.07 | 25211 | 88.01 | 1110 |
| 5 | Odisha | BOLANGIR | 89689 | 27187 | 20066 | 73.81 | 7203 | 26.49 | 12630 | 46.46 | 24199 | 89.01 | 1496 |
| 6 | Odisha | BOUDH | 16159 | 6571 | 5018 | 76.37 | 3380 | 51.44 | 3427 | 52.15 | 5844 | 88.94 | 314 |
| 7 | Odisha | CUTTACK | 100633 | 67706 | 47880 | 70.72 | 20515.84815 | 30.30 | 35454 | 52.36 | 60090 | 88.75 | 5508 |
| 8 | Odisha | DEOGARH | 10421 | 5934 | 4580 | 77.18 | 3409 | 57.45 | 3786 | 63.80 | 5449 | 91.83 | 206 |
| 9 | Odisha | DHENKANAL | 54718 | 16620 | 11894 | 71.56 | 6061 | 36.47 | 8795 | 52.92 | 14666 | 88.24 | 1177 |
| 10 | Odisha | GAJAPATI | 19009 | 6866 | 4160 | 60.59 | 2938 | 42.79 | 3423 | 49.85 | 5357 | 78.02 | 358 |
| 11 | Odisha | GANJAM | 116381 | 54467 | 39135 | 71.85 | 17333.88889 | 31.82 | 28563 | 52.44 | 48709 | 89.43 | 3278 |
| 12 | Odisha | JAGATSINGHPUR | 30142 | 17764 | 10844 | 61.04 | 7136.145161 | 40.17 | 10111 | 56.92 | 14877 | 83.75 | 2221 |
| 13 | Odisha | JAJPUR | 92273 | 36589 | 26727 | 73.05 | 9160.477612 | 25.04 | 17212 | 47.04 | 32141 | 87.84 | 2696 |
| 14 | Odisha | JHARSUGUDA | 23086 | 17668 | 13606 | 77.01 | 6479 | 36.67 | 10476 | 59.29 | 16208 | 91.74 | 713 |
| 15 | Odisha | KALAHANDI | 50820 | 16146 | 11426 | 70.77 | 5168 | 32.01 | 6656 | 41.22 | 14254 | 88.28 | 1131 |
| 16 | Odisha | KANDHAMAL | 13641 | 9156 | 6691 | 73.08 | 2838 | 31.00 | 3416 | 37.31 | 8073 | 88.17 | 349 |
| 17 | Odisha | KENDRAPARA | 88747 | 17057 | 12205 | 71.55 | 7104 | 41.65 | 8890 | 52.12 | 15618 | 91.56 | 1535 |
| 18 | Odisha | KEONJHAR | 82663 | 33509 | 25151 | 75.06 | 8203 | 24.48 | 15771 | 47.06 | 29964 | 89.42 | 2091 |
| 19 | Odisha | KHURDA | 169977 | 128152 | 92515 | 72.19 | 39945.86364 | 31.17 | 67957 | 53.03 | 115287 | 89.96 | 12079 |
| 20 | Odisha | KORAPUT | 52605 | 21253 | 15530 | 73.07 | 5281 | 24.85 | 9636 | 45.34 | 18367 | 86.42 | 848 |
| 21 | Odisha | MALKANGIRI | 39568 | 7512 | 5791 | 77.09 | 2532 | 33.71 | 3738 | 49.76 | 6652 | 88.55 | 362 |
| 22 | Odisha | MAYURBHANJ | 55375 | 22651 | 15468 | 68.29 | 7716 | 34.06 | 9982 | 44.07 | 20580 | 90.86 | 1100 |
| 23 | Odisha | NABARANGPUR | 112515 | 11268 | 7731 | 68.61 | 3724 | 33.05 | 5293 | 46.97 | 9175 | 81.43 | 482 |
| 24 | Odisha | NAYAGARH | 90031 | 13040 | 8517 | 65.31 | 5624 | 43.13 | 6794 | 52.10 | 11522 | 88.36 | 997 |
| 25 | Odisha | NUAPADA | 26106 | 8022 | 5724 | 71.35 | 3043 | 37.93 | 3836 | 47.82 | 7101 | 88.52 | 595 |
| 26 | Odisha | PURI | 89674 | 27344 | 17908 | 65.49 | 9369.6 | 34.27 | 12465 | 45.59 | 24163 | 88.37 | 3157 |
| 27 | Odisha | RAYAGADA | 30733 | 12562 | 9003 | 71.67 | 4545 | 36.18 | 5538 | 44.09 | 11235 | 89.44 | 794 |
| 28 | Odisha | SAMBALPUR | 48187 | 25634 | 18756 | 73.17 | 8342 | 32.54 | 13689 | 53.40 | 23071 | 90.00 | 1405 |
| 29 | Odisha | SONEPUR | 51157 | 9290 | 6269 | 67.48 | 3737.357143 | 40.23 | 4327 | 46.58 | 7894 | 84.97 | 472 |
| 30 | Odisha | SUNDARGARH | 75470 | 44277 | 33310 | 75.23 | 11410.75385 | 25.77 | 20432 | 46.15 | 39770 | 89.82 | 2820 |
| **TOTAL** | | | **1941518** | **783676** | **562194** | **71.74** | **248600.2758** | **31.72** | **393921** | **50.27** | **698494** | **89.13** | **55174** |

Annexure-15

| Review Format - I | | | Data As on 31.12.2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Digital coverage for individuals (Savings Accounts) | | | | | | | | | |
| | | | Eligible Operative Savings Accounts (FROM 01.04.2023 TO 31.12.2025) | | Debit/ RuPay cards coverage | | | | Internet Banking coverage | | | |
| Sr. No. | State/ UT | Name of Bank | 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 |
| 1 | ODISHA | Bank of Baroda | 1841194.000 | 917327.000 | 1511639.000 | 82.101 | 728856.000 | 79.454 | 107535.000 | 5.841 | 25751.000 | 2.807 |
| 2 | ODISHA | Bank of India | 436048.000 | 227390.000 | 309809.000 | 71.049 | 153329.000 | 67.430 | 31326.000 | 7.184 | 15591.000 | 6.857 |
| 3 | ODISHA | Bank of Maharastra | 150353.000 | 59113.000 | 115071.000 | 76.534 | 44279.000 | 74.906 | 60321.000 | 40.120 | 18000.000 | 30.450 |
| 4 | ODISHA | Canara Bank | 420269.000 | 210035.000 | 368222.000 | 87.616 | 185060.000 | 88.109 | 63297.000 | 15.061 | 29337.000 | 13.968 |
| 5 | ODISHA | Central Bank of India | 132383.000 | 40439.000 | 39338.000 | 29.715 | 10827.000 | 26.774 | 112278.000 | 84.813 | 32616.000 | 80.655 |
| 6 | ODISHA | Indian Bank | 1825849.000 | 935499.000 | 827410.000 | 45.316 | 370230.000 | 39.576 | 174412.000 | 9.552 | 60625.000 | 6.480 |
| 7 | ODISHA | Indian Overseas Bank | 354587.000 | 174337.000 | 230578.000 | 65.027 | 108763.000 | 62.387 | 29333.000 | 8.272 | 8696.000 | 4.988 |
| 8 | ODISHA | Punjab & Sind Bank | 59049.000 | 23551.000 | 59049.000 | 100.000 | 23551.000 | 100.000 | 33308.813 | 56.409 | 12284.769 | 52.162 |
| 9 | ODISHA | Punjab National Bank | 2976071.000 | 1500509.000 | 2284274.000 | 76.755 | 1091794.000 | 72.762 | 860654.000 | 28.919 | 328726.000 | 21.908 |
| 10 | ODISHA | State Bank of India | 13590107.000 | 6224691.000 | 11445120.000 | 84.217 | 5009955.000 | 80.485 | 4355887.000 | 32.052 | 1230640.000 | 19.770 |
| 11 | ODISHA | UCO Bank | 594757.000 | 304542.000 | 302232.000 | 50.816 | 140742.000 | 46.214 | 11034.000 | 1.855 | 3511.000 | 1.153 |
| 12 | ODISHA | Union Bank of India | 443377.000 | 213875.000 | 418247.000 | 94.332 | 201359.000 | 94.148 | 415180.000 | 93.640 | 198247.000 | 92.693 |
| 13 | ODISHA | Axis Bank Ltd | 720964.000 | 181447.000 | 683898.000 | 94.859 | 169554.000 | 93.445 | 171367.000 | 23.769 | 35150.000 | 19.372 |
| 14 | ODISHA | Bandhan Bank | 234613.000 | 148840.000 | 76780.000 | 32.726 | 23052.000 | 15.488 | 15389.000 | 6.559 | 4414.000 | 2.966 |
| 15 | ODISHA | Catholic Serian Bank | 1029.000 | 301.000 | 870.000 | 84.548 | 245.000 | 81.395 | 743.000 | 72.206 | 207.000 | 68.771 |
| 16 | ODISHA | City Union Bank | 1310.000 | 391.000 | 1303.000 | 99.466 | 390.000 | 99.744 | 924.000 | 70.534 | 234.000 | 59.847 |
| 17 | ODISHA | DCB Bank Ltd | 42237.000 | 11708.000 | 29606.000 | 70.095 | 8617.000 | 73.599 | 38869.000 | 92.026 | 10888.000 | 92.996 |
| 18 | ODISHA | Federal Bank | 95388.000 | 27953.000 | 73357.000 | 76.904 | 20181.000 | 72.196 | 13287.000 | 13.929 | 2574.000 | 9.208 |
| 19 | ODISHA | HDFC Bank | 413979.000 | 200024.000 | 395049.000 | 95.427 | 189886.000 | 94.932 | 324059.000 | 78.279 | 111768.000 | 55.877 |
| 20 | ODISHA | ICICI Bank | 553625.000 | 182361.000 | 516422.000 | 93.280 | 170079.000 | 93.265 | 434726.000 | 78.524 | 117005.000 | 64.161 |
| 21 | ODISHA | IDBI Bank | 67644.000 | 27351.000 | 56906.000 | 84.126 | 21526.000 | 78.703 | 50569.000 | 74.758 | 18596.000 | 67.990 |
| 22 | ODISHA | IDFC Bank | 164256.000 | 34232.000 | 101801.000 | 61.977 | 24809.000 | 72.473 | 164256.000 | 100.000 | 34232.000 | 100.000 |
| 23 | ODISHA | Indus Ind Bank | 1336821.000 | 1089867.000 | 1336821.000 | 100.000 | 1089867.000 | 100.000 | 96637.000 | 7.229 | 21450.000 | 1.968 |
| 24 | ODISHA | Karnatak Bank Ltd. | 47556.000 | 14396.000 | 33104.000 | 69.611 | 9795.000 | 68.040 | 6371.000 | 13.397 | 1616.000 | 11.225 |
| 25 | ODISHA | Karur Vysya Bank | 22898.000 | 10095.000 | 19809.000 | 86.510 | 2862.000 | 28.351 | 3382.000 | 14.770 | 2552.000 | 25.280 |
| 26 | ODISHA | Kotak Mahindra Bank Ltd | 153195.000 | 34541.000 | 143172.000 | 93.457 | 31937.000 | 92.461 | 150815.000 | 98.446 | 33794.000 | 97.837 |
| 27 | ODISHA | DBS Bank | 6668.000 | 1620.000 | 4696.000 | 70.426 | 1213.000 | 74.877 | 6.000 | 0.090 | 0.000 | 0.000 |
| 28 | ODISHA | RBL Bank | 195144.000 | 187378.000 | 8230.000 | 4.217 | 1991.000 | 1.063 | 2486.000 | 1.274 | 536.000 | 0.286 |
| 29 | ODISHA | The South Indian Bank Ltd. | 3478.000 | 977.000 | 2544.000 | 73.145 | 671.000 | 68.680 | 358.000 | 10.293 | 82.000 | 8.393 |
| 30 | ODISHA | Tamilnadu Mercantile Bank Ltd. | 704.000 | 341.000 | 654.000 | 92.898 | 276.000 | 80.938 | 117.000 | 16.619 | 43.000 | 12.610 |
| 31 | ODISHA | Yes Bank | 9998.000 | 2491.000 | 9992.000 | 99.940 | 2488.000 | 99.880 | 9991.000 | 99.930 | 2489.000 | 99.920 |
| 32 | ODISHA | Odisha Gramya Bank | 1054122.000 | 740971.000 | 45548.000 | 4.321 | 32666.000 | 4.409 | 13475.000 | 1.278 | 7096.000 | 0.958 |
| 33 | ODISHA | AU Small Finance Bank | 61416.000 | 52819.000 | 59869.000 | 97.481 | 52429.000 | 99.262 | 8750.000 | 14.247 | 7042.000 | 13.332 |
| 34 | ODISHA | ESAF Small Finance Bank | 75225.000 | 59248.000 | 75225.000 | 100.000 | 59248.000 | 100.000 | 1359.000 | 1.807 | 284.000 | 0.479 |
| 35 | ODISHA | Jana Small Finance Bank | 274400.000 | 187211.000 | 274400.000 | 100.000 | 187211.000 | 100.000 | 22971.000 | 8.371 | 10403.000 | 5.557 |
| 36 | ODISHA | Suryoday Small Finance Bank | 118635.000 | 110640.000 | 679.000 | 0.572 | 223.000 | 0.202 | 1260.000 | 1.062 | 388.000 | 0.351 |
| 37 | ODISHA | Ujjivan Small Finance Bank | 246647.000 | 204695.000 | 241534.000 | 97.927 | 201612.000 | 98.494 | 1818.000 | 0.737 | 670.000 | 0.327 |
| 38 | ODISHA | Utkarsh Small Finance Bank | 187125.000 | 176417.000 | 16419.000 | 8.774 | 8554.000 | 4.849 | 162582.000 | 86.884 | 152440.000 | 86.409 |
| 39 | ODISHA | Unity Small Finance Bank | 776.000 | 207.000 | 675.000 | 86.985 | 196.000 | 94.686 | 25.000 | 3.222 | 7.000 | 3.382 |
| 40 | ODISHA | Orissa State Co-Op. Bank | 2677671.000 | 524712.000 | 2677671.000 | 100.000 | 524712.000 | 100.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| **TOTAL** | | | **31591568** | **15044542** | **24798023** | **78.50** | **10905035** | **72.48** | **7951158** | **25.17** | **2539985** | **16.88** |

Annexure-15

| Review Format - I | | | Data As on 31.12.2025 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Digital coverage for individuals (Savings Accounts) | | | | | | | | | | | |
| | | | Mobile Banking + UPI + USSD coverage | | | | AEPS coverage | | | | Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) | | | |
| Sr. No. | State/ UT | Name of Bank | 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 | ODISHA | Bank of Baroda | 696926.000 | 37.852 | 214336.000 | 23.365 | 1657262.000 | 90.010 | 856517.000 | 93.371 | 1812579.000 | 98.446 | 903853.000 | 98.531 |
| 2 | ODISHA | Bank of India | 349929.000 | 80.250 | 81054.000 | 35.645 | 432251.000 | 99.129 | 225500.000 | 99.169 | 434331.000 | 99.606 | 226476.000 | 99.598 |
| 3 | ODISHA | Bank of Maharastra | 146775.000 | 97.620 | 57412.000 | 97.122 | 34585.000 | 23.003 | 17929.000 | 30.330 | 150353.000 | 100.000 | 59113.000 | 100.000 |
| 4 | ODISHA | Canara Bank | 21.000 | 0.005 | 4.000 | 0.002 | 32192.000 | 7.660 | 23306.000 | 11.096 | 380122.000 | 90.447 | 191144.000 | 91.006 |
| 5 | ODISHA | Central Bank of India | 132383.000 | 100.000 | 40439.000 | 100.000 | 132383.000 | 100.000 | 40439.000 | 100.000 | 132383.000 | 100.000 | 40439.000 | 100.000 |
| 6 | ODISHA | Indian Bank | 537197.000 | 29.422 | 198144.000 | 21.181 | 1211021.000 | 66.326 | 660762.000 | 70.632 | 1825811.000 | 99.998 | 935494.000 | 99.999 |
| 7 | ODISHA | Indian Overseas Bank | 63852.000 | 18.007 | 21781.000 | 12.494 | 0.000 | 0.000 | 0.000 | 0.000 | 323763.000 | 91.307 | 139240.000 | 79.868 |
| 8 | ODISHA | Punjab & Sind Bank | 55302.732 | 93.656 | 21783.707 | 92.496 | 7375.188 | 12.490 | 2322.421 | 9.861 | 59049.000 | 100.000 | 23551.000 | 100.000 |
| 9 | ODISHA | Punjab National Bank | 1443473.000 | 48.503 | 562844.000 | 37.510 | 2091566.000 | 70.279 | 1103319.000 | 73.530 | 2757752.000 | 92.664 | 1379568.000 | 91.940 |
| 10 | ODISHA | State Bank of India | 6636696.000 | 48.835 | 1734491.000 | 27.865 | 13301418.000 | 97.876 | 6107328.000 | 98.115 | 13569264.000 | 99.847 | 6214006.000 | 99.828 |
| 11 | ODISHA | UCO Bank | 366369.000 | 61.600 | 171180.000 | 56.209 | 581611.000 | 97.790 | 304264.000 | 99.909 | 585475.000 | 98.439 | 304458.000 | 99.972 |
| 12 | ODISHA | Union Bank of India | 412902.000 | 93.127 | 197432.000 | 92.312 | 415063.000 | 93.614 | 198210.000 | 92.676 | 414644.000 | 93.520 | 198995.000 | 93.043 |
| 13 | ODISHA | Axis Bank Ltd | 498198.000 | 69.102 | 107996.000 | 59.519 | 214865.000 | 29.802 | 54624.000 | 30.105 | 711047.000 | 98.624 | 177222.000 | 97.671 |
| 14 | ODISHA | Bandhan Bank | 166039.000 | 70.771 | 125070.000 | 84.030 | 0.000 | 0.000 | 0.000 | 0.000 | 205295.000 | 87.504 | 138727.000 | 93.205 |
| 15 | ODISHA | Catholic Serian Bank | 743.000 | 72.206 | 207.000 | 68.771 | 0.000 | 0.000 | 0.000 | 0.000 | 946.000 | 91.934 | 266.000 | 88.372 |
| 16 | ODISHA | City Union Bank | 922.000 | 70.382 | 229.000 | 58.568 | 548.000 | 41.832 | 151.000 | 38.619 | 1310.000 | 100.000 | 391.000 | 100.000 |
| 17 | ODISHA | DCB Bank Ltd | 4150.000 | 9.826 | 881.000 | 7.525 | 0.000 | 0.000 | 0.000 | 0.000 | 39614.000 | 93.790 | 11112.000 | 94.909 |
| 18 | ODISHA | Federal Bank | 48585.000 | 50.934 | 10561.000 | 37.781 | 8086.000 | 8.477 | 2263.000 | 8.096 | 80674.000 | 84.575 | 21835.000 | 78.113 |
| 19 | ODISHA | HDFC Bank | 330903.000 | 79.932 | 118017.000 | 59.001 | 65172.000 | 15.743 | 41507.000 | 20.751 | 413782.000 | 99.952 | 199948.000 | 99.962 |
| 20 | ODISHA | ICICI Bank | 434726.000 | 78.524 | 117005.000 | 64.161 | 361930.000 | 65.375 | 121730.000 | 66.752 | 553625.000 | 100.000 | 182361.000 | 100.000 |
| 21 | ODISHA | IDBI Bank | 56425.000 | 83.415 | 21486.000 | 78.557 | 47333.000 | 69.974 | 20642.000 | 75.471 | 66159.000 | 97.805 | 26716.000 | 97.678 |
| 22 | ODISHA | IDFC Bank | 164256.000 | 100.000 | 34232.000 | 100.000 | 37288.000 | 22.701 | 8904.000 | 26.011 | 164256.000 | 100.000 | 34232.000 | 100.000 |
| 23 | ODISHA | Indus Ind Bank | 69061.000 | 5.166 | 15602.000 | 1.432 | 541327.000 | 40.494 | 459390.000 | 42.151 | 1336821.000 | 100.000 | 1089867.000 | 100.000 |
| 24 | ODISHA | Karnatak Bank Ltd. | 29014.000 | 61.010 | 7668.000 | 53.265 | 15782.000 | 33.186 | 6070.000 | 42.164 | 43915.000 | 92.344 | 12354.000 | 85.816 |
| 25 | ODISHA | Karur Vysya Bank | 4703.000 | 20.539 | 1252.000 | 12.402 | 2618.000 | 11.433 | 1475.000 | 14.611 | 22557.000 | 98.511 | 2856.000 | 28.291 |
| 26 | ODISHA | Kotak Mahindra Bank Ltd | 116101.000 | 75.786 | 23405.000 | 67.760 | 150654.000 | 98.341 | 33902.000 | 98.150 | 153195.000 | 100.000 | 34541.000 | 100.000 |
| 27 | ODISHA | DBS Bank | 2451.000 | 36.758 | 529.000 | 32.654 | 0.000 | 0.000 | 0.000 | 0.000 | 6668.000 | 100.000 | 1620.000 | 100.000 |
| 28 | ODISHA | RBL Bank | 16004.000 | 8.201 | 10082.000 | 5.381 | 184985.000 | 94.794 | 184982.000 | 98.721 | 195144.000 | 100.000 | 187378.000 | 100.000 |
| 29 | ODISHA | The South Indian Bank Ltd. | 2710.000 | 77.918 | 665.000 | 68.066 | 328.000 | 9.431 | 139.000 | 14.227 | 3144.000 | 90.397 | 851.000 | 87.103 |
| 30 | ODISHA | Tamilnadu Mercantile Bank Ltd. | 623.000 | 88.494 | 221.000 | 64.809 | 147.000 | 20.881 | 115.000 | 33.724 | 654.000 | 92.898 | 276.000 | 80.938 |
| 31 | ODISHA | Yes Bank | 9998.000 | 100.000 | 2491.000 | 100.000 | 8182.000 | 81.836 | 2031.000 | 81.534 | 9998.000 | 100.000 | 2491.000 | 100.000 |
| 32 | ODISHA | Odisha Gramya Bank | 0.000 | 0.000 | 0.000 | 0.000 | 929554.000 | 88.183 | 668789.000 | 90.258 | 981208.000 | 93.083 | 708551.000 | 95.625 |
| 33 | ODISHA | AU Small Finance Bank | 32806.000 | 53.416 | 25276.000 | 47.854 | 51736.000 | 84.239 | 45583.000 | 86.300 | 61416.000 | 100.000 | 52819.000 | 100.000 |
| 34 | ODISHA | ESAF Small Finance Bank | 21275.000 | 28.282 | 8707.000 | 14.696 | 2678.000 | 3.560 | 791.000 | 1.335 | 75225.000 | 100.000 | 59248.000 | 100.000 |
| 35 | ODISHA | Jana Small Finance Bank | 39785.000 | 14.499 | 17616.000 | 9.410 | 0.000 | 0.000 | 0.000 | 0.000 | 274400.000 | 100.000 | 187211.000 | 100.000 |
| 36 | ODISHA | Suryoday Small Finance Bank | 8479.000 | 7.147 | 4568.000 | 4.129 | 118635.000 | 100.000 | 110640.000 | 100.000 | 118635.000 | 100.000 | 110640.000 | 100.000 |
| 37 | ODISHA | Ujjivan Small Finance Bank | 93931.000 | 38.083 | 67403.000 | 32.929 | 246428.000 | 99.911 | 204633.000 | 99.970 | 246647.000 | 100.000 | 204695.000 | 100.000 |
| 38 | ODISHA | Utkarsh Small Finance Bank | 164637.000 | 87.982 | 153384.000 | 86.944 | 186447.000 | 99.638 | 176218.000 | 99.887 | 186447.000 | 99.638 | 176218.000 | 99.887 |
| 39 | ODISHA | Unity Small Finance Bank | 504.000 | 64.948 | 101.000 | 48.792 | 0.000 | 0.000 | 0.000 | 0.000 | 776.000 | 100.000 | 207.000 | 100.000 |
| 40 | ODISHA | Orissa State Co-Op. Bank | 0.000 | 0.000 | 0.000 | 0.000 | 1949724.000 | 72.814 | 344564.000 | 65.667 | 2677671.000 | 100.000 | 524712.000 | 100.000 |
| **TOTAL** | | | **13158855** | **41.65** | **4175555** | **27.75** | **25021174** | **79.20** | **12029039** | **79.96** | **31076755** | **98.37** | **14765682** | **98.15** |

Annexure-15

| Review Format - I | | | Data As on 31.12.2025 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Digital coverage for Businesses (Current Accounts) | | | | | | | | | |
| Sr. No. | State/ UT | Name of Bank | 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 31.12.2025) | 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/ 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 | ODISHA | Bank of Baroda | 1485090.000 | 23187.000 | 16775.000 | 72.347 | 11767.000 | 50.748 | 11423.000 | 49.265 | 21257.000 | 91.676 | 27514.000 |
| 2 | ODISHA | Bank of India | 1571.000 | 8569.000 | 2006.000 | 23.410 | 3484.000 | 40.658 | 5643.000 | 65.854 | 8401.000 | 98.039 | 0.000 |
| 3 | ODISHA | Bank of Maharastra | 1265.000 | 5285.000 | 4236.000 | 80.151 | 2389.000 | 45.203 | 2465.000 | 46.641 | 5285.000 | 100.000 | 266.000 |
| 4 | ODISHA | Canara Bank | 56.000 | 13765.000 | 3373.000 | 24.504 | 3588.000 | 26.066 | 5018.000 | 36.455 | 11433.000 | 83.058 | 0.000 |
| 5 | ODISHA | Central Bank of India | 0.000 | 5189.000 | 3364.000 | 64.829 | 1169.000 | 22.528 | 5189.000 | 100.000 | 5189.000 | 100.000 | 0.000 |
| 6 | ODISHA | Indian Bank | 20222.000 | 21107.000 | 10710.000 | 50.741 | 17780.000 | 84.237 | 11328.000 | 53.669 | 21107.000 | 100.000 | 8982.000 |
| 7 | ODISHA | Indian Overseas Bank | 40922.000 | 16814.000 | 3263.000 | 19.406 | 7138.000 | 42.453 | 6775.000 | 40.294 | 17075.000 | 101.552 | 949.000 |
| 8 | ODISHA | Punjab & Sind Bank | 0.000 | 2262.000 | 2262.000 | 100.000 | 374.276 | 16.546 | 2262.000 | 100.000 | 2262.000 | 100.000 | 0.000 |
| 9 | ODISHA | Punjab National Bank | 69606.000 | 32915.000 | 19247.000 | 58.475 | 13274.000 | 40.328 | 14937.000 | 45.381 | 29608.000 | 89.953 | 8.000 |
| 10 | ODISHA | State Bank of India | 0.000 | 226474.000 | 168136.000 | 74.241 | 47201.000 | 20.842 | 40423.000 | 17.849 | 189256.000 | 83.566 | 0.000 |
| 11 | ODISHA | UCO Bank | 1411.000 | 14403.000 | 4053.000 | 28.140 | 3521.000 | 24.446 | 8056.000 | 55.933 | 11806.000 | 81.969 | 374.000 |
| 12 | ODISHA | Union Bank of India | 5672.000 | 90007.000 | 85246.000 | 94.710 | 85296.000 | 94.766 | 83744.000 | 93.042 | 85465.000 | 94.954 | 632.000 |
| 13 | ODISHA | Axis Bank Ltd | 188787.000 | 53386.000 | 12624.000 | 23.647 | 10545.000 | 19.752 | 25070.000 | 46.960 | 36623.000 | 68.600 | 14999.000 |
| 14 | ODISHA | Bandhan Bank | 293.000 | 13906.000 | 1892.000 | 13.606 | 1543.000 | 11.096 | 12693.000 | 91.277 | 12693.000 | 91.277 | 184.000 |
| 15 | ODISHA | Catholic Serian Bank | 112.000 | 57.000 | 9.000 | 15.789 | 0.000 | 0.000 | 9.000 | 15.789 | 9.000 | 15.789 | 0.000 |
| 16 | ODISHA | City Union Bank | 0.000 | 123.000 | 92.000 | 74.797 | 56.000 | 45.528 | 93.000 | 75.610 | 123.000 | 100.000 | 0.000 |
| 17 | ODISHA | DCB Bank Ltd | 0.000 | 1884.000 | 1811.000 | 96.125 | 0.000 | 0.000 | 64.000 | 3.397 | 1811.000 | 96.125 | 0.000 |
| 18 | ODISHA | Federal Bank | 0.000 | 4420.000 | 972.000 | 21.991 | 453.000 | 10.249 | 653.000 | 14.774 | 3614.000 | 81.765 | 0.000 |
| 19 | ODISHA | HDFC Bank | 57935.000 | 52970.000 | 52540.000 | 99.188 | 1749.000 | 3.302 | 52540.000 | 99.188 | 52824.000 | 99.724 | 301.000 |
| 20 | ODISHA | ICICI Bank | 6.000 | 28548.000 | 28368.000 | 99.369 | 18678.000 | 65.427 | 28368.000 | 99.369 | 28446.000 | 99.643 | 0.000 |
| 21 | ODISHA | IDBI Bank | 0.000 | 5213.000 | 4928.000 | 94.533 | 2940.000 | 56.397 | 4925.000 | 94.475 | 5146.000 | 98.715 | 0.000 |
| 22 | ODISHA | IDFC Bank | 0.000 | 8103.000 | 8103.000 | 100.000 | 262.000 | 3.233 | 8103.000 | 100.000 | 8103.000 | 100.000 | 115.000 |
| 23 | ODISHA | Indus Ind Bank | 0.000 | 111529.000 | 111529.000 | 100.000 | 3461.000 | 3.103 | 46287.000 | 41.502 | 111529.000 | 100.000 | 0.000 |
| 24 | ODISHA | Karnatak Bank Ltd. | 1718.000 | 1461.000 | 796.000 | 54.483 | 619.000 | 42.368 | 522.000 | 35.729 | 959.000 | 65.640 | 344.000 |
| 25 | ODISHA | Karur Vysya Bank | 13584.000 | 2739.000 | 1507.000 | 55.020 | 1561.000 | 56.992 | 2156.000 | 78.715 | 2044.000 | 74.626 | 257.000 |
| 26 | ODISHA | Kotak Mahindra Bank Ltd | 0.000 | 8009.000 | 7930.000 | 99.014 | 1136.000 | 14.184 | 5831.000 | 72.806 | 8009.000 | 100.000 | 0.000 |
| 27 | ODISHA | DBS Bank | 0.000 | 109.000 | 0.000 | 0.000 | 1.000 | 0.917 | 0.000 | 0.000 | 109.000 | 100.000 | 0.000 |
| 28 | ODISHA | RBL Bank | 304.000 | 374.000 | 201.000 | 53.743 | 79.000 | 21.123 | 141.000 | 37.701 | 374.000 | 100.000 | 40.000 |
| 29 | ODISHA | The South Indian Bank Ltd. | 0.000 | 345.000 | 127.000 | 36.812 | 69.000 | 20.000 | 238.000 | 68.986 | 289.000 | 83.768 | 0.000 |
| 30 | ODISHA | Tamilnadu Mercantile Bank Ltd. | 0.000 | 85.000 | 85.000 | 100.000 | 80.000 | 94.118 | 50.000 | 58.824 | 80.000 | 94.118 | 0.000 |
| 31 | ODISHA | Yes Bank | 0.000 | 1793.000 | 1793.000 | 100.000 | 772.000 | 43.056 | 1793.000 | 100.000 | 1793.000 | 100.000 | 0.000 |
| 32 | ODISHA | Odisha Gramya Bank | 52722.000 | 9828.000 | 0.000 | 0.000 | 4437.000 | 45.147 | 0.000 | 0.000 | 4437.000 | 45.147 | 115.000 |
| 33 | ODISHA | AU Small Finance Bank | 225.000 | 590.000 | 310.000 | 52.542 | 283.000 | 47.966 | 438.000 | 74.237 | 590.000 | 100.000 | 94.000 |
| 34 | ODISHA | ESAF Small Finance Bank | 0.000 | 929.000 | 929.000 | 100.000 | 83.000 | 8.934 | 258.000 | 27.772 | 929.000 | 100.000 | 0.000 |
| 35 | ODISHA | Jana Small Finance Bank | 0.000 | 6405.000 | 1372.000 | 21.421 | 2164.000 | 33.786 | 3907.000 | 60.999 | 6405.000 | 100.000 | 0.000 |
| 36 | ODISHA | Suryoday Small Finance Bank | 0.000 | 107.000 | 54.000 | 50.467 | 107.000 | 100.000 | 86.000 | 80.374 | 107.000 | 100.000 | 0.000 |
| 37 | ODISHA | Ujjivan Small Finance Bank | 0.000 | 1901.000 | 223.000 | 11.731 | 466.000 | 24.513 | 1105.000 | 58.127 | 1901.000 | 100.000 | 0.000 |
| 38 | ODISHA | Utkarsh Small Finance Bank | 17.000 | 1374.000 | 1328.000 | 96.652 | 0.000 | 0.000 | 1328.000 | 96.652 | 1328.000 | 96.652 | 0.000 |
| 39 | ODISHA | Unity Small Finance Bank | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 40 | ODISHA | Orissa State Co-Op. Bank | 0.000 | 7511.000 | 0.000 | 0.000 | 75.000 | 0.999 | 0.000 | 0.000 | 75.000 | 0.999 | 0.000 |
| **TOTAL** | | | **1941518** | **783676** | **562194** | **71.74** | **248600** | **31.72** | **393921** | **50.27** | **698494** | **89.13** | **55174** |

**Annexure- 16**

**Progress under Applications received & disposed through SAFAL Portal**

**TERM LOAN PERFORMANCE UNDER SAFAL 31.12.2025**

| Sl. No. | Bank Name | Applications Received | Applications Sanctioned | Applications Rejected | Application Withdrawn /Reverted | Total Pending |
|---|---|---|---|---|---|---|
| 1 | State Bank of India | 1,460 | 16 | 1088 | 334 | 22 |
| 2 | Union Bank of India | 134 | 14 | 59 | 30 | 31 |
| 3 | Punjab National Bank | 182 | 10 | 42 | 27 | 103 |
| 4 | Central Bank of India | 37 | 5 | 16 | 4 | 12 |
| 5 | Bank of India | 255 | 5 | 76 | 23 | 151 |
| 6 | Odisha Gramya Bank | 218 | 3 | 32 | 21 | 162 |
| 7 | UCO Bank | 172 | 2 | 65 | 48 | 57 |
| 8 | Canara Bank | 94 | 2 | 61 | 16 | 15 |
| 9 | Utkal Gramin Bank | 274 | 2 | 132 | 55 | 85 |
| 10 | Indian Bank | 80 | 1 | 9 | 61 | 9 |
| 11 | Bank of Maharashtra | 5 | 1 | 1 | 3 | 0 |
| 12 | Punjab & Sind Bank | 3 | 1 | 0 | 1 | 1 |
| 13 | IDBI Bank | 14 | 0 | 11 | 2 | 1 |
| 14 | ICICI Bank | 6 | 0 | 4 | 2 | 0 |
| 15 | Axis Bank | 6 | 0 | 0 | 0 | 6 |
| 16 | Bank of Baroda | 13 | 0 | 6 | 3 | 4 |
| 17 | HDFC Bank | 1 | 0 | 0 | 1 | 0 |
| 18 | Bandhan Bank | 12 | 0 | 0 | 4 | 8 |
| 19 | Indian Overseas Bank | 1 | 0 | 0 | 0 | 1 |
| **Total** | | **2,967** | **62** | **1,602** | **635** | **668** |

**Annexure- 16**

**Progress under Applications received & disposed through SAFAL Portal**

**DCCBs Crop Loan Performance under SAFAL 31.12.2025**

| Sl. No. | CCB Name | Applications Received | Applications Sanctioned | Applications Rejected | Application Withdrawn /Reverted | Total Pending |
|---|---|---|---|---|---|---|
| 1 | Sambalpur DCCB | 41,528 | 26,674 | 917 | 13,027 | 910 |
| 2 | Khorda CCB | 11,865 | 9,722 | 235 | 467 | 1,441 |
| 3 | Berhampur CCB | 13,633 | 8,047 | 2,184 | 1670 | 1,732 |
| 4 | Balasore Bhadrak CCB | 8,244 | 7,063 | 370 | 419 | 392 |
| 5 | Banki CCB | 8,368 | 6,937 | 370 | 621 | 440 |
| 6 | Boudh CCB | 7,663 | 5,268 | 424 | 1,438 | 533 |
| 7 | Mayurbhanj CCB | 4,682 | 3,989 | 154 | 296 | 243 |
| 8 | Bhawanipatna CCB | 3,427 | 2,397 | 186 | 677 | 167 |
| 9 | Nayagarh CCB | 3,350 | 2,243 | 228 | 642 | 237 |
| 10 | Sundargarh CCB | 2,685 | 1,867 | 59 | 549 | 210 |
| 11 | Koraput CCB | 2,058 | 1,201 | 84 | 661 | 112 |
| 12 | Cuttack CCB | 1,715 | 1,061 | 257 | 167 | 230 |
| 13 | Aska CCB | 1,569 | 967 | 61 | 286 | 255 |
| 14 | Angul DCCB | 2,492 | 924 | 473 | 462 | 633 |
| 15 | United Puri Nimapara CCB | 1,299 | 731 | 170 | 328 | 70 |
| 16 | Bolangir DCCB | 1,268 | 701 | 122 | 386 | 59 |
| 17 | Keonjhar CCB | 843 | 397 | 35 | 377 | 34 |
| **Total** | | **1,16,689** | **80,189** | **6,329** | **22,473** | **7698** |

**Annexure-17**

## Financing under Agriculture as on 31.12.2025

**Amount in Rs. 'Crore'**

| Sl | Name Of Bank | Crop Loan | | | | | Term Loan | | | | | | | | | | Total Agriculture | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Allied Agricultural Advances | | | | | Other Agricultural Term Loan | | | | | | | | | |
| | | Target (2025-26) | Disbursement (01.04.2025 to 31.12.2025) | | Balance Outstanding as on 31.12.2025 | | Target (2025-26) | Disbursement (01.04.2025 to 31.12.2025) | | Balance Outstanding as on 31.12.2025 | | Target (2025-26) | Disbursement (01.04.2025 to 31.12.2025) | | Balance Outstanding as on 31.12.2025 | | Target (2025-26) | Disbursement (01.04.2025 to 31.12.2025) | | Balance Outstanding as on 31.12.2025 | |
| | | | No | Amt | No | Amt | | No | Amt | No | Amt | | No | Amt | No | Amt | | No | Amt | No | Amt |
| 1 | Bank of Baroda | **913.28** | 51971 | 728.36 | 53380 | 945.26 | **172.91** | 9299 | 115.48 | 15203 | 334.71 | **437.35** | 18290 | 272.55 | 30224 | 1071 | **1523.54** | 79560 | 1116.39 | 98807 | 2351.23 |
| 2 | Bank of India | **2163.16** | 112579 | 1624.04 | 162435 | 1726.75 | **345.52** | 10919 | 306.53 | 13811 | 377.85 | **1872.73** | 9528 | 1397.89 | 40009 | 1911 | **4381.41** | 133026 | 3328.45 | 216255 | 4015.40 |
| 3 | Bank of Maharastra | **76.18** | 1188 | 31.57 | 1188 | 31.57 | **30.45** | 408 | 10.93 | 408 | 10.93 | **157.86** | 32019 | 280.36 | 7292 | 1043 | **264.49** | 33615 | 322.85 | 8888 | 1085.21 |
| 4 | Canara Bank | **1342.23** | 68840 | 1087.81 | 107882 | 1863.96 | **299.85** | 2549 | 208.85 | 14975 | 268.74 | **734.66** | 1971 | 527.99 | 11745 | 669 | **2376.73** | 73360 | 1824.65 | 134602 | 2801.49 |
| 5 | Central Bank of India | **600.05** | 22684 | 453.75 | 29186 | 526.01 | **26.33** | 564 | 21.50 | 1570 | 46.46 | **23.05** | 73 | 10.28 | 1434 | 40 | **649.44** | 23321 | 485.52 | 32190 | 612.05 |
| 6 | Indian Bank | **1146.41** | 39098 | 664.09 | 57639 | 843.47 | **198.59** | 4576 | 196.34 | 9365 | 318.27 | **676.33** | 12902 | 719.48 | 26989 | 1105 | **2021.33** | 56576 | 1579.91 | 93993 | 2266.82 |
| 7 | Indian Overseas Bank | **641.12** | 36908 | 810.18 | 35030 | 309.61 | **140.71** | 10265 | 186.81 | 51206 | 673.79 | **263.06** | 16607 | 486.07 | 36150 | 899 | **1044.89** | 63780 | 1483.05 | 122386 | 1882.39 |
| 8 | Punjab & Sind Bank | **20.06** | 0 | 5.51 | 142 | 7.23 | **14.33** | 0 | 0.00 | 0 | 0.00 | **22.98** | 0 | 57.81 | 468 | 75 | **57.37** | 0 | 63.32 | 610 | 82.33 |
| 9 | Punjab National Bank | **1857.56** | 46895 | 1399.97 | 145243 | 2020.64 | **680.04** | 1640 | 408.66 | 7091 | 243.54 | **1306.05** | 4476 | 751.19 | 25666 | 1542 | **3843.65** | 53011 | 2559.82 | 178000 | 3805.80 |
| 10 | State Bank of India | **10682.06** | 493033 | 8023.69 | 491176 | 9013.28 | **2040.78** | 6759 | 1638.80 | 95003 | 2157.59 | **6760.95** | 129106 | 5469.84 | 160227 | 6178 | **19483.79** | 628898 | 15132.33 | 746406 | 17349.09 |
| 11 | UCO Bank | **1546.72** | 57986 | 1237.66 | 125783 | 1910.05 | **343.38** | 2523 | 261.67 | 3378 | 832.20 | **837.80** | 8722 | 560.30 | 58942 | 868 | **2727.89** | 69231 | 2059.63 | 188103 | 3609.79 |
| 12 | Union Bank of India | **2327.13** | 55956 | 1177.00 | 91883 | 1478.87 | **470.06** | 16248 | 748.78 | 21642 | 765.71 | **1531.16** | 19155 | 1461.66 | 41047 | 2151 | **4328.35** | 91359 | 3387.44 | 154572 | 4395.49 |
| **Total Public Sector Banks** | | **23315.97** | **987138** | **17243.62** | **1300967** | **20676.71** | **4762.94** | **65750** | **4104.34** | **233652** | **6029.79** | **14623.98** | **252849** | **11995.41** | **440193** | **17550.59** | **42702.88** | **1305737** | **33343.37** | **1974812** | **44257.09** |
| 13 | Axis Bank | **1773.16** | 9068 | 652.94 | 7863 | 106.56 | **292.21** | 5411 | 245.18 | 27189 | 251.99 | **1186.45** | 34440 | 756.83 | 63699 | 823.58 | **3251.81** | 48919 | 1654.94 | 98751 | 1182.13 |
| 14 | Bandhan Bank | **113.80** | 40 | 13.95 | 89 | 20.36 | **205.40** | 18929 | 136.02 | 32710 | 165.03 | **706.38** | 5660 | 105.13 | 12629 | 112.89 | **1025.58** | 24629 | 255.10 | 45428 | 298.28 |
| 15 | Catholic Syrian Bank | **0.00** | 0 | 0.00 | 0 | 0.00 | **0.08** | 244 | 18.03 | 154 | 15.88 | **0.03** | 24152 | 60.29 | 1422 | 22.63 | **0.11** | 24396 | 78.33 | 1576 | 38.51 |
| 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** | 13459 | 181.51 | 40090 | 88.26 | **0.95** | 0 | 0.00 | 0 | 0.00 | **1.12** | 3 | 1.54 | 1 | 1.32 | **18.10** | 13462 | 183.05 | 40091 | 89.58 |
| 18 | DCB Bank | **101.01** | 7443 | 332.89 | 14668 | 518.61 | **156.42** | 8521 | 46.20 | 58333 | 121.74 | **600.49** | 4043 | 96.59 | 11421 | 380.31 | **857.91** | 20007 | 475.67 | 84422 | 1020.66 |
| 19 | Federal Bank | **657.09** | 9255 | 466.81 | 19186 | 331.85 | **21.16** | 20 | 0.99 | 11387 | 17.50 | **43.23** | 95 | 317.82 | 11883 | 273.90 | **721.48** | 9370 | 785.61 | 42456 | 623.25 |
| 20 | HDFC Bank | **352.45** | 1533 | 42.63 | 2662 | 98.87 | **53.99** | 11269 | 114.43 | 21301 | 131.85 | **878.46** | 27828 | 1160.62 | 128896 | 1673.29 | **1284.90** | 40630 | 1317.68 | 152859 | 1904.01 |
| 21 | ICICI Bank | **1197.41** | 2758 | 378.58 | 4562 | 506.56 | **284.00** | 4930 | 9.13 | 628 | 8.67 | **1451.42** | 39003 | 933.58 | 38429 | 1338.35 | **2932.83** | 46691 | 1321.29 | 43619 | 1853.58 |
| 22 | IDBI Bank | **305.34** | 7091 | 121.57 | 20186 | 234.26 | **8.76** | 45 | 15.24 | 1662 | 55.40 | **0.58** | 1985 | 158.28 | 3171 | 259.22 | **314.67** | 9121 | 295.09 | 25019 | 548.87 |
| 23 | IDFC Bank | **65.10** | 302 | 28.31 | 344 | 38.12 | **496.66** | 27346 | 157.36 | 82801 | 255.50 | **257.26** | 1487 | 69.72 | 12613 | 195.82 | **819.02** | 29135 | 255.40 | 95758 | 489.44 |
| 24 | Indus Ind Bank | **323.53** | 0 | 0.00 | 0 | 0.00 | **2248.48** | 155464 | 678.93 | 590178 | 1270.21 | **1975.11** | 87120 | 402.84 | 319262 | 778.49 | **4547.12** | 242584 | 1081.78 | 909440 | 2048.70 |
| 25 | Karnatak Bank | **8.64** | 393 | 17.18 | 466 | 15.75 | **36.37** | 364 | 116.40 | 801 | 133.90 | **300.75** | 606 | 98.42 | 715 | 146.66 | **345.77** | 1363 | 232.01 | 1982 | 296.31 |
| 26 | Karur Vysya Bank | **1.31** | 0 | 0.03 | 0 | 0.00 | **0.58** | 0 | 0.00 | 0 | 0.00 | **0.26** | 0 | 0.00 | 0 | 0.00 | **2.14** | 0 | 0.03 | 0 | 0.00 |
| 27 | Kotak Mahindra Bank | **48.20** | 0 | 0.00 | 0 | 0.00 | **22.90** | 0 | 0.00 | 0 | 0.00 | **1185.05** | 15913 | 1083.26 | 37226 | 1055.59 | **1256.16** | 15913 | 1083.26 | 37226 | 1055.59 |
| 28 | RBL Bank | **2.70** | 0 | 0.00 | 0 | 0.00 | **107.95** | 22399 | 139.59 | 28234 | 143.67 | **276.94** | 16633 | 113.00 | 202406 | 484.97 | **387.58** | 39032 | 252.60 | 230640 | 628.64 |
| 29 | South Indian Bank | **30.50** | 1257 | 26.69 | 1381 | 36.80 | **19.45** | 23 | 9.15 | 34 | 47.07 | **3.99** | 1260 | 61.80 | 1392 | 40.03 | **53.94** | 2540 | 97.64 | 2807 | 123.91 |
| 30 | Standard Chartered Ban | **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 Ban | **1.96** | 0 | 0.00 | 0 | 0.00 | **3.76** | 0 | 0.00 | 1 | 0.12 | **0.54** | 0 | 0.00 | 1 | 0.00 | **6.27** | 0 | 0.00 | 2 | 0.12 |
| 32 | Yes Bank | **41.90** | 0 | 0.00 | 0 | 0.00 | **18.94** | 0 | 0.00 | 0 | 0.00 | **21.99** | 35154 | 200.50 | 113066 | 332.02 | **82.83** | 35154 | 200.50 | 113066 | 332.02 |
| **Total Private Sector Banks** | | **5040.24** | **52599** | **2263.07** | **111497** | **1996.00** | **3978.31** | **254965** | **1686.67** | **855413** | **2618.52** | **8890.04** | **295382** | **5620.22** | **958232** | **7919.06** | **17908.59** | **602946** | **9569.96** | **1925142** | **12533.58** |
| 33 | Odisha Grameen Bank | **5025.36** | 342562 | 3078.73 | 546659 | 4346.17 | **336.87** | 5738 | 137.40 | 56594 | 1451.83 | **441.56** | 4441 | 64.37 | 141344 | 2539.93 | **5803.79** | 352741 | 3280.50 | 744597 | 8337.93 |
| **Total of RRB** | | **5025.36** | **342562** | **3078.73** | **546659** | **4346.17** | **336.87** | **5738** | **137.40** | **56594** | **1451.83** | **441.56** | **4441** | **64.37** | **141344** | **2539.93** | **5803.79** | **352741** | **3280.50** | **744597** | **8337.93** |
| 34 | AU Small Finance Bank | **14.46** | 0 | 0.00 | 0 | 0.00 | **158.31** | 0 | 0.00 | 0 | 0.00 | **41.04** | 10586 | 65.03 | 26828 | 71.49 | **213.80** | 10586 | 65.03 | 26828 | 71.49 |
| 35 | ESAF Small Finance Ban | **3.76** | 0 | 0.00 | 0 | 0.00 | **217.16** | 6181 | 36.16 | 28548 | 71.49 | **104.79** | 6279 | 229.28 | 12764 | 121.17 | **325.71** | 12460 | 265.44 | 41312 | 192.65 |
| 36 | Jana Small Finance Bank | **89.50** | 0 | 0.00 | 0 | 0.00 | **732.88** | 25879 | 559.47 | 123570 | 793.56 | **29.54** | 0 | 0.00 | 0 | 0.00 | **851.91** | 25879 | 559.47 | 123570 | 793.56 |
| 37 | Suryoday Small Finance | **75.32** | 0 | 0.00 | 0 | 0.00 | **521.42** | 50669 | 355.93 | 142235 | 506.65 | **259.86** | 13025 | 88.85 | 59619 | 153.46 | **856.59** | 63694 | 444.78 | 201854 | 660.11 |
| 38 | Ujjivan Small Finance Ba | **32.88** | 76 | 1.30 | 136 | 1.51 | **203.02** | 3502 | 28.48 | 7703 | 38.26 | **44.83** | 19754 | 145.43 | 43426 | 196.58 | **280.73** | 23332 | 175.21 | 51265 | 236.35 |
| 39 | Unity Small Finance Ban | **38.74** | 0 | 0.00 | 0 | 0.00 | **241.29** | 1888 | 12.32 | 3707 | 16.91 | **70.22** | 35166 | 218.35 | 103008 | 272.79 | **350.25** | 37054 | 230.67 | 106715 | 289.70 |
| 40 | Utkarsh Small Finance Ba | **63.91** | 0 | 0.00 | 0 | 0.00 | **451.17** | 2604 | 12.99 | 63790 | 152.39 | **167.00** | 4217 | 22.92 | 23262 | 57.93 | **682.07** | 6821 | 35.90 | 87052 | 210.32 |
| **Total Small Finance Bank** | | **318.57** | **76** | **1.30** | **136** | **1.51** | **2525.25** | **90723** | **1005.35** | **369553** | **1579.24** | **717.26** | **89027** | **769.86** | **268907** | **873.42** | **3561.07** | **179826** | **1776.51** | **638596** | **2454.17** |
| 41 | Orissa State Co-Op. Bank | **23730.10** | **2742593** | **15609.82** | **3375534** | **22132.95** | **72.90** | **511** | **15.51** | **7576** | **62.66** | **545.70** | **6369** | **187.44** | **19535** | **363.11** | **24348.70** | **2749473** | **15812.77** | **3402645** | **22558.72** |
| **Grand Total** | | **57430.22** | **4124968** | **38196.53** | **5334793** | **49153.33** | **11676.26** | **417687** | **6949.28** | **1522788** | **11742.05** | **25218.55** | **648068** | **18637.30** | **1828211** | **29246.12** | **94325.04** | **5190723** | **63783.11** | **8685792** | **90141.50** |

**Annexure - 18**

**FINANCING UNDER KISSAN CREDIT CARD SCHEME UP TO 31.12.2025**

**(Amount in Crores)**

| Sl | Name of Bank | New No. of KCCs issued from 01.04.2025 to 31.12.2025 | | | Balance O/S as on 31.12.2025 | |
|---|---|---|---|---|---|---|
| | | A/c | Amt. | Avg loan Size in Rs. | A/c | Amt |
| 1 | Bank of Baroda | 3139 | 53.00 | 168843.58 | 16218 | 140.65 |
| 2 | Bank of India | 34625 | 273.18 | 78896.75 | 105427 | 534.02 |
| 3 | Bank of Maharastra | 25 | 0.57 | 228000.00 | 73 | 1.09 |
| 4 | Canara Bank | 2784 | 33.46 | 120186.78 | 27244 | 195.24 |
| 5 | Central Bank of India | 720 | 5.07 | 70416.67 | 3425 | 25.20 |
| 6 | Indian Bank | 2387 | 19.62 | 82195.22 | 11854 | 92.48 |
| 7 | Indian Overseas Bank | 2948 | 31.34 | 106309.36 | 14121 | 119.08 |
| 8 | Punjab & Sind Bank | 4 | 0.04 | 100000.00 | 112 | 1.36 |
| 9 | Punjab National Bank | 3248 | 47.92 | 147536.95 | 83075 | 880.16 |
| 10 | State Bank of India | 381859 | 5724.15 | 149902.19 | 379837 | 3149.38 |
| 11 | UCO Bank | 15487 | 277.49 | 179176.08 | 50441 | 1068.41 |
| 12 | Union Bank of India | 16937 | 182.26 | 107610.56 | 35291 | 386.92 |
| **Public Sector Banks** | | **464163** | **6648.10** | **143227.70** | **727118** | **6593.99** |
| 13 | Axis Bank | 6027 | 47.72 | 79177.04 | 9259 | 169.49 |
| 14 | Bandhan Bank | 7 | 0.02 | 28571.43 | 58 | 0.43 |
| 15 | Catholic Syrian Bank | 0 | 0.00 | **0.00** | 0 | 0.00 |
| 16 | City Union Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 17 | DBS Bank(e-LVB ) | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 18 | DCB Bank | 131 | 22.78 | **1738931.30** | 2405 | 405.14 |
| 19 | Federal Bank | 296 | 4.08 | 137837.84 | 906 | 22.30 |
| 20 | HDFC Bank | 10091 | 178.00 | 176394.81 | 4522 | 192.28 |
| 21 | ICICI Bank | 932 | 54.64 | **586266.09** | 2641 | 234.46 |
| 22 | IDBI Bank | 131 | 0.82 | 62595.42 | 12112 | 81.70 |
| 23 | IDFC Bank | 302 | 28.10 | 930463.58 | 344 | 38.12 |
| 24 | Indus Ind Bank | 0 | 0.00 | **0.00** | 0 | 0.00 |
| 25 | Karnatak Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 26 | Karur Vysya Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 27 | Kotak Mahindra Bank | 0 | 0.00 | **0.00** | 0 | 0.00 |
| 28 | RBL Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 29 | South Indian Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 30 | Standard Chartered Bank | 0 | 0.00 | **0.00** | 0 | 0.00 |
| 31 | Tamilnad Mercantile Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 32 | Yes Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| **Private Sector Banks** | | **17917** | **336.16** | **187620.70** | **32247** | **1143.92** |
| 33 | Odisha Grameen Bank | 291139 | 2113.75 | 72602.78 | 447989 | 2926.46 |
| **Regional Rural Banks** | | **291139** | **2113.75** | 72602.78 | **447989** | **2926.46** |
| 34 | AU Small Finance Bank | 0 | 0.00 | **0.00** | 0 | 0.00 |
| 35 | ESAF Small Finance Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 36 | Jana Small Finance Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 37 | Suryoday Small Finance Bank | 0 | 0.00 | **0.00** | 0 | 0.00 |
| 38 | Ujjivan Small Finance Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| 39 | Unity Small Finance Bank | 0 | 0.00 | **0.00** | 0 | 0.00 |
| 40 | Utkarsh Small Finance Bank | 0 | 0.00 | 0.00 | 0 | 0.00 |
| **Small Finance Bank** | | **0** | **0.00** | 0.00 | **0** | **0.00** |
| 41 | Orissa State Co-Op. Bank | 2409108 | 14543.72 | 60369.73 | 3436093 | 22132.13 |
| **OSCB Total** | | **2409108** | **14543.72** | **60369.73** | **3436093** | **22132.13** |
| **Grand Total** | | **3182327** | **23641.73** | **74290.70** | **4643447** | **32796.50** |

**Annexure-19**

## PERFORMANCE UNDER BALARAM SCHEME AS OF 31.12.2025

| Sl. No. | Name of the Bank | Target 2025-26 | JLG sponsored to bank | JLGs disbursed | JLGs Pending |
|---|---|---|---|---|---|
| 1 | Odisha State Cooperative Bank | 10744 | 613 | 572 | 41 |
| 2 | Canara Bank | 429 | 4 | 5 | 0 |
| 3 | UCO Bank | 452 | 14 | 4 | 10 |
| 4 | Bank of India | 420 | 5 | 2 | 3 |
| 5 | Bank of Baroda | 262 | 6 | 0 | 6 |
| 6 | Central Bank of India | 161 | 10 | 0 | 10 |
| 7 | Indian Bank | 304 | 1 | 0 | 1 |
| 8 | Indian Overseas Bank | 211 | 2 | 0 | 2 |
| 9 | Punjab National Bank | 580 | 41 | 0 | 41 |
| 10 | State Bank of India | 1529 | 43 | 0 | 43 |
| 11 | Union Bank of India | 545 | 1 | 0 | 1 |
| 12 | Axis Bank Ltd. | 319 | 0 | 0 | 0 |
| 13 | HDFC Bank | 361 | 0 | 0 | 0 |
| 14 | ICICI Bank | 275 | 0 | 0 | 0 |
| 15 | IDBI Bank | 124 | 0 | 0 | 0 |
| 16 | Odisha Graeen Bank | 1958 | 4 | 0 | 4 |
| 17 | Jana Small Finance Bank | 143 | 0 | 0 | 0 |
| 18 | Bank of Maharastra | 42 | 0 | 0 | 0 |
| 19 | Punjab & Sind Bank | 27 | 0 | 0 | 0 |
| 20 | Bandhan Bank | 437 | 0 | 0 | 0 |
| 21 | DCB Bank Ltd. | 93 | 0 | 0 | 0 |
| 22 | Federal Bank | 40 | 0 | 0 | 0 |
| 23 | IDFC First Bank | 46 | 0 | 0 | 0 |
| 24 | Indus Ind Bank | 85 | 0 | 0 | 0 |
| 25 | KVB | 2 | 0 | 0 | 0 |
| 26 | Karnatak Bank | 4 | 0 | 0 | 0 |
| 27 | Kotak Mahindra Bank | 14 | 0 | 0 | 0 |
| 28 | DBS Bank | 6 | 0 | 0 | 0 |
| 29 | RBL Bank | 6 | 0 | 0 | 0 |
| 30 | Yes Bank | 2 | 0 | 0 | 0 |
| 31 | South Indian Bank | 6 | 0 | 0 | 0 |
| 32 | ESAF Small Finance Bank | 19 | 0 | 0 | 0 |
| 33 | Suryoday Small Finance Bank | 133 | 0 | 0 | 0 |
| 34 | Ujjivan Small Finance Bank | 37 | 0 | 0 | 0 |
| 35 | Utkarsh Small Finance Bank | 160 | 0 | 0 | 0 |
| 36 | AU SFB | 9 | 0 | 0 | 0 |
| 37 | Unity SFB | 15 | 0 | 0 | 0 |
| **TOTAL** | | **20,000** | **744** | **583** | **162** |

**Annexure - 20**

**FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF) as of 31.12.2025**

**(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 | 220 | 154 | 115.44 | 146 | 89.26 | 47 | 19 |
| 2 | Bank of India | 702 | 551 | 262.79 | 532 | 246.05 | 129 | 22 |
| 3 | Bank of Maharastra | 6 | 3 | 6.00 | 3 | 3.52 | 1 | 2 |
| 4 | Canara Bank | 146 | 83 | 249.61 | 79 | 215.69 | 58 | 5 |
| 5 | Central Bank of India | 59 | 39 | 35.84 | 36 | 19.00 | 16 | 4 |
| 6 | Indian Bank | 133 | 96 | 104.05 | 83 | 89.67 | 31 | 6 |
| 7 | Indian Overseas Bank | 53 | 39 | 17.34 | 30 | 12.14 | 12 | 2 |
| 8 | Punjab & Sind Bank | 6 | 0 | 4.26 | 0 | 0.00 | 3 | 3 |
| 9 | Punjab National Bank | 1077 | 870 | 530.98 | 855 | 394.54 | 175 | 32 |
| 10 | State Bank of India | 2990 | 2228 | 1028.31 | 2111 | 727.63 | 602 | 160 |
| 11 | UCO Bank | 234 | 172 | 121.70 | 97 | 101.68 | 52 | 10 |
| 12 | Union Bank of India | 602 | 429 | 279.19 | 401 | 213.80 | 119 | 54 |
| **Public Sector Banks** | | **6228** | **4664** | **2755.51** | **4373** | **2112.98** | **1245** | **319** |
| 13 | Axis Bank | 42 | 16 | 54.78 | 15 | 21.70 | 19 | 7 |
| 14 | Bandhan Bank | 1 | 0 | 0.00 | 0 | 0.00 | 1 | 0 |
| 15 | City Union Bank | 1 | 0 | 0.00 | 0 | 0.00 | 0 | 1 |
| 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 | 4 | 5.60 | 4 | 6.81 | 1 | 0 |
| 19 | HDFC Bank | 428 | 219 | 433.58 | 198 | 218.24 | 126 | 83 |
| 20 | ICICI Bank | 12 | 3 | 17.38 | 3 | 4.84 | 9 | 0 |
| 21 | IDBI Bank | 59 | 33 | 55.92 | 32 | 33.31 | 23 | 3 |
| 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 | 28 | 14 | 15.36 | 14 | 3.59 | 12 | 2 |
| 25 | Karur Vysya Bank | 2 | 1 | 2.66 | 1 | 1.28 | 1 | 0 |
| 26 | Kotak Mahindra Bank | 9 | 3 | 18.90 | 2 | 9.58 | 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** | | **593** | **293** | **604.18** | **269** | **299.35** | **202** | **98** |
| 32 | Odisha Grameen Bank | 66 | 35 | 32.10 | 23 | 13.83 | 16 | 15 |
| **RRBs** | | **66** | **35** | **32.10** | **23** | **13.83** | **16** | **15** |
| 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 | 12 | 0 | 0.00 | 0 | 0.00 | 0 | 12 |
| **Total of Co-op Bank** | | **12** | **0** | **0.00** | **0** | **0.00** | **0** | **12** |
| **Total- Banks** | | **6899** | **4992** | **3391.79** | **4665** | **2426.16** | **1463** | **444** |
| 40 | Agriwise Finserv Ltd | 1 | 0 | 0.00 | 0 | 0.00 | 0 | 1 |
| 41 | NABKISAN Finance Ltd | 58 | 43 | 2.78 | 43 | 1.74 | 14 | 1 |
| 42 | Samunnati FIS PVT Ltd | 1 | 0 | 0.00 | 0 | 0.00 | 0 | 1 |
| **GRAND TOTAL** | | **6959** | **5035** | **3394.57** | **4708** | **2427.90** | **1477** | **447** |

**Annexure-21**

**BANKWISE PROGRESS UNDER MKUY AS OF 31.12.2025**

| Sl | Name of Bank | No. of applications Sponsored | No. of applications Sanctioned | No. of applications Rejected | No. of applications Pending |
|---|---|---|---|---|---|
| 1 | Bank of Baroda | 448 | 241 | 81 | 126 |
| 2 | Bank of India | 790 | 506 | 109 | 175 |
| 3 | Bank of Maharastra | 25 | 14 | 2 | 9 |
| 4 | Canara Bank | 486 | 257 | 143 | 86 |
| 5 | Central Bank of India | 181 | 101 | 41 | 39 |
| 6 | Indian Bank | 313 | 167 | 44 | 102 |
| 7 | Indian Overseas Bank | 143 | 74 | 30 | 39 |
| 8 | Punjab & Sind Bank | 38 | 11 | 10 | 17 |
| 9 | Punjab National Bank | 1,491 | 920 | 191 | 380 |
| 10 | State Bank of India | 3,527 | 2,135 | 877 | 515 |
| 11 | UCO Bank | 430 | 258 | 90 | 82 |
| 12 | Union Bank of India | 691 | 370 | 131 | 190 |
| **Public Sector Banks** | | **8563** | **5054** | **1749** | **1760** |
| 13 | Axis Bank | 68 | 28 | 13 | 27 |
| 14 | Bandhan Bank | 1 | 0 | 0 | 1 |
| 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 | 17 | 8 | 1 | 8 |
| 19 | HDFC Bank | 264 | 125 | 20 | 119 |
| 20 | ICICI Bank | 64 | 31 | 10 | 23 |
| 21 | IDBI Bank | 226 | 122 | 59 | 45 |
| 22 | IDFC First Bank | 5 | 2 | 0 | 3 |
| 23 | Indus Ind Bank | 3 | 0 | 0 | 3 |
| 24 | Karnatak Bank | 25 | 21 | 0 | 4 |
| 25 | Karur Vysya Bank | 1 | 0 | 0 | 1 |
| 26 | Kotak Mahindra Bank | 13 | 7 | 0 | 6 |
| 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** | | **700** | **346** | **104** | **250** |
| 32 | Odisha Grameen Bank | 471 | 244 | 155 | 72 |
| **RRBs** | | **471** | **244** | **155** | **72** |
| 34 | ESAF Small Finance Bank | 0 | 0 | 0 | 0 |
| 35 | Jana Small Finance Bank | 0 | 0 | 0 | 0 |
| 36 | Suryoday Small Finance Banl | 0 | 0 | 0 | 0 |
| 37 | Ujjivan Small Finance Bank | 0 | 0 | 0 | 0 |
| 38 | Utkarsh Small Finance Bank | 0 | 0 | 0 | 0 |
| **Total Small Finance Bank** | | **0** | **0** | **0** | **0** |
| 39 | Orissa State Co-Op. Bank | 575 | 277 | 197 | 101 |
| **Total of Co-op Bank** | | **575** | **277** | **197** | **101** |
| **TOTAL** | | **10309** | **5921** | **2205** | **2183** |

**Annexure-22**

## Financing under various Allied Agriculture schemes as on 31.12.2025

| Sl | Name of Bank | Dairy | | | | Poultry | | | | Fishery | | | | AH-Sheep/Goatery/Piggery | | | | Total Allied Sector | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Disbursement (01.04.2025 to 31.12.2025) | | Balance outstanding as on 31.12.2025 | | Disbursement (01.04.2025 to 31.12.2025) | | Balance outstanding as on 31.12.2025 | | Disbursement (01.04.2025 to 31.12.2025) | | Balance outstanding as on 31.12.2025 | | Disbursement (01.04.2025 to 31.12.2025) | | Balance outstanding as on 31.12.2025 | | Disbursement (01.04.2025 to 31.12.2025) | | Balance outstanding as on 31.12.2025 | |
| | | 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 | 2723 | 36.83 | 4170 | 57.00 | 3184 | 39.94 | 6307 | 152.69 | 1504 | 26.98 | 2095 | 61.39 | 1888 | 11.73 | 2631 | 63.62 | **9299** | **115.48** | **15203** | **334.71** |
| 2 | Bank of India | 3445 | 66.43 | 4441 | 73.97 | 1840 | 98.26 | 2628 | 145.94 | 3465 | 84.37 | 3969 | 89.17 | 2169 | 57.47 | 2773 | 68.77 | **10919** | **306.53** | **13811** | **377.85** |
| 3 | Bank of Maharastra | 53 | 1.50 | 53 | 1.50 | 77 | 4.89 | 77 | 4.89 | 246 | 3.33 | 246 | 3.33 | 32 | 1.20 | 32 | 1.20 | **408** | **10.93** | **408** | **10.93** |
| 4 | Canara Bank | 1756 | 47.62 | 9120 | 117.93 | 255 | 70.42 | 2101 | 61.18 | 311 | 76.24 | 1771 | 37.80 | 227 | 14.57 | 1983 | 51.84 | **2549** | **208.85** | **14975** | **268.74** |
| 5 | Central Bank of India | 357 | 10.00 | 895 | 15.03 | 57 | 5.73 | 185 | 14.55 | 147 | 5.28 | 299 | 14.95 | 3 | 0.48 | 191 | 1.93 | **564** | **21.50** | **1570** | **46.46** |
| 6 | Indian Bank | 1764 | 60.27 | 3101 | 89.24 | 77 | 11.51 | 191 | 27.46 | 82 | 2.60 | 160 | 6.69 | 2653 | 121.95 | 5913 | 194.88 | **4576** | **196.34** | **9365** | **318.27** |
| 7 | Indian Overseas Bank | 5521 | 66.13 | 17186 | 306.59 | 3021 | 87.81 | 6992 | 144.24 | 1723 | 30.76 | 13374 | 75.55 | 0 | 2.11 | 13654 | 147.42 | **10265** | **186.81** | **51206** | **673.79** |
| 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 | 366 | 138.79 | 2548 | 124.15 | 410 | 141.04 | 973 | 41.56 | 432 | 93.66 | 324 | 11.83 | 432 | 35.17 | 3246 | 66.01 | **1640** | **408.66** | **7091** | **243.54** |
| 10 | State Bank of India | 763 | 526.03 | 91571 | 701.91 | 3506 | 719.73 | 658 | 710.95 | 1885 | 268.25 | 856 | 325.20 | 605 | 124.79 | 1918 | 419.52 | **6759** | **1638.80** | **95003** | **2157.59** |
| 11 | UCO Bank | 743 | 87.70 | 811 | 197.86 | 682 | 111.24 | 759 | 163.04 | 719 | 42.25 | 1379 | 411.65 | 379 | 20.48 | 429 | 59.65 | **2523** | **261.67** | **3378** | **832.20** |
| 12 | Union Bank of India | 3098 | 142.62 | 6470 | 224.98 | 5413 | 249.59 | 7130 | 247.48 | 4639 | 213.94 | 3829 | 147.02 | 3098 | 142.62 | 4213 | 146.24 | **16248** | **748.78** | **21642** | **765.71** |
| | **Public Sector Banks** | **20589** | **1183.93** | **140366** | **1910.17** | **18522** | **1540.16** | **28001** | **1713.97** | **15153** | **847.66** | **28302** | **1184.58** | **11486** | **532.59** | **36983** | **1221.08** | **65750** | **4104.34** | **233652** | **6029.79** |
| 13 | Axis Bank | 1701 | 8.85 | 11789 | 21.12 | 2934 | 57.57 | 852 | 58.49 | 388 | 178.76 | 14548 | 172.37 | 388 | 0.00 | 0 | 0.00 | **5411** | **245.18** | **27189** | **251.99** |
| 14 | Bandhan Bank | 9299 | 58.02 | 14349 | 75.58 | 1905 | 14.63 | 3706 | 17.84 | 2485 | 25.29 | 5362 | 30.98 | 5240 | 38.08 | 9293 | 40.64 | **18929** | **136.02** | **32710** | **165.03** |
| 15 | Catholic Syrian Bank | 244 | 18.03 | 154 | 15.88 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | **244** | **18.03** | **154** | **15.88** |
| 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 | 8521 | 46.20 | 58327 | 121.74 | 0 | 0.00 | 6 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | **8521** | **46.20** | **58333** | **121.74** |
| 19 | Federal Bank | 7 | 0.11 | 10385 | 15.05 | 11 | 0.33 | 948 | 2.12 | 1 | 0.05 | 47 | 0.20 | 1 | 0.50 | 7 | 0.12 | **20** | **0.99** | **11387** | **17.50** |
| 20 | HDFC Bank | 3297 | 26.72 | 12995 | 56.36 | 3186 | 56.12 | 3606 | 48.74 | 1497 | 9.39 | 1482 | 7.80 | 3289 | 22.21 | 3218 | 18.95 | **11269** | **114.43** | **21301** | **131.85** |
| 21 | ICICI Bank | 3880 | 7.27 | 497 | 7.02 | 464 | 0.80 | 75 | 0.85 | 586 | 1.06 | 56 | 0.81 | 0 | 0.00 | 0 | 0.00 | **4930** | **9.13** | **628** | **8.67** |
| 22 | IDBI Bank | 0 | 0.00 | 148 | 2.65 | 45 | 15.24 | 115 | 40.74 | 0 | 0.00 | 1399 | 12.00 | 0 | 0.00 | 0 | 0.00 | **45** | **15.24** | **1662** | **55.40** |
| 23 | IDFC Bank | 22701 | 131.27 | 68485 | 212.60 | 409 | 2.47 | 1457 | 4.28 | 1975 | 10.59 | 5564 | 16.01 | 2261 | 13.03 | 7295 | 22.62 | **27346** | **157.36** | **82801** | **255.50** |
| 24 | Indus Ind Bank | 11532 | 47.87 | 64316 | 123.00 | 22344 | 93.57 | 121213 | 265.85 | 9314 | 40.60 | 40991 | 83.81 | 112274 | 496.90 | 363658 | 797.54 | **155464** | **678.93** | **590178** | **1270.21** |
| 25 | Karnataka Bank | 0 | 0.00 | 0 | 0.00 | 170 | 5.54 | 480 | 16.67 | 33 | 64.48 | 62 | 59.78 | 161 | 46.38 | 259 | 57.45 | **364** | **116.40** | **801** | **133.90** |
| 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 | 5271 | 33.75 | 6930 | 35.45 | 475 | 2.77 | 739 | 3.09 | 2656 | 16.20 | 3455 | 16.77 | 13997 | 86.87 | 17110 | 88.36 | **22399** | **139.59** | **28234** | **143.67** |
| 29 | South Indian Bank | 20 | 5.22 | 17 | 41.92 | 3 | 3.93 | 15 | 1.74 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2 | 3.41 | **23** | **9.15** | **34** | **47.07** |
| 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 | 1 | 0.12 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | **0** | **0.00** | **1** | **0.12** |
| 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** | **66473** | **383.32** | **248393** | **728.49** | **31946** | **252.97** | **133212** | **460.40** | **18935** | **346.41** | **72966** | **400.53** | **137611** | **703.97** | **400842** | **1029.10** | **254965** | **1686.67** | **855413** | **2618.52** |
| 33 | Odisha Grameen Bank | 1651 | 45.82 | 21627 | 498.79 | 39 | 33.96 | 25139 | 599.85 | 3726 | 46.28 | 4248 | 51.32 | 322 | 11.34 | 5580 | 301.87 | **5738** | **137.40** | **56594** | **1451.83** |
| | **RRB** | **1651** | **45.82** | **21627** | **498.79** | **39** | **33.96** | **25139** | **599.85** | **3726** | **46.28** | **4248** | **51.32** | **322** | **11.34** | **5580** | **301.87** | **5738** | **137.40** | **56594** | **1451.83** |
| 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 | 2274 | 13.21 | 19500 | 40.97 | 496 | 3.16 | 1319 | 4.54 | 3411 | 19.79 | 7729 | 25.98 | 0 | 0.00 | 0 | 0.00 | **6181** | **36.16** | **28548** | **71.49** |
| 36 | Jana Small Finance Bank | 25879 | 559.47 | 123570 | 793.56 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | **25879** | **559.47** | **123570** | **793.56** |
| 37 | Suryoday Small Finance Bank | 1203 | 8.12 | 4686 | 13.64 | 47416 | 333.69 | 130154 | 470.99 | 24 | 0.17 | 448 | 0.93 | 2026 | 13.94 | 6947 | 21.09 | **50669** | **355.93** | **142235** | **506.65** |
| 38 | Ujjivan Small Finance Bank | 51 | 0.48 | 257 | 1.46 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 3451 | 27.99 | 7446 | 36.80 | **3502** | **28.48** | **7703** | **38.26** |
| 39 | Unity Small Finance Bank | 0 | 0.00 | 231 | 0.74 | 232 | 1.60 | 468 | 2.20 | 465 | 3.04 | 1123 | 4.54 | 1191 | 7.67 | 1885 | 9.42 | **1888** | **12.32** | **3707** | **16.91** |
| 40 | Utkarsh Small Finance Bank | 2130 | 11.04 | 54212 | 129.53 | 155 | 0.65 | 3197 | 7.62 | 96 | 0.26 | 1280 | 3.05 | 223 | 1.04 | 5101 | 12.19 | **2604** | **12.99** | **63790** | **152.39** |
| | **Total Small Finance Bank** | **31537** | **592.33** | **202456** | **979.89** | **48299** | **339.11** | **135138** | **485.35** | **3996** | **23.26** | **10580** | **34.50** | **6891** | **50.65** | **21379** | **79.50** | **90723** | **1005.35** | **369553** | **1579.24** |
| 41 | **Orissa State Co-Op. Bank** | **322** | **6.31** | **5049** | **31.02** | **79** | **6.05** | **566** | **16.37** | **66** | **1.36** | **577** | **7.96** | **44** | **1.80** | **1384** | **7.32** | **511** | **15.51** | **7576** | **62.66** |
| | **TOTAL** | **120572** | **2211.71** | **617891** | **4148.35** | **98885** | **2172.25** | **322056** | **3275.94** | **41876** | **1264.96** | **116673** | **1678.89** | **156354** | **1300.36** | **466168** | **2638.87** | **417687** | **6949.28** | **1522788** | **11742.05** |

**Annexure-23**

## BANKWISE AH KCC CAMP 31.12.2025

| Sl No | Bank Name | No of Applications Accepted | No of Applications Sanctioned | No of Applications Pending | No of Applications Rejected |
|---|---|---|---|---|---|
| 1 | State Bank of India | 25254 | 9062 | 281 | 15911 |
| 2 | Cooperative Bank | 16767 | 3452 | 125 | 13190 |
| 3 | Bank of India | 2962 | 1310 | 19 | 1633 |
| 4 | UCO Bank | 3728 | 1252 | 6 | 2470 |
| 5 | Indian Overseas Bank | 6808 | 1243 | 418 | 5147 |
| 6 | Union Bank of India | 3257 | 750 | 451 | 2056 |
| 7 | Punjab National Bank | 3023 | 743 | 174 | 2106 |
| 8 | Indian Bank | 1939 | 639 | 8 | 1292 |
| 9 | Canara Bank | 2222 | 604 | 72 | 1546 |
| 10 | Bank of Baroda | 2157 | 542 | 131 | 1484 |
| 11 | Central Bank of India | 981 | 145 | 109 | 727 |
| 12 | Punjab & Sind Bank | 139 | 18 | 28 | 93 |
| 13 | IDBI Bank Ltd. | 74 | 14 | 14 | 46 |
| 14 | Bank of Maharashtra | 2 | 0 | 0 | 2 |
| **Grand Total** | | **69,313** | **19,774** | **1,836** | **47,703** |

**Annexure-23**

## 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 | Anugul | 3147 | 716 | - | 2,431 |
| 2 | Balangir | 1682 | 454 | 363 | 865 |
| 3 | Baleshwar | 4342 | 1386 | - | 2,956 |
| 4 | Bargarh | 1485 | 720 | 15 | 750 |
| 5 | Baudh | 282 | 12 | - | 270 |
| 6 | Bhadrak | 1738 | 300 | - | 1,438 |
| 7 | Cuttack | 3892 | 1602 | 105 | 2,185 |
| 8 | Debagarh | 78 | 45 | - | 33 |
| 9 | Dhenkanal | 2785 | 1153 | 48 | 1,584 |
| 10 | Gajapati | 636 | 204 | - | 432 |
| 11 | Ganjam | 2683 | 576 | 96 | 2,011 |
| 12 | Jagatsinghapur | 1220 | 195 | 79 | 946 |
| 13 | Jajapur | 1390 | 275 | - | 1,115 |
| 14 | Jharsuguda | 267 | 75 | 6 | 186 |
| 15 | Kalahandi | 1037 | 229 | 26 | 782 |
| 16 | Kandhamal | 760 | 132 | 39 | 589 |
| 17 | Kendrapara | 15764 | 3021 | 17 | 12,726 |
| 18 | Kendujhar | 2405 | 1727 | 319 | 359 |
| 19 | Khordha | 1389 | 540 | - | 849 |
| 20 | Koraput | 1279 | 465 | 71 | 743 |
| 21 | Malkangiri | 2125 | 324 | 51 | 1,750 |
| 22 | Mayurbhanj | 1557 | 651 | - | 906 |
| 23 | Nabarangpur | 1408 | 445 | 74 | 889 |
| 24 | Nayagarh | 565 | 42 | - | 523 |
| 25 | Nuapada | 513 | 145 | 23 | 345 |
| 26 | Puri | 9290 | 2523 | 478 | 6,289 |
| 27 | Rayagada | 2063 | 596 | 3 | 1,464 |
| 28 | Sambalpur | 1218 | 556 | 20 | 642 |
| 29 | Subarnapur | 384 | 159 | 3 | 222 |
| 30 | Sundargarh | 1929 | 506 | - | 1,423 |
| **TOTAL** | | **69,313** | **19,774** | **1,836** | **47,703** |

**Annexure-23**

**BANKWISE FISHERIES KCC CAMP 31.12.2025**

| Sl No | Bank Name | No of Applications Accepted | No of Applications Sanctioned | No of Applications Pending | No of Applications Rejected |
|---|---|---|---|---|---|
| 1 | Cooperative Bank | 6871 | 1506 | 35 | 5330 |
| 2 | State Bank of India | 2476 | 587 | 62 | 1827 |
| 3 | Bank of India | 280 | 114 | 3 | 163 |
| 4 | UCO Bank | 382 | 96 | 5 | 281 |
| 5 | Union Bank of India | 299 | 65 | 31 | 203 |
| 6 | Indian Bank | 258 | 48 | 1 | 209 |
| 7 | Punjab National Bank | 261 | 43 | 27 | 191 |
| 8 | Canara Bank | 209 | 41 | 24 | 144 |
| 9 | Central Bank of India | 238 | 31 | 3 | 204 |
| 10 | Indian Overseas Bank | 467 | 27 | 86 | 354 |
| 11 | Bank of Baroda | 170 | 26 | 6 | 138 |
| 12 | Bank of Maharashtra | 4 | 0 | 0 | 4 |
| 13 | IDBI Bank | 17 | 0 | 2 | 15 |
| 14 | Punjab & Sind Bank | 4 | 0 | 0 | 4 |
| **Grand Total** | | **11,936** | **2,584** | **285** | **9,067** |

**Annexure-23**

## DISTRICTWISE FISHERIES KCC CAMP 31.12.2025

| Sl No | District Name | No of Applications Accepted | No of Applications Sanctioned | No of Applications Pending | No of Applications Rejected |
|---|---|---|---|---|---|
| 1 | Ganjam | 319 | 71 | 60 | 188 |
| 2 | Puri | 369 | 51 | 57 | 261 |
| 3 | Kendrapara | 6048 | 1276 | 51 | 4721 |
| 4 | Balangir | 161 | 91 | 29 | 41 |
| 5 | Kalahandi | 138 | 13 | 27 | 98 |
| 6 | Dhenkanal | 173 | 13 | 19 | 141 |
| 7 | Malkangiri | 489 | 51 | 18 | 420 |
| 8 | Nabarangpur | 110 | 60 | 8 | 42 |
| 9 | Jharsuguda | 131 | 18 | 4 | 109 |
| 10 | Nuapada | 169 | 80 | 4 | 85 |
| 11 | Baleshwar | 881 | 242 | 3 | 636 |
| 12 | Jagatsinghapur | 161 | 26 | 3 | 132 |
| 13 | Cuttack | 204 | 66 | 2 | 136 |
| 14 | Anugul | 57 | 6 | 0 | 51 |
| 15 | Bargarh | 171 | 70 | 0 | 101 |
| 16 | Baudh | 28 | 1 | 0 | 27 |
| 17 | Bhadrak | 273 | 27 | 0 | 246 |
| 18 | Debagarh | 31 | 6 | 0 | 25 |
| 19 | Gajapati | 75 | 7 | 0 | 68 |
| 20 | Jajapur | 240 | 36 | 0 | 204 |
| 21 | Kandhamal | 7 | 3 | 0 | 4 |
| 22 | Kendujhar | 13 | 10 | 0 | 3 |
| 23 | Khordha | 230 | 49 | 0 | 181 |
| 24 | Koraput | 30 | 0 | 0 | 30 |
| 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 | 246 | 79 | 0 | 167 |
| **TOTAL** | | **11,936** | **2,584** | **285** | **9,067** |

**Annexure - 24**

| PRIORITY SECTOR-Credit Flow to Micro Small Medium Enterprises(MSME)Sectors from 01.04.2025 to 31.12.2025 | | | | | | | | | | | | 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 | 13517 | 1520.67 | 234 | 641.32 | 163 | 538.50 | 371 | 23.06 | 367 | 22.71 | 14652 | 2746.25 |
| 2 | Bank of India | 21497 | 1875.09 | 560 | 1591.63 | 217 | 554.29 | 1925 | 47.96 | 0 | 0.00 | 24199 | 4068.97 |
| 3 | Bank of Maharastra | 1201 | 222.68 | 74 | 92.46 | 5 | 109.26 | 2 | 0.00 | 0 | 0.00 | 1282 | 424.41 |
| 4 | Canara Bank | 11962 | 1276.63 | 291 | 1085.98 | 49 | 946.28 | 251 | 15.93 | 91 | 7.95 | 12644 | 3332.77 |
| 5 | Central Bank of India | 12243 | 1123.11 | 325 | 272.31 | 3 | 13.52 | 356 | 24.07 | 0 | 0.00 | 12927 | 1433.00 |
| 6 | Indian Bank | 9838 | 1685.28 | 483 | 1222.24 | 40 | 386.52 | 319 | 1.03 | 0 | 0.00 | 10680 | 3295.08 |
| 7 | Indian Overseas Bank | 23123 | 1559.12 | 336 | 149.31 | 4 | 110.65 | 0 | 0.00 | 0 | 0.00 | 23463 | 1819.09 |
| 8 | Punjab & Sind Bank | 0 | 54.91 | 0 | 8.68 | 0 | 2.56 | 0 | 0.05 | 0 | 0.00 | 0 | 66.21 |
| 9 | Punjab National Bank | 14097 | 1779.93 | 2671 | 1518.16 | 242 | 749.13 | 30 | 3.37 | 0 | 0.00 | 17040 | 4050.59 |
| 10 | State Bank of India | 60156 | 14763.45 | 7409 | 12685.03 | 2365 | 8673.11 | 18 | 0.31 | 0 | 0.00 | 69948 | 36121.90 |
| 11 | UCO Bank | 23376 | 1190.62 | 2331 | 1668.51 | 1482 | 1476.72 | 57 | 5.24 | 0 | 0.00 | 27246 | 4341.09 |
| 12 | Union Bank of India | 27722 | 2905.28 | 1763 | 2115.99 | 147 | 647.89 | 74 | 3.28 | 0 | 0.00 | 29706 | 5672.44 |
| **Total Public Sector Banks** | | **218732** | **29956.79** | **16477** | **23051.61** | **4717** | **14208.43** | **3403** | **124.30** | **458** | **30.65** | **243787** | **67371.79** |
| 13 | Axis Bank | 2174 | 1217.60 | 1105 | 1828.47 | 225 | 1766.21 | 0 | 0.00 | 0 | 0.00 | 3504 | 4812.28 |
| 14 | Bandhan Bank | 19097 | 286.78 | 141 | 61.50 | 25 | 31.87 | 0 | 0.00 | 0 | 0.00 | 19263 | 380.15 |
| 15 | Catholic Syrian Bank | 4 | 1.05 | 14 | 5.51 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 18 | 6.56 |
| 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 ) | 27 | 17.34 | 21 | 19.15 | 1 | 0.00 | 0 | 0.00 | 0 | 0.00 | 49 | 36.49 |
| 18 | DCB Bank | 168 | 39.61 | 12 | 11.05 | 1 | 0.00 | 0 | 0.00 | 0 | 0.00 | 181 | 50.65 |
| 19 | Federal Bank | 322 | 125.50 | 73 | 177.85 | 35 | 36.25 | 3 | 0.03 | 0 | 0.00 | 433 | 339.62 |
| 20 | HDFC Bank | 7975 | 2430.59 | 3013 | 3165.34 | 590 | 1584.85 | 0 | 0.00 | 0 | 0.00 | 11578 | 7180.77 |
| 21 | ICICI Bank | 5219 | 2433.87 | 2271 | 3186.73 | 396 | 1267.92 | 0 | 0.00 | 0 | 0.00 | 7886 | 6888.52 |
| 22 | IDBI Bank | 3271 | 532.11 | 106 | 228.70 | 0 | 0.00 | 9 | 3.07 | 9219 | 348.46 | 12605 | 1112.34 |
| 23 | IDFC Bank | 5001 | 242.94 | 151 | 25.29 | 71 | 10.06 | 0 | 0.00 | 0 | 0.00 | 5223 | 278.29 |
| 24 | Indus Ind Bank | 21928 | 949.89 | 409 | 875.46 | 59 | 312.08 | 0 | 0.00 | 0 | 0.00 | 22396 | 2137.43 |
| 25 | Karnatak Bank | 0 | 0.00 | 20 | 0.12 | 76 | 0.53 | 0 | 0.00 | 0 | 0.00 | 96 | 0.65 |
| 26 | Karur Vysya Bank | 3 | 0.78 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.45 | 4 | 1.23 |
| 27 | Kotak Mahindra Bank | 962 | 228.25 | 170 | 287.62 | 35 | 285.12 | 0 | 0.00 | 0 | 0.00 | 1167 | 800.99 |
| 28 | RBL Bank | 13 | 28.80 | 4 | 4.21 | 7 | 51.13 | 0 | 0.00 | 0 | 0.00 | 24 | 84.14 |
| 29 | South Indian Bank | 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 |
| 31 | Tamilnad Mercantile Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 32 | Yes Bank | 471 | 118.06 | 214 | 143.59 | 62 | 50.03 | 0 | 0.00 | 0 | 0.00 | 747 | 311.68 |
| **Total Private Sector Banks** | | **66635** | **8653.15** | **7724** | **10020.58** | **1583** | **5396.06** | **12** | **3.10** | **9220** | **348.91** | **85174** | **24421.80** |
| 33 | Odisha Grameen Bank | 19180 | 826.29 | 46 | 194.01 | 0 | 0.00 | 248 | 12.27 | 25178 | 389.61 | 44652 | 1422.18 |
| **Total of RRBs** | | **19180** | **826.29** | **46** | **194.01** | **0** | **0.00** | **248** | **12.27** | **25178** | **389.61** | **44652** | **1422.18** |
| 34 | AU Small Finance Bank | 704 | 41.36 | 6 | 3.73 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 710 | 45.08 |
| 35 | ESAF Small Finance Bank | 2356 | 18.67 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2356 | 18.67 |
| 36 | Jana Small Finance Bank | 13356 | 165.11 | 4 | 3.50 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 13360 | 168.61 |
| 37 | Suryoday Small Finance Ban | 2883 | 56.52 | 30 | 2.63 | 13 | 0.23 | 0 | 0.00 | 0 | 0.00 | 2926 | 59.38 |
| 38 | Ujjivan Small Finance Bank | 6220 | 43.39 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 6220 | 43.39 |
| 39 | Unity Small Finance Bank Lir | 706 | 8.80 | 6 | 1.89 | 0 | 0.00 | 0 | 0.00 | 810 | 11.12 | 1522 | 21.81 |
| 40 | Utkarsh Small Finance Bank | 27 | 7.50 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 27 | 7.50 |
| **Total Small Finance Bank** | | **26252** | **341.36** | **46** | **11.74** | **13** | **0.23** | **0** | **0.00** | **810** | **11.12** | **27121** | **364.46** |
| 41 | Orissa State Co-Op. Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 195 | 1.63 | 73 | 3.93 | 268 | 5.56 |
| **Total of Co-op Bank** | | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **195** | **1.63** | **73** | **3.93** | **268** | **5.56** |
| **Grand Total** | | **330799** | **39777.60** | **24293** | **33277.94** | **6313** | **19604.72** | **3858** | **141.31** | **35739** | **784.22** | **401002** | **93585.78** |

**Annexure - 24**

| PRIORITY SECTOR-Credit Flow to Micro,Small & Medium Enterprises(MSME)Sectors-Balance Outstanding as on 31.12.2025 | | | | | | | | | | | | 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 | 34491 | 2546.55 | 502 | 764.47 | 457 | 358.51 | 762 | 37.71 | 792 | 38.14 | 37004 | 3745.38 |
| 2 | Bank of India | 73691 | 2874.61 | 979 | 1435.82 | 549 | 490.28 | 4650 | 129.67 | 0 | 0.00 | 79869 | 4930.37 |
| 3 | Bank of Maharastra | 2078 | 577.22 | 57 | 79.25 | 3 | 9.78 | 2 | 0.02 | 0 | 0.00 | 2140 | 666.28 |
| 4 | Canara Bank | 36989 | 2065.93 | 1232 | 791.72 | 95 | 677.40 | 2723 | 93.67 | 332 | 11.84 | 41371 | 3640.55 |
| 5 | Central Bank of India | 18817 | 775.34 | 307 | 149.77 | 18 | 102.33 | 1049 | 16.11 | 0 | 0.00 | 20191 | 1043.55 |
| 6 | Indian Bank | 25585 | 1578.87 | 2273 | 1052.68 | 73 | 394.73 | 1208 | 1.93 | 0 | 0.00 | 29139 | 3028.21 |
| 7 | Indian Overseas Bank | 61294 | 1099.73 | 974 | 816.20 | 58 | 240.11 | 0 | 0.00 | 0 | 0.00 | 62326 | 2156.05 |
| 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 | 51620 | 2788.95 | 3263 | 1537.64 | 192 | 614.78 | 23 | 0.49 | 0 | 0.00 | 55098 | 4941.86 |
| 10 | State Bank of India | 122441 | 20384.77 | 8127 | 13462.71 | 1077 | 8412.13 | 44 | 0.10 | 0 | 0.00 | 131689 | 42259.71 |
| 11 | UCO Bank | 128216 | 2815.31 | 28349 | 2333.51 | 2599 | 1372.70 | 1415 | 322.33 | 409 | 81.46 | 160988 | 6925.31 |
| 12 | Union Bank of India | 40524 | 2673.48 | 1252 | 1261.71 | 120 | 636.65 | 72 | 3.87 | 0 | 0.00 | 41968 | 4575.72 |
| **Total Public Sector Banks** | | **595746** | **40180.76** | **47341** | **23717.76** | **5243** | **13312.63** | **11952** | **605.99** | **1533** | **131.43** | **661815** | **77948.58** |
| 13 | Axis Bank | 10099 | 1869.69 | 3574 | 1849.41 | 951 | 976.21 | 0 | 0.00 | 0 | 0.00 | 14624 | 4695.31 |
| 14 | Bandhan Bank | 48171 | 522.99 | 268 | 149.01 | 288 | 87.70 | 0 | 0.00 | 2 | 9.34 | 48729 | 769.04 |
| 15 | Catholic Syrian Bank | 3 | 1.06 | 7 | 3.64 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 10 | 4.70 |
| 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 | 6.07 | 9 | 8.75 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 23 | 14.82 |
| 18 | DCB Bank | 1844 | 202.13 | 77 | 42.42 | 7 | 0.92 | 0 | 0.00 | 0 | 0.00 | 1928 | 245.47 |
| 19 | Federal Bank | 9045 | 143.59 | 156 | 209.17 | 32 | 290.01 | 5 | 0.39 | 0 | 0.00 | 9238 | 643.17 |
| 20 | HDFC Bank | 22642 | 4251.94 | 6930 | 3723.66 | 1643 | 1520.74 | 0 | 0.00 | 0 | 0.00 | 31215 | 9496.34 |
| 21 | ICICI Bank | 13950 | 3457.20 | 5030 | 3123.95 | 1039 | 1076.84 | 0 | 0.00 | 0 | 0.00 | 20019 | 7658.00 |
| 22 | IDBI Bank | 4961 | 682.68 | 129 | 292.80 | 0 | 0.00 | 13 | 4.30 | 15959 | 1172.12 | 21062 | 2151.90 |
| 23 | IDFC Bank | 10128 | 608.15 | 577 | 96.75 | 174 | 28.05 | 0 | 0.00 | 0 | 0.00 | 10879 | 732.95 |
| 24 | Indus Ind Bank | 61404 | 1698.86 | 875 | 258.85 | 166 | 211.32 | 0 | 0.00 | 0 | 0.00 | 62445 | 2169.03 |
| 25 | Karnatak Bank | 0 | 0.00 | 20 | 1.66 | 154 | 0.98 | 0 | 0.00 | 0 | 0.00 | 174 | 2.64 |
| 26 | Karur Vysya Bank | 4 | 0.78 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2 | 3.40 | 6 | 4.18 |
| 27 | Kotak Mahindra Bank | 4177 | 605.79 | 837 | 409.70 | 177 | 392.05 | 0 | 0.00 | 0 | 0.00 | 5191 | 1407.54 |
| 28 | RBL Bank | 4 | 20.80 | 2 | 20.82 | 1 | 2.06 | 0 | 0.00 | 0 | 0.00 | 7 | 43.68 |
| 29 | South Indian Bank | 4 | 0.13 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 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 |
| 31 | Tamilnad Mercantile Bank | 24 | 4.38 | 4 | 7.83 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 28 | 12.21 |
| 32 | Yes Bank | 1708 | 294.35 | 704 | 213.40 | 179 | 151.84 | 0 | 0.00 | 0 | 0.00 | 2591 | 659.58 |
| **Total Private Sector Banks** | | **188182** | **14370.61** | **19199** | **10411.82** | **4811** | **4738.71** | **18** | **4.69** | **15963** | **1184.86** | **228173** | **30710.69** |
| 33 | Odisha Gramya Bank | 92927 | 1563.98 | 41 | 151.39 | 0 | 0.00 | 3594 | 43.65 | 165246 | 1742.40 | 261808 | 3501.42 |
| **Total of RRBs** | | **92927** | **1563.98** | **41** | **151.39** | **0** | **0.00** | **3594** | **43.65** | **165246** | **1742.40** | **261808** | **3501.42** |
| 34 | AU Small Finance Bank | 2252 | 75.39 | 13 | 7.12 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2265 | 82.51 |
| 35 | ESAF Small Finance Bank | 7140 | 28.11 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 7140 | 28.11 |
| 36 | Jana Small Finance Bank | 20406 | 349.24 | 29 | 10.81 | 1 | 0.13 | 0 | 0.00 | 0 | 0.00 | 20436 | 360.18 |
| 37 | Suryoday Small Finance Bank | 8423 | 91.11 | 69 | 18.54 | 19 | 3.26 | 0 | 0.00 | 0 | 0.00 | 8511 | 112.90 |
| 38 | Ujjivan Small Finance Bank | 22563 | 87.38 | 3 | 1.70 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 22566 | 89.09 |
| 39 | Unity Small Finance Bank Limit | 5982 | 33.37 | 11 | 4.31 | 5 | 2.73 | 0 | 0.00 | 4410 | 21.11 | 10408 | 61.52 |
| 40 | Utkarsh Small Finance Bank | 1688 | 50.51 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1688 | 50.51 |
| **Total Small Finance Bank** | | **68454** | **715.10** | **125** | **42.48** | **0** | **0.00** | **0** | **0.00** | **4410** | **21.11** | **73014** | **784.82** |
| 41 | Orissa State Co-Op. Bank | 3227 | 21.52 | | | 1 | 42.62 | 1311 | 10.45 | 9893 | 75.31 | 14432 | 149.91 |
| **Total of Co-op Bank** | | **3227** | **21.52** | **0** | **0.00** | **1** | **42.62** | **1311** | **10.45** | **9893** | **75.31** | **14432** | **149.91** |
| **Grand Total** | | **948536** | **56851.98** | **66706** | **34323.45** | **10055** | **18093.97** | **16875** | **664.80** | **197045** | **3155.11** | **1239242** | **113095.42** |

Annexure - 24

## PRIORITY SECTOR-CREDIT FLOW TO MSME(MANUFACTURING)SECTOR UPTO 31.12.2025

Amount in Crores

| Sl. No. | Name of Bank | MICRO ENTERPRISES (MANUFACTURING) | | | | SMALL ENTERPRISES (MANUFACTURING) | | | | MEDIUM ENTERPRISES (MANUFACTURING) | | | | TOTAL MSME (MANUFACTURING) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | No of cases disbursed | | Balance Outstanding | | No of cases disbursed | | Balance Outstanding | | No of cases disbursed | | Balance Outstanding | | No of cases disbursed | | Balance Outstanding | |
| | | A/c | Amt. | A/c | Amt. | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| 1 | Bank of Baroda | 8150 | 839.30 | 12336 | 1720.34 | 154 | 273.08 | 149 | 216.56 | 100 | 235.59 | 359 | 161.33 | 8404 | 1347.97 | 12844 | 2098.23 |
| 2 | Bank of India | 4556 | 301.51 | 5103 | 376.78 | 158 | 404.27 | 265 | 425.86 | 31 | 242.99 | 40 | 237.55 | 4745 | 948.77 | 5408 | 1040.19 |
| 3 | Bank of Maharastra | 428 | 86.24 | 252 | 52.40 | 37 | 36.13 | 9 | 15.37 | 0 | 9.04 | 0 | 0.00 | 465 | 131.41 | 261 | 67.77 |
| 4 | Canara Bank | 2032 | 221.51 | 3545 | 346.72 | 102 | 694.50 | 138 | 205.79 | 30 | 631.59 | 53 | 503.76 | 2164 | 1547.60 | 3736 | 1056.27 |
| 5 | Central Bank of India | 1562 | 160.86 | 2317 | 127.46 | 45 | 77.03 | 53 | 37.09 | 0 | 0.00 | 0 | 0.00 | 1607 | 237.89 | 2370 | 164.56 |
| 6 | Indian Bank | 1239 | 358.45 | 3283 | 386.16 | 137 | 338.80 | 304 | 401.11 | 14 | 225.47 | 31 | 215.62 | 1390 | 922.72 | 3618 | 1002.89 |
| 7 | Indian Overseas Bank | 7003 | 510.39 | 21926 | 503.65 | 98 | 36.22 | 432 | 227.14 | 4 | 110.65 | 11 | 65.44 | 7105 | 657.26 | 22369 | 796.22 |
| 8 | Punjab & Sind Bank | 0 | 8.63 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 8.63 | 0 | 0.00 |
| 9 | Punjab National Bank | 3881 | 600.04 | 7784 | 434.94 | 1255 | 751.17 | 858 | 336.21 | 113 | 432.39 | 43 | 90.48 | 5249 | 1783.60 | 8685 | 861.63 |
| 10 | State Bank of India | 12759 | 5888.73 | 16073 | 9966.56 | 2764 | 4746.26 | 2425 | 5372.18 | 981 | 3221.76 | 235 | 3729.50 | 16504 | 13856.75 | 18733 | 19068.24 |
| 11 | UCO Bank | 19587 | 789.37 | 78315 | 1226.16 | 1703 | 731.18 | 17475 | 1224.64 | 763 | 527.26 | 1758 | 571.22 | 22053 | 2047.81 | 97548 | 3022.02 |
| 12 | Union Bank of India | 18016 | 1888.43 | 26115 | 1722.91 | 997 | 1184.95 | 778 | 782.26 | 99 | 427.60 | 81 | 426.56 | 19112 | 3500.99 | 26974 | 2931.73 |
| **Total Public Sector Banks** | | **79213** | **11653.47** | **177049** | **16864.08** | **7450** | **9273.60** | **22886** | **9244.20** | **2135** | **6064.34** | **2611** | **6001.45** | **88798** | **26991.41** | **202546** | **32109.74** |
| 13 | Axis Bank | 344 | 273.85 | 1266 | 319.64 | 226 | 475.95 | 724 | 423.35 | 61 | 543.35 | 305 | 440.59 | 631 | 1293.15 | 2295 | 1183.58 |
| 14 | Bandhan Bank | 2506 | 37.32 | 6376 | 51.19 | 30 | 9.95 | 67 | 34.62 | 16 | 23.26 | 24 | 25.83 | 2552 | 70.53 | 6467 | 111.64 |
| 15 | Catholic Syrian Bank | 4 | 1.05 | 3 | 1.06 | 0 | 0.00 | 7 | 3.64 | 0 | 0.00 | 0 | 0.00 | 4 | 1.05 | 10 | 4.70 |
| 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 ) | 3 | 2.50 | 2 | 1.35 | 1 | 0.10 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 4 | 2.60 | 2 | 1.35 |
| 18 | DCB Bank | 107 | 26.88 | 37 | 44.47 | 10 | 10.57 | 5 | 31.05 | 0 | 0.00 | 0 | 0.00 | 117 | 37.45 | 42 | 75.51 |
| 19 | Federal Bank | 38 | 5.38 | 1665 | 7.93 | 36 | 106.44 | 11 | 6.00 | 2 | 16.89 | 4 | 280.25 | 76 | 128.71 | 1680 | 294.18 |
| 20 | HDFC Bank | 1284 | 385.51 | 3578 | 641.25 | 555 | 838.82 | 1737 | 1032.31 | 193 | 719.89 | 343 | 692.45 | 2032 | 1944.22 | 5658 | 2366.01 |
| 21 | ICICI Bank | 5219 | 2433.87 | 13950 | 3457.20 | 2271 | 3186.73 | 5030 | 3123.95 | 396 | 1267.92 | 1039 | 1076.84 | 7886 | 6888.52 | 20019 | 7658.00 |
| 22 | IDBI Bank | 318 | 41.93 | 523 | 65.38 | 9 | 21.23 | 15 | 51.63 | 0 | 0.00 | 0 | 0.00 | 327 | 63.16 | 538 | 117.00 |
| 23 | IDFC Bank | 823 | 31.14 | 1267 | 74.39 | 19 | 3.22 | 72 | 10.11 | 50 | 2.49 | 99 | 10.78 | 892 | 36.86 | 1438 | 95.28 |
| 24 | Indus Ind Bank | 1008 | 104.52 | 2557 | 47.91 | 101 | 363.30 | 16 | 20.54 | 10 | 103.00 | 3 | 38.27 | 1119 | 570.82 | 2576 | 106.72 |
| 25 | Karnatak Bank | 0 | 0.00 | 0 | 0.00 | 20 | 0.12 | 20 | 1.66 | 61 | 0.44 | 119 | 0.78 | 81 | 0.56 | 139 | 2.44 |
| 26 | Karur Vysya Bank | 2 | 0.60 | 2 | 0.60 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2 | 0.60 | 2 | 0.60 |
| 27 | Kotak Mahindra Bank | 99 | 30.13 | 400 | 68.43 | 47 | 104.30 | 151 | 105.31 | 7 | 12.73 | 29 | 16.69 | 153 | 147.15 | 580 | 190.42 |
| 28 | RBL Bank | 1 | 20.00 | 1 | 19.48 | 0 | 0.00 | 1 | 19.73 | 5 | 43.13 | 0 | 0.00 | 6 | 63.13 | 2 | 39.21 |
| 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 | Tamilnad Mercantile Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 6.05 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 6.05 |
| 32 | Yes Bank | 67 | 15.05 | 200 | 37.44 | 14 | 20.48 | 105 | 31.25 | 2 | 0.20 | 26 | 68.43 | 83 | 35.73 | 331 | 137.12 |
| **Total Private Sector Banks** | | **11823** | **3409.74** | **31827** | **4837.73** | **3339** | **5141.20** | **7962** | **4901.21** | **803** | **2733.29** | **1991** | **2650.90** | **15965** | **11284.23** | **41780** | **12389.84** |
| 33 | Odisha Grameen Bank | 6622 | 336.15 | 4509 | 260.62 | 9 | 24.88 | 19 | 60.36 | | | | | 6631 | 361.03 | 4528 | 320.98 |
| **Total of RRBs** | | **6622** | **336.15** | **4509** | **260.62** | **9** | **24.88** | **19** | **60.36** | **0** | **0.00** | **0** | **0.00** | **6631** | **361.03** | **4528** | **320.98** |
| 34 | AU Small Finance Bank | 5 | 0.36 | 84 | 0.59 | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 | 5 | 0.36 | 84 | 0.59 |
| 35 | ESAF Small Finance Bank | 941 | 5.02 | 3088 | 8.79 | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 | 941 | 5.02 | 3088 | 8.79 |
| 36 | Jana Small Finance Bank | 22 | 1.87 | 386 | 35.73 | 0 | 0.00 | 7 | 1.83 | | | 0 | 0.00 | 22 | 1.87 | 393 | 37.56 |
| 37 | Suryoday Small Finance Bank | 54 | 8.39 | 57 | 11.32 | 2 | 0.03 | 10 | 5.13 | 4 | 0.08 | 4 | 0.06 | 60 | 8.50 | 71 | 16.51 |
| 38 | Ujjivan Small Finance Bank | 1107 | 7.65 | 3706 | 15.69 | 0 | 0.00 | 1 | 0.09 | | | 0 | 0.00 | 1107 | 7.65 | 3707 | 15.79 |
| 39 | Utkarsh Small Finance Bank Limited | 180 | 2.79 | 1004 | 13.13 | 3 | 1.07 | 5 | 2.73 | | | 5 | 2.73 | 183 | 3.87 | 1014 | 18.59 |
| 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 |
| **Total Small Finance Bank** | | **2309** | **26.08** | **8325** | **85.26** | **5** | **1.10** | **23** | **9.78** | **4** | **0.08** | **9** | **2.79** | **2318** | **27.26** | **8357** | **97.84** |
| 41 | Orissa State Co-Op. Bank | 0 | 0.00 | 3070 | **20.26** | | | 0 | 0.00 | | | 1 | 42.62 | 0 | 0.00 | 3071 | 62.88 |
| **Total of Co-op Bank** | | **0** | **0.00** | **3070** | **20.26** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **1** | **42.62** | **0** | **0.00** | **3071** | **62.88** |
| **Grand Total** | | **99967** | **15425.43** | **224780** | **22067.96** | **10803** | **14440.78** | **30890** | **14215.55** | **2942** | **8797.70** | **4612** | **8697.77** | **113712** | **38663.92** | **260282** | **44981.28** |

**Annexure - 24**

## PRIORITY SECTOR-CREDIT FLOW TO MSME(SERVICES)SECTOR UPTO 31.12.2025

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 | 5367 | 681.37 | 22155 | 826.21 | 80 | 368.23 | 353 | 547.92 | 63 | 302.90 | 98 | 197.18 | 5510 | 1352.51 | 22606 | 1571.30 |
| 2 | Bank of India | 16941 | 1573.58 | 68588 | 2497.83 | 402 | 1187.36 | 714 | 1009.96 | 186 | 311.30 | 509 | 252.73 | 17529 | 3072.24 | 69811 | 3760.52 |
| 3 | Bank of Maharastra | 773 | 136.45 | 1826 | 524.82 | 37 | 56.33 | 48 | 63.89 | 5 | 100.23 | 3 | 9.78 | 815 | 293.00 | 1877 | 598.48 |
| 4 | Canara Bank | 9930 | 1055.12 | 33444 | 1719.21 | 189 | 391.48 | 1094 | 585.93 | 19 | 314.69 | 42 | 173.64 | 10138 | 1761.30 | 34580 | 2478.78 |
| 5 | Central Bank of India | 10681 | 962.25 | 16500 | 647.88 | 280 | 195.27 | 254 | 112.67 | 3 | 13.52 | 18 | 102.33 | 10964 | 1171.04 | 16772 | 862.89 |
| 6 | Indian Bank | 8599 | 1326.83 | 22302 | 1192.71 | 346 | 883.44 | 1969 | 651.57 | 26 | 161.05 | 42 | 179.11 | 8971 | 2371.33 | 24313 | 2023.38 |
| 7 | Indian Overseas Bank | 16120 | 1048.74 | 39368 | 596.08 | 238 | 113.09 | 542 | 589.07 | 0 | 0.00 | 47 | 174.68 | 16358 | 1161.83 | 39957 | 1359.83 |
| 8 | Punjab & Sind Bank | 0 | 46.28 | 0 | 0.00 | 0 | 8.68 | 26 | 32.28 | 0 | 2.56 | 2 | 3.23 | 0 | 57.52 | 28 | 35.51 |
| 9 | Punjab National Bank | 10216 | 1179.88 | 43836 | 2354.01 | 1416 | 766.99 | 2405 | 1201.43 | 129 | 316.74 | 149 | 524.30 | 11761 | 2263.62 | 46390 | 4079.74 |
| 10 | State Bank of India | 47397 | 8874.72 | 106368 | 10418.21 | 4645 | 7938.77 | 5702 | 8090.53 | 1384 | 5451.35 | 842 | 4682.63 | 53426 | 22264.84 | 112912 | 23191.37 |
| 11 | UCO Bank | 3789 | 401.26 | 49901 | 1589.15 | 628 | 937.32 | 10874 | 1108.87 | 719 | 949.46 | 841 | 801.48 | 5136 | 2288.04 | 61616 | 3499.50 |
| 12 | Union Bank of India | 9706 | 1016.85 | 14409 | 950.57 | 766 | 931.04 | 474 | 479.45 | 48 | 220.28 | 39 | 210.09 | 10520 | 2168.17 | 14922 | 1640.12 |
| | **Total Public Sector Banks** | **139519** | **18303.33** | **418697** | **23316.68** | **9027** | **13778.01** | **24455** | **14473.56** | **2582** | **8144.09** | **2632** | **7311.18** | **151128** | **40225.43** | **445784** | **45101.42** |
| 13 | Axis Bank | 1830 | 943.75 | 8833 | 1550.05 | 879 | 1352.52 | 2850 | 1426.06 | 164 | 1222.86 | 646 | 535.62 | 2873 | 3519.13 | 12329 | 3511.73 |
| 14 | Bandhan Bank | 16591 | 249.46 | 41795 | 471.80 | 111 | 51.55 | 201 | 114.39 | 9 | 8.61 | 264 | 61.87 | 16711 | 309.62 | 42260 | 648.06 |
| 15 | Catholic Syrian Bank | 0 | 0.00 | 0 | 0.00 | 14 | 5.51 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 14 | 5.51 | 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 ) | 24 | 14.84 | 12 | 4.71 | 20 | 19.05 | 9 | 8.75 | 1 | 0.00 | 0 | 0.00 | 45 | 33.89 | 21 | 13.47 |
| 18 | DCB Bank | 61 | 12.73 | 1807 | 157.67 | 2 | 0.48 | 72 | 11.37 | 1 | 0.00 | 7 | 0.92 | 64 | 13.21 | 1886 | 169.96 |
| 19 | Federal Bank | 284 | 120.12 | 7380 | 135.66 | 37 | 71.41 | 145 | 203.18 | 33 | 19.36 | 28 | 9.76 | 354 | 210.89 | 7553 | 348.60 |
| 20 | HDFC Bank | 6691 | 2045.08 | 19064 | 3610.69 | 2458 | 2326.51 | 5193 | 2691.35 | 397 | 864.96 | 1300 | 828.29 | 9546 | 5236.55 | 25557 | 7130.32 |
| 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 | 2953 | 490.17 | 4438 | 617.30 | 97 | 207.48 | 114 | 241.17 | 0 | 0.00 | 0 | 0.00 | 3050 | 697.65 | 4552 | 858.48 |
| 23 | IDFC Bank | 4178 | 211.79 | 8861 | 533.76 | 132 | 22.06 | 505 | 86.64 | 21 | 7.58 | 75 | 17.27 | 4331 | 241.43 | 9441 | 637.67 |
| 24 | Indus Ind Bank | 20920 | 845.36 | 58847 | 1650.95 | 308 | 512.16 | 859 | 238.31 | 49 | 209.08 | 163 | 173.05 | 21277 | 1566.61 | 59869 | 2062.31 |
| 25 | Karnatak Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 15 | 0.10 | 35 | 0.20 | 15 | 0.10 | 35 | 0.20 |
| 26 | Karur Vysya Bank | 1 | 0.18 | 2 | 0.18 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.18 | 2 | 0.18 |
| 27 | Kotak Mahindra Bank | 863 | 198.12 | 3777 | 537.36 | 123 | 183.32 | 686 | 304.39 | 28 | 272.39 | 148 | 375.37 | 1014 | 653.83 | 4611 | 1217.12 |
| 28 | RBL Bank | 12 | 8.80 | 3 | 1.32 | 4 | 4.21 | 1 | 1.09 | 2 | 8.00 | 1 | 2.06 | 18 | 21.01 | 5 | 4.47 |
| 29 | South Indian Bank | 0 | 0.00 | 4 | 0.13 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 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 | 24 | 4.38 | 0 | 0.00 | 3 | 1.77 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 27 | 6.16 |
| 32 | Yes Bank | 404 | 103.01 | 1508 | 256.91 | 200 | 123.12 | 599 | 182.15 | 60 | 49.83 | 153 | 83.41 | 664 | 275.96 | 2260 | 522.46 |
| | **Total Private Sector Banks** | **54812** | **5243.42** | **156355** | **9532.87** | **4385** | **4879.37** | **11237** | **5510.61** | **780** | **2662.77** | **2820** | **2087.82** | **59977** | **12785.57** | **170412** | **17131.30** |
| 33 | Odisha Grameen Bank | 12558 | 490.14 | 88418 | 1303.36 | 37 | 169.13 | 22 | 91.03 | 0 | 0.00 | 0 | 0.00 | 12595 | 659.27 | 88440 | 1394.39 |
| | **Total of RRBs** | **12558** | **490.14** | **88418** | **1303.36** | **37** | **169.13** | **22** | **91.03** | **0** | **0.00** | **0** | **0.00** | **12595** | **659.27** | **88440** | **1394.39** |
| 34 | AU Small Finance Bank | 699 | 41.00 | 2168 | 74.79 | 6 | 3.73 | 13 | 7.12 | | | 0 | 0.00 | 705 | 44.73 | 2181 | 81.92 |
| 35 | ESAF Small Finance Bank | 1415 | 13.66 | 4052 | 19.31 | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 | 1415 | 13.66 | 4052 | 19.31 |
| 36 | Jana Small Finance Bank | 13334 | 163.24 | 20020 | 313.50 | 4 | 3.50 | 22 | 8.98 | | | 1 | 0.13 | 13338 | 166.74 | 20043 | 322.62 |
| 37 | Suryoday Small Finance Bank | 2829 | 48.13 | 8366 | 79.78 | 28 | 2.59 | 59 | 13.41 | 9 | 0.15 | 15 | 3.20 | 2866 | 50.88 | 8440 | 96.39 |
| 38 | Ujjivan Small Finance Bank | 5113 | 35.74 | 18857 | 71.69 | 0 | 0.00 | 2 | 1.61 | | | 0 | 0.00 | 5113 | 35.74 | 18859 | 73.30 |
| 39 | Unity Small Finance Bank | 526 | 6.01 | 4978 | 20.25 | 3 | 0.82 | 6 | 1.58 | | | 0 | 0.00 | 529 | 6.82 | 4984 | 21.82 |
| 40 | Utkarsh Small Finance Bank | 27 | 7.50 | 1688 | 50.51 | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 | 27 | 7.50 | 1688 | 50.51 |
| | **Total Small Finance Bank** | **23943** | **315.28** | **60129** | **629.84** | **41** | **10.64** | **102** | **32.70** | **9** | **0.15** | **16** | **3.33** | **23993** | **326.07** | **60247** | **665.87** |
| 41 | Orissa State Co-Op. Bank | 0 | 0.00 | 157 | 1.26 | | | | | | | | | 0 | 0.00 | 157 | 1.26 |
| | **Total of Co-op Bank** | **0** | **0.00** | **157** | **1.26** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **157** | **1.26** |
| | **Grand Total** | **230832** | **24352.17** | **723756** | **34784.02** | **13490** | **18837.16** | **35816** | **20107.90** | **3371** | **10807.01** | **5468** | **9402.33** | **247693** | **53996.34** | **765040** | **64294.24** |

Annexure-25

**BANK WISE PMEGP REPORT AS ON 31.12.2025 (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 | INDIAN OVERSEAS BANK | 149 | 554.28 | 251 | 961.22 | 90 | 354.63 | 60.40% | 63.98% | 99 | 341.26 | 42 | 163.7 | 97 | 293.1 | 85 | 426.06 | 91 | 315.82 |
| 2 | PUNJAB AND SIND BANK | 9 | 33.48 | 17 | 98.52 | 5 | 14.71 | 55.56% | 43.94% | 8 | 57.72 | 5 | 27.06 | 3 | 4.3 | 10 | 86.16 | 5 | 33.74 |
| 3 | BANK OF INDIA | 295 | 1097.4 | 711 | 2408.98 | 150 | 416.92 | 50.85% | 37.99% | 185 | 611.3 | 235 | 751.86 | 273 | 887.2 | 313 | 1158.18 | 148 | 485.34 |
| 4 | PUNJAB NATIONAL BANK | 392 | 1458.24 | 749 | 3082.8 | 190 | 910.44 | 48.47% | 62.43% | 281 | 1156.62 | 182 | 729.28 | 318 | 1120.65 | 274 | 1323.16 | 237 | 975.02 |
| 5 | UCO BANK | 296 | 1101.12 | 489 | 1702.27 | 137 | 621.64 | 46.28% | 56.46% | 181 | 716.58 | 151 | 548.24 | 267 | 890.28 | 90 | 319.75 | 158 | 636.93 |
| 6 | STATE BANK OF INDIA | 1584 | 5892.48 | 3477 | 12096.88 | 658 | 1983.59 | 41.54% | 33.66% | 1547 | 3983.12 | 1231 | 2877.24 | 1853 | 6388.34 | 1009 | 3624.89 | 1090 | 2986.93 |
| 7 | UNION BANK OF INDIA | 431 | 1603.32 | 681 | 2788.26 | 178 | 951.18 | 41.30% | 59.33% | 494 | 2232.91 | 329 | 1490.47 | 259 | 866.18 | 277 | 1217.42 | 367 | 1713.59 |
| 8 | CANARA BANK | 293 | 1089.96 | 516 | 1874.68 | 102 | 444.52 | 34.81% | 40.78% | 252 | 893.36 | 169 | 569.58 | 194 | 667.27 | 232 | 864.94 | 216 | 790.63 |
| 9 | CENTRAL BANK OF INDIA | 124 | 461.28 | 140 | 584.25 | 34 | 178.66 | 27.42% | 38.73% | 44 | 294.95 | 26 | 102.64 | 34 | 88.29 | 78 | 360.48 | 40 | 277.23 |
| 10 | BANK OF BARODA | 234 | 870.48 | 375 | 1531.81 | 58 | 300.76 | 24.79% | 34.55% | 131 | 565.53 | 87 | 315.19 | 61 | 156.84 | 266 | 1130.72 | 112 | 494.75 |
| 11 | INDIAN BANK | 246 | 915.12 | 355 | 1390.2 | 55 | 328.9 | 22.36% | 35.94% | 95 | 497.58 | 57 | 240.62 | 113 | 377.93 | 207 | 826.03 | 83 | 440.85 |
| 12 | BANK OF MAHARASHTRA | 24 | 89.28 | 40 | 144.81 | 3 | 10.24 | 12.50% | 11.47% | 9 | 32.15 | 8 | 27.03 | 18 | 53.95 | 20 | 81.61 | 9 | 32.15 |
| **TOTAL PSBS** | | **4077** | **15166.4** | **7801** | **28664.68** | **1660** | **6516.19** | **40.72%** | **42.96%** | **3326** | **11383.08** | **2522** | **7842.91** | **3490** | **11794.33** | **2861** | **11419.4** | **2556** | **9182.98** |
| 13 | IDBI BANK | 66 | 245.52 | 125 | 611.27 | 68 | 366.01 | 103.03% | 149.08% | 51 | 270.28 | 36 | 204.25 | 48 | 203.87 | 20 | 119.3 | 46 | 239.8 |
| 14 | AXIS BANK | 162 | 602.64 | 352 | 1134.19 | 63 | 168.25 | 38.89% | 27.92% | 20 | 30.06 | 13 | 25.74 | 24 | 85.78 | 307 | 966.16 | 17 | 26.21 |
| 15 | HDFC BANK | 162 | 602.64 | 490 | 3120.77 | 41 | 270.99 | 25.31% | 44.97% | 49 | 358.72 | 21 | 132.95 | 122 | 843.07 | 353 | 2180.24 | 46 | 354.9 |
| 16 | KARNATAKA BANK | 9 | 33.48 | 3 | 18.25 | 1 | 17.5 | 11.11% | 52.27% | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 18.25 | 0 | 0 |
| 17 | ICICI BANK | 156 | 580.32 | 154 | 662.23 | 9 | 83.87 | 5.77% | 14.45% | 6 | 67.87 | 3 | 11.45 | 81 | 344.6 | 65 | 269.53 | 5 | 67.24 |
| 18 | BANDHAN BANK | 94 | 349.68 | 2 | 9.37 | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 9.37 | 0 | 0 |
| 19 | CITY UNION BANK | 3 | 11.16 | 0 | 0 | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | DBS BANK | 9 | 33.48 | 0 | 0 | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | DCB BANK | 3 | 11.16 | 0 | 0 | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | FEDERAL BANK | 3 | 11.16 | 6 | 30.43 | 0 | 0 | 0.00% | 0.00% | 2 | 8.45 | 3 | 19.9 | 2 | 4.93 | 4 | 25.5 | 2 | 8.45 |
| 23 | IDFC FIRST BANK | 0 | 0 | 1 | 3.5 | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 3.5 | 0 | 0 |
| 24 | INDUSIND BANK | 51 | 189.72 | 4 | 22.5 | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 22.5 | 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 | 5 | 19.38 | 0 | 0 | 0.00% | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 19.38 | 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 BAN | 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** | **1143** | **5632.64** | **182** | **906.62** | **23.98%** | **32.11%** | **128** | **735.38** | **76** | **394.29** | **277** | **1482.25** | **765** | **3634.48** | **116** | **696.6** |
| 31 | ODISHA GRAMEEN BANK | 164 | 610.08 | 447 | 1715.68 | 119 | 485.31 | 72.56% | 79.55% | 105 | 553.91 | 35 | 236.35 | 24 | 70.47 | 323 | 1338.21 | 99 | 529.71 |
| **Total** | | **5000** | **18600** | **9391** | **36013** | **1961** | **7908.12** | **39.22%** | **42.52%** | **3559** | **12672.37** | **2633** | **8473.55** | **3791** | **13347.05** | **3949** | **16392.09** | **2771** | **10409.29** |

Annexure-25

**DISTRICT WISE PMEGP REPORT AS ON 31.12.2025 (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 | 197 | 1060.97 | 67 | 456.25 | 42.41% | 77.63% | 84 | 371.02 | 81 | 313.55 | 67 | 341.21 | 75 | 389.8 | 67 | 311.83 |
| 2 | BALANGIR | 184 | 684.48 | 405 | 1456.98 | 94 | 330.81 | 51.09% | 48.33% | 165 | 560.43 | 130 | 320.88 | 159 | 534.26 | 154 | 600 | 131 | 474.32 |
| 3 | BALESWAR | 194 | 721.68 | 417 | 1822.24 | 85 | 324.57 | 43.81% | 44.97% | 167 | 591.37 | 108 | 330.96 | 166 | 674.04 | 178 | 845.79 | 139 | 514.29 |
| 4 | BARGARH | 161 | 598.92 | 513 | 1778.1 | 125 | 388.95 | 77.64% | 64.94% | 148 | 438.64 | 171 | 453.93 | 226 | 722.03 | 164 | 683.91 | 104 | 306.64 |
| 5 | BHADRAK | 161 | 598.92 | 395 | 1580.97 | 71 | 303.56 | 44.10% | 50.68% | 121 | 476.42 | 92 | 320.57 | 192 | 604.63 | 142 | 728.66 | 100 | 415.22 |
| 6 | BOUDH | 138 | 513.36 | 106 | 515.76 | 36 | 201.93 | 26.09% | 39.33% | 70 | 264.22 | 36 | 102.59 | 47 | 206.58 | 24 | 144.57 | 48 | 200.04 |
| 7 | CUTTACK | 189 | 703.08 | 866 | 3172.4 | 147 | 541.92 | 77.78% | 77.08% | 224 | 819.98 | 170 | 603.37 | 345 | 1198.81 | 412 | 1531.26 | 184 | 660.22 |
| 8 | DEOGARH | 130 | 483.6 | 71 | 234.31 | 24 | 81.17 | 18.46% | 16.78% | 38 | 132.27 | 46 | 118.66 | 21 | 44.24 | 27 | 113.91 | 33 | 122.63 |
| 9 | DHENKANAL | 173 | 643.56 | 281 | 1350.01 | 84 | 320.93 | 48.55% | 49.87% | 125 | 496.11 | 78 | 202.93 | 87 | 356.28 | 130 | 731.58 | 106 | 462.81 |
| 10 | GAJAPATI | 151 | 561.72 | 88 | 331.58 | 25 | 87.67 | 16.56% | 15.61% | 48 | 181.01 | 42 | 149.61 | 38 | 126.41 | 31 | 135.03 | 33 | 136.05 |
| 11 | GANJAM | 224 | 833.28 | 559 | 2733.87 | 158 | 832.25 | 70.54% | 99.88% | 378 | 1616.87 | 239 | 993.05 | 192 | 908.5 | 251 | 1296.91 | 310 | 1359.44 |
| 12 | JAGATSINGHPUR | 156 | 580.32 | 215 | 895.08 | 42 | 218.64 | 26.92% | 37.68% | 78 | 331.04 | 63 | 228.33 | 102 | 395.09 | 79 | 343.38 | 57 | 251.24 |
| 13 | JAJPUR | 181 | 673.32 | 537 | 2173.1 | 82 | 442.32 | 45.30% | 65.69% | 122 | 458.97 | 123 | 432.73 | 230 | 863.09 | 238 | 990.72 | 96 | 362.99 |
| 14 | JHARSUGUDA | 135 | 502.2 | 100 | 404.77 | 31 | 125.13 | 22.96% | 24.92% | 63 | 146.59 | 37 | 119.39 | 48 | 188.46 | 25 | 108.6 | 51 | 125.23 |
| 15 | KALAHANDI | 186 | 691.92 | 160 | 542.71 | 43 | 147.46 | 23.12% | 21.31% | 93 | 336.95 | 73 | 195.66 | 60 | 174.76 | 69 | 260.85 | 60 | 265.98 |
| 16 | KANDHAMAL | 156 | 580.32 | 66 | 188.03 | 30 | 57.19 | 19.23% | 9.85% | 44 | 158.06 | 35 | 67.63 | 26 | 117.99 | 12 | 22.67 | 33 | 141.86 |
| 17 | KENDRAPARA | 163 | 606.36 | 315 | 1147.04 | 66 | 212.93 | 40.49% | 35.12% | 105 | 324.03 | 100 | 227.37 | 91 | 343.85 | 167 | 645.02 | 82 | 277.92 |
| 18 | KEONJHAR | 173 | 643.56 | 222 | 812.17 | 41 | 141.12 | 23.70% | 21.93% | 89 | 329.84 | 69 | 220.67 | 103 | 371.67 | 83 | 317.19 | 67 | 246.67 |
| 19 | KHURDHA | 179 | 665.88 | 903 | 3240.94 | 128 | 567.35 | 71.51% | 85.20% | 259 | 1023.7 | 129 | 493.43 | 364 | 1106.2 | 442 | 1747.88 | 226 | 872.43 |
| 20 | KORAPUT | 176 | 654.72 | 226 | 1049.16 | 44 | 177.99 | 25.00% | 27.19% | 79 | 397.04 | 68 | 196.47 | 114 | 505.33 | 74 | 382.89 | 54 | 332.03 |
| 21 | MALKANGIRI | 150 | 558 | 115 | 496.64 | 27 | 108.8 | 18.00% | 19.50% | 57 | 131.54 | 44 | 146.34 | 39 | 172.48 | 53 | 236.55 | 29 | 78.26 |
| 22 | MAYURBHANJ | 202 | 751.44 | 516 | 1516.48 | 108 | 359.25 | 53.47% | 47.81% | 149 | 447.91 | 174 | 500 | 200 | 556.07 | 223 | 667.49 | 104 | 336.6 |
| 23 | NABARANGPUR | 171 | 636.12 | 184 | 491.84 | 28 | 105.2 | 16.37% | 16.54% | 73 | 186.7 | 50 | 116.5 | 93 | 223.99 | 66 | 165.29 | 54 | 154.66 |
| 24 | NAYAGARH | 156 | 580.32 | 266 | 1142.7 | 57 | 254.7 | 36.54% | 43.89% | 81 | 337.18 | 63 | 266.09 | 87 | 284.58 | 132 | 667.76 | 65 | 282.36 |
| 25 | NUAPADA | 150 | 558 | 213 | 688.94 | 41 | 97.17 | 27.33% | 17.41% | 78 | 175.62 | 46 | 137.08 | 101 | 285.39 | 72 | 290.37 | 58 | 147.83 |
| 26 | PURI | 173 | 643.56 | 491 | 1786.9 | 78 | 293.96 | 45.09% | 45.68% | 183 | 692.61 | 101 | 407.3 | 161 | 540.83 | 272 | 1020.76 | 161 | 603.26 |
| 27 | RAYAGADA | 161 | 598.92 | 191 | 494.9 | 56 | 159.11 | 34.78% | 26.57% | 94 | 296.85 | 51 | 156.56 | 79 | 170.13 | 62 | 197.13 | 66 | 243.7 |
| 28 | SAMBALPUR | 150 | 558 | 352 | 1239.37 | 41 | 214.1 | 27.33% | 38.37% | 109 | 342.73 | 52 | 203.84 | 183 | 613.53 | 134 | 472.7 | 84 | 265.95 |
| 29 | SONEPUR | 143 | 531.96 | 161 | 488.99 | 59 | 233.65 | 41.26% | 43.92% | 101 | 305.36 | 85 | 248.79 | 47 | 103.73 | 62 | 233.02 | 79 | 251.46 |
| 30 | SUNDARGARH | 176 | 654.72 | 260 | 1176.05 | 43 | 122.04 | 24.43% | 18.64% | 134 | 301.31 | 77 | 199.27 | 123 | 612.89 | 96 | 420.4 | 90 | 205.37 |
| **Total** | | **5000** | **18600** | **9391** | **36013** | **1961** | **7908.12** | **39.22%** | **42.52%** | **3559** | **12672.37** | **2633** | **8473.55** | **3791** | **13347.05** | **3949** | **16392.09** | **2771** | **10409.29** |

**Annexure-25A**

| District wise Physical Verification status under PMEGP as of 05.02.2026 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Name of DIC | Verification to be conducted | Verification Status | | | Validation status | | | Approval status | | |
| | | Cases Verified | Cases pending for | % verified | Cases recommend | Cases pending to | % recommen | Cases Approved | Cases pending at approver end | % Approved |
| ANGUL | 365 | 310 | 55 | 84.93 | 294 | 16 | 94.84 | 294 | 0 | 94.84 |
| BALANGIR | 620 | 540 | 80 | 87.1 | 532 | 8 | 98.52 | 532 | 0 | 98.52 |
| BALASORE | 680 | 568 | 112 | 83.53 | 547 | 21 | 96.3 | 341 | 206 | 60.04 |
| BARGARH | 505 | 469 | 36 | 92.87 | 434 | 35 | 92.54 | 431 | 3 | 91.90 |
| BHADRAK | 547 | 437 | 110 | 79.89 | 363 | 74 | 83.07 | 361 | 2 | 82.61 |
| BOUDH | 191 | 154 | 37 | 80.63 | 137 | 17 | 88.96 | 129 | 8 | 83.77 |
| CUTTACK | 756 | 571 | 185 | 75.53 | 513 | 58 | 89.84 | 513 | 0 | 89.84 |
| DEOGARH | 272 | 206 | 66 | 75.74 | 166 | 40 | 80.58 | 164 | 2 | 79.61 |
| DHENKANAL | 407 | 337 | 70 | 82.8 | 271 | 66 | 80.42 | 271 | 0 | 80.42 |
| GAJAPATI | 212 | 193 | 19 | 91.04 | 138 | 55 | 71.5 | 138 | 0 | 71.50 |
| GANJAM | 787 | 613 | 174 | 77.89 | 431 | 182 | 70.31 | 425 | 6 | 69.33 |
| JAGATSINGHPUR | 215 | 195 | 20 | 90.7 | 172 | 23 | 88.21 | 172 | 0 | 88.21 |
| JAJPUR | 432 | 343 | 89 | 79.4 | 305 | 38 | 88.92 | 305 | 0 | 88.92 |
| JHARSUGUDA | 298 | 226 | 72 | 75.84 | 165 | 61 | 73.01 | 162 | 3 | 71.68 |
| KALAHANDI | 305 | 248 | 57 | 81.31 | 234 | 14 | 94.35 | 234 | 0 | 94.35 |
| KANDHAMAL | 266 | 247 | 19 | 92.86 | 247 | 0 | 100 | 206 | 41 | 83.40 |
| KENDRAPADA | 459 | 369 | 90 | 80.39 | 266 | 103 | 72.09 | 266 | 0 | 72.09 |
| KEONJHAR | 408 | 347 | 61 | 85.05 | 342 | 5 | 98.56 | 341 | 1 | 98.27 |
| KHURDA | 847 | 652 | 195 | 76.98 | 441 | 211 | 67.64 | 344 | 97 | 52.76 |
| KORAPUT | 304 | 237 | 67 | 77.96 | 218 | 19 | 91.98 | 218 | 0 | 91.98 |
| MALKANGIRI | 233 | 193 | 40 | 82.83 | 187 | 6 | 96.89 | 187 | 0 | 96.89 |
| MAYURBHANJ | 913 | 729 | 184 | 79.85 | 706 | 23 | 96.84 | 705 | 1 | 96.71 |
| NABARANGPUR | 264 | 210 | 54 | 79.55 | 154 | 56 | 73.33 | 154 | 0 | 73.33 |
| NAYAGARH | 284 | 240 | 44 | 84.51 | 217 | 23 | 90.42 | 183 | 34 | 76.25 |
| NUAPADA | 250 | 190 | 60 | 76 | 100 | 90 | 52.63 | 95 | 5 | 50.00 |
| PURI | 796 | 630 | 166 | 79.15 | 462 | 168 | 73.33 | 462 | 0 | 73.33 |
| RAYAGADA | 424 | 357 | 67 | 84.2 | 343 | 14 | 96.08 | 343 | 0 | 96.08 |
| SAMBALPUR | 355 | 306 | 49 | 86.2 | 194 | 112 | 63.4 | 193 | 1 | 63.07 |
| SONEPUR | 399 | 339 | 60 | 84.96 | 330 | 9 | 97.35 | 330 | 0 | 97.35 |
| SUNDARGARH | 479 | 380 | 99 | 79.33 | 261 | 119 | 68.68 | 257 | 4 | 67.63 |
| **Total** | **13273** | **10836** | **2437** | **81.64** | **9170** | **1666** | **84.63** | **8756** | **414** | **80.80** |

**Annexure-26**

| Bank Wise Target Vs Achievements Under PMFME Scheme for FY2025-26 as on 31-Dec-2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Sl.no** | **Name of the bank** | **Sanction target FY 2025-26** | **Application sponsored** | **Loan sanctioned** | **Achivement sanction %** | **Loan disbursed** | **Rejected** | **Cumulative sanction** | **Cumulative pending** |
| 1 | IDBI BANK | 20 | 37 | 16 | 80.00% | 10 | 13 | 31 | 22 |
| 2 | ODISHA GRAMEEN BANK | 260 | 314 | 171 | 65.77% | 64 | 39 | 231 | 153 |
| 3 | UCO BANK | 190 | 251 | 99 | 52.11% | 55 | 142 | 305 | 109 |
| 4 | PUNJAB AND SIND BANK | 15 | 12 | 7 | 46.67% | 3 | 0 | 10 | 5 |
| 5 | ICICI BANK | 150 | 137 | 57 | 38.00% | 62 | 7 | 138 | 69 |
| 6 | UNION BANK OF INDIA | 270 | 271 | 102 | 37.78% | 77 | 156 | 368 | 138 |
| 7 | INDIAN OVERSEAS BANK | 100 | 92 | 35 | 35.00% | 25 | 28 | 118 | 43 |
| 8 | BANK OF INDIA | 200 | 199 | 63 | 31.50% | 41 | 72 | 175 | 87 |
| 9 | HDFC BANK | 70 | 109 | 21 | 30.00% | 17 | 2 | 42 | 99 |
| 10 | CANARA BANK | 210 | 197 | 60 | 28.57% | 49 | 104 | 235 | 101 |
| 11 | INDIAN BANK | 140 | 118 | 40 | 28.57% | 22 | 37 | 142 | 38 |
| 12 | STATE BANK OF INDIA | 680 | 850 | 170 | 25.00% | 122 | 322 | 887 | 528 |
| 13 | BANK OF BARODA | 150 | 136 | 35 | 23.33% | 31 | 70 | 125 | 55 |
| 14 | CENTRAL BANK OF INDIA | 70 | 41 | 15 | 21.43% | 5 | 39 | 63 | 16 |
| 15 | PUNJAB NATIONAL BANK | 250 | 199 | 51 | 20.40% | 44 | 88 | 189 | 187 |
| 16 | FEDERAL BANK | 10 | 3 | 1 | 10.00% | 1 | 0 | 4 | 5 |
| 17 | AXIS BANK | 60 | 32 | 3 | 5.00% | 0 | 5 | 4 | 56 |
| 18 | BANK OF MAHARASHTRA | 40 | 11 | 1 | 2.50% | 1 | 9 | 4 | 3 |
| 19 | OTHERS* | 0 | 6 | 2 | 0.00% | 1 | 0 | 3 | 37 |
| 20 | KARNATAKA BANK | 5 | 2 | 0 | 0.00% | 0 | 1 | 1 | 1 |
| 21 | DCB BANK | 10 | 0 | 0 | 0.00% | 0 | 0 | 0 | 4 |
| 22 | BANDHAN BANK | 60 | 0 | 0 | 0.00% | 0 | 0 | 0 | 11 |
| 23 | INDUSIND BANK | 20 | 0 | 0 | 0.00% | 0 | 0 | 0 | 8 |
| 24 | IDFC First Bank | 10 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 |
| 25 | YES BANK | 5 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 |
| 26 | KOTAK MAHINDRA BANK | 5 | 0 | 0 | 0.00% | 0 | 0 | 0 | 2 |
| **TOTAL** | | **3000** | **3017** | **949** | **31.63%** | **630** | **1134** | **3075** | **1777** |

**Annexure-26**

**District wise Target Vs Achievements Under PMFME Scheme for FY2025-26 as on 31-Dec-2025**

| Sl No | Name of the District | Sanction Target FY 2025-26 | Application Sponsored | Loan Sanctioned | Achivement sanction % | Loan Disbursed | Rejected | Cumulative sanction | Cumulative pending |
|---|---|---|---|---|---|---|---|---|---|
| 1 | Khordha | 223 | 431 | 155 | 69.51% | 80 | 127 | 313 | 235 |
| 2 | Ganjam | 237 | 367 | 152 | 64.14% | 128 | 156 | 629 | 185 |
| 3 | Gajapati | 42 | 46 | 25 | 59.52% | 22 | 22 | 58 | 26 |
| 4 | Anugul | 90 | 61 | 42 | 46.67% | 36 | 10 | 94 | 21 |
| 5 | Puri | 218 | 372 | 98 | 44.95% | 51 | 199 | 343 | 184 |
| 6 | Cuttack | 206 | 282 | 73 | 35.44% | 47 | 111 | 274 | 177 |
| 8 | Koraput | 105 | 100 | 34 | 32.38% | 20 | 17 | 87 | 65 |
| 7 | Sonepur | 69 | 45 | 21 | 30.43% | 8 | 7 | 62 | 24 |
| 9 | Baleshwar | 170 | 179 | 51 | 30.00% | 31 | 59 | 172 | 120 |
| 10 | Nayagarh | 80 | 61 | 23 | 28.75% | 10 | 19 | 120 | 39 |
| 11 | Kendujhar | 50 | 62 | 14 | 28.00% | 11 | 10 | 31 | 42 |
| 12 | Bargarh | 135 | 101 | 35 | 25.93% | 24 | 33 | 118 | 45 |
| 13 | Balangir | 91 | 56 | 23 | 25.27% | 12 | 3 | 84 | 34 |
| 14 | Bhadrak | 142 | 124 | 32 | 22.54% | 23 | 37 | 101 | 78 |
| 15 | Mayurbhanj | 108 | 68 | 24 | 22.22% | 16 | 34 | 56 | 47 |
| 16 | Jharsuguda | 50 | 37 | 11 | 22.00% | 6 | 11 | 35 | 26 |
| 17 | Jagatsinghapur | 50 | 52 | 11 | 22.00% | 6 | 12 | 38 | 32 |
| 18 | Sambalpur | 72 | 52 | 14 | 19.44% | 7 | 24 | 37 | 38 |
| 19 | Kendrapara | 102 | 72 | 19 | 18.63% | 13 | 29 | 73 | 40 |
| 20 | Kalahandi | 50 | 33 | 9 | 18.00% | 6 | 8 | 34 | 26 |
| 21 | Malkangiri | 50 | 27 | 9 | 18.00% | 6 | 13 | 28 | 18 |
| 22 | Kandhamal | 40 | 12 | 6 | 15.00% | 5 | 5 | 17 | 6 |
| 23 | Jajapur | 115 | 138 | 17 | 14.78% | 12 | 102 | 55 | 80 |
| 24 | Rayagada | 125 | 35 | 16 | 12.80% | 26 | 23 | 60 | 24 |
| 25 | Dhenkanal | 90 | 63 | 11 | 12.22% | 10 | 19 | 64 | 61 |
| 26 | Boudh | 50 | 41 | 5 | 10.00% | 4 | 14 | 13 | 29 |
| 27 | Deogarh | 40 | 15 | 4 | 10.00% | 1 | 2 | 13 | 11 |
| 28 | Sundargarh | 100 | 56 | 8 | 8.00% | 4 | 17 | 33 | 39 |
| 29 | Nuapada | 50 | 12 | 4 | 8.00% | 3 | 5 | 12 | 7 |
| 30 | Nabarangpur | 50 | 17 | 3 | 6.00% | 2 | 6 | 21 | 18 |
| **TOTAL** | | **3000** | **3017** | **949** | **31.63%** | **630** | **1134** | **3075** | **1777** |

Annexure-27

**BANKWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 AS ON 31.12.2025 [Amount Rs. in Crore]**

| Sr No | Bank Name | Target | Shishu (Loans up to Rs. 50,000) | | | Kishor (Loans above Rs 50,000 upto Rs 5 Lakh) | | | Tarun (Loans above Rs 5 lakh upto Rs 10 Lakh) | | | TarunPlus (Loans above Rs 10 lakh upto Rs 20 Lakh) | | | Total | | | % Achievement |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 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 | 8789 | 30.63 | 30.63 | 23025 | 507.55 | 507.34 | 15801 | 2164.22 | 2163.4 | 77 | 10.85 | 10.85 | 47692 | 2713.25 | 2712.23 | 91.91% |
| 2 | Bank of Baroda | 783 | 938 | 3.38 | 3.35 | 4191 | 111.55 | 111.08 | 2317 | 203.2 | 202.86 | 75 | 12.97 | 12.97 | 7521 | 331.1 | 330.27 | 42.29% |
| 3 | Bank of India | 1340 | 952 | 3.13 | 2.99 | 6520 | 199.53 | 183.11 | 8301 | 707.72 | 652.87 | 156 | 23.9 | 23.68 | 15929 | 934.27 | 862.66 | 69.72% |
| 4 | Bank of Maharashtra | 252 | 4604 | 15.14 | 15.14 | 3081 | 29.33 | 29.32 | 151 | 10.47 | 10.47 | 15 | 1.83 | 1.83 | 7851 | 56.78 | 56.76 | 22.53% |
| 5 | Canara Bank | 1168 | 2060 | 6.02 | 5.99 | 7883 | 254.75 | 254.62 | 6331 | 537.57 | 537.13 | 17 | 2.9 | 2.9 | 16291 | 801.23 | 800.65 | 68.60% |
| 6 | Central Bank of India | 136 | 471 | 1.58 | 1.11 | 1569 | 44.3 | 36.53 | 783 | 65.02 | 59.44 | 10 | 1.87 | 1.85 | 2833 | 112.76 | 98.93 | 82.91% |
| 7 | Indian Bank | 371 | 504 | 2.07 | 2.07 | 3819 | 96.08 | 96.04 | 1855 | 151.76 | 151.56 | 114 | 17.88 | 17.88 | 6292 | 267.79 | 267.55 | 72.18% |
| 8 | Indian Overseas Bank | 393 | 1912 | 6.84 | 6.76 | 7975 | 148.56 | 148.1 | 773 | 59.86 | 59.5 | 13 | 1.98 | 1.94 | 10673 | 217.23 | 216.3 | 55.27% |
| 9 | Punjab National Bank | 1105 | 1740 | 7.04 | 6.8 | 9820 | 240.8 | 239.06 | 5929 | 501.09 | 499.96 | 157 | 10.23 | 9.98 | 17646 | 759.16 | 755.8 | 68.70% |
| 10 | Union Bank of India | 753 | 1950 | 5.51 | 4.81 | 10412 | 320.74 | 305.93 | 6596 | 564.56 | 550.88 | 18 | 3.03 | 3.03 | 18976 | 893.85 | 864.65 | 118.71% |
| 11 | Punjab & Sind Bank | 54 | 75 | 0.31 | 0.3 | 418 | 11.13 | 11.1 | 159 | 13.21 | 13.13 | 0 | 0 | 0 | 652 | 24.64 | 24.53 | 45.63% |
| 12 | UCO Bank | 153 | 6025 | 22.28 | 22.03 | 12829 | 184.05 | 182.41 | 2208 | 186.55 | 185.11 | 31 | 5.11 | 4.98 | 21093 | 397.99 | 394.53 | 260.12% |
| **PSB Total** | | **9460** | **30020** | **103.93** | **101.98** | **91542** | **2148.37** | **2104.64** | **51204** | **5165.23** | **5086.31** | **683** | **92.55** | **91.89** | **173449** | **7510.05** | **7384.86** | 79.39% |
| 13 | Federal Bank | 20 | 2 | 0.01 | 0.01 | 53 | 1.65 | 1.58 | 19 | 1.71 | 1.61 | 1 | 0.11 | 0.11 | 75 | 3.47 | 3.31 | 17.35% |
| 14 | Karnataka Bank | 2 | 1 | 0 | 0 | 12 | 0.34 | 0.21 | 11 | 0.9 | 0.74 | 0 | 0 | 0 | 24 | 1.25 | 0.94 | 62.50% |
| 15 | Karur Vysya Bank | 2 | 0 | 0 | 0 | 1 | 0.02 | 0 | 6 | 0.48 | 0.37 | 0 | 0 | 0 | 7 | 0.5 | 0.38 | 25.00% |
| 16 | RBL Bank | 163 | 8782 | 35.78 | 35.78 | 30741 | 210.58 | 210.58 | 0 | 0 | 0 | 0 | 0 | 0 | 39523 | 246.36 | 246.36 | 151.14% |
| 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 | 90 | 0.38 | 0.33 | 4099 | 126.87 | 120.12 | 2472 | 185.04 | 180.98 | 74 | 10.34 | 10.3 | 6735 | 322.63 | 311.73 | 63.39% |
| 19 | Axis Bank | 655 | 28610 | 110.02 | 110.02 | 28589 | 340.55 | 329.19 | 1589 | 121.09 | 108.19 | 43 | 6.14 | 6.14 | 58831 | 577.79 | 553.53 | 88.21% |
| 20 | IndusInd Bank | 4382 | 204711 | 731.51 | 731.51 | 91649 | 755.58 | 755.58 | 496 | 33.54 | 33.54 | 0 | 0 | 0 | 296856 | 1520.63 | 1520.63 | 34.70% |
| 21 | Yes Bank | 303 | 12955 | 55.87 | 51.17 | 22396 | 144.71 | 139.28 | 73 | 5.43 | 5.43 | 0 | 0 | 0 | 35424 | 206.01 | 195.87 | 67.99% |
| 22 | HDFC Bank | 330 | 3012 | 12.01 | 12.01 | 8721 | 165.92 | 165.92 | 2317 | 171.19 | 171.19 | 10 | 1.46 | 1.46 | 14060 | 350.58 | 350.58 | 106.24% |
| 23 | DCB Bank | 146 | 6370 | 28.2 | 28.2 | 4190 | 29.77 | 29.77 | 0 | 0 | 0 | 0 | 0 | 0 | 10560 | 57.97 | 57.97 | 39.71% |
| 24 | Kotak Mahindra Bank | 77 | 2278 | 9.04 | 9.04 | 4679 | 27.78 | 27.78 | 0 | 0 | 0 | 0 | 0 | 0 | 6957 | 36.82 | 36.82 | 47.82% |
| 25 | Bandhan Bank | 1236 | 23354 | 91.75 | 91.75 | 60135 | 641.23 | 641.23 | 108 | 7.64 | 7.64 | 0 | 0 | 0 | 83597 | 740.62 | 740.62 | 59.92% |
| 26 | IDFC Bank | 575 | 10169 | 39.21 | 39.21 | 26154 | 292.93 | 292.78 | 412 | 28.1 | 27.89 | 0 | 0 | 0 | 36735 | 360.24 | 359.89 | 62.65% |
| 27 | IDBI Bank | 155 | 69 | 0.2 | 0.2 | 675 | 24.45 | 24.45 | 881 | 73.76 | 73.76 | 25 | 4.42 | 4.42 | 1650 | 102.83 | 102.83 | 66.34% |
| **Pvt. Banks Total** | | **8557** | **300403** | **1113.98** | **1109.22** | **282094** | **2762.38** | **2738.46** | **8384** | **628.87** | **611.35** | **153** | **22.46** | **22.42** | **591034** | **4527.68** | **4481.45** | 52.91% |
| 28 | Odisha Grameen Bank | 473 | 2459 | 11.57 | 11.51 | 5770 | 91.04 | 90.12 | 726 | 62.45 | 61.93 | 142 | 19.68 | 19.68 | 9097 | 184.75 | 183.25 | 39.06% |
| 29 | SURYODAY SFB | 561 | 4 | 0.02 | 0.02 | 69542 | 490.89 | 490.89 | 30 | 2.31 | 2.31 | 0 | 0 | 0 | 69576 | 493.22 | 493.22 | 87.92% |
| 30 | Utkarsh SFB | 411 | 6532 | 27.19 | 27.19 | 9153 | 66.06 | 66.06 | 0 | 0 | 0 | 0 | 0 | 0 | 15685 | 93.25 | 93.25 | 22.69% |
| 31 | Ujjivan SFB | 255 | 10263 | 42.33 | 42.33 | 28021 | 219.19 | 219.19 | 0 | 0 | 0 | 0 | 0 | 0 | 38284 | 261.52 | 261.52 | 102.56% |
| 32 | Jana SFB | 82 | 154 | 0.67 | 0.67 | 19361 | 141.06 | 141.06 | 0 | 0 | 0 | 0 | 0 | 0 | 19515 | 141.73 | 141.73 | 172.84% |
| 33 | AU SFB | 37 | 4893 | 21.44 | 21.44 | 2356 | 16.89 | 16.89 | 116 | 8.36 | 8.36 | 0 | 0 | 0 | 7365 | 46.69 | 46.69 | 126.19% |
| 34 | ESAF SFB | 98 | 2168 | 9.35 | 9.35 | 4725 | 29.92 | 29.92 | 9 | 0.68 | 0.68 | 0 | 0 | 0 | 6902 | 39.96 | 39.96 | 40.78% |
| 35 | Unity SFB | 66 | 4697 | 20.43 | 20.43 | 20750 | 145.43 | 145.43 | 0 | 0 | 0 | 0 | 0 | 0 | 25447 | 165.86 | 165.86 | 251.30% |
| **SFB Total** | | **1510** | **28711** | **121.42** | **121.42** | **153908** | **1109.45** | **1109.45** | **155** | **11.36** | **11.36** | **0** | **0** | **0** | **182774** | **1242.23** | **1242.22** | 82.27% |
| **Member Banks Total** | | **20000** | **361593** | **1350.9** | **1344.13** | **533314** | **6111.24** | **6042.67** | **60469** | **5867.91** | **5770.95** | **978** | **134.69** | **133.99** | **956354** | **13464.71** | **13291.78** | 67.32% |
| **Others ( MFIs & NBFCs)** | | **5200** | **256399** | **1076.33** | **1070.84** | **240323** | **1893.18** | **1887.52** | **71** | **5.38** | **5.38** | **18** | **2.46** | **2.46** | **496811** | **2977.34** | **2966.19** | 57.26% |
| **Grand Total** | | **25200** | **617992** | **2427.23** | **2414.97** | **773637** | **8004.42** | **7930.19** | **60540** | **5873.29** | **5776.33** | **996** | **137.15** | **136.45** | **1453165** | **16442.05** | **16257.97** | 65.25% |

**Annexure-27**

**DISTRICTWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 AS ON 31.12.2025**

**[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 | 22861 | 89.96 | 89.72 | 24526 | 245.29 | 243.09 | 2016 | 176.99 | 173.58 | 19 | 2.8 | 2.8 | 49422 | 515.03 | 509.18 |
| 2 | Balangir | 24234 | 98.99 | 98.54 | 33161 | 302.71 | 300.73 | 1216 | 98.95 | 96.81 | 20 | 2.69 | 2.61 | 58631 | 503.34 | 498.68 |
| 3 | Baleshwar | 31406 | 120.73 | 120.28 | 39445 | 441.39 | 437.61 | 3219 | 268.85 | 265.4 | 36 | 4.9 | 4.87 | 74106 | 835.87 | 828.16 |
| 4 | Bargarh | 25674 | 97.78 | 97.52 | 27670 | 275.83 | 273.05 | 1764 | 148.77 | 147.02 | 19 | 2.78 | 2.78 | 55127 | 525.16 | 520.37 |
| 5 | Bhadrak | 31156 | 127.33 | 127.18 | 37412 | 379.53 | 377.99 | 2703 | 229.42 | 226.53 | 60 | 7.12 | 7.08 | 71331 | 743.41 | 738.78 |
| 6 | Boudh | 5170 | 21.02 | 20.91 | 7250 | 72.94 | 72.29 | 639 | 51.59 | 51.11 | 7 | 1.12 | 1.12 | 13066 | 146.68 | 145.44 |
| 7 | Cuttack | 41357 | 164.03 | 163.57 | 54999 | 591.42 | 586.62 | 4701 | 401 | 394.11 | 93 | 12.42 | 12.4 | 101150 | 1168.88 | 1156.69 |
| 8 | Debagarh | 3323 | 12.94 | 12.75 | 2420 | 30.72 | 29.26 | 408 | 33.87 | 33.15 | 4 | 0.66 | 0.66 | 6155 | 78.19 | 75.82 |
| 9 | Dhenkanal | 21647 | 84.6 | 84.24 | 23618 | 229.56 | 227.6 | 1733 | 150.29 | 149.06 | 42 | 6.13 | 6.13 | 47040 | 470.59 | 467.02 |
| 10 | Gajapati | 5328 | 20.36 | 20.28 | 4922 | 54.54 | 53.61 | 484 | 39.64 | 39.02 | 4 | 0.63 | 0.63 | 10738 | 115.17 | 113.54 |
| 11 | Ganjam | 42781 | 170.99 | 170.29 | 57097 | 629.77 | 624.26 | 6080 | 514.73 | 507.77 | 71 | 9.87 | 9.77 | 106029 | 1325.35 | 1312.09 |
| 12 | Jagatsinghpur | 22037 | 88.41 | 88.27 | 30627 | 294.71 | 292.88 | 2344 | 195.73 | 193.98 | 40 | 5.22 | 5.2 | 55048 | 584.06 | 580.33 |
| 13 | Jajpur | 28331 | 114.11 | 113.96 | 33695 | 369.08 | 366.95 | 2644 | 220.63 | 218.28 | 41 | 5.65 | 5.65 | 64711 | 709.48 | 704.84 |
| 14 | Jharsuguda | 11627 | 44.86 | 44.55 | 13009 | 131.21 | 129.56 | 827 | 68.51 | 66.82 | 17 | 2.49 | 2.38 | 25480 | 247.06 | 243.3 |
| 15 | Kalahandi | 21861 | 85.86 | 85.72 | 20724 | 197.33 | 196.35 | 1066 | 87.85 | 86.66 | 10 | 1.72 | 1.72 | 43661 | 372.77 | 370.45 |
| 16 | Kandhamal | 8981 | 34.29 | 34.22 | 5660 | 66.56 | 65.87 | 761 | 64.78 | 62.82 | 7 | 1.14 | 1.14 | 15409 | 166.77 | 164.06 |
| 17 | Kendrapara | 9166 | 35.27 | 35.12 | 11843 | 147.08 | 144.57 | 2216 | 190.36 | 187.99 | 12 | 1.75 | 1.75 | 23237 | 374.46 | 369.44 |
| 18 | Kendujhar | 15567 | 59.17 | 58.54 | 15800 | 199.95 | 196.23 | 2627 | 225.92 | 221.8 | 75 | 11.17 | 11.17 | 34069 | 496.2 | 487.74 |
| 19 | Khordha | 44446 | 175.44 | 175.01 | 78805 | 826.24 | 819.05 | 6098 | 1296.31 | 1284.69 | 121 | 16.3 | 16.23 | 129470 | 2314.3 | 2294.99 |
| 20 | Koraput | 20129 | 75.5 | 74.86 | 15120 | 158.83 | 156.92 | 1154 | 96.09 | 94.65 | 14 | 2.24 | 2.24 | 36417 | 332.66 | 328.67 |
| 21 | Malkangiri | 5398 | 20.99 | 20.76 | 4619 | 53.53 | 52.56 | 479 | 37.39 | 37.13 | 2 | 0.33 | 0.33 | 10498 | 112.24 | 110.78 |
| 22 | Mayurbhanj | 33337 | 122.89 | 121.94 | 25897 | 299.38 | 292.78 | 3785 | 309.87 | 297.42 | 102 | 14.46 | 14.46 | 63121 | 746.6 | 726.61 |
| 23 | Nabarangpur | 8135 | 31.74 | 31.57 | 8387 | 88.13 | 87.14 | 769 | 62.07 | 60.95 | 9 | 1.2 | 1.2 | 17300 | 183.13 | 180.87 |
| 24 | Nayagarh | 13976 | 57.53 | 57.27 | 21411 | 218.23 | 216.34 | 1817 | 155.63 | 150.09 | 33 | 4.4 | 4.4 | 37237 | 435.78 | 428.09 |
| 25 | Nuapada | 8798 | 36.07 | 35.87 | 9230 | 83.8 | 83.05 | 441 | 35.64 | 34.62 | 4 | 0.47 | 0.47 | 18473 | 155.98 | 154.01 |
| 26 | Other | 17969 | 77.46 | 75.39 | 39855 | 322.93 | 322.93 | 1 | 0.05 | 0.05 | 0 | 0 | 0 | 57825 | 400.44 | 398.37 |
| 27 | Puri | 25915 | 99.23 | 99.05 | 36116 | 399.32 | 396.16 | 2524 | 214.26 | 208.14 | 54 | 6.58 | 6.58 | 64609 | 719.38 | 709.92 |
| 28 | Rayagada | 11902 | 46.45 | 46.27 | 12094 | 121.16 | 120.26 | 672 | 55.33 | 54.53 | 10 | 1.58 | 1.58 | 24678 | 224.52 | 222.65 |
| 29 | Sambalpur | 21616 | 83.06 | 82.59 | 29196 | 260.58 | 258.15 | 1774 | 147.23 | 145.31 | 24 | 3.49 | 3.39 | 52610 | 494.35 | 489.44 |
| 30 | Subarnapur | 9694 | 38 | 37.71 | 15685 | 153.82 | 152.41 | 926 | 77.18 | 76.49 | 15 | 1.52 | 1.52 | 26320 | 270.52 | 268.13 |
| 31 | Sundargarh | 24170 | 92.17 | 91.03 | 33344 | 358.84 | 353.92 | 2652 | 218.38 | 210.36 | 31 | 4.31 | 4.21 | 60197 | 673.71 | 659.51 |
| **Total** | | **617992** | **2427.22** | **2414.98** | **773637** | **8004.40** | **7930.20** | **60540** | **5873.29** | **5776.33** | **996** | **137.14** | **136.45** | **1453165** | **16442.05** | **16257.96** |

**Annexure-27**

**PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 as on 31.12.2025**

**[Amount Rs. in Crore]**

| Sr No | Category | 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 | 214853 | 851.12 | 846.08 | 764.77 | 420384 | 5054.79 | 5000.98 | 4590.19 | 49844 | 5001.68 | 4927.1 | 4311.36 | 856 | 118.65 | 118.24 | 177.83 | 685937 | 11026.24 | 10892.4 | 9844.15 |
| 2 | SC | 116610 | 451.29 | 449.42 | 383.99 | 86355 | 687.54 | 681.79 | 639.95 | 2573 | 211.83 | 203.8 | 209.75 | 27 | 3.73 | 3.73 | 3.12 | 205565 | 1354.38 | 1338.74 | 1236.81 |
| 3 | ST | 69542 | 261.29 | 259.37 | 221.24 | 42141 | 347.77 | 343.69 | 338.27 | 2307 | 184.88 | 176.99 | 180.64 | 36 | 5.08 | 4.98 | 4.54 | 114026 | 799.03 | 785.04 | 744.69 |
| 4 | OBC | 216987 | 863.52 | 860.11 | 742.67 | 224757 | 1914.3 | 1903.74 | 1728.77 | 5816 | 474.9 | 468.44 | 437.46 | 77 | 9.68 | 9.5 | 7.98 | 447637 | 3262.4 | 3241.79 | 2916.89 |
| 5 | **Total** | **617992** | **2427.22** | **2414.98** | **2112.67** | **773637** | **8004.4** | **7930.2** | **7297.18** | **60540** | **5873.29** | **5776.33** | **5139.21** | **996** | **137.14** | **136.45** | **193.48** | **1453165** | **16442.05** | **16257.96** | **14742.54** |
| | **Out of Above** | | | | | | | | | | | | | | | | | | | | |
| 1 | Women Enterpreneurs | 531657 | 2098.39 | 2087.53 | 1825.83 | 553252 | 4562.03 | 4536.21 | 4213.93 | 12986 | 1066.88 | 1031.17 | 1029.81 | 230 | 28.93 | 28.78 | 25.09 | 1098125 | 7756.24 | 7683.69 | 7094.67 |
| 2 | New Enterpreneurs / Accounts | 165180 | 688.48 | 684.94 | 619.54 | 148465 | 2154.96 | 2123.66 | 2036.36 | 31781 | 3476.04 | 3448.6 | 3066.61 | 307 | 37.54 | 36.88 | 27.29 | 345733 | 6357.03 | 6294.08 | 5749.8 |
| 3 | Minority | 22592 | 83.02 | 82.85 | 64.51 | 12628 | 124.27 | 122.86 | 110.65 | 1319 | 98.85 | 97.16 | 125.55 | 10 | 1.62 | 1.59 | 1.34 | 36549 | 307.75 | 304.45 | 302.05 |
| 4 | PMJDY OD Account | 378 | 1.11 | 1.11 | 0.95 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 378 | 1.11 | 1.11 | 0.95 |
| 5 | Mudra card | 4617 | 15.14 | 15.14 | 15.14 | 3090 | 29.55 | 29.54 | 29.51 | 154 | 10.73 | 10.73 | 10.73 | 15 | 1.83 | 1.83 | 1.83 | 7876 | 57.25 | 57.24 | 57.21 |
| 6 | NULM | 4632 | 15.23 | 15.21 | 15.2 | 3453 | 42.34 | 42.28 | 34.22 | 414 | 31.55 | 31.5 | 24.39 | 15 | 1.83 | 1.83 | 1.83 | 8514 | 90.94 | 90.82 | 75.63 |
| 7 | NRLM | 4904 | 22.22 | 22.17 | 49.52 | 12199 | 347.63 | 338.96 | 449.11 | 13416 | 1138.09 | 1110.92 | 1061.11 | 176 | 25.56 | 25.56 | 23.43 | 30695 | 1533.5 | 1497.6 | 1583.16 |
| 8 | Other Govt. Sponsored Prog. | 3104 | 12.03 | 11.84 | 10.57 | 14715 | 277.46 | 271.01 | 230.96 | 2665 | 212.05 | 209.18 | 173.1 | 18 | 2.66 | 2.38 | 2.06 | 20502 | 504.2 | 494.41 | 416.7 |
| 9 | Skill Certified | 4587 | 15.08 | 15.08 | 15.08 | 5564 | 114.98 | 114.51 | 106.99 | 988 | 74.73 | 74.11 | 67.94 | 11 | 1.31 | 1.31 | 1.16 | 11150 | 206.11 | 205.02 | 191.17 |
| 10 | Self Certified | 5042 | 16.05 | 16.03 | 15.84 | 12309 | 217.33 | 212.61 | 181.98 | 2987 | 227.58 | 224.75 | 190.18 | 68 | 9.39 | 9.35 | 6.4 | 20406 | 470.35 | 462.74 | 394.4 |
| 11 | Unskilled | 2527 | 8.7 | 8.59 | 7.95 | 7031 | 225.57 | 223.42 | 190.44 | 5311 | 450.32 | 448.98 | 381.11 | 33 | 4.99 | 4.99 | 3.37 | 14902 | 689.58 | 685.97 | 582.87 |

**Annexure-27**

**STATE WISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FY 2025-26 AS ON 31.12.2025**

**[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 | 181 | 0.66 | 0.65 | 1084 | 33.13 | 33.01 | 871 | 74.88 | 74.31 | 17 | 2.01 | 2.01 | 2153 | 110.68 | 109.97 |
| 2 | Andhra Pradesh | 289769 | 1080.25 | 1072.11 | 429666 | 5884.75 | 5733.05 | 60751 | 5187.76 | 4743.55 | 19759 | 3250.85 | 2631.88 | 799945 | 15403.61 | 14180.59 |
| 3 | Arunachal Pradesh | 7677 | 31.48 | 31.44 | 8265 | 142.02 | 139.11 | 1391 | 114.55 | 111.22 | 23 | 3.28 | 3.28 | 17356 | 291.33 | 285.05 |
| 4 | Assam | 365477 | 1374.70 | 1371.59 | 310022 | 4115.64 | 4073.18 | 31147 | 2438.35 | 2399.38 | 429 | 60.63 | 60.11 | 707075 | 7989.32 | 7904.27 |
| 5 | Bihar | 1447296 | 6051.60 | 5905.36 | 2401729 | 23192.16 | 22471.06 | 72640 | 5952.73 | 5481.56 | 1718 | 249.58 | 247.83 | 3923383 | 35446.07 | 34105.81 |
| 6 | Chandigarh | 1925 | 7.80 | 7.73 | 4333 | 85.03 | 83.43 | 1760 | 148.79 | 146.26 | 33 | 5.43 | 5.37 | 8051 | 247.06 | 242.78 |
| 7 | Chhattisgarh | 251526 | 934.32 | 898.89 | 326896 | 4280.75 | 4134.86 | 25539 | 2036.17 | 1925.47 | 445 | 71.44 | 71.11 | 604406 | 7322.68 | 7030.32 |
| 8 | Dadra and Nagar Haveli | 442 | 1.78 | 1.77 | 1134 | 20.75 | 20.31 | 379 | 32.59 | 32.24 | 8 | 0.97 | 0.97 | 1963 | 56.09 | 55.29 |
| 9 | Daman and Diu | 215 | 0.71 | 0.69 | 528 | 11.73 | 11.44 | 264 | 22.14 | 21.88 | 14 | 2.12 | 2.12 | 1021 | 36.70 | 36.13 |
| 10 | Delhi | 43645 | 165.81 | 164.96 | 79578 | 1404.12 | 1374.21 | 26719 | 3112.38 | 3071.75 | 1513 | 222.46 | 221.41 | 151455 | 4904.77 | 4832.32 |
| 11 | Goa | 3749 | 14.09 | 13.90 | 11015 | 200.12 | 196.15 | 3538 | 285.33 | 281.39 | 73 | 11.12 | 11.12 | 18375 | 510.66 | 502.56 |
| 12 | Gujarat | 305083 | 1201.71 | 1195.22 | 623714 | 7481.20 | 7374.84 | 66755 | 6114.25 | 5977.31 | 1976 | 293.26 | 290.84 | 997528 | 15090.42 | 14838.22 |
| 13 | Haryana | 179802 | 713.16 | 708.53 | 358656 | 4466.17 | 4378.15 | 33300 | 2653.83 | 2590.07 | 1015 | 149.64 | 148.55 | 572773 | 7982.79 | 7825.29 |
| 14 | Himachal Pradesh | 16350 | 63.59 | 61.17 | 49092 | 1050.91 | 1018.59 | 13641 | 1152.82 | 1136.10 | 257 | 36.06 | 35.66 | 79340 | 2303.39 | 2251.52 |
| 15 | Jharkhand | 473012 | 1859.82 | 1850.57 | 462698 | 4927.18 | 4865.05 | 32329 | 2493.86 | 2200.82 | 619 | 90.71 | 90.47 | 968658 | 9371.57 | 9006.91 |
| 16 | Karnataka | 769921 | 2865.09 | 2850.38 | 1305201 | 14595.95 | 14542.53 | 86142 | 8410.31 | 8332.97 | 2391 | 346.99 | 346.14 | 2163655 | 26218.33 | 26072.02 |
| 17 | Kerala | 334713 | 1340.32 | 1324.69 | 683821 | 7224.71 | 7135.62 | 39766 | 3625.48 | 3580.51 | 2515 | 353.80 | 352.78 | 1060815 | 12544.31 | 12393.60 |
| 18 | Lakshadweep | 152 | 0.65 | 0.64 | 1348 | 26.29 | 26.19 | 90 | 7.55 | 7.55 | 0 | 0.00 | 0.00 | 1590 | 34.49 | 34.37 |
| 19 | Madhya Pradesh | 877153 | 3420.92 | 3330.48 | 1027634 | 11242.10 | 10468.99 | 83530 | 6352.41 | 5507.45 | 969 | 148.33 | 147.23 | 1989286 | 21163.77 | 19454.15 |
| 20 | Maharashtra | 909670 | 3468.04 | 3442.88 | 1281968 | 16159.57 | 15894.57 | 162461 | 14778.43 | 14506.82 | 5053 | 746.96 | 744.46 | 2359152 | 35153.00 | 34588.74 |
| 21 | Manipur | 2849 | 10.78 | 10.71 | 9067 | 204.86 | 201.35 | 1905 | 156.02 | 152.37 | 33 | 4.83 | 4.82 | 13854 | 376.48 | 369.26 |
| 22 | Meghalaya | 9970 | 37.98 | 37.96 | 11392 | 188.41 | 186.50 | 1596 | 130.30 | 128.73 | 37 | 5.71 | 5.71 | 22995 | 362.40 | 358.90 |
| 23 | Mizoram | 5224 | 23.66 | 23.64 | 10097 | 165.77 | 164.87 | 2555 | 208.73 | 207.32 | 14 | 2.30 | 2.30 | 17890 | 400.47 | 398.13 |
| 24 | Nagaland | 9975 | 40.24 | 40.20 | 10289 | 214.76 | 212.85 | 2415 | 189.38 | 186.61 | 18 | 2.70 | 2.70 | 22697 | 447.07 | 442.36 |
| 25 | Odisha | 617992 | 2427.23 | 2414.97 | 773637 | 8004.42 | 7930.19 | 60540 | 5873.29 | 5776.33 | 996 | 137.15 | 136.45 | 1453165 | 16442.05 | 16257.97 |
| 26 | Pondicherry | 10089 | 43.10 | 42.98 | 43083 | 523.56 | 520.68 | 1932 | 151.70 | 149.92 | 88 | 13.14 | 13.14 | 55192 | 731.49 | 726.71 |
| 27 | Punjab | 193611 | 754.22 | 742.64 | 311037 | 4534.65 | 4296.78 | 42257 | 3418.53 | 3195.55 | 705 | 100.01 | 99.75 | 547610 | 8807.42 | 8334.72 |
| 28 | Rajasthan | 457167 | 1788.85 | 1779.83 | 875402 | 10935.25 | 10837.87 | 69995 | 5567.17 | 5462.67 | 3294 | 506.63 | 505.35 | 1405858 | 18797.89 | 18585.72 |
| 29 | Sikkim | 3654 | 13.99 | 13.85 | 7308 | 116.35 | 114.25 | 759 | 61.78 | 60.44 | 10 | 1.13 | 1.02 | 11731 | 193.25 | 189.57 |
| 30 | Tamil Nadu | 589770 | 2468.81 | 2452.11 | 1811910 | 20707.23 | 20598.42 | 99211 | 8085.50 | 7992.18 | 6461 | 1000.82 | 997.55 | 2507352 | 32262.36 | 32040.25 |
| 31 | Telangana | 324231 | 1367.69 | 1364.07 | 261761 | 3665.28 | 3633.84 | 49312 | 4425.64 | 4377.26 | 8108 | 1296.23 | 1292.83 | 643412 | 10754.83 | 10668.00 |
| 32 | Tripura | 80725 | 334.93 | 334.39 | 110527 | 1360.66 | 1351.18 | 3474 | 271.25 | 263.69 | 57 | 7.08 | 6.99 | 194783 | 1973.92 | 1956.24 |
| 33 | Union Territory of Jammu and Kashmir | 50528 | 174.80 | 167.19 | 189958 | 3845.34 | 3496.66 | 34097 | 2552.20 | 2368.32 | 171 | 25.58 | 20.53 | 274754 | 6597.91 | 6052.70 |
| 34 | Union Territory of Ladakh | 329 | 1.06 | 1.04 | 5776 | 117.96 | 114.32 | 1173 | 91.96 | 89.93 | 9 | 0.90 | 0.61 | 7287 | 211.89 | 205.90 |
| 35 | Uttar Pradesh | 1517874 | 6037.55 | 5973.15 | 1947020 | 23933.54 | 23617.55 | 208112 | 15925.92 | 15567.14 | 5020 | 766.50 | 762.68 | 3678026 | 46663.52 | 45920.53 |
| 36 | Uttarakhand | 73921 | 304.31 | 303.06 | 112463 | 1667.58 | 1646.57 | 16171 | 1345.05 | 1323.30 | 785 | 119.51 | 119.31 | 203340 | 3436.44 | 3392.24 |
| 37 | West Bengal | 1331969 | 5146.08 | 5133.04 | 1857885 | 21523.91 | 21396.99 | 97659 | 7706.27 | 7363.06 | 2029 | 269.68 | 268.25 | 3289542 | 34645.95 | 34161.35 |
| **Total** | | **11568295** | **45615.49** | **45111.91** | **17733693** | **208414.62** | **204454.61** | **1437257** | **121242.41** | **######** | **66686** | **10308.85** | **9656.38** | **30805931** | **385581.37** | **376103.42** |

Annexure-28

| CGTMSE - ODISHA - GUARANTEE APPROVED | | | |
|---|---|---|---|
| FY 2025-26 till December 31, 2025 | | | |
| **Sr.No.** | **MLI Name** | **No.** | **Amt. (₹ Lakh)** |
| 1 | AXIS BANK LIMITED | 232 | 145.53 |
| 2 | BANDHAN BANK | 5 | 10.80 |
| 3 | BANK OF BARODA | 5999 | 371.99 |
| 4 | BANK OF INDIA | 5859 | 690.58 |
| 5 | BANK OF MAHARASHTRA | 107 | 33.40 |
| 6 | CANARA BANK | 1228 | 348.01 |
| 7 | CENTRAL BANK OF INDIA | 1520 | 118.56 |
| 8 | CITY UNION BANK | 1 | 0.12 |
| 9 | DBS BANK INDIA LIMITED | 2 | 3.79 |
| 10 | HDFC BANK LIMITED | 1344 | 856.22 |
| 11 | ICICI BANK | 397 | 479.46 |
| 12 | IDBI BANK LTD | 397 | 158.97 |
| 13 | IDFC FIRST BANK LIMITED | 5 | 2.16 |
| 14 | INDIAN BANK | 1380 | 140.73 |
| 15 | INDIAN OVERSEAS BANK | 1507 | 140.93 |
| 16 | INDUSIND BANK | 6526 | 121.20 |
| 17 | JHARKHAND RAJYA GRAMIN BANK | 2 | 0.52 |
| 18 | KARNATAKA BANK LTD | 36 | 9.56 |
| 19 | KISETSU SAISON FINANCE INDIA AND CBI | 3 | 0.67 |
| 20 | KISETSU SAISON FINANCE INDIA AND DCB | 1 | 0.16 |
| 21 | KISETSU SAISON FINANCE INDIA AND IDBI | 5 | 1.04 |
| 22 | KOTAK MAHINDRA BANK | 17 | 8.86 |
| 23 | ODISHA GRAMEEN BANK | 290 | 23.50 |
| 24 | PUNJAB & SIND BANK | 42 | 46.84 |
| 25 | PUNJAB NATIONAL BANK | 7553 | 857.98 |
| 26 | SLICE SMALL FINANCE BANK | 2 | 1.57 |
| 27 | SMALL INDUSTRIES DEVELOPMENT BANK OF INDI | 412 | 20.26 |
| 28 | STATE BANK OF INDIA | 8560 | 3037.11 |
| 29 | TAMILNAD MERCANTILE BANK LTD | 1 | 0.18 |
| 30 | THE FEDERAL BANK LTD | 29 | 14.34 |
| 31 | THE KARUR VYSYA BANK LTD | 14 | 4.08 |
| 32 | THE SOUTH INDIAN BANK LIMITED | 1 | 0.15 |
| 33 | UCO BANK | 2721 | 328.11 |
| 34 | UNION BANK OF INDIA | 8363 | 879.45 |
| 35 | VEDIKA CREDIT CAPITAL LTD | 10 | 0.10 |
| 36 | YES BANK LTD | 7 | 6.42 |
| 37 | NBFCs | 5560 | 830.16 |
| **TOTAL** | | **60138** | **9693.55** |

| CGTMSE - ODISHA - GUARANTEE APPROVED | | | |
|---|---|---|---|
| FY 2025-26 till December 31, 2025 | | | |
| **Sr. No.** | **District** | **No.** | **Amt. (₹ Lakh)** |
| 1 | ANUGUL | 1893 | 258.33 |
| 2 | BALANGIR | 1596 | 200.50 |
| 3 | BALESHWAR | 3095 | 369.33 |
| 4 | BARGARH | 1843 | 263.53 |
| 5 | BHADRAK | 1976 | 217.83 |
| 6 | BOUDH | 372 | 47.32 |
| 7 | CUTTACK | 5623 | 1105.81 |
| 8 | DEOGARH | 412 | 33.03 |
| 9 | DHENKANAL | 1492 | 153.33 |
| 10 | GAJAPATI | 388 | 48.21 |
| 11 | GANJAM | 4489 | 653.98 |
| 12 | JAGATSINGHAPUR | 1424 | 177.48 |
| 13 | JAJAPUR | 2481 | 294.71 |
| 14 | JHARSUGUDA | 940 | 190.95 |
| 15 | KALAHANDI | 947 | 158.33 |
| 16 | KANDHAMAL | 394 | 44.76 |
| 17 | KENDRAPARA | 1348 | 159.35 |
| 18 | KENDUJHAR | 2593 | 334.63 |
| 19 | KHORDHA | 11091 | 2670.37 |
| 20 | KORAPUT | 1259 | 187.35 |
| 21 | MALKANGIRI | 254 | 41.62 |
| 22 | MAYURBHANJ | 3048 | 353.86 |
| 23 | NABARANGPUR | 562 | 92.59 |
| 24 | NAYAGARH | 1562 | 123.91 |
| 25 | NUAPADA | 369 | 57.47 |
| 26 | PURI | 2954 | 292.65 |
| 27 | RAYAGADA | 604 | 98.75 |
| 28 | SAMBALPUR | 1758 | 321.74 |
| 29 | SONEPUR | 678 | 85.05 |
| 30 | SUNDARGARH | 2693 | 656.81 |
| | **TOTAL** | **60138** | **9693.55** |

**Annexure-28**

## CGTMSE - ODISHA - GUARANTEE APPROVED

**FY 2025-26 till December 31, 2025**

| Sr.No. | MLI Name | No. | Amt. (₹ Lakh) |
|---|---|---|---|
| 1 | AXIS BANK LIMITED | 1877 | 727.47 |
| 2 | BANDHAN BANK | 7 | 12.52 |
| 3 | BANK OF BARODA | 26135 | 1380.60 |
| 4 | BANK OF INDIA | 53628 | 4163.07 |
| 5 | BANK OF MAHARASHTRA | 384 | 77.64 |
| 6 | CANARA BANK | 21016 | 1657.18 |
| 7 | CENTRAL BANK OF INDIA | 7379 | 746.98 |
| 8 | CITY UNION BANK | 6 | 1.46 |
| 9 | DBS BANK INDIA LIMITED | 3 | 4.11 |
| 10 | DEUTSCHE BANK | 1 | 0.26 |
| 11 | ESAF SMALL FINANCE BANK LTD. | 6 | 0.55 |
| 12 | EXPORT IMPORT BANK OF INDIA | 3 | 1.14 |
| 13 | HDFC BANK LIMITED | 3856 | 2197.25 |
| 14 | ICICI BANK | 746 | 759.90 |
| 15 | IDBI BANK LTD | 1242 | 417.20 |
| 16 | IDFC FIRST BANK LIMITED | 6 | 2.93 |
| 17 | INDIAN BANK | 19226 | 1210.29 |
| 18 | INDIAN OVERSEAS BANK | 15011 | 888.87 |
| 19 | INDUSIND BANK | 28510 | 415.66 |
| 20 | JANA SMALL FINANCE BANK LIMITED | 3723 | 25.70 |
| 21 | JHARKHAND RAJYA GRAMIN BANK | 5 | 1.57 |
| 22 | KARNATAKA BANK LTD | 456 | 56.22 |
| 23 | KISETSU SAISON FINANCE INDIA AND CBI | 10 | 2.30 |
| 24 | KISETSU SAISON FINANCE INDIA AND DCB | 4 | 0.75 |
| 25 | KISETSU SAISON FINANCE INDIA AND IDBI | 12 | 2.68 |
| 26 | KOTAK MAHINDRA BANK | 79 | 34.48 |
| 27 | LAKSHMI VILAS BANK | 17 | 0.45 |
| 28 | ODISHA GRAMEEN BANK | 8127 | 295.15 |
| 29 | PUNJAB & SIND BANK | 856 | 119.16 |
| 30 | PUNJAB NATIONAL BANK | 61708 | 3805.74 |
| 31 | SLICE SMALL FINANCE BANK | 2 | 1.57 |
| 32 | SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | 6872 | 124.09 |
| 33 | STANDARD CHARTERED BANK | 1 | 0.52 |
| 34 | STATE BANK OF INDIA | 88541 | 10759.51 |
| 35 | TAMILNAD MERCANTILE BANK LTD | 8 | 0.56 |
| 36 | THE FEDERAL BANK LTD | 118 | 43.39 |
| 37 | THE KARUR VYSYA BANK LTD | 21 | 6.64 |
| 38 | THE SOUTH INDIAN BANK LIMITED | 15 | 1.73 |
| 39 | UCO BANK | 18155 | 1164.59 |
| 40 | UNION BANK OF INDIA | 62766 | 3418.85 |
| 41 | UNITED BANK OF INDIA | 1 | 0.01 |
| 42 | UTKAL GRAMEEN BANK | 9 | 0.44 |
| 43 | VEDIKA CREDIT CAPITAL LTD | 55 | 0.54 |
| 44 | YES BANK LTD | 15 | 13.20 |
| 45 | NBFCs | 55885 | 5596.37 |
| **TOTAL** | | **486503** | **40141.28** |

**Annexure-29**

| PM Vishwakarma as on 31.12.2025 | | | | | | |
|---|---|---|---|---|---|---|
| **SN** | **Bank Name** | **Loan Application Sent** | **Applications Sanctioned** | **Applications Disbursed** | **Applications rejected** | **Loan Pending For Sanction** |
| 1 | STATE BANK OF INDIA | 32424 | 9297 | 9297 | 21471 | 1656 |
| 2 | UCO BANK | 3800 | 1359 | 1355 | 2388 | 53 |
| 3 | PUNJAB NATIONAL BANK | 3196 | 1280 | 1257 | 1877 | 39 |
| 4 | CANARA BANK | 2340 | 1047 | 1047 | 1213 | 80 |
| 5 | BANK OF INDIA | 2145 | 839 | 839 | 1235 | 71 |
| 6 | INDIAN BANK | 3351 | 802 | 801 | 2493 | 56 |
| 7 | UNION BANK OF INDIA | 2400 | 700 | 699 | 1665 | 35 |
| 8 | INDIAN OVERSEAS BANK | 1660 | 653 | 653 | 924 | 83 |
| 9 | BANK OF BARODA | 2220 | 586 | 586 | 1573 | 61 |
| 10 | CENTRAL BANK OF INDIA | 697 | 159 | 159 | 484 | 54 |
| 11 | ODISHA GRAMEEN BANK | 233 | 101 | 101 | 124 | 8 |
| 12 | AXIS BANK | 280 | 27 | 27 | 118 | 135 |
| 13 | PUNJAB AND SIND BANK | 48 | 19 | 19 | 22 | 7 |
| 14 | IDBI BANK | 138 | 13 | 13 | 123 | 2 |
| 15 | HDFC BANK | 238 | 9 | 9 | 90 | 139 |
| 16 | KARNATAKA BANK | 26 | 9 | 3 | 8 | 9 |
| 17 | BANK OF MAHARASHTRA | 24 | 5 | 5 | 18 | 1 |
| 18 | KOTAK MAHINDRA BANK | 12 | 4 | 4 | 1 | 7 |
| 19 | ICICI BANK | 53 | 3 | 3 | 30 | 20 |
| 20 | THE FEDERAL BANK | 50 | 2 | 2 | 14 | 34 |
| 21 | INDUSIND BANK | 4 | 0 | 0 | 0 | 4 |
| 22 | Bandhan Bank | 4 | 0 | 0 | 0 | 4 |
| 23 | KARUR VYSYA BANK | 3 | 0 | 0 | 0 | 3 |
| 24 | SOUTH INDIAN BANK | 2 | 0 | 0 | 2 | 0 |
| 25 | ESAF Small Finance Bank | 1 | 0 | 0 | 1 | 0 |
| 26 | Ujjivan Small Finance Bank | 1 | 0 | 0 | 0 | 1 |
| 27 | YES BANK | 1 | 0 | 0 | 1 | 0 |
| 28 | Others | 10 | 0 | 0 | 2 | 8 |
| **Total** | | **55,361** | **16,914** | **16,879** | **35,877** | **2,570** |

**Annexure-29**

## PM Vishwakarma as on 06.02.2026- Reason of Rejection

| 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 | 1441 | 5101 | 4567 | 7447 | 1811 | 673 | 431 | 21471 |
| INDIAN BANK | 231 | 382 | 305 | 738 | 337 | 120 | 380 | 2493 |
| UCO BANK | 398 | 272 | 409 | 427 | 120 | 102 | 660 | 2388 |
| PUNJAB NATIONAL BANK | 266 | 488 | 486 | 486 | 14 | 101 | 36 | 1877 |
| UNION BANK OF INDIA | 142 | 284 | 363 | 540 | 42 | 82 | 212 | 1665 |
| BANK OF BARODA | 132 | 195 | 408 | 520 | 77 | 130 | 111 | 1573 |
| BANK OF INDIA | 226 | 139 | 344 | 295 | 69 | 113 | 49 | 1235 |
| CANARA BANK | 170 | 266 | 257 | 262 | 52 | 58 | 148 | 1213 |
| INDIAN OVERSEAS BANK | 83 | 95 | 268 | 184 | 107 | 55 | 132 | 924 |
| CENTRAL BANK OF INDIA | 17 | 146 | 122 | 135 | 30 | 17 | 17 | 484 |
| ODISHA GRAMEEN BANK | 11 | 25 | 56 | 19 | 6 | 3 | 4 | 124 |
| IDBI BANK | 16 | 31 | 15 | 35 | 7 | 11 | 8 | 123 |
| AXIS BANK | 7 | 21 | 30 | 34 | 1 | 18 | 7 | 118 |
| HDFC BANK | 31 | 43 | 9 | 6 | 0 | 1 | 0 | 90 |
| ICICI BANK | 5 | 7 | 3 | 9 | 1 | 3 | 2 | 30 |
| PUNJAB AND SIND BANK | 2 | 4 | 8 | 5 | 1 | 0 | 2 | 22 |
| BANK OF MAHARASHTRA | 4 | 2 | 2 | 10 | 0 | 0 | 0 | 18 |
| THE FEDERAL BANK | 3 | 0 | 1 | 10 | 0 | 0 | 0 | 14 |
| KARNATAKA BANK | 1 | 0 | 0 | 7 | 0 | 0 | 0 | 8 |
| SOUTH INDIAN BANK | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| OTHERS | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 2 |
| ESAF Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| KOTAK MAHINDRA BANK | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| YES BANK | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| **Grand Total** | **3186** | **7501** | **7654** | **11173** | **2675** | **1488** | **2200** | **35877** |

**Annexure-30**

**INFORMATION ON CM-SRIM AS ON 31.12.2025**

| Sl. No. | DISTRICT NAME | CUMULATIVE till 31.12.2025 | |
|---|---|---|---|
| | | Total Application | Disbursed Amount (In Rs. Lakhs) |
| 1 | Angul | 65 | 50.64 |
| 2 | Balasore | 164 | 165.23 |
| 3 | Bargarh | 133 | 149.74 |
| 4 | Bhadrak | 176 | 121.27 |
| 5 | Bolangir | 111 | 143.01 |
| 6 | Boudh | 45 | 38.39 |
| 7 | Cuttack | 287 | 394.17 |
| 8 | Deogarh | 22 | 6.09 |
| 9 | Dhenkanal | 133 | 123.82 |
| 10 | Gajapati | 113 | 99.51 |
| 11 | Ganjam | 405 | 415.20 |
| 12 | Jagatsinghpur | 25 | 34.19 |
| 13 | Jajpur (Kalinga Nagar) | 105 | 86.71 |
| 14 | Jharsuguda | 67 | 76.33 |
| 15 | Kalahandi | 137 | 176.91 |
| 16 | Kandhamal | 23 | 15.27 |
| 17 | Kendrapara | 34 | 30.52 |
| 18 | Kendujhar | 46 | 30.22 |
| 19 | Khordha | 354 | 462.21 |
| 20 | Koraput | 134 | 199.90 |
| 21 | Malkangiri | 26 | 13.05 |
| 22 | Mayurbhanj | 61 | 44.44 |
| 23 | Nabarangpur | 22 | 15.71 |
| 24 | Nayagarh | 46 | 47.99 |
| 25 | Nuapada | 44 | 37.88 |
| 26 | Puri | 169 | 161.22 |
| 27 | Rayagada | 80 | 56.31 |
| 28 | Sambalpur | 145 | 174.57 |
| 29 | Sonepur | 74 | 70.91 |
| 30 | Sundargarh | 100 | 92.81 |
| 31 | Rourkela | 146 | 179.80 |
| **TOTAL** | | **3,492** | **3714.02** |

**Annexure-30**

**CM SRIM applications pending for verification at bank level**

| SN | Bank Name | Applications pending |
|---|---|---|
| 1 | State Bank of India | 143 |
| 2 | Union Bank of India | 121 |
| 3 | Punjab National Bank | 73 |
| 4 | Bank of Baroda | 46 |
| 5 | Bank of India | 36 |
| 6 | Canara Bank | 36 |
| 7 | UCO Bank | 40 |
| 8 | Indian Bank | 34 |
| 9 | HDFC Bank | 29 |
| 10 | Axis Bank | 27 |
| 11 | Indian Overseas Bank | 15 |
| 12 | Central Bank of India | 13 |
| 13 | Odisha Grameen Bank | 11 |
| 14 | IDBI Bank | 10 |
| 15 | ICICI Bank | 8 |
| 16 | Kotak Mahindra Bank | 8 |
| 17 | Bank of Maharastra | 4 |
| 18 | Federal Bank | 2 |
| 19 | Karnataka Bank | 2 |
| 20 | YES Bank | 2 |
| 21 | Bandhan Bank | 1 |
| 22 | DCB Bank | 1 |
| 23 | Indusind Bank | 1 |
| 24 | SIDBI | 1 |
| **Grand Total** | | **664** |

**Annexure-31**

## DISTRICT WISE DATA OF SUY AS ON 31.12.2025

| Sl No | DISTRICTS | FORWARDED TO BANKS AS ON 31.12.2025 INCLUDING THE PENDING | | SANCTIONED BY BANK FROM 01.04.2025 TO 31.12.2025 | | Returned AS ON 31.12.2025 | | Pending AS ON 31.12.2025 | |
|---|---|---|---|---|---|---|---|---|---|
| | | 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 | 63 | 31.50 | 25 | 12.50 | 0 | 0.00 | 38 | 19.00 |
| 2 | BALASORE | 121 | 76.50 | 16 | 9.50 | 0 | 0.00 | 105 | 67.00 |
| 3 | BARGARH | 105 | 55.00 | 4 | 2.50 | 6 | 3.00 | 95 | 49.50 |
| 4 | BHADRAK | 141 | 94.50 | 14 | 14.00 | 4 | 2.00 | 123 | 78.50 |
| 5 | BOLANGIR | 51 | 28.50 | 31 | 17.50 | 3 | 1.50 | 17 | 9.50 |
| 6 | BOUDH | 15 | 8.00 | 0 | 0.00 | 0 | 0.00 | 15 | 8.00 |
| 7 | CUTTACK | 260 | 172.50 | 13 | 6.50 | 4 | 2.00 | 243 | 164.00 |
| 8 | DEOGARH | 82 | 45.00 | 1 | 0.75 | 0 | 0.00 | 81 | 44.25 |
| 9 | DHENKANAL | 155 | 114.00 | 16 | 14.00 | 1 | 0.50 | 138 | 99.50 |
| 10 | GAJAPATI | 65 | 32.50 | 9 | 4.50 | 22 | 11.00 | 34 | 17.00 |
| 11 | GANJAM | 68 | 45.50 | 25 | 13.50 | 2 | 1.50 | 41 | 30.50 |
| 12 | JAGATSINGHPUR | 72 | 31.00 | 6 | 6.00 | 0 | 0.00 | 66 | 25.00 |
| 13 | JAJPUR | 198 | 106.50 | 7 | 3.50 | 2 | 1.00 | 189 | 102.00 |
| 14 | JHARSUGUDA | 45 | 23.50 | 6 | 3.50 | 0 | 0.00 | 39 | 20.00 |
| 15 | KALAHANDI | 144 | 87.00 | 2 | 1.50 | 71 | 43.50 | 71 | 42.00 |
| 16 | KANDHAMAL | 65 | 41.60 | 2 | 1.00 | 0 | 0.00 | 63 | 40.60 |
| 17 | KENDRAPARA | 123 | 61.50 | 34 | 17.00 | 1 | 0.50 | 88 | 44.00 |
| 18 | KEONJHAR | 76 | 45.50 | 6 | 3.00 | 0 | 0.00 | 70 | 42.50 |
| 19 | KHURDA | 244 | 215.50 | 34 | 28.00 | 34 | 29.00 | 176 | 158.50 |
| 20 | KORAPUT | 46 | 24.50 | 6 | 3.00 | 4 | 2.00 | 36 | 19.50 |
| 21 | MALKANGIRI | 6 | 3.00 | 1 | 0.50 | 0 | 0.00 | 5 | 2.50 |
| 22 | MAYURBHANJ | 92 | 59.00 | 3 | 1.50 | 2 | 1.00 | 87 | 56.50 |
| 23 | NABARANGPUR | 39 | 25.49 | 7 | 5.49 | 13 | 9.00 | 19 | 11.00 |
| 24 | NAYAGARH | 69 | 41.00 | 6 | 3.00 | 14 | 7.50 | 49 | 30.50 |
| 25 | NUAPADA | 39 | 19.50 | 2 | 1.00 | 0 | 0.00 | 37 | 18.50 |
| 26 | PURI | 122 | 72.50 | 11 | 6.50 | 0 | 0.00 | 111 | 66.00 |
| 27 | RAYAGADA | 35 | 17.50 | 1 | 0.50 | 0 | 0.00 | 34 | 17.00 |
| 28 | SAMBALPUR | 86 | 44.50 | 3 | 1.50 | 9 | 4.50 | 74 | 38.50 |
| 29 | SUBARNAPUR | 42 | 21.00 | 3 | 1.50 | 21 | 10.50 | 18 | 9.00 |
| 30 | SUNDARGARH | 32 | 16.00 | 2 | 1.00 | 0 | 0.00 | 30 | 15.00 |
| **TOTAL** | | **2701** | **1659.59** | **296** | **184.24** | **213** | **130.00** | **2192** | **1345.35** |

**Annexure-31**

## BANK WISE DATA UNDER SUY AS ON 31.12.2025

| Sl No | BANKS | Forwarded to Bank AS On 31.12.2025 including the Pending applications of 2024- | | SANCTIONED BY BANK FROM 01.04.2025 TO 31.12.2025 | | REJECTED AS ON 31.12.2025 | | PENDING AS ON 31.12.2025 | |
|---|---|---|---|---|---|---|---|---|---|
| | | 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 | 1098 | 656.49 | 62 | 37.74 | 113 | 70.00 | 923 | 548.75 |
| 2 | UCO Bank | 171 | 111.00 | 25 | 14.00 | 9 | 9.00 | 137 | 88.00 |
| 3 | Indian Bank | 75 | 44.50 | 22 | 11.00 | 23 | 12.00 | 30 | 21.50 |
| 4 | Union Bank of India | 97 | 57.50 | 18 | 9.50 | 24 | 14.50 | 55 | 33.50 |
| 5 | Bank of India | 180 | 116.10 | 14 | 8.00 | 1 | 0.50 | 165 | 107.60 |
| 6 | Bank of Baroda | 90 | 51.50 | 12 | 6.00 | 10 | 5.50 | 68 | 40.00 |
| 7 | Canara Bank | 102 | 73.50 | 12 | 9.00 | 1 | 1.00 | 89 | 63.50 |
| 8 | Indian Overseas Bank | 64 | 35.00 | 12 | 6.00 | 1 | 0.50 | 51 | 28.50 |
| 9 | Punjab National Bank | 156 | 88.00 | 8 | 5.00 | 12 | 6.00 | 136 | 77.00 |
| 10 | Central Bank of India | 69 | 37.00 | 0 | - | 0 | 0.00 | 69 | 37.00 |
| 11 | Punjab & Sind Bank | 5 | 2.50 | 0 | - | 1 | 0.50 | 4 | 2.00 |
| **Public Sector Banks** | | **2107** | **1273.09** | **185** | **106.24** | **195** | **119.50** | **1727** | **1047.35** |
| 13 | IDBI Bank | 10 | 6.00 | 1 | 0.50 | 5 | 2.50 | 4 | 3.00 |
| 14 | Axis Bank | 5 | 3.00 | 0 | - | 0 | 0.00 | 5 | 3.00 |
| 15 | HDFC Bank | 2 | 1.00 | 0 | - | 0 | 0.00 | 2 | 1.00 |
| 16 | India Post Payments Bank | 1 | 0.50 | 0 | - | 0 | 0.00 | 1 | 0.50 |
| 17 | Federal Bank | 7 | 4.00 | 0 | - | 0 | 0.00 | 7 | 4.00 |
| 18 | Indus Ind Bank | 0 | 0.00 | 0 | - | 0 | 0.00 | 0 | 0.00 |
| 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** | | **25** | **14.50** | **1** | **0.50** | **5** | **2.50** | **19** | **11.50** |
| 33 | Odisha Grameen Bank | 515 | 323.50 | 94 | 61.50 | 13 | 8.00 | 408 | 254.00 |
| **Regional Rural Banks** | | **515** | **323.50** | **94** | **61.50** | **13** | **8.00** | **408** | **254.00** |
| 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 | 54 | 48.50 | 16 | 16.00 | 0 | 0.00 | 38 | 32.50 |
| **TOTAL** | | **2701** | **1659.59** | **296** | **184.24** | **213** | **130.00** | **2192** | **1345.35** |

**Annexure-32**

## Bank wise PMSVANidhi as on 31.12.2025

| SN | Bank Name | Applications sponsored | Sanctioned | Sanctioned but not disbursed | Disbursed | Returned by banks | Return after sanction | Returned before sanction | Pending |
|---|---|---|---|---|---|---|---|---|---|
| 1 | Bank of Baroda | 5725 | 4419 | 83 | 4336 | 530 | 149 | 381 | 776 |
| 2 | Bank of India | 10050 | 8787 | 56 | 8731 | 844 | 148 | 696 | 419 |
| 3 | Bank of Maharastra | 1272 | 1061 | 58 | 1003 | 155 | 113 | 42 | 56 |
| 4 | Canara Bank | 11480 | 9613 | 53 | 9560 | 1133 | 588 | 545 | 734 |
| 5 | Central Bank of India | 3591 | 2641 | 214 | 2427 | 232 | 132 | 100 | 718 |
| 6 | Indian Bank | 10457 | 8560 | 417 | 8143 | 805 | 210 | 595 | 1092 |
| 7 | Indian Overseas Bank | 4594 | 4047 | 94 | 3953 | 316 | 31 | 285 | 231 |
| 8 | Punjab & Sind Bank | 738 | 672 | 13 | 659 | 9 | 4 | 5 | 57 |
| 9 | Punjab National Bank | 7981 | 6511 | 155 | 6356 | 682 | 538 | 144 | 788 |
| 10 | State Bank of India | 62230 | 49857 | 2751 | 47106 | 4361 | 2235 | 2126 | 8012 |
| 11 | UCO Bank | 6531 | 5465 | 189 | 5276 | 618 | 151 | 467 | 448 |
| 12 | Union Bank of India | 11796 | 9458 | 128 | 9330 | 1362 | 406 | 956 | 976 |
| **Total PSB** | | **136445** | **111091** | **4211** | **106880** | **11047** | **4705** | **6342** | **14307** |
| 13 | Axis Bank | 438 | 77 | 22 | 55 | 28 | 9 | 19 | 333 |
| 14 | Bandhan Bank | 103 | 7 | 0 | 7 | 20 | 0 | 20 | 76 |
| 15 | City Union Bank | 7 | 4 | 0 | 4 | 0 | 0 | 0 | 3 |
| 16 | DBS Bank India | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 10 |
| 17 | DCB Bank | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 12 |
| 18 | HDFC Bank | 1653 | 192 | 32 | 160 | 1402 | 1321 | 81 | 59 |
| 19 | ICICI Bank | 106 | 4 | 0 | 4 | 14 | 0 | 14 | 88 |
| 20 | IDBI Bank | 662 | 553 | 21 | 532 | 79 | 19 | 60 | 30 |
| 21 | IDFC First Bank | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| 22 | Indusind Bank | 57 | 9 | 3 | 6 | 1 | 0 | 1 | 47 |
| 23 | Karnataka Bank | 247 | 146 | 64 | 82 | 3 | 1 | 2 | 98 |
| 24 | Karur Vysya Bank | 58 | 37 | 2 | 35 | 8 | 0 | 8 | 13 |
| 25 | Kotak Mahindra Bank | 47 | 0 | 0 | 0 | 19 | 3 | 16 | 28 |
| 26 | RBL Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 27 | South Indian Bank | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| 28 | Tamilnad Mercantile Bank | 10 | 4 | 0 | 4 | 0 | 0 | 0 | 6 |
| 29 | Federal Bank | 62 | 24 | 0 | 24 | 5 | 0 | 5 | 33 |
| 30 | Yes Bank | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 |
| **Total Pvts** | | **3481** | **1057** | **144** | **913** | **1580** | **1353** | **227** | **844** |
| 31 | **Odisha Grameen Bank** | **1715** | **1536** | **843** | **693** | **179** | **26** | **153** | **0** |
| 36 | **AU Small Finance Bank** | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 |
| 38 | ESAF Small Finance Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 37 | **Fincare Small Finance Bank** | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| 35 | **Suryoday Small Finance Bank** | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 34 | **Ujjivan Small Finance Bank** | 20 | 1 | 0 | 1 | 1 | 0 | 1 | 18 |
| 33 | **Unity Small Finance Bank .** | 17 | 9 | 0 | 9 | 0 | 0 | 0 | 8 |
| 32 | **Utkarsh Small Finance Bank** | 356 | 124 | 2 | 122 | 6 | 1 | 5 | 226 |
| **Total SFBs** | | **399** | **134** | **2** | **132** | **8** | **1** | **7** | **257** |
| **Not picked up by any bank** | | **94** | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Others** | | **209** | **135** | **1** | **134** | **20** | **0** | **20** | **54** |
| **Grand Total** | | **142343** | **113953** | **5201** | **108752** | **12834** | **6085** | **6749** | **15462** |

**Annexure-33**

**Bank wise SHG Bank Linkage Progress - FY 2025-26 (As of 31.12.2025)** **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 | 168 | 909.00 | 122 | 531.50 | 11.79 | 12.94 | 46 | 4.36 |
| 2 | BANK OF BARODA | 9123 | 47066.30 | 7214 | 53635.48 | 5845 | 36526.30 | 64.07 | 77.61 | 1369 | 6.25 |
| 3 | BANK OF INDIA | 20654 | 110817.43 | 14795 | 121882.63 | 12417 | 92327.80 | 60.12 | 83.32 | 2378 | 7.44 |
| 4 | BANK OF MAHARASHTRA | 136 | 543.75 | 25 | 144.00 | 18 | 68.00 | 13.24 | 12.51 | 7 | 3.78 |
| 5 | CANARA BANK | 14412 | 76420.14 | 11290 | 87700.91 | 8959 | 57312.61 | 62.16 | 75.00 | 2331 | 6.40 |
| 6 | CENTRAL BANK OF INDIA | 6546 | 35083.12 | 5170 | 38564.33 | 4433 | 27812.98 | 67.72 | 79.28 | 737 | 6.27 |
| 7 | FEDERAL BANK | 60 | 269.33 | 40 | 208.30 | 19 | 83.45 | 31.67 | 30.98 | 21 | 4.39 |
| 8 | HDFC BANK | 6255 | 30200.60 | 1411 | 11406.90 | 1036 | 5287.94 | 16.56 | 17.51 | 375 | 5.10 |
| 9 | ICICI BANK | 4740 | 24137.19 | 1902 | 13877.95 | 1611 | 9189.66 | 33.99 | 38.07 | 291 | 5.70 |
| 10 | IDBI BANK | 482 | 2285.27 | 259 | 1855.00 | 210 | 1238.00 | 43.57 | 54.17 | 49 | 5.90 |
| 11 | INDIAN BANK | 14843 | 74761.30 | 11903 | 88390.50 | 9582 | 58331.52 | 64.56 | 78.02 | 2321 | 6.09 |
| 12 | INDIAN OVERSEAS BANK | 10610 | 51939.55 | 8224 | 63344.00 | 6581 | 41620.11 | 62.03 | 80.13 | 1643 | 6.32 |
| 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 | 11986 | 75719.10 | 8951 | 43607.99 | 41.14 | 46.74 | 3046 | 4.87 |
| 15 | ODISHA GRAMEEN BANK | 135537 | 646831.84 | 108698 | 765071.33 | 89720 | 502103.95 | 66.20 | 77.63 | 18978 | 5.60 |
| 16 | PUNJAB & SIND BANK | 43 | 208.81 | 69 | 663.00 | 44 | 393.00 | 102.33 | 188.21 | 25 | 8.93 |
| 17 | PUNJAB NATIONAL BANK | 21875 | 117630.68 | 16629 | 132307.82 | 13260 | 90407.90 | 60.62 | 76.86 | 3369 | 6.82 |
| 18 | STATE BANK OF INDIA | 90621 | 473616.00 | 67794 | 485012.37 | 56414 | 340123.42 | 62.25 | 71.81 | 11380 | 6.03 |
| 19 | UCO BANK | 25410 | 131180.40 | 21383 | 168323.30 | 16853 | 114139.98 | 66.32 | 87.01 | 4530 | 6.77 |
| 20 | UNION BANK OF INDIA | 15812 | 79507.30 | 12845 | 102504.15 | 10870 | 76804.43 | 68.75 | 96.60 | 1975 | 7.07 |
| **GRAND TOTAL** | | **400000** | **2000000.00** | **301805** | **2211520.07** | **246945** | **1497910.54** | **61.74** | **74.90** | **54871** | **6.07** |

**Annexure-33**

**District wise SHG Bank Linkage Progress - FY 2025-26 (As of 31.12.2025)** — **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 | 11149 | 72598.20 | 9222 | 52549.05 | 13.00 | 16.69 | 5.70 |
| 2 | BALESHWAR | 24770 | 129801.32 | 21157 | 165262.31 | 15285 | 95013.77 | 18.00 | 21.53 | 6.22 |
| 3 | BARGARH | 11750 | 54202.53 | 6988 | 42939.64 | 6659 | 34909.38 | 11.00 | 13.05 | 5.24 |
| 4 | BHADRAK | 17700 | 94260.46 | 8516 | 65204.10 | 8092 | 54242.86 | 15.00 | 19.51 | 6.70 |
| 5 | BOLANGIR | 12050 | 48264.76 | 7448 | 45186.75 | 6100 | 28452.21 | 13.00 | 14.84 | 4.66 |
| 6 | BOUDH | 3980 | 19762.22 | 2485 | 16607.90 | 2017 | 10608.52 | 24.00 | 25.02 | 5.26 |
| 7 | CUTTACK | 24385 | 128411.50 | 21448 | 163405.95 | 17573 | 122082.71 | 26.00 | 34.13 | 6.95 |
| 8 | DEOGARH | 4450 | 19006.23 | 2694 | 15299.68 | 2650 | 13622.93 | 29.00 | 36.04 | 5.14 |
| 9 | DHENKANAL | 12090 | 60443.04 | 9598 | 68116.00 | 8070 | 51849.10 | 14.00 | 19.52 | 6.42 |
| 10 | GAJAPATI | 6195 | 25042.46 | 4943 | 38095.10 | 4149 | 25548.07 | 13.00 | 18.36 | 6.16 |
| 11 | GANJAM | 31365 | 156287.15 | 21704 | 171588.25 | 18250 | 111248.28 | 16.00 | 19.11 | 6.10 |
| 12 | JAGATSINGHAPUR | 13990 | 72757.74 | 12018 | 98451.30 | 9581 | 60712.93 | 24.00 | 30.23 | 6.34 |
| 13 | JAJPUR | 19500 | 105695.60 | 14393 | 94709.62 | 14170 | 87719.61 | 25.00 | 28.38 | 6.19 |
| 14 | JHARSUGUDA | 4805 | 23310.25 | 3432 | 23210.90 | 3105 | 17520.80 | 24.00 | 28.01 | 5.64 |
| 15 | KALAHANDI | 9985 | 40572.66 | 10381 | 61129.00 | 7404 | 34471.11 | 30.00 | 32.96 | 4.66 |
| 16 | KANDHAMAL | 7645 | 33990.77 | 5980 | 42719.20 | 5001 | 24301.08 | 9.00 | 9.68 | 4.86 |
| 17 | KENDRAPARA | 15900 | 84865.11 | 11487 | 84176.22 | 9317 | 56020.54 | 18.00 | 21.28 | 6.01 |
| 18 | KENDUJHAR | 17035 | 81627.73 | 14715 | 99768.75 | 12640 | 72178.20 | 21.00 | 28.70 | 5.71 |
| 19 | KHORDHA | 19600 | 120937.00 | 18867 | 177090.39 | 13448 | 103545.50 | 18.00 | 23.72 | 7.70 |
| 20 | KORAPUT | 10045 | 40210.89 | 5853 | 34616.80 | 5133 | 24301.57 | 17.00 | 19.38 | 4.73 |
| 21 | MALKANGIRI | 4920 | 19951.28 | 3707 | 21377.00 | 3574 | 17256.27 | 17.00 | 20.09 | 4.83 |
| 22 | MAYURBHANJ | 26535 | 134164.63 | 15011 | 98629.74 | 14266 | 86125.15 | 8.00 | 10.52 | 6.04 |
| 23 | NABARANGAPUR | 7290 | 29662.25 | 4983 | 27595.10 | 3750 | 15902.80 | 12.00 | 12.91 | 4.24 |
| 24 | NAYAGARH | 11740 | 69681.05 | 10985 | 101574.50 | 8048 | 61875.24 | 10.00 | 13.85 | 7.69 |
| 25 | NUAPADA | 5440 | 22154.19 | 4990 | 31572.06 | 3346 | 17691.31 | 12.00 | 13.26 | 5.29 |
| 26 | PURI | 21415 | 114356.01 | 20935 | 186940.00 | 13934 | 101164.28 | 18.00 | 25.53 | 7.26 |
| 27 | RAYAGADA | 7120 | 30119.29 | 4190 | 24787.20 | 4108 | 18448.57 | 10.00 | 9.74 | 4.49 |
| 28 | SAMBALPUR | 8880 | 48655.99 | 5843 | 41990.00 | 5108 | 31619.20 | 18.00 | 19.79 | 6.19 |
| 29 | SUBARNAPUR | 5790 | 24992.22 | 3172 | 22784.05 | 2591 | 12559.52 | 18.00 | 21.25 | 4.85 |
| 30 | SUNDARGARH | 17500 | 86820.75 | 12747 | 74184.37 | 10378 | 54509.97 | 16.00 | 17.47 | 5.25 |
| **Grand Total** | | **400000** | **2000000.00** | **301819** | **2211610.08** | **246969** | **1498050.53** | **61.74** | **74.90** | **6.07** |

**Annexure-34**

**Settlement Status on Mission Shakti Loan - State Interest Subvention (FY 2024-25)**

| SI No. | Name of the Bank | No of SHGs | Amount | Period of |
|---|---|---|---|---|
| 1 | State Bank of India | 78,193 | 101,83,71,318.00 | 24-Jun |
| 2 | Odisha Grameen Bank | 87,921 | 76,17,33,920.00 | 24-Jun |
| 3 | Bank of India | 21,815 | 31,32,29,113.00 | 24-Apr |
| 4 | Punjab National Bank | 17,007 | 17,07,29,720.00 | 24-Jun |
| 5 | Utkal Grameen Bank | 35,475 | 14,51,64,633.00 | 24-Jun |
| 6 | Union Bank of India | 13,625 | 10,17,49,231.00 | 24-May |
| 7 | Indian Bank | 11,160 | 10,15,92,001.00 | 24-May |
| 8 | Central Bank of India | 5,771 | 10,05,33,076.00 | 24-Mar |
| 9 | UCO Bank | 20,278 | 9,10,99,383.00 | 24-Feb |
| 10 | Bank of Baroda | 5,314 | 6,47,84,682.00 | 24-Jul |
| 11 | Indian Overseas Bank | 4,404 | 5,94,91,562.00 | 24-Jun |
| 12 | Odisha State Co-operative Bank | 3,825 | 5,05,93,874.00 | 24-Jun |
| 13 | ICICI Bank | 1,875 | 1,70,36,610.00 | 24-Jun |
| 14 | HDFC Bank | 888 | 36,10,217.00 | 24-Apr |
| 15 | Canara Bank | 0 | 0 | |
| 16 | IDBI Bank | 0 | 0 | |
| 17 | Axis Bank | 0 | 0 | |
| 18 | Bank of Maharastra | 0 | 0 | |
| 19 | Federal Bank | 0 | 0 | |
| **GRAND TOTAL** | | **2,59,196** | **2,99,97,19,340.00** | |

**Settlement Status on Mission Shakti Loan - State Interest Subvention (FY 2025 – 26 ) UPTO 31/01/2026**

| SI No. | Name of the Bank | No of SHGs | Amount | Period of Settlement (upto) |
|---|---|---|---|---|
| 1 | Central Bank of India | 6,694 | 11,30,75,976.00 | APR24-MAR25 |
| 2 | HDFC Bank | 1,642 | 1,99,27,252.00 | MAY24-MAR25 |
| 3 | ICICI Bank | 2,576 | 3,25,56,814.00 | JUL24-MAR25 |
| 4 | IDBI Bank | 430 | 91,87,503.00 | DEC23-MAR25 |
| 5 | Indian Bank | 11,809 | 15,54,03,264.00 | JUN24-MAR25 |
| 6 | Indian Overseas Bank | 4,537 | 5,55,65,581.00 | JUL24-MAR25 |
| 7 | Axis Bank | 302 | 31,00,734.00 | MAY22-MAR25 |
| 8 | Punjab National Bank | 19,506 | 27,17,84,374.00 | JUL24-MAR25 |
| 9 | State Bank of India | 90,107 | 1,44,35,08,309.00 | OCT24-JUN25 |
| 10 | UCO Bank | 26,216 | 41,56,97,944.00 | MAR24-MAR25 |
| 11 | Union Bank of India | 18,340 | 28,82,14,903.00 | APR24-MAR25 |
| 12 | Bank of Baroda | 6,342 | 10,59,16,495.00 | AUG24-JUN25 |
| 13 | Bank of India | 25,011 | 46,93,87,405.00 | MAY24-APR25 |
| 14 | Bank of Maharastra | 13 | 85,674.00 | MAY23-MAR25 |
| 15 | Canara Bank | 12,262 | 25,73,36,140.00 | JAN24-MAY25 |
| 16 | Odisha Grameen Bank | 1,34,796 | 1,43,85,15,902.00 | JUL24-MAR25 |
| 17 | Odisha State Co-operative Bank | 5,184 | 80,39,067.00 | Upto Mar25 |
| **GRAND TOTAL** | | **3,65,763** | **5,15,96,54,897.00** | |

**Annexure-35**

**Enterprise Finance Achievement under MUDRA and Lakhpati Didi schemeof Bank for NRLM members**

**Amt. in Rs. Crore**

| Sl. No. | Name of Bank | Target | | Achievement | | | | |
|---|---|---|---|---|---|---|---|---|
| | | Physical | Financial | No. of A/cs | Physical Achv. In % | Disbursement Amt. | Financial Achv. In % | Avg. loan size in Lakhs |
| 1 | IDBI Bank | 179 | 1.79 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | Indian Bank | 5132 | 51.32 | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3 | Indian Overseas Bank | 2128 | 21.28 | 32 | 1.50 | 0.20 | 0.94 | 0.63 |
| 4 | Central Bank of India | 2993 | 29.93 | 354 | 11.83 | 3.96 | 13.23 | 1.12 |
| 5 | Bank of Baroda | 3942 | 39.42 | 432 | 10.96 | 5.92 | 15.02 | 1.37 |
| 6 | UCO Bank | 7425 | 74.25 | 2,544 | 34.26 | 157.41 | 212.00 | 6.19 |
| 7 | Punjab National Bank | 8912 | 89.12 | 2575 | 28.89 | 164.88 | 185.01 | 6.40 |
| 8 | Odisha Grameen Bank | 13024 | 130.24 | 4460 | 34.24 | 243.64 | 187.07 | 5.46 |
| 9 | Canara Bank | 8047 | 80.47 | 3460 | 43.00 | 180.88 | 224.78 | 5.23 |
| 10 | State Bank of India | 30314 | 303.14 | 12524 | 41.31 | 1052.90 | 347.33 | 8.41 |
| 11 | Union Bank of India | 8156 | 81.56 | 7413 | 90.89 | 420.76 | 515.89 | 5.68 |
| 12 | Bank of India | 9748 | 97.48 | 12373 | 126.93 | 805.30 | 826.12 | 6.51 |
| 13 | Bank of Maharastra | 0 | | 7851 | 0.00 | 56.76 | 0.00 | 0.72 |
| **Total** | | **100000** | **1000.00** | **54018** | **54.02** | **3092.61** | **309.26** | **5.73** |

**Annexure-36**

**RSETIs wise Performance as on 31-12-2025**

| | | | Target | Achievement | | | Settlement | | | Credit Linkage | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Sl No | RSETI | Bank | AAP 2025-26 Target | NO. of programmes conducted | Achievement as on 31-12-25 | % of Achievement target | Settled as on 31-12-25 | % of settlement against achievement | Self-Employment as on 31-12-25 | Credit linkage as on 31-12-25 | % of credit linkage |
| 1 | UCOB Angul | UCO BANK | 1200 | 23 | 724 | 60% | 548 | 76% | 528 | 305 | 56% |
| 2 | UCOB Balasore | UCO BANK | 1150 | 21 | 694 | 60% | 501 | 72% | 501 | 441 | 88% |
| 3 | SBI Bargarh | State Bank of India | 1120 | 25 | 762 | 68% | 610 | 80% | 610 | 402 | 66% |
| 4 | UCOB Bhadrak | UCO BANK | 1300 | 19 | 604 | 46% | 554 | 92% | 554 | 278 | 50% |
| 5 | SBI Bolangir | State Bank of India | 1070 | 21 | 675 | 63% | 518 | 77% | 517 | 367 | 71% |
| 6 | SBI Boudh | State Bank of India | 1070 | 19 | 628 | 59% | 445 | 71% | 443 | 341 | 77% |
| 7 | UCOB Cuttack | UCO BANK | 1130 | 18 | 557 | 49% | 404 | 73% | 404 | 357 | 88% |
| 8 | CBI Deogarh | Central Bank of India | 1200 | 9 | 282 | 24% | 155 | 55% | 155 | 77 | 50% |
| 9 | UCOB Dhenkanal | UCO BANK | 1150 | 26 | 840 | 73% | 556 | 66% | 556 | 359 | 65% |
| 10 | ABRSETI Parlakimundi | Union Bank of India | 1130 | 15 | 524 | 46% | 355 | 68% | 355 | 237 | 67% |
| 11 | ABIRD Chatrapur | Union Bank of India | 1130 | 19 | 567 | 50% | 400 | 71% | 400 | 282 | 71% |
| 12 | UCOB Jagatsinghpur | UCO BANK | 1200 | 19 | 604 | 50% | 705 | 117% | 674 | 413 | 59% |
| 13 | SBI Jajpur | State Bank of India | 1130 | 14 | 424 | 38% | 328 | 77% | 326 | 156 | 48% |
| 14 | SBI Jharsuguda | State Bank of India | 1270 | 16 | 470 | 37% | 453 | 96% | 450 | 186 | 41% |
| 15 | SBI Kalahandi | State Bank of India | 1120 | 23 | 741 | 66% | 516 | 70% | 516 | 398 | 77% |
| 16 | SBI Kandhamal | State Bank of India | 1130 | 23 | 767 | 68% | 675 | 88% | 675 | 551 | 82% |
| 17 | SBI Kendrapara | State Bank of India | 1200 | 21 | 702 | 59% | 520 | 74% | 507 | 404 | 78% |
| 18 | BOI Keonjhar | Bank of India | 1200 | 25 | 761 | 63% | 548 | 72% | 540 | 321 | 59% |
| 19 | RUDSETI Bhubaneshwar | RUDSETI | 1250 | 33 | 1002 | 80% | 716 | 71% | 716 | 569 | 79% |
| 20 | SBI Koraput | State Bank of India | 1010 | 18 | 563 | 56% | 481 | 85% | 481 | 314 | 65% |
| 21 | SBI Malkangiri | State Bank of India | 1000 | 20 | 610 | 61% | 594 | 97% | 594 | 267 | 45% |
| 22 | BOI Baripada | Bank of India | 1300 | 29 | 904 | 70% | 935 | 103% | 899 | 313 | 33% |
| 23 | SBI Nabarangapur | State Bank of India | 1120 | 20 | 679 | 61% | 507 | 75% | 507 | 405 | 80% |
| 24 | SBI Nayagarh | State Bank of India | 1150 | 25 | 789 | 69% | 560 | 71% | 560 | 410 | 73% |
| 25 | SBI Nuapada | State Bank of India | 1040 | 20 | 686 | 66% | 598 | 87% | 596 | 370 | 62% |
| 26 | UCOB Puri | UCO BANK | 1270 | 12 | 402 | 32% | 631 | 157% | 631 | 421 | 67% |
| 27 | SBI Rayagada | State Bank of India | 1150 | 15 | 501 | 44% | 460 | 92% | 460 | 400 | 87% |
| 28 | SBI Sambalpur | State Bank of India | 1140 | 23 | 710 | 62% | 509 | 72% | 467 | 295 | 58% |
| 29 | SBI Subarnapur | State Bank of India | 1120 | 21 | 642 | 57% | 577 | 90% | 577 | 432 | 75% |
| 30 | SBI Sundargarh | State Bank of India | 1120 | 15 | 418 | 37% | 426 | 102% | 426 | 298 | 70% |
| **Total** | | | **34570** | **607** | **19232** | **56%** | **15785** | **82%** | **15625** | **10369** | **66%** |

Annexure - 37

# NPA Position under Priority Sector as on 31.12.2025 under various sectors

Amt in Crores

| Sl | Bank Name | Short Term Crop Loan | | | Agriculture Term Loans Other than Allied Sector | | | Allied Activities Advances | | | Total Agriculture Advance | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Outstanding | NPA | | Outstanding | NPA | | Outstanding | NPA | | Outstanding | NPA | |
| | | Amount | Amount | % of NPA to total Outstanding | Amount | Amount | % of NPA to total Outstanding | Amount | Amount | % of NPA to total Outstanding | Amount | Amount | % of NPA to total Outstanding |
| 1 | Bank of Baroda | 945.26 | 47.48 | 5.02 | 1071.27 | 78.12 | 7.29 | 334.71 | 17.40 | 5.20 | 2351.23 | 143.01 | 6.08 |
| 2 | Bank of India | 1726.75 | 240.46 | 13.93 | 1910.79 | 67.73 | 3.54 | 377.85 | 8.88 | 2.35 | 4015.40 | 317.07 | 7.90 |
| 3 | Bank of Maharastra | 31.57 | 1.46 | 4.63 | 1042.72 | 1.92 | 0.18 | 10.93 | 0.00 | 0.00 | 1085.21 | 3.38 | 0.31 |
| 4 | Canara Bank | 1863.96 | 42.64 | 2.29 | 668.79 | 53.57 | 8.01 | 268.74 | 8.60 | 3.20 | 2801.49 | 104.81 | 3.74 |
| 5 | Central Bank of India | 526.01 | 63.42 | 12.06 | 39.59 | 8.92 | 22.54 | 46.46 | 13.56 | 29.20 | 612.05 | 85.90 | 14.04 |
| 6 | Indian Bank | 843.47 | 59.46 | 7.05 | 1105.07 | 39.77 | 3.60 | 318.27 | 5.85 | 1.84 | 2266.82 | 105.08 | 4.64 |
| 7 | Indian Overseas Bank | 309.61 | 43.46 | 14.04 | 740.58 | 1.69 | 0.23 | 832.20 | 0.00 | 0.00 | 1882.39 | 45.15 | 2.40 |
| 8 | Punjab & Sind Bank | 7.23 | 0.73 | 10.05 | 75.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 82.33 | 0.73 | 0.88 |
| 9 | Punjab National Bank | 2020.64 | 273.26 | 13.52 | 1541.63 | 181.54 | 11.78 | 243.54 | 18.07 | 7.42 | 3805.80 | 472.88 | 12.43 |
| 10 | State Bank of India | 9013.28 | 613.20 | 6.80 | 6178.22 | 42.96 | 0.70 | 2157.59 | 13.96 | 0.65 | 17349.09 | 670.13 | 3.86 |
| 11 | UCO Bank | 1910.05 | 163.67 | 8.57 | 867.54 | 42.09 | 4.85 | 832.20 | 1.86 | 0.22 | 3609.79 | 207.62 | 5.75 |
| 12 | Union Bank of India | 1478.87 | 115.80 | 7.83 | 2150.91 | 112.22 | 5.22 | 765.71 | 0.00 | 0.00 | 4395.49 | 228.03 | 5.19 |
| | **Total Public Sector Banks** | **20676.71** | **1665.05** | **8.05** | **17392.18** | **630.54** | **3.63** | **6188.20** | **88.19** | **1.43** | **44257.09** | **2383.78** | **5.39** |
| 13 | Axis Bank Ltd | 106.56 | 25.55 | 23.98 | 823.58 | 40.27 | 4.89 | 251.99 | 26.35 | 10.46 | 1182.13 | 92.17 | 7.80 |
| 14 | Bandhan Bank | 20.36 | 0.56 | 2.74 | 112.89 | 35.00 | 31.00 | 165.03 | 27.29 | 16.54 | 298.28 | 62.85 | 21.07 |
| 15 | City Union Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16 | DCB Bank Ltd | 518.61 | 9.18 | 1.77 | 380.31 | 13.27 | 3.49 | 121.74 | 10.82 | 8.88 | 1020.66 | 33.26 | 3.26 |
| 17 | Federal Bank | 331.85 | 14.60 | 4.40 | 273.90 | 34.30 | 12.52 | 17.50 | 10.80 | 61.75 | 623.25 | 59.70 | 9.58 |
| 18 | HDFC Bank | 98.87 | 35.30 | 35.70 | 1673.29 | 48.50 | 2.90 | 131.85 | 9.98 | 7.57 | 1904.01 | 93.77 | 4.92 |
| 19 | ICICI Bank | 506.56 | 34.47 | 6.81 | 1338.35 | 34.73 | 2.59 | 8.67 | 0.00 | 0.00 | 1853.58 | 69.20 | 3.73 |
| 20 | IDBI Bank | 234.26 | 64.14 | 27.38 | 259.22 | 22.05 | 8.51 | 55.40 | 10.99 | 19.84 | 548.87 | 97.18 | 17.71 |
| 21 | IDFC First Bank | 38.12 | 0.00 | 0.00 | 195.82 | 4.97 | 2.54 | 255.50 | 13.18 | 5.16 | 489.44 | 18.16 | 3.71 |
| 22 | Indus Ind Bank | 0.00 | 0.00 | 0.00 | 778.49 | 162.75 | 20.91 | 1270.21 | 13.14 | 1.03 | 2048.70 | 175.89 | 8.59 |
| 23 | Karnatak Bank Ltd. | 15.75 | 0.01 | 0.06 | 146.66 | 1.90 | 1.29 | 133.90 | 8.41 | 6.28 | 296.31 | 10.32 | 3.48 |
| 24 | Karur Vysya Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25 | Kotak Mahindra Bank Ltd | 0.00 | 0.00 | 0.00 | 1055.59 | 21.38 | 2.03 | 0.00 | 0.00 | 0.00 | 1055.59 | 21.38 | 2.03 |
| 26 | Laxmi Vilas Bank | 88.26 | 0.00 | 0.00 | 1.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 89.58 | 0.00 | 0.00 |
| 27 | RBL Bank | 0.00 | 0.00 | 0.00 | 484.97 | 84.99 | 17.52 | 143.67 | 2.41 | 1.68 | 628.64 | 87.40 | 13.90 |
| 28 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 29 | The South Indian Bank Ltd. | 36.80 | 0.00 | 0.00 | 40.03 | 2.79 | 6.97 | 47.07 | 0.43 | 0.91 | 123.91 | 3.22 | 2.60 |
| 30 | Tamilnadu Mercantile Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.00 | 0.00 | 0.12 | 0.00 | 0.00 |
| 31 | Yes Bank | 0.00 | 0.00 | 0.00 | 332.02 | 26.85 | 8.09 | 0.00 | 0.00 | 0.00 | 332.02 | 26.85 | 8.09 |
| 32 | Catholic Syrian Bank | 0.00 | 0.00 | 0.00 | 22.63 | 1.58 | 6.99 | 15.88 | 0.00 | 0.00 | 38.51 | 1.58 | 4.11 |
| | **Total Private Sector Banks** | **1996.00** | **183.80** | **9.21** | **7919.06** | **535.33** | **6.76** | **2618.52** | **133.80** | **5.11** | **12533.58** | **852.93** | **6.81** |
| 33 | Odisha Grameen Bank | 4346.17 | 292.60 | **6.73** | 2539.93 | 106.32 | 4.19 | 1451.83 | 24.42 | **1.68** | 8337.93 | 423.33 | 5.08 |
| | **Total Of RRBs** | **4346.17** | **292.60** | **6.73** | **2539.93** | **106.32** | **4.19** | **1451.83** | **24.42** | **1.68** | **8337.93** | **423.33** | **5.08** |
| 34 | AU Small Finance Bank | 0.00 | 0.00 | 0.00 | 71.49 | 6.02 | 8.42 | 0.00 | 0.00 | 0.00 | 71.49 | 6.02 | 8.42 |
| 35 | ESAF Small Finance Bank | 0.00 | 0.00 | 0.00 | 121.17 | 7.33 | 6.05 | 71.49 | 26.41 | 36.95 | 192.65 | 33.75 | 17.52 |
| 36 | Jana Small Finance Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 793.56 | 70.52 | 0.00 | 793.56 | 70.52 | 8.89 |
| 37 | Suryoday Small Finance Bank | 0.00 | 0.00 | 0.00 | 153.46 | 26.05 | 16.97 | 506.65 | 50.45 | 9.96 | 660.11 | 76.50 | 11.59 |
| 38 | Ujjivan Small Finance Bank | 1.51 | 0.00 | 0.00 | 196.58 | 3.46 | 1.76 | 38.26 | 1.42 | 3.72 | 236.35 | 4.88 | 2.07 |
| 39 | Utkarsh Small Finance Bank | 0.00 | 0.00 | 0.00 | 57.93 | 26.96 | 46.54 | 152.39 | 64.76 | 42.50 | 210.32 | 91.72 | 43.61 |
| 40 | Unity Small Finance Bank | 0.00 | 0.00 | 0.00 | 272.79 | 112.72 | 41.32 | 16.91 | 0.55 | 3.28 | 289.70 | 113.28 | 39.10 |
| | **Total Small Finance Bank** | **1.51** | **0.00** | **0.00** | **873.42** | **182.55** | **20.90** | **1579.24** | **214.12** | **13.56** | **2454.17** | **396.67** | **16.16** |
| 41 | Orissa State Co-Op. Bank | 22132.95 | 885.20 | 4.00 | 363.11 | 124.84 | 34.38 | 62.66 | 28.33 | 45.21 | 22558.72 | 1038.37 | 4.60 |
| | **Total of Co-operative Banks** | **22132.95** | **885.20** | **4.00** | **363.11** | **124.84** | **34.38** | **62.66** | **28.33** | **45.21** | **22558.72** | **1038.37** | **4.60** |
| | **GrandTotal** | **49153.33** | **3026.65** | **6.16** | **29087.71** | **1579.57** | **5.43** | **11900.46** | **488.86** | **4.11** | **90141.50** | **5095.08** | **5.65** |

**Annexure - 37**

## NPA Position under Priority Sector as on 31.12.2025 under various sectors

Amt in Crores

| Sl | Bank Name | MSME Sector Advance | | | Education Loan Advance | | | Housing Loan Advance | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Outstanding | NPA | | Outstanding | NPA | | Outstanding | NPA | |
| | | Amt | Amt | % of NPA to total Outstanding | Amt | Amt | % of NPA to total Outstanding | Amt | Amt | % of NPA to total Outstanding |
| 1 | Bank of Baroda | 3745.38 | 452.91 | 12.09 | 81.10 | 0.00 | 0.00 | 392.74 | 16.17 | 4.12 |
| 2 | Bank of India | 4930.37 | 404.83 | 8.21 | 95.26 | 9.90 | 10.39 | 808.87 | 21.70 | 2.68 |
| 3 | Bank of Maharastra | 666.28 | 3.64 | 0.55 | 13.98 | 0.08 | 0.56 | 176.72 | 1.42 | 0.80 |
| 4 | Canara Bank | 3640.55 | 298.56 | 8.20 | 190.38 | 16.20 | 8.51 | 352.32 | 4.26 | 1.21 |
| 5 | Central Bank of India | 1043.55 | 160.70 | 15.40 | 122.16 | 8.83 | 7.23 | 162.81 | 10.03 | 6.16 |
| 6 | Indian Bank | 3028.21 | 129.31 | 4.27 | 39.45 | 1.13 | 2.88 | 207.96 | 1.42 | 0.69 |
| 7 | Indian Overseas Bank | 2156.05 | 134.10 | 6.22 | 19.65 | 0.69 | 3.50 | 224.55 | 3.35 | 1.49 |
| 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 | 4941.86 | 463.60 | 9.38 | 158.78 | 25.58 | 16.11 | 895.68 | 25.57 | 2.85 |
| 10 | State Bank of India | 42259.71 | 288.04 | 0.68 | 943.06 | 8.41 | 0.89 | 3059.26 | 22.13 | 0.72 |
| 11 | UCO Bank | 6925.31 | 326.85 | 4.72 | 112.14 | 16.16 | 14.41 | 413.73 | 31.80 | 7.69 |
| 12 | Union Bank of India | 4575.72 | 137.14 | 3.00 | 146.05 | 9.89 | 6.77 | 450.72 | 7.83 | 1.74 |
| **Total Public Sector Banks** | | **77948.58** | **2826.01** | **3.63** | **1925.66** | **97.13** | **5.04** | **7190.91** | **148.17** | **2.06** |
| 13 | Axis Bank Ltd | 4695.31 | 137.40 | 2.93 | 14.49 | 0.13 | 0.92 | 39.28 | 0.60 | 1.53 |
| 14 | Bandhan Bank | 769.04 | 112.45 | 14.62 | 0.00 | 0.00 | 0.00 | 134.30 | 0.00 | 0.00 |
| 15 | City Union Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16 | DCB Bank Ltd | 245.47 | 30.56 | 12.45 | 0.00 | 0.00 | 0.00 | 0.00 | 1.08 | 0.00 |
| 17 | Federal Bank | 643.17 | 11.52 | 1.79 | 0.27 | 0.00 | 0.00 | 0.00 | 0.63 | 0.00 |
| 18 | HDFC Bank | 9496.34 | 114.05 | 1.20 | 5.97 | 0.26 | 4.41 | 393.38 | 9.71 | 2.47 |
| 19 | ICICI Bank | 7658.00 | 85.02 | 1.11 | 18.91 | 0.21 | 1.11 | 21.11 | 9.18 | 43.50 |
| 20 | IDBI Bank | 2151.90 | 88.06 | 4.09 | 16.55 | 0.59 | 3.57 | 732.06 | 5.11 | 0.70 |
| 21 | IDFC First Bank | 732.95 | 26.28 | 3.59 | 0.00 | 0.00 | 0.00 | 262.78 | 2.98 | 1.13 |
| 22 | Indus Ind Bank | 2169.03 | 91.86 | 4.24 | 0.01 | 0.00 | 0.00 | 234.51 | 0.00 | 0.00 |
| 23 | Karnatak Bank Ltd. | 2.64 | 1.26 | 47.89 | 48.05 | 0.38 | 0.78 | 89.58 | 51.59 | 57.59 |
| 24 | Karur Vysya Bank | 4.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.00 | 0.00 |
| 25 | Kotak Mahindra Bank Ltd | 1407.54 | 34.01 | 2.42 | 0.00 | 0.00 | 0.00 | 430.08 | 0.00 | 0.00 |
| 26 | Laxmi Vilas Bank | 14.82 | 0.05 | 0.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 27 | RBL Bank | 43.68 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.36 | 0.00 | 0.00 |
| 28 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 29 | The South Indian Bank Ltd. | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 30 | Tamilnadu Mercantile Bank | 12.21 | 0.00 | 0.00 | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 31 | Yes Bank | 659.58 | 6.18 | 0.94 | 0.00 | 0.00 | 0.00 | 0.00 | 0.28 | 0.00 |
| 32 | Catholic Syrian Bank | 4.70 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.05 | 0.00 | 0.00 |
| **Total Private Sector Banks** | | **30710.69** | **738.74** | **2.41** | **104.33** | **1.57** | **1.51** | **2338.55** | **81.16** | **3.47** |
| 33 | Odisha Grameen Bank | 3501.42 | 329.55 | 9.41 | 15.39 | 11.18 | 72.67 | 741.46 | 21.34 | 2.88 |
| **Total Of RRBs** | | **3501.42** | **329.55** | **9.41** | **15.39** | **11.18** | **72.67** | **741.46** | **21.34** | **2.88** |
| 34 | AU Small Finance Bank | 82.51 | 0.80 | 0.97 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 35 | ESAF Small Finance Bank | 28.11 | 5.20 | 18.51 | 0.00 | 0.00 | 0.00 | 18.83 | 0.00 | 0.00 |
| 36 | Jana Small Finance Bank | 360.18 | 11.92 | 3.31 | 0.00 | 0.00 | 0.00 | 51.58 | 0.93 | 1.81 |
| 37 | Suryoday Small Finance Bank | 112.90 | 3.55 | 3.14 | 0.00 | 0.00 | 0.00 | 0.10 | 0.00 | 0.00 |
| 38 | Ujjivan Small Finance Bank | 89.09 | 1.51 | 1.70 | 0.00 | 0.00 | 0.00 | 46.09 | 0.24 | 0.53 |
| 39 | Utkarsh Small Finance Bank | 50.51 | 1.00 | 1.97 | 0.00 | 0.00 | 0.00 | 1.77 | 0.00 | 0.00 |
| 40 | Unity Small Finance Bank | 61.52 | 8.13 | 13.21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **Total Small Finance Bank** | | **784.82** | **32.11** | **4.09** | **0.00** | **0.00** | **0.00** | **118.37** | **1.18** | **1.00** |
| 39 | Orissa State Co-Op. Bank | 149.91 | 103.03 | 68.73 | 1.15 | 0.96 | 82.93 | 72.54 | 46.73 | 64.42 |
| **Total of Co-operative Banks** | | **149.91** | **103.03** | **68.73** | **1.15** | **0.96** | **82.93** | **72.54** | **46.73** | **64.42** |
| **Grand Total** | | **113095.42** | **4029.44** | **3.56** | **2046.53** | **110.84** | **5.42** | **10461.83** | **298.58** | **2.85** |

**Annexure - 37**

## NPA Position under Priority Sector as on 31.12.2025 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 | 6678.15 | 612.36 | 9.17 | 3913.01 | 145.89 | 3.73 | 10591.16 | 758.25 | 7.16 |
| 2 | Bank of India | 11362.06 | 775.98 | 6.83 | 3710.79 | 232.15 | 6.26 | 15072.86 | 1008.13 | 6.69 |
| 3 | Bank of Maharastra | 1947.51 | 8.52 | 0.44 | 923.92 | 0.55 | 0.06 | 2871.44 | 9.07 | 0.32 |
| 4 | Canara Bank | 7233.55 | 423.96 | 5.86 | 7565.90 | 1166.26 | 15.41 | 14799.45 | 1590.23 | 10.75 |
| 5 | Central Bank of India | 1944.42 | 265.50 | 13.65 | 833.81 | 29.43 | 3.53 | 2778.23 | 294.93 | 10.62 |
| 6 | Indian Bank | 5705.37 | 237.10 | 4.16 | 4071.94 | 26.14 | 0.64 | 9777.31 | 263.24 | 2.69 |
| 7 | Indian Overseas Bank | 4285.55 | 183.97 | 4.29 | 1273.96 | 45.19 | 3.55 | 5559.51 | 229.16 | 4.12 |
| 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 | 9838.51 | 987.92 | 10.04 | 16834.13 | 66.49 | 0.40 | 26672.64 | 1054.41 | 3.95 |
| 10 | State Bank of India | 66979.65 | 988.97 | 1.48 | 18962.73 | 410.64 | 2.17 | 85942.38 | 1399.61 | 1.63 |
| 11 | UCO Bank | 12486.61 | 620.44 | 4.97 | 969.95 | 54.28 | 5.60 | 13456.56 | 674.72 | 5.01 |
| 12 | Union Bank of India | 9877.65 | 383.62 | 3.88 | 8435.59 | 500.58 | 5.93 | 18313.24 | 884.20 | 4.83 |
| | **Total Public Sector Banks** | **138506.41** | **5518.14** | **3.98** | **67982.91** | **2680.21** | **3.94** | **206489.32** | **8198.35** | **3.97** |
| 13 | Axis Bank Ltd | 6063.18 | 296.30 | 4.89 | 8411.69 | 360.48 | 4.29 | 14474.88 | 656.78 | 4.54 |
| 14 | Bandhan Bank | 1915.22 | 175.30 | 9.15 | 1735.10 | 0.00 | 0.00 | 3650.32 | 175.30 | 4.80 |
| 15 | City Union Bank | 0.00 | 0.00 | 0.00 | 123.57 | 0.00 | 0.00 | 123.57 | 0.00 | 0.00 |
| 16 | DCB Bank Ltd | 1719.03 | 64.90 | 3.78 | 56.27 | 6.83 | 12.14 | 1775.30 | 71.73 | 4.04 |
| 17 | Federal Bank | 1291.29 | 73.99 | 5.73 | 3.01 | 0.81 | 26.85 | 1294.30 | 74.80 | 5.78 |
| 18 | HDFC Bank | 12140.28 | 227.36 | 1.87 | 323.92 | 30.96 | 9.56 | 12464.20 | 258.32 | 2.07 |
| 19 | ICICI Bank | 9790.44 | 164.08 | 1.68 | 1086.08 | 251.23 | 23.13 | 10876.53 | 415.31 | 3.82 |
| 20 | IDBI Bank | 2945.50 | 190.95 | 6.48 | 14359.96 | 60.55 | 0.42 | 17305.45 | 251.50 | 1.45 |
| 21 | IDFC First Bank | 1310.97 | 47.45 | 3.62 | 13323.04 | 49.80 | 0.37 | 14634.00 | 97.24 | 0.66 |
| 22 | Indus Ind Bank | 4223.37 | 269.66 | 6.38 | 1792.11 | 107.19 | 5.98 | 6015.48 | 376.85 | 6.26 |
| 23 | Karnatak Bank Ltd. | 830.46 | 64.60 | 7.78 | 2832.59 | 0.00 | 0.00 | 3663.05 | 64.60 | 1.76 |
| 24 | Karur Vysya Bank | 5.60 | 0.00 | 0.00 | 2025.60 | 0.00 | 0.00 | 2031.20 | 0.00 | 0.00 |
| 25 | Kotak Mahindra Bank Ltd | 2465.22 | 56.49 | 2.29 | 0.00 | 0.00 | 0.00 | 2465.22 | 56.49 | 2.29 |
| 26 | Laxmi Vilas Bank | 106.20 | 0.05 | 0.05 | 124.71 | 0.36 | 0.29 | 230.91 | 0.41 | 0.18 |
| 27 | RBL Bank | 675.11 | 87.67 | 12.99 | 855.83 | 1.77 | 0.21 | 1530.94 | 89.44 | 5.84 |
| 28 | Standard Chartered Bank | 0.00 | 0.00 | 0.00 | 0.95 | 0.00 | 0.00 | 0.95 | 0.00 | 0.00 |
| 29 | The South Indian Bank Ltd. | 160.84 | 3.22 | 2.00 | 8.89 | 2.20 | 24.77 | 169.74 | 5.42 | 3.19 |
| 30 | Tamilnadu Mercantile Bank | 12.50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12.50 | 0.00 | 0.00 |
| 31 | Yes Bank | 994.27 | 33.31 | 3.35 | 18.33 | 10.47 | 57.10 | 1012.60 | 43.78 | 4.32 |
| 32 | Catholic Syrian Bank | 43.37 | 1.82 | 4.20 | 996.92 | 1.06 | 0.11 | 1040.29 | 2.89 | 0.28 |
| | **Total Private Sector Banks** | **46692.85** | **1757.15** | **3.76** | **48078.59** | **883.71** | **1.84** | **94771.43** | **2640.86** | **2.79** |
| 33 | Odisha Grameen Bank | 14356.58 | 896.18 | 6.24 | 2948.02 | 271.28 | 9.20 | 17304.60 | 1167.46 | 6.75 |
| | **Total of RRBs** | **14356.58** | **896.18** | **6.24** | **2948.02** | **271.28** | **9.20** | **17304.60** | **1167.46** | **6.75** |
| 34 | AU Small Finance Bank | 157.60 | 8.77 | 5.56 | 56.68 | 0.44 | 0.78 | 214.28 | 9.21 | 4.30 |
| 35 | ESAF Small Finance Bank | 366.91 | 50.37 | 13.73 | 50.84 | 0.16 | 0.31 | 417.75 | 50.53 | 12.09 |
| 36 | Jana Small Finance Bank | 1335.42 | 86.72 | 6.49 | 540.91 | 3.38 | 0.63 | 1876.33 | 90.11 | 4.80 |
| 37 | Suryoday Small Finance Bank | 789.18 | 81.98 | 10.39 | 241.28 | 8.10 | 3.36 | 1030.46 | 90.09 | 8.74 |
| 38 | Ujjivan Small Finance Bank | 518.25 | 7.95 | 1.53 | 185.17 | 1.79 | 0.97 | 703.42 | 9.74 | 1.38 |
| 39 | Utkarsh Small Finance Bank | 459.89 | 177.27 | 38.55 | 120.20 | 32.06 | 26.67 | 580.09 | 209.33 | 36.09 |
| 40 | Unity Small Finance Bank | 367.02 | 128.57 | 35.03 | 5.55 | 0.75 | 13.46 | 372.57 | 129.32 | 34.71 |
| | **Total Small Finance Bank** | **3994.27** | **541.62** | **13.56** | **1200.63** | **46.69** | **3.89** | **5194.89** | **588.31** | **11.32** |
| 39 | Orissa State Co-Op. Bank | 23199.70 | 1245.14 | 5.37 | 17126.65 | 266.62 | 1.56 | 40326.34 | 1511.76 | 3.75 |
| | **Total of Co-operative Banks** | **23199.70** | **1245.14** | **5.37** | **17126.65** | **266.62** | **1.56** | **40326.34** | **1511.76** | **3.75** |
| | **Grand Total** | **226749.80** | **9958.24** | **4.39** | **137336.79** | **4148.50** | **3.02** | **364086.59** | **14106.74** | **3.87** |

**Annexure - 38**

**Number of Applications for attachment of Property under Section 14 of SARFAESI pending with District Magistrate as on 31.12.2025**

| S. No. | Bank Name | Total Applications Pending | Amount (in Crores.) | Applications Pending for more than 60 days | Amount (in Crores.) |
|---|---|---|---|---|---|
| 1 | Bank of Baroda | 31 | 20.39 | 27 | 17.74 |
| 2 | Bank of India | 22 | 7.16 | 22 | 7.16 |
| 3 | Bank of Maharastra | 0 | 0.00 | 0 | 0.00 |
| 4 | Canara Bank | 42 | 14.42 | 38 | 13.56 |
| 5 | Central Bank of India | 35 | 16.84 | 33 | 4.80 |
| 6 | Indian Bank | 29 | 33.07 | 25 | 30.87 |
| 7 | Indian Overseas Bank | 14 | 3.75 | 14 | 3.48 |
| 8 | Punjab & Sind Bank | 0 | 0.00 | 0 | 0.00 |
| 9 | Punjab National Bank | 17 | 3.21 | 14 | 3.04 |
| 10 | State Bank of India | 18 | 1.64 | 16 | 1.26 |
| 11 | UCO Bank | 31 | 4.23 | 22 | 3.53 |
| 12 | Union Bank of India | 65 | 21.42 | 54 | 18.72 |
| 13 | Axis Bank | 124 | 39.87 | 103 | 34.29 |
| 14 | Bandhan Bank | 1 | 5.15 | 1 | 5.15 |
| 15 | Catholic Syrian Bank | 0 | 0.00 | 0 | 0.00 |
| 16 | City Union Bank | 0 | 0.00 | 0 | 0.00 |
| 17 | DBS Bank(e-LVB ) | 0 | 0.00 | 0 | 0.00 |
| 18 | DCB Bank | 25 | 6.50 | 20 | 4.78 |
| 19 | Federal Bank | 0 | 0.00 | 0 | 0.00 |
| 20 | HDFC Bank | 29 | 63.56 | 17 | 37.88 |
| 21 | ICICI Bank | 90 | 37.97 | 69 | 29.93 |
| 22 | IDBI Bank | 23 | 6.17 | 23 | 6.17 |
| 23 | IDFC Bank | 0 | 0.00 | 0 | 0.00 |
| 24 | Indus Ind Bank | 0 | 0.00 | 0 | 0.00 |
| 25 | Karnatak Bank | 0 | 0.00 | 0 | 0.00 |
| 26 | Karur Vysya Bank | 0 | 0.00 | 0 | 0.00 |
| 27 | Kotak Mahindra Bank | 0 | 0.00 | 0 | 0.00 |
| 28 | RBL Bank | 0 | 0.00 | 0 | 0.00 |
| 29 | South Indian Bank | 2 | 4.46 | 2 | 4.46 |
| 30 | Standard Chartered Bank | 0 | 0.00 | 0 | 0.00 |
| 31 | Tamilnad Mercantile Bank | 0 | 0.00 | 0 | 0.00 |
| 32 | Yes Bank | 0 | 0.00 | 0 | 0.00 |
| 33 | Odisha Grameen Bank | 90 | 24.16 | 89 | 10.95 |
| 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 | 134 | 15.45 | 107 | 12.49 |
| 37 | Suryoday Small Finance Ba | 1 | 0.49 | 1 | 0.49 |
| 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** | **823** | **329.90** | **697** | **250.75** |

| S. No. | District Name | Total Applications Pending | Amount (in Crores.) | Applications Pending for more than 60 days | Amount (in Crores.) |
|---|---|---|---|---|---|
| 1 | ANUGUL | 8 | 2.95 | 7 | 2.42 |
| 2 | BALASORE | 18 | 7.55 | 18 | 7.55 |
| 3 | BALANGIR | 39 | 4.13 | 29 | 2.48 |
| 4 | BARGARH | 21 | 5.70 | 19 | 3.65 |
| 5 | BHADRAK | 33 | 7.84 | 27 | 5.93 |
| 6 | BOUDH | 3 | 0.10 | 3 | 0.10 |
| 7 | CUTTACK | 76 | 51.42 | 63 | 31.22 |
| 8 | DEOGARH | 1 | 0.12 | 0 | 0.00 |
| 9 | DHENKANAL | 9 | 3.17 | 4 | 0.47 |
| 10 | GAJAPATI | 1 | 0.04 | 1 | 0.04 |
| 11 | GANJAM | 114 | 34.87 | 97 | 30.30 |
| 12 | JAGATSINGHAI | 33 | 9.38 | 26 | 8.30 |
| 13 | JAJAPUR | 11 | 4.28 | 10 | 3.85 |
| 14 | JHARSUGUDA | 10 | 13.03 | 9 | 1.11 |
| 15 | KALAHANDI | 27 | 3.60 | 21 | 3.27 |
| 16 | KANDHAMAL | 4 | 0.34 | 4 | 0.34 |
| 17 | KENDRAPARA | 20 | 6.19 | 20 | 6.19 |
| 18 | KENDUJHAR | 19 | 9.66 | 17 | 8.78 |
| 19 | KHORDHA | 155 | 110.30 | 132 | 86.65 |
| 20 | KORAPUT | 24 | 5.58 | 23 | 5.19 |
| 21 | MALKANGIRI | 7 | 0.60 | 7 | 0.60 |
| 22 | MAYURBHANJ | 3 | 2.44 | 2 | 2.29 |
| 23 | NABARANGPUI | 11 | 3.50 | 8 | 3.14 |
| 24 | NAYAGARH | 10 | 2.65 | 6 | 0.89 |
| 25 | NUAPADA | 5 | 0.58 | 5 | 0.58 |
| 26 | PURI | 68 | 16.85 | 61 | 14.89 |
| 27 | RAYAGADA | 8 | 0.95 | 6 | 0.49 |
| 28 | SAMBALPUR | 32 | 8.05 | 22 | 6.37 |
| 29 | SUBARNAPUR | 13 | 1.15 | 12 | 0.91 |
| 30 | SUNDARGARH | 40 | 12.89 | 38 | 12.76 |
| | **Total** | **823** | **329.90** | **697** | **250.75** |

Annexure-38A


# The Odisha Gazette

EXTRAORDINARY
PUBLISHED BY AUTHORITY

No.5679,CUTTACK,WEDNESDAY, DECEMBER 3,2025/MARGASIRA 12,1947


## HOUSING & URBAN DEVELOPMENT DEPARTMENT

SPECIAL ORDER

The 3rd December, 2025

No.29259-HUD-TP-POLICY-0005/2020– Whereas, the Odisha Apartment (Ownership and Management) Act 2023 (Act No.8 of 2023), hereinafter referred to as OAOM Act, came into force on 28th June 2023, replacing the earlier Odisha Apartment Ownership Act, 1982 and its 2015 amendment.

And whereas, the new Act was brought in to simplify and strengthen laws relating to apartment ownership and its management. One of the major objectives of the OAOM Act is to facilitate the allottees enjoy their lawful title over the apartments and proportionate interest over the Common Areas and Facilities. The OAOM Act also aligns with the Real Estate (Regulation and Development) Act, 2016 to ensure better protection for homebuyers. However, it has come to the notice of the Government that apartment owners are facing difficulties in registering the deeds of transfer of apartments due to various compliances and documentations.

And whereas, the Government has observed that numerous apartment owners who purchased their apartments prior to 05.10.2016 are encountering difficulties in registering their deed of transfer, particularly during resale, owing to the requirements mentioned under Section 8(2) of the OAOM Act.

And whereas, subsequent resale of apartments now requires compliance under Section 8 (2) read with Section 8(4) of the OAOM Act i.e. mandatory submission of Occupancy Certificate, Odisha RERA registration Certificate, Association of Allottees Registration Certificate, declaration, etc.

And whereas, the stringent requirement has resulted in undue hardship, especially for resale of apartments originally sold before enforcement of Real Estate (Regulation and Development) Act, 2016.



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Now, therefore in exercise of the powers conferred by Section 35 of the Odisha Apartment (Ownership and Management) Act, 2023, the State Government do hereby issues the following order:-

1. The allottee or transferee for registration of sale deeds during resale or subsequent sale of such apartments whose deed of transfer of apartment has been executed before 5th October, 2016 is exempted from submitting the documents as required under Section 8 (2) of OAOM Act for the purpose of execution and registration of Sale Deeds. Notwithstanding anything contained under Section 8 (4) read with 8(2) of the OAOM Act, the owner is required to submit only the old Deed/s of transfer / Registered Sale Deed/s before registering authority at the time of registration.
2. The new sale deed for resale must mention the following,

   *"the percentage of undivided interest in the Common Areas and Facilities shall be deemed to be conveyed or encumbered along with the apartment, to the Allottee or Transferee, even though such interest is not expressly mentioned in the earlier deed of transfer/ sale deed. "*

   *and*

   "*the undivided proportionate title in the Common Areas and Facilities appertaining to the Apartment shall be deemed to be conveyed to the Association of Allottees, even though such undivided proportionate title is not expressly mentioned in the earlier deed of transfer/ sale deed.*"
3. If any association of allottees or society was already formed under any other law before commencement of OAOM Act, it shall be deemed valid only upon adoption of bye-laws in accordance with Section 15 of the said Act.
4. The exemption granted by this notification shall not be construed as condoning any violation of building regulations. Any such violations shall remain subject to action under the applicable law.
5. The Notification issued by the Government in H&UD Department vide Gazette No.324 Dated the 1st February 2025 is hereby rescinded.

By order of the Governor

USHA PADHEE

Principal Secretary to Government

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**Annexure 38B**

# GOVERNMENT OF ODISHA

# REVENUE AND DISASTER MANAGEMENT DEPARTMENT

*******

## NOTIFICATION

Bhubaneswar, dated the 17 DEC 2025

No. RDM-Reg-POLICY-0001-2025- 47476 /R&D.M., In exercise of the powers conferred by section 78 read with section 79 of the Registration Act, 1908 (Act 16 of 1908), the State Government do hereby make the following amendment to the existing table of fees payable for the purpose of section 78 of the said Act within the State of Odisha, namely: --

**Amendment**

In Article-A, in Part-I, in clause-1, after sub-clause 1-C of the Table of Fees, the following sub-clause shall be inserted, namely: --

"1-D. Fees for registration of the deed of conveyance executed by the Promoter involving transfer of common areas and facilities in favour of the association of allottees to which the Odisha Apartment (Ownership and Management) Act, 2023 apply, shall be a fixed fee of Rs. 20,000/-.".

**By order of the Governor**

17/12/2025

**Deoranjan Kumar Singh, IAS**
**Additional Chief Secretary to Government**

Memo No 47477 /R&DM, Dated: 17 DEC 2025

Copy along with soft copy forwarded to the Gazette Cell, Loka Seva Bhawan, C/o- Commerce Department Bhubaneswar with a request to publish the Notification in an extra ordinary issue of the Gazette. This will bear Statutory Regulatory Order (SRO) number.

They are requested to supply ten printed copies to this Department/ ten copies to the Inspector General of Registration Odisha, Cuttack/ five copies to the Hon'ble Member Board of Revenue, Odisha Cuttack.

Additional Secretary to Government
17/12/25

Memo No 47478 /R&DM, Dated: 17 DEC 2025

Copy forwarded to the Principal Secretary to the Hon'ble Governor of Odisha, Lok Bhavan, Bhubaneswar / Private Secretary to Hon'ble Chief Minister, Odisha/ Private Secretaries to all Hon'ble Ministers / OSD to Chief Secretary, Odisha / P.S to Development Commissioner-cum-Addl. Chief Secretary, Odisha/ P.S. to A.P.C./ Principal A.G., Odisha, Bhubaneswar for information and necessary action.

Additional Secretary to Government
17/12/25

Memo No 47479 /R&DM, Dated 17 DEC 2025

Copy forwarded to the Inspector General of Registration, Odisha, Cuttack/ Secretary Board of Revenue, Odisha, Cuttack/ All Departments / All Heads of Department/ All RDCs/ All Collectors/ All ADM-cum-District Registrars/ All Deputy IGRs/ All District Sub-Registrars/ All Sub-Registrars for information and necessary action.

Additional Secretary to Government
17/12/25

Memo No 47480 /R&DM, Dated 17 DEC 2025

Copy forwarded all Branches of Revenue & DM Department for information and necessary action.

Additional Secretary to Government
17/12/25

Memo No 47481 /R&DM, Dated 17 DEC 2025

Copy forwarded to the Additional Secretary to Government, e-Governance Branch with a request to upload the Notification in Department website.

Additional Secretary to Government
17/12/25

Memo No 47482 /R&DM, Dated 17 DEC 2025

Five copies forwarded to Registration Branch for guard file.

Additional Secretary to Government
17/12/25

**Annexure-39**

**PMSG-MBY FY 2025-26 (as of 31.12.2025)**

| 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 |
| Bank of Baroda | 2413 | 4896.24 | 987 | 1793.91 | 819 | 1199.16 | 1094 | 2205.44 | 331 | 677.87 |
| Bank of India | 3840 | 7757.97 | 1499 | 2868.64 | 1216 | 2036.18 | 2176 | 4376.55 | 159 | 323.37 |
| Bank of Maharashtra | 366 | 759.52 | 134 | 251.63 | 31 | 48.00 | 229 | 479.83 | 1 | 2.20 |
| Canara Bank | 4323 | 8677.71 | 1629 | 2953.28 | 1432 | 2365.46 | 1991 | 3981.48 | 698 | 1395.95 |
| Central Bank of India | 637 | 1280.63 | 148 | 273.26 | 2 | 3.78 | 397 | 792.99 | 90 | 180.52 |
| Indian Bank | 2144 | 4281.75 | 655 | 1185.07 | 514 | 686.43 | 1462 | 2916.68 | 23 | 44.08 |
| Indian Overseas Bank | 1400 | 2751.80 | 492 | 895.21 | 435 | 782.55 | 905 | 1750.71 | 1 | 1.89 |
| OTHERS | 1485 | 2968.84 | 1102 | 2061.97 | 507 | 926.65 | 305 | 595.64 | 76 | 152.51 |
| Punjab & Sind Bank | 56 | 117.10 | 26 | 47.10 | 12 | 19.69 | 24 | 51.86 | 6 | 12.60 |
| Punjab National Bank | 5563 | 11144.20 | 2878 | 5332.86 | 2556 | 4030.39 | 2646 | 5246.64 | 34 | 66.97 |
| State Bank of India | 35676 | 71666.44 | 14166 | 26172.25 | 13010 | 16870.58 | 20695 | 41292.75 | 784 | 1584.59 |
| UCO Bank | 2742 | 5484.64 | 1002 | 1841.26 | 336 | 601.17 | 1677 | 3324.26 | 61 | 121.78 |
| Union Bank of India | 4470 | 8873.49 | 1838 | 3408.50 | 1519 | 2749.39 | 2446 | 4782.66 | 176 | 349.29 |
| **Grand Total** | **65115** | **130660.33** | **26556** | **49084.94** | **22389** | **32319.43** | **36047** | **71797.49** | **2440** | **4913.62** |

**Annexure-39**

**District-wise Performance under PM-Surya Ghar during FY 2025-26 (as of 31.12.2025)**

| 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 | 1522 | 3072.77 | 674 | 1218.90 | 542 | 723.08 | 763 | 1539.04 | 84 | 174.07 |
| 2 | BALANGIR | 2,427 | 4890.66 | 581 | 1082.98 | 449 | 676.37 | 1716 | 3458.40 | 128 | 250.18 |
| 3 | BALESHWAR | 4,886 | 9744.19 | 1,857 | 3184.46 | 1509 | 2169.06 | 2841 | 5622.14 | 183 | 372.09 |
| 4 | BARGARH | 3,010 | 6115.02 | 1,341 | 2587.36 | 1175 | 1774.31 | 1601 | 3232.39 | 64 | 132.35 |
| 5 | BHADRAK | 1734 | 3468.66 | 676 | 1215.26 | 563 | 829.71 | 983 | 1973.15 | 74 | 144.44 |
| 6 | BOUDH | 1164 | 2321.93 | 352 | 647.08 | 312 | 414.22 | 776 | 1534.93 | 35 | 70.52 |
| 7 | CUTTACK | 3,957 | 8044.98 | 1,863 | 3622.28 | 1598 | 2338.32 | 1967 | 3990.16 | 121 | 250.26 |
| 8 | DEOGARH | 327 | 634.89 | 122 | 224.07 | 101 | 149.88 | 188 | 355.36 | 17 | 33.81 |
| 9 | DHENKANAL | 2,518 | 5163.26 | 1,071 | 1861.31 | 870 | 1203.26 | 1316 | 2697.51 | 128 | 259.26 |
| 10 | GAJAPATI | 1094 | 2115.51 | 314 | 557.59 | 266 | 377.24 | 734 | 1402.85 | 45 | 86.40 |
| 11 | GANJAM | 3990 | 8049.40 | 1964 | 3714.84 | 1723 | 2526.59 | 1911 | 3815.84 | 111 | 225.11 |
| 12 | JAGATSINGHAPUR | 2,720 | 5512.73 | 1,217 | 2128.47 | 1045 | 1558.43 | 1392 | 2822.89 | 110 | 221.40 |
| 13 | JAJAPUR | 3892 | 7941.75 | 1549 | 2771.19 | 1292 | 1837.13 | 2160 | 4407.53 | 176 | 360.13 |
| 14 | JHARSUGUDA | 937 | 1849.04 | 470 | 932.60 | 402 | 588.80 | 434 | 850.52 | 32 | 65.06 |
| 15 | KALAHANDI | 2109 | 4137.08 | 819 | 1559.14 | 742 | 1075.40 | 1204 | 2303.37 | 82 | 155.90 |
| 16 | KANDHAMAL | 1334 | 2449.42 | 217 | 371.98 | 159 | 186.83 | 1095 | 1991.13 | 22 | 42.11 |
| 17 | KENDRAPARA | 1,229 | 2455.44 | 464 | 803.21 | 374 | 526.51 | 687 | 1363.97 | 76 | 150.54 |
| 18 | KENDUJHAR | 2,292 | 4534.17 | 772 | 1420.60 | 620 | 919.11 | 1362 | 2679.70 | 155 | 306.97 |
| 19 | KHORDHA | 4637 | 9436.25 | 2314 | 4924.44 | 2010 | 2937.90 | 2185 | 4428.04 | 131 | 263.25 |
| 20 | KORAPUT | 949 | 1902.82 | 284 | 521.66 | 243 | 349.63 | 631 | 1247.14 | 34 | 68.90 |
| 21 | MALKANGIRI | 589 | 1199.15 | 114 | 205.85 | 87 | 128.10 | 453 | 920.64 | 22 | 42.71 |
| 22 | MAYURBHANJ | 2479 | 5085.54 | 988 | 1879.02 | 834 | 1281.66 | 1378 | 2820.91 | 111 | 227.41 |
| 23 | NABARANGPUR | 1086 | 2227.62 | 240 | 455.70 | 195 | 272.63 | 797 | 1630.80 | 48 | 100.04 |
| 24 | NAYAGARH | 1,795 | 3259.85 | 825 | 1416.09 | 671 | 888.60 | 925 | 1639.43 | 45 | 82.64 |
| 25 | NUAPADA | 1589 | 3189.72 | 686 | 1358.90 | 560 | 841.81 | 848 | 1682.77 | 54 | 111.19 |
| 26 | PURI | 2,457 | 4973.73 | 955 | 1724.47 | 738 | 1065.49 | 1401 | 2828.94 | 93 | 189.75 |
| 27 | RAYAGADA | 1,281 | 2538.85 | 493 | 947.68 | 434 | 614.32 | 762 | 1497.24 | 26 | 51.50 |
| 28 | SAMBALPUR | 2881 | 5778.35 | 1319 | 2359.66 | 1130 | 1651.23 | 1468 | 2891.98 | 89 | 183.77 |
| 29 | SONEPUR | 1,415 | 2841.43 | 644 | 1102.50 | 557 | 756.47 | 725 | 1447.35 | 46 | 93.53 |
| 30 | SUNDARGARH | 2815 | 5726.12 | 1371 | 2501.25 | 1188 | 1657.34 | 1344 | 2721.37 | 98 | 198.33 |
| **TOTAL** | | **65115** | **130660.33** | **26556** | **49300.54** | **22389** | **32319.43** | **36047** | **71797.49** | **2440** | **4913.62** |

**Annexure - 40**

## CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.12.2025 (Amount in Crore)

| Sl | Name of Bank | SIKHS | | | | MUSLIMS | | | | CHRISTIANS | | | | BUDDHIST | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Disbursement from 01.04.2024 to 31.12.2025 | | Balance outstanding as on 31.12.2025 | | Disbursement from 01.04.2024 to 31.12.2025 | | Balance outstanding as on 31.12.2025 | | Disbursement from 01.04.2024 to 31.12.2025 | | Balance outstanding as on 31.12.2025 | | Disbursement from 01.04.2024 to 31.12.2025 | | Balance outstanding as on 31.12.2025 | |
| | | 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 | 62 | 4.50 | 49 | 5.96 | 2410 | 111.08 | 2605 | 79.30 | 392 | 12.94 | 359 | 11.01 | 15 | 0.26 | 42 | 0.66 |
| 2 | Bank of India | 78 | 22.54 | 153 | 48.03 | 1988 | 135.21 | 12529 | 430.78 | 525 | 414.39 | 1694 | 130.89 | 15 | 0.44 | 35 | 1.93 |
| 3 | Bank of Maharastra | 120 | 2.08 | 42 | 3.74 | 2091 | 31.55 | 2036 | 91.74 | 793 | 5.60 | 285 | 7.79 | 3 | 0.26 | 3 | 0.25 |
| 4 | Canara Bank | 580 | 11.92 | 959 | 75.52 | 5011 | 91.44 | 22661 | 467.22 | 1877 | 23.46 | 3891 | 87.37 | 1694 | 29.98 | 2193 | 69.36 |
| 5 | Central Bank of India | 58 | 5.45 | 82 | 13.98 | 111 | 3.83 | 506 | 15.91 | 24 | 0.10 | 47 | 0.40 | 12 | 0.02 | 25 | 0.62 |
| 6 | Indian Bank | 35 | 2.47 | 61 | 7.29 | 3133 | 79.94 | 6876 | 138.08 | 2299 | 66.16 | 1815 | 49.16 | 231 | 2.69 | 149 | 2.18 |
| 7 | Indian Overseas Bank | 3 | 0.33 | 13 | 1.34 | 683 | 7.49 | 3675 | 31.78 | 129 | 2.33 | 297 | 6.95 | 0 | 0.00 | 1 | 0.00 |
| 8 | Punjab & Sind Bank | 0 | 0.00 | 14 | 3.48 | 15 | 0.29 | 172 | 6.10 | 3 | 0.08 | 14 | 0.68 | 0 | 0.00 | 0 | 0.00 |
| 9 | Punjab National Bank | 43 | 6.86 | 139 | 27.01 | 1246 | 129.07 | 9064 | 320.76 | 503 | 11.00 | 2044 | 41.35 | 3 | 0.04 | 3 | 0.04 |
| 10 | State Bank of India | 469 | 37.75 | 1039 | 100.34 | 8066 | 389.55 | 45715 | 1285.03 | 5507 | 161.03 | 12164 | 321.90 | 79 | 2.45 | 208 | 5.21 |
| 11 | UCO Bank | 35 | 8.46 | 140 | 30.25 | 1342 | 33.11 | 10780 | 176.24 | 240 | 8.88 | 1050 | 33.98 | 1 | 0.00 | 55 | 0.52 |
| 12 | Union Bank of India | 137 | 9.87 | 379 | 47.77 | 2815 | 73.72 | 13614 | 281.43 | 789 | 23.97 | 1631 | 48.51 | 2 | 0.02 | 2 | 0.02 |
| | **Public Sector Banks** | **1620** | **112.23** | **3069** | **364.70** | **28912** | **1086.28** | **130233** | **3324.37** | **13081** | **729.93** | **25291** | **739.98** | **2055** | **36.17** | **2716** | **80.80** |
| 13 | Axis Bank Ltd | 35 | 2.85 | 95 | 12.14 | 1124 | 54.23 | 6936 | 255.37 | 1207 | 8.75 | 3003 | 22.40 | 5 | 0.08 | 6 | 0.12 |
| 14 | Bandhan Bank | 9 | 0.12 | 14 | 0.36 | 10413 | 120.72 | 48432 | 270.73 | 1063 | 6.45 | 1466 | 6.31 | 5 | 0.05 | 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 | 0.11 | 21 | 0.24 | 1607 | 26.71 | 10 | 0.05 | 116 | 1.81 | 0 | 0.00 | 4 | 0.06 |
| 17 | Federal Bank | 48 | 2.49 | 37 | 3.14 | 1619 | 42.99 | 4376 | 76.87 | 68 | 2.69 | 153 | 2.70 | 49 | 0.89 | 49 | 0.89 |
| 18 | HDFC Bank | 47 | 43.82 | 138 | 137.32 | 1286 | 102.10 | 11641 | 445.87 | 508 | 6.10 | 1146 | 12.44 | 7 | 0.04 | 10 | 0.17 |
| 19 | ICICI Bank | 74 | 11.37 | 312 | 73.15 | 1618 | 119.82 | 7609 | 567.75 | 784 | 12.30 | 968 | 51.31 | 10 | 0.52 | 47 | 2.15 |
| 20 | IDBI Bank | 21 | 1.64 | 34 | 6.72 | 987 | 21.16 | 3540 | 111.20 | 62 | 1.63 | 166 | 7.27 | 0 | 0.00 | 0 | 0.00 |
| 21 | IDFC First Bank | 78 | 0.49 | 154 | 0.87 | 1029 | 5.54 | 6010 | 13.48 | 171 | 0.77 | 306 | 0.96 | 0 | 0.00 | 2 | 0.00 |
| 22 | Indus Ind Bank | 10 | 2.33 | 0 | 0.00 | 17649 | 112.30 | 118834 | 366.84 | 5063 | 24.07 | 18430 | 46.88 | 0 | 0.00 | 1 | 0.06 |
| 23 | Karnatak Bank Ltd. | 1 | 0.02 | 3 | 0.34 | 45 | 3.29 | 157 | 10.10 | 2 | 0.25 | 2 | 0.25 | 0 | 0.00 | 0 | 0.00 |
| 24 | Karur Vysya Bank | 1 | 0.10 | 1 | 0.12 | 1 | 0.01 | 2 | 0.01 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 25 | Kotak Mahindra Bank Ltd | 1 | 0.67 | 18 | 3.66 | 70 | 9.51 | 856 | 62.18 | 41 | 2.35 | 162 | 7.67 | 48 | 2.32 | 50 | 2.27 |
| 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 | 5 | 0.04 | 6 | 0.07 | 1082 | 6.56 | 10271 | 19.31 | 738 | 3.90 | 4261 | 8.69 | 1 | 0.01 | 1 | 0.01 |
| 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. | 6 | 0.42 | 2 | 0.47 | 46 | 0.20 | 37 | 0.73 | 13 | 0.18 | 5 | 0.15 | 0 | 0.00 | 0 | 0.00 |
| 30 | Tamilnadu Mercantile Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 31 | Yes Bank | 5 | 0.03 | 13 | 2.72 | 537 | 7.28 | 3395 | 39.86 | 681 | 3.73 | 1883 | 5.95 | 4 | 0.02 | 9 | 0.03 |
| 32 | Catholic Syrian bank | 0 | 0.00 | 0 | 0.00 | 1 | 0.02 | 2 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| | **Private Sector Banks** | **343** | **66.40** | **827** | **241.17** | **37526** | **605.96** | **223707** | **2267.05** | **10412** | **73.26** | **32068** | **174.84** | **129** | **3.92** | **185** | **5.81** |
| 33 | Odisha Grameen Bank | 26 | 0.59 | 72 | 3.86 | 3455 | 49.52 | 33226 | 310.08 | 631 | 6.75 | 2519 | 23.87 | 29 | 1.10 | 111 | 2.79 |
| | **RRBs** | **26** | **0.59** | **72** | **3.86** | **3455** | **49.52** | **33226** | **310.08** | **631** | **6.75** | **2519** | **23.87** | **29** | **1.10** | **111** | **2.79** |
| 34 | AU Small Finance Bank | 0 | 0.00 | 0 | 0.00 | 159 | 4.05 | 249 | 7.51 | 251 | 1.25 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 35 | ESAF Small Finance Bank | 9 | 0.06 | 9 | 0.07 | 653 | 11.81 | 3423 | 22.93 | 242 | 2.78 | 466 | 2.34 | 2 | 0.01 | 4 | 0.01 |
| 36 | Jana Small Finance Bank | 5 | 0.03 | 16 | 0.13 | 1174 | 9.15 | 8996 | 31.08 | 281 | 1.90 | 948 | 3.57 | 961 | 8.71 | 3821 | 19.76 |
| 37 | Suryoday Small Finance Bank | 9 | 0.08 | 34 | 0.18 | 2157 | 15.71 | 12744 | 41.64 | 497 | 3.36 | 1484 | 4.83 | 5 | 0.03 | 14 | 0.06 |
| 38 | Ujjivan Small Finance Bank | 43 | 0.28 | 77 | 0.54 | 2824 | 19.45 | 13230 | 45.06 | 1351 | 9.06 | 3054 | 12.69 | 6 | 0.04 | 10 | 0.05 |
| 39 | Utkarsh Small Finance Bank | 0 | 0.00 | 9 | 0.03 | 223 | 0.52 | 5204 | 15.13 | 81 | 0.10 | 1333 | 5.71 | 17 | 0.02 | 10 | 0.01 |
| 40 | Unity Small Finance Bank | 15 | 0.11 | 24 | 0.22 | 1269 | 9.69 | 10503 | 32.55 | 344 | 1.97 | 1055 | 3.17 | 9 | 0.08 | 57 | 0.17 |
| | **Total Small Finance Bank** | **81** | **0.57** | **169** | **1.17** | **8459** | **70.38** | **54350** | **195.90** | **3047** | **20.42** | **8340** | **32.31** | **1000** | **8.89** | **3916** | **20.07** |
| 41 | Orissa State Co-Op. Bank | 619 | 2.57 | 1031 | 10.96 | 20772 | 119.55 | 77629 | 291.98 | 87163 | 526.51 | 151193 | 767.15 | 11 | 0.06 | 50 | 0.36 |
| | **Total of Co-operative** | **619** | **2.57** | **1031** | **10.96** | **20772** | **119.55** | **77629** | **291.98** | **87163** | **526.51** | **151193** | **767.15** | **11** | **0.06** | **50** | **0.36** |
| | **TOTAL** | **2689** | **182.37** | **5169** | **621.86** | **99124** | **1931.69** | **519145** | **6389.38** | **114334** | **1356.87** | **219411** | **1738.16** | **3224** | **50.15** | **6978** | **109.84** |

**Annexure - 40**

## CREDIT FACILITY TO MINORITY COMMUNITY AS ON 31.12.2025 (Amount in Crore)

| Sl | Name of Bank | Zoroastrians | | | | Jains | | | | TOTAL | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Disbursement from 01.04.2024 to 31.12.2025 | | Balance outstanding as on 31.12.2025 | | Disbursement from 01.04.2024 to 31.12.2025 | | Balance outstanding as on 31.12.2025 | | Disbursement from 01.04.2024 to 31.12.2025 | | Balance outstanding as on 31.12.2025 | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| 1 | Bank of Baroda | 1 | 0.01 | 5 | 0.05 | 38 | 3.98 | 45 | 2.78 | 2918 | 132.77 | 3105 | 99.76 |
| 2 | Bank of India | 2 | 0.13 | 4 | 0.29 | 74 | 52.51 | 124 | 52.26 | 2682 | 625.22 | 14539 | 664.18 |
| 3 | Bank of Maharastra | 0 | 0.00 | 0 | 0.00 | 32 | 0.37 | 12 | 0.33 | 3039 | 39.86 | 2378 | 103.85 |
| 4 | Canara Bank | 14 | 0.17 | 20 | 0.33 | 265 | 4.11 | 431 | 37.12 | 9441 | 161.08 | 30155 | 736.92 |
| 5 | Central Bank of India | 0 | 0.00 | 0 | 0.00 | 12 | 6.43 | 22 | 6.79 | 217 | 15.83 | 682 | 37.70 |
| 6 | Indian Bank | 0 | 0.00 | 3 | 0.08 | 7 | 1.51 | 8 | 1.57 | 5705 | 152.77 | 8912 | 198.36 |
| 7 | Indian Overseas Bank | 0 | 0.00 | 0 | 0.00 | 2 | 0.01 | 4 | 0.02 | 817 | 10.16 | 3990 | 40.09 |
| 8 | Punjab & Sind Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 18 | 0.37 | 200 | 10.26 |
| 9 | Punjab National Bank | 1 | 0.08 | 2 | 0.08 | 10 | 0.56 | 35 | 1.70 | 1806 | 147.61 | 11287 | 390.94 |
| 10 | State Bank of India | 3 | 0.09 | 6 | 0.15 | 37 | 5.35 | 75 | 7.17 | 14161 | 596.22 | 59207 | 1719.80 |
| 11 | UCO Bank | 0 | 0.00 | 1 | 0.01 | 10 | 0.49 | 20 | 2.90 | 1628 | 50.94 | 12046 | 243.90 |
| 12 | Union Bank of India | 0 | 0.00 | 0 | 0.00 | 1 | 0.02 | 4 | 0.05 | 3744 | 107.60 | 15630 | 377.78 |
| | **Public Sector Banks** | **21** | **0.47** | **41** | **0.98** | **488** | **75.33** | **780** | **112.71** | **46176** | **2040.43** | **162131** | **4623.54** |
| 13 | Axis Bank Ltd | 3 | 0.49 | 4 | 0.85 | 9 | 0.31 | 54 | 4.44 | 2383 | 66.71 | 10098 | 295.32 |
| 14 | Bandhan Bank | 0 | 0.00 | 0 | 0.00 | 28 | 0.19 | 53 | 0.18 | 11518 | 127.53 | 49971 | 277.62 |
| 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 | 31 | 0.29 | 1729 | 28.70 |
| 17 | Federal Bank | 0 | 0.00 | 0 | 0.00 | 6 | 0.05 | 59 | 0.67 | 1790 | 49.11 | 4674 | 84.27 |
| 18 | HDFC Bank | 6 | 4.51 | 10 | 6.80 | 14 | 11.07 | 40 | 29.64 | 1868 | 167.64 | 12985 | 632.24 |
| 19 | ICICI Bank | 9 | 0.08 | 27 | 0.64 | 57 | 37.71 | 66 | 41.83 | 2552 | 181.80 | 9029 | 736.83 |
| 20 | IDBI Bank | 0 | 0.00 | 0 | 0.00 | 5 | 0.96 | 11 | 1.93 | 1075 | 25.39 | 3751 | 127.12 |
| 21 | IDFC First Bank | 2 | 0.01 | 2 | 0.01 | 1 | 0.00 | 3 | 0.01 | 1281 | 6.81 | 6477 | 15.33 |
| 22 | Indus Ind Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 22722 | 138.70 | 137265 | 413.78 |
| 23 | Karnatak Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 48 | 3.56 | 162 | 10.69 |
| 24 | Karur Vysya Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2 | 0.11 | 3 | 0.13 |
| 25 | Kotak Mahindra Bank Ltd | 0 | 0.00 | 1 | 0.06 | 1 | 0.38 | 2 | 0.39 | 161 | 15.23 | 1089 | 76.23 |
| 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 | 1 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1826 | 10.51 | 14540 | 28.08 |
| 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 | 28 | 0.66 | 22 | 0.74 | 93 | 1.46 | 66 | 2.09 |
| 30 | Tamilnadu Mercantile Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 31 | Yes Bank | 0 | 0.00 | 0 | 0.00 | 3 | 0.02 | 48 | 1.13 | 1230 | 11.08 | 5348 | 49.69 |
| 32 | Catholic Syrian bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | **Private Sector Banks** | **20** | **5.09** | **45** | **8.37** | **152** | **51.35** | **359** | **80.98** | **48580** | **805.93** | **257187** | **2778.12** |
| 33 | Odisha Grameen Bank | 10 | 0.19 | 25 | 0.81 | 712 | 12.60 | 4276 | 62.20 | 4863 | 70.75 | 40229 | 403.61 |
| | **RRBs** | **10** | **0.19** | **25** | **0.81** | **712** | **12.60** | **4276** | **62.20** | **4863** | **70.75** | **40229** | **403.61** |
| 34 | AU Small Finance Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.01 | 410 | 5.30 | 250 | 7.52 |
| 35 | ESAF Small Finance Bank | 0 | 0.00 | 0 | 0.00 | 2 | 0.00 | 1 | 0.00 | 908 | 14.66 | 3903 | 25.35 |
| 36 | Jana Small Finance Bank | 0 | 0.00 | 0 | 0.00 | 78 | 0.52 | 214 | 0.87 | 2499 | 20.31 | 13995 | 55.41 |
| 37 | Suryoday Small Finance Bank | 25 | 0.17 | 53 | 0.18 | 12 | 0.09 | 31 | 0.10 | 2705 | 19.44 | 14360 | 46.99 |
| 38 | Ujjivan Small Finance Bank | 3 | 0.02 | 4 | 0.02 | 3 | 0.02 | 7 | 0.03 | 4230 | 28.87 | 16382 | 58.39 |
| 39 | Utkarsh Small Finance Bank | 0 | 0.00 | 2 | 0.01 | 12 | 0.01 | 358 | 0.93 | 333 | 0.65 | 6916 | 21.82 |
| 40 | Unity Small Finance Bank | 3 | 0.02 | 9 | 0.04 | 11 | 0.06 | 21 | 0.09 | 1651 | 11.93 | 11669 | 36.24 |
| | **Total Small Finance Bank** | **31** | **0.21** | **68** | **0.25** | **118** | **0.69** | **633** | **2.04** | **12736** | **101.16** | **67475** | **251.72** |
| 41 | Orissa State Co-Op. Bank | 195000 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 303565 | 648.69 | 229903 | 1070.45 |
| | **Total of Co-operative** | **195000** | **0.00** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **303565** | **648.69** | **229903** | **1070.45** |
| | **TOTAL** | **195082** | **5.96** | **179** | **10.41** | **1470** | **139.97** | **6048** | **257.93** | **415920** | **3666.96** | **756925** | **9127.44** |

**Annexure-41**

**Central KYC Records Registry (CKYCR)- Odisha- from 01.10.2025 to 31.12.2025**

| FI Code | FI Name | Institution Type | Upload Count | Update Count | Initial Download | Subsequent Download | Onboarding Inter-Usability |
|---|---|---|---|---|---|---|---|
| IN1103 | PUNJAB AND SIND BANK | Public Sector Bank | 1118 | 28 | 2254 | 3310 | 67% |
| IN1421 | PUNJAB NATIONAL BANK | Public Sector Bank | 42635 | 0 | 95013 | 19111 | 69% |
| IN1445 | STATE BANK OF INDIA | Public Sector Bank | 133944 | 138591 | 126061 | 105753 | 48% |
| IN1517 | INDIAN BANK | Public Sector Bank | 41597 | 16456 | 72696 | 2817 | 64% |
| IN1568 | indian overseas bank | Public Sector Bank | 23653 | 46707 | 33193 | 14894 | 58% |
| IN1625 | BANK OF BARODA | Public Sector Bank | 24298 | 45605 | 46390 | 30742 | 66% |
| IN1653 | Union Bank Of India | Public Sector Bank | 52504 | 14539 | 70233 | 27779 | 57% |
| IN1873 | UCO BANK | Public Sector Bank | 8305 | 1 | 13732 | 1595 | 62% |
| IN2062 | CANARA BANK | Public Sector Bank | 25808 | 3901 | 37805 | 16076 | 59% |
| IN2123 | BANK OF INDIA | Public Sector Bank | 46017 | 0 | 44551 | 33652 | 49% |
| IN2349 | CENTRAL BANK OF INDIA | Public Sector Bank | 83 | 495 | 19773 | 1464 | 100% |
| IN3224 | BANK OF MAHARASHTRA | Public Sector Bank | 3781 | 1 | 11719 | 5316 | 76% |
| | | **Total** | **403743** | **266324** | **573420** | **262509** | **59%** |
| IN0698 | HDFC BANK | Private Bank | 8928 | 55028 | 52680 | 22685 | 86% |
| IN0798 | KARUR VYSYA BANK LIMITED | Private Bank | 396 | 82 | 3055 | 105 | 89% |
| IN0955 | Jammu and Kashmir Bank Limi | Private Bank | 0 | 0 | 95 | 13 | 100% |
| IN1104 | RBL Bank Ltd | Private Bank | 331 | 9186 | 4213 | 7364 | 93% |
| IN1144 | ICICI BANK LIMITED | Private Bank | 2355 | 9014 | 34121 | 22559 | 94% |
| IN1147 | INDUSIND BANK LIMITED | Private Bank | 3938 | 5 | 17972 | 23105 | 82% |
| IN1339 | DHANLAXMI BANK LIMITED | Private Bank | 23 | 62 | 67 | 7 | 74% |
| IN1395 | Axis Bank Limited | Private Bank | 6376 | 72261 | 71254 | 70395 | 92% |
| IN1422 | Shivalik Small Finance Bank | Private Bank | 0 | 1 | 84 | 0 | 100% |
| IN1449 | EQUITAS SMALL FINANCE BA | Private Bank | 5 | 0 | 130 | 8 | 96% |
| IN1497 | CITY UNION BANK LTD | Private Bank | 100 | 1 | 257 | 13 | 72% |
| IN1519 | AU SMALL FINANCE BANK LI | Private Bank | 691 | 108 | 5331 | 170 | 89% |
| IN1547 | YES BANK LIMITED | Private Bank | 410 | 6606 | 5631 | 840 | 93% |
| IN1577 | Kotak Mahindra Bank | Private Bank | 1236 | 11235 | 12522 | 3034 | 91% |
| IN1619 | Bandhan Bank Limited | Private Bank | 3020 | 17652 | 19058 | 7076 | 86% |
| IN1747 | IDFC FIRST BANK LIMITED | Private Bank | 5144 | 91449 | 70492 | 86939 | 93% |
| IN1855 | THE SOUTH INDIAN BANK LIM | Private Bank | 515 | 10045 | 9557 | 341 | 95% |
| IN1906 | Suryoday Small Finance Bank | Private Bank | 2577 | 15729 | 22938 | 8051 | 90% |
| IN1922 | The Karnataka Bank Limited | Private Bank | 514 | 0 | 2873 | 5181 | 85% |
| IN1952 | Tamilnad Mercantile Bank Ltd | Private Bank | 57 | 390 | 245 | 6 | 81% |
| IN1989 | THE FEDERAL BANK LTD | Private Bank | 3171 | 4390 | 25478 | 8807 | 89% |
| IN2032 | IDBI Bank Limited | Private Bank | 2450 | 6178 | 7196 | 977 | 75% |
| IN2043 | DCB BANK LIMITED | Private Bank | 1019 | 27314 | 7559 | 4306 | 88% |
| IN2270 | CSB BANK LTD. | Private Bank | 109 | 0 | 531 | 66 | 83% |
| IN4298 | SLICE SMALL FINANCE BANK | Private Bank | 418 | 11898 | 39521 | 31739 | 99% |
| | **Total** | | **43783** | **348634** | **412860** | **303787** | **90%** |
| IN3214 | ODISHA GRAMEEN BANK | Regional Rural Bank | 1065 | 0 | 116583 | 4532 | 99% |
| | **Total** | | **1065** | **0** | **116583** | **4532** | **99%** |
| IN2034 | UTKARSH SMALL FINANCE BA | SFB | 173 | 7633 | 9042 | 2754 | 98% |
| IN2246 | UJJIVAN SMALL FINANCE BAN | SFB | 1551 | 122 | 7750 | 381 | 83% |
| IN2260 | ESAF SMALL FINANCE BANK | SFB | 904 | 0 | 2 | 0 | 0% |
| IN3703 | Jana Small Finance Bank Limit | SFB | 2699 | 239 | 13203 | 175 | 83% |
| IN5679 | Unity Small Finance Bank Limi | SFB | 390 | 3605 | 4672 | 325 | 92% |
| | **Total** | | **5717** | **11599** | **34669** | **3635** | **86%** |
| IN4239 | THE URBAN COOPERATIVE B | Cooperative Bank | 82 | 402 | 584 | 204 | 88% |
| IN5173 | THE PURI URBAN COOPERATI | Cooperative Bank | 0 | 0 | 0 | 1 | 0% |
| IN5181 | The Balasore Co-operative Ur | Cooperative Bank | 7 | 1 | 85 | 10 | 92% |
| IN6396 | THE KENDRAPARA URBAN CO | Cooperative Bank | 1 | 0 | 8 | 2 | 89% |
| IN7886 | The Berhampur Co-operative | Cooperative Bank | 19 | 1 | 1 | 1 | 5% |
| IN8560 | THE BALASORE BHADRAK CE | Cooperative Bank | 22 | 0 | 2 | 1 | 8% |
| IN8799 | THE UTKAL CO-OPERATIVE B | Cooperative Bank | 0 | 0 | 1 | 1 | 100% |
| | **Total** | | **49** | **2** | **97** | **16** | |
| IN0118 | THE VARACHHA CO OP BANK | Others | 0 | 0 | 1 | 0 | 100% |
| IN0484 | MODEL COOPERATIVE BANK | Others | 0 | 0 | 1 | 0 | 100% |
| IN0702 | The Cosmos Co op Bank Ltd. | Others | 0 | 0 | 25 | 4 | 100% |
| IN0804 | THE KALUPUR COMMERCIAL | Others | 1 | 1 | 3 | 4 | 75% |

**Annexure-41**

**Central KYC Records Registry (CKYCR)- Odisha- from 01.10.2025 to 31.12.2025**

| FI Code | FI Name | Institution Type | Upload Count | Update Count | Initial Download | Subsequent Download | Onboarding Inter-Usability |
|---|---|---|---|---|---|---|---|
| IN0813 | JANATA URBAN CO OP BANK | Others | 2 | 0 | 0 | 0 | 0% |
| IN0860 | TJSB Sahakari Bank LTD | Others | 4 | 2 | 23 | 12 | 85% |
| IN1043 | THE SHIRPUR PEOPLES COOP | Others | 7 | 0 | 5 | 1 | 42% |
| IN1058 | THE MEHSANA URBAN CO OI | Others | 0 | 2 | 11 | 1 | 100% |
| IN1161 | BASSEIN CATHOLIC COOPER | Others | 0 | 0 | 8 | 2 | 100% |
| IN1222 | THE ADARSH CO OPERATIVE | Others | 2 | 0 | 171 | 3 | 99% |
| IN1261 | SVC Cooperative Bank Ltd | Others | 7 | 2 | 22 | 1 | 76% |
| IN1329 | Janata Sahakari Bank Ltd Pune | Others | 0 | 0 | 5 | 2 | 100% |
| IN1401 | THE SUTEX CO OPERATIVE B | Others | 0 | 0 | 3 | 0 | 100% |
| IN1553 | Associate Co Operative Bank | Others | 0 | 0 | 1 | 0 | 100% |
| IN1690 | SURATNATIONALCOOP BANK | Others | 2 | 0 | 2 | 2 | 50% |
| IN1734 | THE MANGALORE CATHOLIC | Others | 1 | 0 | 0 | 0 | 0% |
| IN1786 | Sundarlal Sawji Urban Coop B | Others | 1 | 0 | 0 | 0 | 0% |
| IN1797 | SATARA SAHAKARI BANK LTI | Others | 1 | 0 | 0 | 0 | 0% |
| IN1808 | THE PARWANOO URBAN CO( | Others | 1 | 0 | 0 | 0 | 0% |
| IN1842 | SHRI CHHATRAPATI RAJARSH | Others | 0 | 0 | 1 | 0 | 100% |
| IN1891 | THE GANDHIDHAM MERCAN | Others | 0 | 0 | 2 | 0 | 100% |
| IN1921 | The Ajara Urban Co.Op Bank | Others | 0 | 0 | 1 | 1 | 100% |
| IN1933 | The West Bengal State Co ope | Others | 1 | 0 | 0 | 0 | 0% |
| IN1976 | Sant Sopankaka Sahakari Bank | Others | 1 | 0 | 0 | 0 | 0% |
| IN2000 | THE JAMPETA CO OPERATIVI | Others | 0 | 0 | 5 | 2 | 100% |
| IN2098 | ABHYUDAYA CO-OPERATIVE | Others | 0 | 0 | 15 | 1 | 100% |
| IN2201 | DISTRICT CENTRAL CO-OPER | Others | 0 | 0 | 2 | 0 | 100% |
| IN2259 | CHHATTISGARH STATE COOI | Others | 4 | 0 | 0 | 0 | 0% |
| IN2438 | Bharat Co operative Bank Mur | Others | 1 | 0 | 0 | 0 | 0% |
| IN2582 | NAGRIK SAHAKARI BANK LTD | Others | 4 | 0 | 7 | 0 | 64% |
| IN2851 | VIDYASAGAR CENTRAL CO ( | Others | 0 | 0 | 8 | 16 | 100% |
| IN2887 | JILA SAHAKARI KENDRIYA BA | Others | 1 | 0 | 0 | 0 | 0% |
| IN2895 | THE KALYAN JANATA SAHAK | Others | 1 | 0 | 7 | 3 | 88% |
| IN2932 | THE SARASWAT COOPERATI | Others | 1 | 0 | 0 | 0 | 0% |
| IN2942 | RAJGURUNAGAR SAHAKARI B | Others | 0 | 0 | 1 | 0 | 100% |
| IN2961 | TELANGANA STATE COOPER | Others | 1 | 0 | 0 | 0 | 0% |
| IN2973 | THE SULTANS BATTERY CO O | Others | 1 | 0 | 0 | 0 | 0% |
| IN3190 | THE GANGA MERCANTILE UI | Others | 0 | 0 | 1 | 0 | 100% |
| IN3287 | THE JALPAIGURI CENTRAL C( | Others | 2 | 0 | 0 | 0 | 0% |
| IN3483 | DINDIGUL CENTRAL COOPEI | Others | 7 | 0 | 0 | 0 | 0% |
| IN3512 | THE AGRASEN NAGARI SAHA | Others | 1 | 0 | 0 | 0 | 0% |
| IN3532 | THE DAKSHIN DINAJPUR DIST | Others | 1 | 0 | 0 | 0 | 0% |
| IN3540 | Bilaspur Nagrik Sahkari Bank | Others | 0 | 0 | 1 | 0 | 100% |
| IN3839 | BALAGERIA CENTRAL CO-OI | Others | 1 | 0 | 0 | 0 | 0% |
| IN4078 | The Mahanagar Cooperative E | Others | 0 | 0 | 2 | 0 | 100% |
| IN4102 | THE ABHINAV SAHAKARI BAN | Others | 1 | 0 | 0 | 0 | 0% |
| IN4581 | SHORANUR CO.OPERATIVE U | Others | 1 | 0 | 0 | 0 | 0% |
| IN5166 | The Janata Cooperative Bank I | Others | 0 | 0 | 1 | 0 | 100% |
| IN5224 | Shri Sharan Veereshawar Saha | Others | 0 | 0 | 1 | 1 | 100% |
| IN5752 | CONTAI CO-OPERATIVE BAN | Others | 1 | 0 | 0 | 0 | 0% |
| IN5907 | THE NAGALAND STATE COOI | Others | 0 | 0 | 1 | 0 | 100% |
| IN5956 | THE MEGHALAYA CO-OPERA | Others | 1 | 0 | 0 | 0 | 0% |
| IN6443 | THE EASTERN RAILWAY EMPI | Others | 0 | 0 | 2 | 0 | 100% |
| IN6887 | THE MAHARAJA COOPERATI | Others | 0 | 0 | 1 | 0 | 100% |
| IN6905 | THE CHIKHLI URBAN CO-OP E | Others | 0 | 0 | 2 | 0 | 100% |
| IN7131 | MANINAGAR CO OP BANK LI | Others | 0 | 0 | 1 | 0 | 100% |
| IN7376 | THE MALLESWARAM CO-OPE | Others | 1 | 0 | 0 | 0 | 0% |
| IN8473 | The Guntur District Cooperati | Others | 1 | 0 | 0 | 0 | 0% |
| IN8708 | THE S.A.S. NAGAR CENTRAL ( | Others | 0 | 0 | 1 | 0 | 100% |
| IN8972 | THE DISTRICT COOPERATIVE | Others | 15 | 0 | 0 | 0 | 0% |
| IN9015 | THE DISTRICT CO-OPERATIV | Others | 2 | 0 | 0 | 0 | 0% |
| IN9046 | THE DISTRICT CO OPERATIVI | Others | 1 | 0 | 0 | 0 | 0% |
| IN9088 | THE DISTRICT COOPERATIVE | Others | 4 | 0 | 0 | 0 | 0% |

**Annexure-41**

**Central KYC Records Registry (CKYCR)- Odisha- from 01.10.2025 to 31.12.2025**

| FI Code | FI Name | Institution Type | Upload Count | Update Count | Initial Download | Subsequent Download | Onboarding Inter-Usability |
|---|---|---|---|---|---|---|---|
| IN2202 | Jio Payments Bank Limited | Others | 1747 | 588 | 16447 | 6 | 90% |
| IN2224 | AIRTEL PAYMENTS BANK LIM | Others | 18259 | 54560 | 77762 | 22237 | 81% |
| IN2461 | NSDL Payments Bank Limited | Others | 5127 | 11726 | 19457 | 269 | 79% |
| IN2615 | Fino Payments Bank Limited | Others | 6053 | 349 | 0 | 0 | 0% |
| IN4327 | INDIA POST PAYMENTS BANK | Others | 70100 | 69555 | 247060 | 15308 | 78% |
| IN2231 | TAMIL NADU GRAMA BANK | Others | 62 | 0 | 314 | 12 | 84% |
| IN2261 | Maharashtra Gramin Bank | Others | 6 | 0 | 0 | 0 | 0% |
| IN2288 | KERALA GRAMIN BANK | Others | 9 | 8 | 17 | 0 | 65% |
| IN3032 | CHHATTISGARH RAJYA GRAM | Others | 2 | 0 | 32 | 0 | 94% |
| IN4067 | TELANGANA GRAMEENA BAI | Others | 20 | 0 | 0 | 0 | 0% |
| IN4990 | PUDUVAI BHARATHIAR GRAM | Others | 0 | 0 | 34 | 17 | 100% |
| IN5089 | KARNATAKA GRAMEENA BAN | Others | 0 | 0 | 3 | 0 | 100% |
| IN8843 | UTTAR PRADESH GRAMIN BA | Others | 3 | 0 | 2 | 0 | 40% |
| | **Total** | | **101473** | **136793** | **361472** | **37905** | **78%** |
| | **Grand Total** | | **555830** | **763352** | **1499101** | **612384** | **73%** |

**Annexure-42**

**LIST OF ABSENTEEISM IN DCC/DLRC MEETING FOR THE September 2025**

| BANK NAME | September 2025 Quarter | Total No. of DCC/DLRC meeting in which Bank is Absent |
|---|---|---|
| Bank of Baroda | Jajpur, Keonjhar | 2 |
| Bank of India | Bolangir, Bargarh, Kalahandi | 3 |
| Bank of Maharashtra | Khordha ,Bargarh | 2 |
| Canara Bank | Bolangir | 1 |
| Central Bank of India | | 0 |
| Indian Bank | Angul | 1 |
| Indian Overseas Bank | Angul, Khordha ,Bargarh, Kalahandi | 4 |
| Punjab & Sind Bank | Angul, Jagatsinghpur | 2 |
| Punjab National Bank | Kalahandi | 1 |
| State Bank of India | | 0 |
| UCO Bank | Malkangiri, Bolangir | 2 |
| Union Bank of India | | 0 |
| **Public Sector Bank** | | **18** |
| Axis Bank Ltd | | 0 |
| Bandhan Bank | Malkangiri | 1 |
| City Union Bank | Khordha | 1 |
| Catholic Syrian Bank | Khordha | 1 |
| DCB Bank Ltd | Balasore, Bargarh, Jajpur | 3 |
| DBS (e-Laxmi Vilas Bank) | Khordha | 1 |
| Federal Bank | Bolangir, Balasore,Khordha ,Jajpur, Ganjam | 5 |
| HDFC Bank | Ganjam | 1 |
| ICICI Bank | Bolangir, Puri, Sonepur | 3 |
| IDBI Bank | Jharsuguda | 1 |
| IDFC Bank | Bolangir,Ganjam, Sambalpur | 3 |
| Indus Ind Bank | Bolangir, Bhadrak, Bargarh,Ganjam, Sambalpur | 5 |
| Karnatak Bank Ltd. | Puri,Ganjam,Sambalpur | 3 |
| Karur Vysya Bank | | 0 |
| Kotak Mahindra Bank Ltd | Angul, Khordha, Dhenkanal, Jagatsinghpur,Ganjam, Sambalpur | 6 |
| RBL Bank | Khordha , Sambalpur | 2 |
| South Indian Bank | Khordha | 1 |
| Yes Bank | Khordha ,Ganjam, Sambalpur | 3 |
| **Private Sector Bank** | | **40** |
| Odisha Grameen Bank | | 0 |
| **RRB** | | **0** |
| Co-op Bank | | 0 |
| **Co-operative Bank** | | **0** |
| Jana Small Finance Bank | Balasore, Dhenkanal, Kalahandi,Jharsuguda, Jajpur | 5 |
| Suryoday Small Finance Bank | Dhenkanal, Bhadrak, Bargarh, Kalahandi,Jharsuguda,Ganjam, Sambalpur,Gajapati,Keonjhar | 9 |
| Ujjivan Small Finance Bank | Khordha , Sambalpur | 2 |
| Utkarsh Small Finance Bank | Angul, Dhenkanal, Bhadrak, Puri, Bargarh,Ganjam, Sambalpur | 7 |
| Unity SFB | Kalahandi, Jagatsinghpur,Ganjam | 3 |
| AU SFB | Ganjam | 1 |
| ESAF SFB | | 0 |
| **Small Finance Bank** | | **27** |
| **Total** | | **85** |

## TOWN HALL MEETING WITH MSME ENTERPRENEURS FROM 01.10.2025 TO 31.12.2025

| SN | DISTRICT NAME | Date of meeting | Venue | No of Participants | Unresolved issues only | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | Name of Entrepreneur | Activity | Bank Branch | Unresolved issues only |
| 1 | ANGUL | 30.12.2025 | DIC Conference Hall | 15 | Omprakash Agarwal | Aluminium Fabrication Unit | L & T Finance, Angul | Purchased a vehicle by availing finance from L & T Finance. However, due to deficiency in the purchased vehicle, the customer returned back the vehicle after paying |
| | | | | | Pallahara Farmer Producers Company Ltd. | FPO | SBI Pallahara | Bank is not entertaining request of the customer for Working Capital Facility |
| 2 | BALANGIR | 24-11-2025 | Conference Hall of Block Office | 21 | NA | NA | NA | Nil |
| 3 | Balasore | 29.11.2025 | RSETI | 30 | NIL | NIL | NIL | NIL |
| 4 | BARGARH | 29-12-2025 | RSETI Bargarh | 30 | NA | NA | NA | Nil |
| 5 | Bhadrak | 09-12-2025 | Hotel Kalyani Bhadrak | 70 | NA | NA | NA | Nil |
| 6 | BOUDH | 22-10-2025 | Conference Hall, Kalinga Hotel, Boudh | 132 | NA | NA | NA | Nil |
| | | | | | Maimuna Banoo | One lady entrepreneur (Reshma Apparels) raised grievance against SBI, SCB Medical Branch sanctioned only Rs.3 lakhs against requirement of Rs.10.00 lakhs under PMEGP. (compliance report sought from SBI) | SBI | |
| | | | | | Satyajit samal | One of the Entrepreneur (Kalinga Udyog), raised grievance against Canara bank, Jagatapur Branch for not disbursed the loan even after mortgage of property, After failing the they have availed loan from Hinduja finance. (Compliance report sought from Canara Bank) | Canara Bank | |
| | | | | | Aswini Kumar Pani | One of the Entrepreneur (S K Manufacturing) raised grievance against UNION Bank, CDA Markat Nagar Branch for misuse of debit voucher signed at the time of sanction of the loan. He has been advised to file complaint at RBI Ombudsman. | Union Bank | |

## TOWN HALL MEETING WITH MSME ENTERPRENEURS FROM 01.10.2025 TO 31.12.2025

| SN | DISTRICT NAME | Date of meeting | Venue | No of Participants | Unresolved issues only | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | Name of Entrepreneur | Activity | Bank Branch | Unresolved issues only |
| 7 | CUTTACK | 31.10.2025 | OASME Conference Hall, Khapuria Industrial Cuttack | 52 | Paresh Ch. Sahoo | Secretary General, OASME raised issue of IDCO Land issue where land allotted for logistic purpose get registered immediately, but for the same is not applicable for manufacturing units. This causing problem for banks to provide finance. | | |
| | | | | | | One of the Entrepreneur (Shoukheen Matress) raised issue against SBI for non appearing of payment narration in the account statement. (Compliance report sought from SBI). | SBI | |
| | | | | | Saroj Kumar Patro | Member of ACCUARATE , Indrani Patna Industrial Area, Choudwar raised the issue of under finance of loans . He requested to provide a cluster specific loan scheme to meet business requirement. Since cluster fund requirement is different from normal business, requested to formulate a new scheme where cluster members can avail adequate loan facility against existing land. | | |
| | | | | | Saroj Kumar Patro | To meet cost escalation of Cluster development(from Rs.30 crore to Rs.42 Crore, out of the escalation Rs9 crore will be assisted by State Government, rest by contribution from Cluster Members), they have requested to formulate a new loan scheme for CFC (Common Facility Centre) where SPV cluster member can avail the loan for a short period without any collateral for their portion. | | |

## TOWN HALL MEETING WITH MSME ENTERPRENEURS FROM 01.10.2025 TO 31.12.2025

| SN | DISTRICT NAME | Date of meeting | Venue | No of Participants | Unresolved issues only | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | Name of Entrepreneur | Activity | Bank Branch | Unresolved issues only |
| | | | | | | | | |
| 8 | DEOGARH | 20-11-2025 | Central Bank-RSETI Campus DEOGARH | 26 | NA | NA | NA | Nil |
| 9 | Dhenkanal | 24-12-2025 | RSETI Dhenkanal | 18 | NA | NA | NA | Nil |
| 10 | GAJAPATI | 12.12.2025 | Town Hall,Paralakhemundi | 40 | NA | NA | NA | Nil |
| 11 | GANJAM | 12.12.2025 | Hotel Moti, Berhampur | 50 | NA | NA | NA | Nil |
| 12 | Jagatsinghpur | 12-11-2025 | UCO Bank RSETI | 30 | NA | NA | NA | Nil |
| 13 | JAJPUR | 04-11-2025 | JAJPUR TOWN | 44 | NA | NA | NA | Nil |
| 14 | JHARSUGUDA | 06-10-2025 | Belpahar | 44 | NA | NA | NA | Nil |
| 15 | KALAHANDI | 10-12-2025 | DIC Kalahandi , Bhawanipatna | 23 | NA | NA | NA | Nil |
| 16 | KANDHAMAL | 26-12-2025 | RBO Phulbani Confrerence Hall | 25 | NA | NA | NA | Nil |
| 17 | KENDRAPADA | 07-11-2025 | SBI, RSETI Kendrapada Campus | 25 | NA | NA | NA | Nil |
| 18 | KENDUJHAR | 12-12-2025 | ETC, Keonjhar | 27 | NA | NA | NA | Nil |
| 19 | KHORDHA | 15-12-2025 | Jatni Municipality Conference Room,Jatni | 18 | Aakash Behera | Ice cream plant | PNB ,Jatani | PMEGP unit,Unit is running.In PMEGP portal it is mentioned unit closed.GM,DIC will inspect. |
| 20 | KORAPUT | 15-10-2025 | JEYPORE | 68 | NA | NA | NA | Nil |
| 21 | MALKANGIRI | 15-10-2025 | DIC Office, Malkangiri | 31 | NA | NA | NA | Nil |
| 22 | MAYURBHANJ | 09-12-2025 | BARIPADA | 22 | NA | NA | NA | Nil |
| 23 | NABARANGPUR | 23-12-2025 | RSETI NABARANGPUR | 18 | NA | NA | NA | Nil |
| 24 | NAYAGARH | 12-11-2025 | LBO,Nayagarh | 32 | NA | NA | NA | Nil |
| 25 | NUAPADA | 04-12-2025 | SBI KOMNA Branch | 22 | NA | NA | NA | Nil |
| 26 | PURI | 24.11.2025 | DIC CONFERENCE HALL,PURI | 38 | NIL | NIL | NIL | NIL |
| 27 | RAYAGADA | 30-12-2025 | Conference Hall, MSME Office, Rayagada | 45 | NA | NA | NA | Nil |
| 28 | Sambalpur | 29-11-2025 | SS Conference Hall,Collector's Office,Sambalpur | 21 | NA | NA | NA | Nil |
| 29 | SUBARNAPUR | 30-10-2025 | DIC Conference Hall, Sonepur | 42 | NA | NA | NA | Nil |
| 30 | SUNDARGARH | 18-11-2025 | G.M. RIC Testing Laboratory, Rourkela | 39 | NA | NA | NA | Nil |

## Grameen Credit Score

***Credit Score***

A credit score is a numerical value (ranging from 300 to 900) assigned by a Credit Information Company (CIC[1]) that reflects an individual borrower's creditworthiness. It is primarily derived from the borrower's credit history and takes into account several additional factors, including but not limited to, the recency and frequency of delinquencies, outstanding debt levels, and repayment behavior. The credit score forms an integral part of the Credit Information Report by CICs and serves as an indicator of a borrower's financial discipline. Credit Institutions (CIs) ascertain/check the credit score and credit history, along with other parameters, during their credit appraisal process to ascertain the capacity of the borrower, or a prospective borrower, to repay his loan and advances and discharge his other obligations in respect of the credit facility availed or to be availed by him/her.

***Grameen Credit Score***

The Union Budget 2025-26 announced the development of the Grameen Credit Score (GCS) with the objective of improving the assessment of credit requirements for Self-Help Group (SHG) members and rural borrowers. The GCS is a specialized credit risk scoring model designed to address the unique characteristics and financing needs of rural lending, thereby facilitating improved access to formal credit in rural and semi-urban areas. The Grameen Credit Score is being implemented in a phased manner. Phase-1 of the GCS has been deployed by all CICs from October 2025 onwards and is now accessible to member[2] credit institutions of CICs such as banks, NBFCs, etc. This initiative is expected to strengthen financial inclusion by enabling more accurate and reliable credit assessments for rural borrowers.

*Grameen Credit Score vis-à-vis Consumer Credit Score*

While Consumer Credit Score is a generic consumer-level score and product-agnostic, the Grameen Credit Score is a segmented credit score specifically tailored for customers residing in semi-urban and rural geographies. GCS is intended to capture the distinctive features of the Grameen customers in terms of their product holding behavior, frequency of loan take-ups, their range of disbursal amounts and repayment behavior. The Grameen credit score performance is expected to be sharper for specifically Grameen populations, supporting the purpose of underwriting for the said target consumers. The behavioral traits that are considered and the rural segmentation which has been done make it a tailored and exclusive tool for credit assessment of rural population.

[1] 'Credit Information Companies (CICs)' means companies that have been granted certificate of registration under section 5 of the CIC Regulations Act, 2005 (CICRA) by RBI.

[2] In terms of CICRA, every credit institution shall become member of at least one CIC.

# Annexure-45

RBI/2025-26/206
FIDD.MSME & NFS.BC.No.12/06.02.31/2025-26 February 09, 2026

**Lending to Micro, Small & Medium Enterprises (MSME) Sector (Amendment) Directions, 2026**

Please refer to the Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector (Updated as on July 23, 2025) (hereinafter referred to as "the Directions").

2. On a review, in exercise of the powers conferred by Sections 21 and 35 A of the Banking Regulation Act, 1949, the Reserve Bank of India, being satisfied that it is necessary and expedient in the public interest to do so, hereby, issues the Amendment Directions hereinafter specified.

3. The Amendment Directions modify the Directions as below:

i. **Paragraph 4.1** shall be substituted by the following, namely:-

"**4.1 Collateral**

(a) Banks are mandated not to accept collateral security in the case of loans up to ₹20 lakh extended to units in the MSE sector. Banks are also advised to extend collateral-free loans up to ₹20 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC.

(b) Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to dispense with the collateral requirement for loans up to ₹25 lakh as per their internal policy.

(c) Banks may avail the benefit of Credit Guarantee Scheme cover, where applicable.

(d) However, accepting gold and silver as collateral pledged voluntarily by borrowers for loans sanctioned by the banks upto the collateral free limit, will not be construed as a violation of the above mandate".

ii. **Paragraph 6.5** shall stand deleted.

4. The above amendment shall come into force for all loans to MSE borrowers sanctioned or renewed on or after April 01, 2026.

Yours faithfully

(R Giridharan)
Chief General Manager

# SUCCESS STORIES

# SUCCESS STORY-1

**CH Sumitra Patro from Bareniput, Jeypore, transformed her years of experience in innovation and marketing into a successful millet-based enterprise. Her interest in food processing and her desire to promote millet nutrition motivated her to establish Koraput Millet Bank in 2022.**

**With financial support under the PMFME scheme of Rs 8.10 lakh from Canara Bank, Jeypore, Koraput, along with a subsidy of Rs 3.15 lakh – she modernized her unit and strengthened production. The enterprise now processes 45 tones of millet products annually, including an expanded range of millet ladoo.**

**Koraput Millet Bank has successfully built strong market linkages through 16 local retail networks, 5 state-level distributors, and online platforms, boosting visibility and sales. Her turnover has grown impressively to Rs. 70.00 lakh per year. The enterprise has generated significant employment, providing livelihoods to 6 full-time workers and 45 part-time workers. Sumitra's personal monthly income has also strengthened remarkably, rising to Rs. 1,50,000 per month.**

**Today, Koraput Millet Bank stands as an inspiring example of how determination, family support, and PMFME assistance can transform a rural woman entrepreneur into a leading figure in Odisha's millet ecosystem.**

# SUCCESS STORY-2

**Prasant Kumar Muni from Ganjam with the supportof his daughter,a trained nutritionist,he began experimenting in 2010—developing millet-based drinks, superfood premixes, Nutrizen blends, and traditional items like papad, pickles, sauces, and spices through his small family venture.**

**He availed a loan of Rs 19.57 lakh from SBI, Berhampur under PMFME, which enabled him to modernize machinery, upgrade production, and invest in R&D. This support catalyzed the launch of Gutzy, a brand built around wellness-driven ready-to-eat and ready-to-cook products.**

**With abundant local raw materials, Mr. Prasant diversified further into mango and tamarind candies (Gutzy Pops), vegetable chips mixes, chicken pakoda mixes, millet drinks and nutrition blends under Maruti Foods. His products now reach local markets, major hubs like Bhubaneswar, and even markets beyond Odisha.**

**The impact has been transformative. Turnover increased from ₹6 lakh in 2022–23 to ₹1.19 crore in 2024–25, and the enterprise has generated 40 employment opportunities. His journey showcases how passion, innovation, and government support under PMFME can turn a family initiative into a thriving, modern food enterprise.**

# SUCCESS STORY-3

**Smt. Bharati Bai Bag of vill- Bhera , PO-Godafula, Dist Nuapada has established one Fly Ash Bricks Manufacturing Unit at a project cost of Rs 2.31 crores. Punjab National bank main road Nuapada has sanctioned a limit of Rs 1.73 crores under PMEGP for establishing the unit.**

**The unit is running successfully with a turnover of Rs 2.04 crores and employment of 10 persons. The unit is also eligible to avail different Incentives under OMSMEDP- 2022.**

# SUCCESS STORY-4

**Mrs. Debajani Panda of Bisipara, Phulbani, Dist-Kandhamal has set up one environment controlled poultry farm with a total capacity of 12000 birds by availing a loan of Rs. 48 lacs under MKUY in November 2024 from HDFC Bank Phulbani. She got a subsidy of Rs. 20.6 lacs under MKUY scheme.**

**The unit is running successfully with annual turnover of Rs. 24 lacs and generated employment for 8 persons.**

**This is an example of women empowerment transforming the landscape of rural Odisha by promoting self employment and creating employment for others**