

Annual Report *2020-21*



ODISHA STATE CO-OPERATIVE BANK LTD
www.odishascb.com



Managing Director, OSCB and Director, BIRD, Lucknow inaugurating specially designed training programme on “Preparation of Financial Budget of Co-operative Banks” for the CEOs of CCBs, Officers of OSCB & DCCBs at Puri among faculties from BIRD, Lucknow and Senior Officers of OSCB in the dias.



Chief General Manager, NABARD and Managing Director, OSCB among others at the Conclave of CEOs of Rural Cooperative Banks in Odisha.

74th Annual Report 2020-21



Odisha State Co-operative Bank Ltd.

(A Scheduled Bank)

Pandit Jawaharlal Nehru Marg, Bhubaneswar - 751 001

www.odishascb.com





Tel. Nos.: (0674) 2375100/ 2510528
FAX No. : (0674) 2510214/ 2514669
Email : oscbmd@gmail.com

THE ODISHA STATE COOPERATIVE BANK LTD.

Pandit Jawaharlal Nehru Marg,
Bhubaneswar – 751 001

Ref. No. OSCB/HRDD/6611/2021-22

Date: 19.03.2022

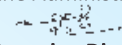
NOTICE

Notice is hereby given that **75th General Body Meeting of the Odisha State Cooperative Bank Ltd.**, Bhubaneswar will be held in **Virtual Mode through the Microsoft Teams** on 30.03.2022 (**Wednesday**) at **11.00 AM** to transact the following business. All eligible members of the General Body of the Bank as per Annexure-I are requested to attend the meeting virtually.

AGENDA:

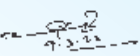
- 1) To confirm the proceedings of the 74th General Body meeting held on 06.08.2021.
- 2) To discuss on the compliance on the observations in the Statutory Audit Report of the Bank and Audit Certificate for the year ending 31.03.2021.
- 3) To consider distribution net profit of the Bank for the year 2020-21.
- 4) To discuss and consider the Annual Administrative Report of the Bank for the year 2020-21.
- 5) To consider and approve the Annual Work Programme and Budget Estimate of the Bank for the year 2022-23.
- 6) Any other with permission of the Chair.

By order of the Administrator


Managing Director

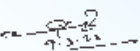
Memo No. OSCB/HRDD/6612 (58)/2021-22 Date: 09.03.2022

Copy communicated to all eligible members of the General Body with a request to attend the General Body meeting on 30.03.2022 (Wednesday) at 11.00 A.M in Virtual Mode through MS Teams. The link for the meeting will be placed in our (OSCB) website www.odishascb.com and communicated otherwise. Detailed agenda notes will also be placed in the aforesaid website of the Bank well ahead of the meeting for information.


Managing Director

Memo No. OSCB/HRDD/6613/2021-22 Date: 09.03.2022

Copy forwarded to the Principal Secretary to Government of Odisha, Cooperation Department for favour of information and necessary action.


Managing Director

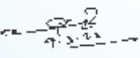
Memo No. OSCB/HRDD/6614/2021-22 Date: 09.03.2022

Copy forwarded to the Registrar, Cooperative Societies, Odisha, Bhubaneswar for favour of information and necessary action.


Managing Director

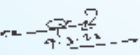
Memo No. OSCB/HRDD/6615/2021-22 Date: 09.03.2022

Copy forwarded to the Auditor General, Cooperative Societies, Odisha, Bhubaneswar for favour of information and necessary action.


Managing Director

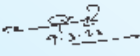
Memo No. OSCB/HRDD/6616/2021-22 Date: 09.03.2022

Copy forwarded to Nayak Rath & Associates, Chartered Accountants, Plot no. 367, Jagamara, Khandagiri, Behind HDFC Bank, Bhubaneswar-751030 for favour of information and necessary action.


Managing Director

Memo No. OSCB/HRDD/6617/2021-22 Date: 09.03.2022

Copy forwarded to the Secretaries, All Central Cooperative Banks for information and necessary action. They are advised to communicate the meeting link to all the eligible members of their operational areas.


Managing Director



ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର ୭୫ତମ ସାଧାରଣ ପରିଷଦ ସଭା ତା.୩୦.୦୩.୨୦୨୨ ଅବସରରେ ପ୍ରଶାସକଙ୍କ ଅଭିଭାଷଣ



ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର ସମ୍ମାନନୀୟ ଅଂଶୀଦାର ଓ ନିମନ୍ତ୍ରଣ ଅତିଥିବୃନ୍ଦ,

ଆଜି ବ୍ୟାଙ୍କର ୭୫ତମ ସାଧାରଣ ପରିଷଦ ସଭାକୁ ଆପଣମାନଙ୍କୁ ସ୍ୱାଗତ ଜଣାଇ ମୁଁ ନିଜକୁ ଗୌରବାନ୍ୱିତ ମନେକରୁଛି । ୨୦୨୦-୨୧ ଆର୍ଥିକ ବର୍ଷ ପାଇଁ ସାଧାରଣଭାବେ ଦେଶର ଓ ବିଶେଷ ଭାବରେ ରାଜ୍ୟର ଅର୍ଥନୈତିକ ଦୃଶ୍ୟପଟ ଉପରେ ପୃଷ୍ଠାବଲୋକନ କରିବାପାଇଁ ଏହା ଏକ ପ୍ରୟତ୍ନ ମଞ୍ଜି । ଜାତୀୟ ସ୍ତରରେ ତଥା ରାଜ୍ୟରେ, ବ୍ୟାଙ୍କକ୍ଷେତ୍ର କୋଭିଡ୍-୧୯ ଜନିତ ବ୍ୟାଘାତର ସଫଳତାର ସହ ସମ୍ମୁଖୀନ ହୋଇଅଛି । ଏହା ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଯେ, ସମବାୟ ବ୍ୟାଙ୍କମାନେ କୋଭିଡ୍-୧୯ ଦ୍ୱାରା ସୃଷ୍ଟ ଆର୍ଥିକ ମନ୍ଦିରତାରୁ ଅନାହତ ରୂପେ ବାହାରିଆସି ପ୍ରାୟ ସମସ୍ତ ଆର୍ଥିକ ମାନଦଣ୍ଡରେ ପ୍ରଭାବଶାଳୀ ପ୍ରଦର୍ଶନ କରିଛନ୍ତି ।

ଅର୍ଥନୈତିକ ଦୃଷ୍ଟିକୋଣ:

ସମବାୟ ବ୍ୟାଙ୍କିଙ୍ଗ କ୍ଷେତ୍ର, ମୁଖ୍ୟତଃ ନିଜର ଗ୍ରାମାଞ୍ଚଳରେ ଉପସ୍ଥିତି ଏବଂ କୃଷିର ଶକ୍ତିର ଶକ୍ତି ବ୍ୟବସ୍ଥା ବଳରେ ୨୦୨୦-୨୧ ଆର୍ଥିକ ବର୍ଷରେ ଦୃଢ଼ ପ୍ରଦର୍ଶନ କରିଛନ୍ତି । ବ୍ୟାଙ୍କିଙ୍ଗ୍ ରେଗୁଲେସନ୍ ଆକ୍ଟ, ୧୯୪୯ ରେ ଆନୀତ ସଂଶୋଧନ ଦ୍ୱାରା ସମବାୟ ବ୍ୟାଙ୍କ ସମୂହଙ୍କ ଦ୍ୱାରା ଜାରି ହେବାକୁଥିବା ଦେୟ ସମାହିତ(ପେଡ଼ଅପ୍) ଅଂଶଧନ ଓ ପ୍ରତିଭୂତିର ନିୟାମକ ତଥା ସେମାନଙ୍କର ଅନ୍ୟାନ୍ୟ ଆର୍ଥିକ କାର୍ଯ୍ୟକଳାପର ନିୟନ୍ତ୍ରଣ କ୍ଷମତା ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଉପରେ ନ୍ୟସ୍ତ ହୋଇଅଛି ।

ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେକ୍ଟରରେ ଏହିପରି ଆର୍ଥିକ ତଥା ସାଙ୍ଗଠନିକ ଅସ୍ଥିରତା ମଧ୍ୟରେ, ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ରଣ ଯୋଗାଣ, ବିଶେଷକରି କୃଷିର ପ୍ରଦାନ ତଥା ତୃଣମୂଳ ସ୍ତରରେ ବ୍ୟାଙ୍କ ସେବା ପ୍ରଦାନ କରିବାରେ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ନିର୍ବାହ କରି ଆସୁଅଛି । ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ତଥା ଏହାର ଅନୁବନ୍ଧିତ ୧୭ ଗୋଟି କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ କିଷାନ୍ କ୍ରେଡିଟ୍ କାର୍ଡ ମାଧ୍ୟମରେ ରାଜ୍ୟରେ ପ୍ରଦତ୍ତ ମୋଟ କୃଷିର ଶର ୬୨ ପ୍ରତିଶତ ରଣ ପ୍ରଦାନ ପୂର୍ବକ କୃଷିର ଲଗାଣରେ ପ୍ରମୁଖ ଭୂମିକା ନିର୍ବାହ କରିବା ସହ ନିଜସ୍ୱ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ତଥା ଅନ୍ୟାନ୍ୟ ଅଭିନବ ପ୍ରୟାସ ଯଥା, ‘ବ୍ୟାଙ୍କ ଅନ୍ ହିଲ୍ସ’ ଜରିଆରେ ଆବଶ୍ୟକୀୟ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବା ଯୋଗାଇ ଆସୁଅଛି ।

ବ୍ୟାଙ୍କର କାର୍ଯ୍ୟକାରିତା:

୧) ଲାଭ ଅର୍ଜନ:

୨୦୨୦-୨୧ ଆର୍ଥିକ ବର୍ଷରେ ବ୍ୟାଙ୍କର ଲାଭ ଅର୍ଜନ ସ୍ଥିତି ନିମ୍ନମତେ ପ୍ରଦାନ କରାଗଲା;

	(ଟଙ୍କା ଲକ୍ଷରେ)
(କ) ମୋଟ ଆୟ -	୧,୧୩,୫୬୩.୩୮
(ଖ) ମୋଟ ବ୍ୟୟ -	୧,୦୨,୮୫୦.୬୫
(ଗ) ଆୟକର ବ୍ୟତିରେକେ ରିଜର୍ଭ/କୃଷିକେନ୍ଦ୍ର ପାଇଁ ଅର୍ଥ ବ୍ୟବସ୍ଥା -	୦.୦୦
(ଘ) ଟିକସ ପାଇଁ ବ୍ୟବସ୍ଥା ବାଦ୍ ମୋଟ ଖର୍ଚ୍ଚ -	୧,୦୨,୮୫୦.୬୫
(ଙ) ଟିକସ ପାଇଁ ଅର୍ଥ ବ୍ୟବସ୍ଥା -	୩,୮୬୩.୨୧
(ଚ) ନିଟ୍ ଲାଭ -	୬,୮୭୫.୫୨

୨) ନିର୍ଦ୍ଧାରିତ ଆବଣ୍ଟନ:

ଓଡ଼ିଶା ସମବାୟ ସମିତି ଆଇନ, ୧୯୬୨ ଏବଂ ବ୍ୟାଙ୍କର ଉପବିଧିର ବ୍ୟବସ୍ଥା ଅନୁଯାୟୀ ନିର୍ଦ୍ଧାରିତ ପରିମାଣ ଟ.୬୮,୪୯,୫୧,୯୦୩.୬୫ ଟଙ୍କାର ଆବଣ୍ଟନ ପାଇଁ ବ୍ୟାଙ୍କର ପରିଚାଳନା କର୍ତ୍ତୃପକ୍ଷ (ମ୍ୟାନେଜମେଣ୍ଟ) ନିମ୍ନମତେ ସୁପାରିଶ କରିଛନ୍ତି;

(କ) ବୈଧାନିକ ସଂରକ୍ଷିତ ତହବିଲ/ପାଣ୍ଡି -	ଟ. ୧୭,୧୨,୩୭,୯୭୫.୯୧
(ଖ) କୃଷିର ଶୁଦ୍ଧୀକରଣ/ସ୍ଥିରୀକରଣ ପାଣ୍ଡି -	ଟ. ୧୦,୨୭,୪୨,୭୮୫.୫୫
(ଗ) ଲାଭାଂଶ -	ଟ. ୧୩,୬୯,୪୩,୩୨୯.୦୦
(ଘ) ବିନିଯୋଗ ସମାନ୍ତରାଳ ପାଣ୍ଡି -	ଟ. ୬,୦୪,୧୧,୨୮୧.୦୦
(ଙ) କର୍ମଚାରୀ କଲ୍ୟାଣ ପାଣ୍ଡି -	ଟ. ୨,୦୦,୦୦୦.୦୦
(ଚ) ସମବାୟ ବିକାଶ ପାଣ୍ଡି -	ଟ. ୨,୦୦,୦୦୦.୦୦
(ଛ) ଦାତବ୍ୟ (ଚାରିଟେବୁଲ୍) ପାଣ୍ଡି -	ଟ. ୧,୦୦,୦୦,୦୦୦.୦୦
(ଜ) ଗୃହ ନିର୍ମାଣ ପାଣ୍ଡି -	ଟ. ୧୦,୦୦,୦୦,୦୦୦.୦୦
(ଝ) ବୈଧାନିକ ସଂରକ୍ଷିତପାଣ୍ଡିକୁ ନିଆଯାଇଥିବା ବଳକାରାଶି -	ଟ. ୧୦,୩୨,୧୬,୫୩୨.୧୯

ସମୁଦାୟ - ଟ. ୬୮,୪୯,୫୧,୯୦୩.୬୫

୩) ଲାଭାଂଶ:

‘ବ୍ୟାଙ୍କ ମାନଙ୍କଦ୍ୱାରା ଲାଭାଂଶ ଘୋଷଣା’ ଉପରେ ଜାରି ହୋଇଥିବା ଘୋଷଣାନାମା/ସର୍କୁଲାର ସଂଖ୍ୟା RBI/2021-22/23 DOR. ACC. REC. 7/21.02.067/2021-22, ତା. ୨୨ ଅପ୍ରେଲ ୨୦୨୧ ମାଧ୍ୟମରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ, ସମସ୍ତ ବ୍ୟାଙ୍କ ଗୁଡ଼ିକୁ ୩୧ ମାର୍ଚ୍ଚ, ୨୦୨୧ରେ ସମାପ୍ତ ହୋଇଥିବା ଆର୍ଥିକ ବର୍ଷର ଲାଭରୁ, ଅଂଶଧନ ଉପରେ ଲାଭାଂଶ ପ୍ରଦାନର ଅନୁମତି ପ୍ରଦାନ କରିଛନ୍ତି । ତଦନୁଯାୟୀ, ୨୦୨୦-୨୧ ଆର୍ଥିକ ବର୍ଷର ଲାଭରୁ ୨.୬୧ ପ୍ରତିଶତ ହାରରେ ସଦସ୍ୟମାନଙ୍କୁ ମୋଟ ଟ. ୧୩,୬୯,୪୩,୩୨୯.୦୦ର ଲାଭାଂଶ ପ୍ରଦାନ ପାଇଁ ବ୍ୟାଙ୍କ ସାଧାରଣ ପରିଷଦଙ୍କୁ ସୁପାରିଶ କରାଯାଇଅଛି ।

୪) ସମ୍ପତ୍ତି ଓ ଦାୟିତ୍ୱ/ଦେୟ ପରିଚାଳନା:

(କ) ଦାୟିତ୍ୱ/ଦେୟ-

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୧ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ଚଳନ୍ତି/କାର୍ଯ୍ୟକାରୀ ପୁଞ୍ଜି ଟ. ୨୦,୪୧୧.୫୪ କୋଟି ଟଙ୍କା ରହିଥିଲା । ନିଜସ୍ୱ ପାଣ୍ଡି ବାଦ୍ ଚଳନ୍ତି ପୁଞ୍ଜିର ମୁଖ୍ୟ ଉପାଦାନ ଗୁଡ଼ିକ ନିମ୍ନମତେ ଦିଆଗଲା:

ଜମା-

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ଥିବା ଟ. ୮,୭୨୩.୮୪ କୋଟି ଟଙ୍କା ଜମା ତୁଳନାରେ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୧ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ମୋଟ ଜମାର ପରିମାଣ ଟ. ୯,୭୬୬.୮୬ କୋଟି ରହିଥିଲା । ନିର୍ଦ୍ଧାରିତ ପରିମାଣ ଟ. ୧,୦୪୩.୦୨ କୋଟି ଟଙ୍କା (୧୧.୯୬%) ଅଟେ ।

ଜମାର ପ୍ରକାର	(ଟଙ୍କା କୋଟିରେ)	(ମୋଟ ଜମାର%)
ସଞ୍ଚୟ	୧୭୬.୨୭	୧.୮୦
ଚଳନ୍ତି	୫୯୯.୫୯	୬.୧୪
ମିଆଦୀ	୮,୯୯୧.୦୦	୯୨.୦୬
ମୋଟ	୯,୭୬୬.୮୬	୧୦୦.୦୦

ଧାର-

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ଥିବା ଟ. ୭୯୦୯.୭୯ କୋଟି ଟଙ୍କା ତୁଳନାରେ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୧ ସୁଦ୍ଧା ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମ ବିକାଶ/ଉନ୍ନୟନ ବ୍ୟାଙ୍କ (NABARD) ଠାରୁ ବ୍ୟାଙ୍କ ହାସଲ କରିଥିବା ମୋଟ ଧାର ୯.୪୨ ପ୍ରତିଶତ ବୃଦ୍ଧିପାଇ ୮୬୫୫.୨୮ କୋଟି ଟଙ୍କା ରହିଥିଲା ।

(ଖ) ସମ୍ପତ୍ତି –

ଅଗ୍ରୀମ–

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ଥିବା ଟ.୧୧,୨୮୩.୧୮ କୋଟି ଟଙ୍କା ମୋର୍ (ରଣ) ଅଗ୍ରୀମ ବୃଦ୍ଧି ପୂର୍ବକ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୧ ସୁଦ୍ଧା ଟ.୧୨,୧୦୫.୨୫ କୋଟି ଟଙ୍କାରେ ପହଞ୍ଚିଛି । ଅଗ୍ରୀମ ପ୍ରଦାନ କ୍ଷେତ୍ରରେ ନିର୍ଦ୍ଧାରିତ ପରିମାଣ ଟ.୮୨୨.୦୭ କୋଟି ଟଙ୍କା, ଯାହାକି ୭.୨୮% ବୃଦ୍ଧି ଅଟେ ।

ବିନିଯୋଗ–

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ଥିବା ମୋର୍ ଟ.୬,୫୯୯.୮୯ କୋଟି ଟଙ୍କା ବିନିଯୋଗର ପରିମାଣରେ ଟ.୬୯୯.୩୫ କୋଟି ଟଙ୍କା ଅଭିବୃଦ୍ଧି ଘଟି (୧୨.୧୧%), ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୧ ସୁଦ୍ଧା ଟ.୬,୩୯୯.୨୪ କୋଟି ଟଙ୍କାରେ ପହଞ୍ଚି ପାରିଛି ।

କ୍ରମାଗତ ଭାବେ ସମୀକ୍ଷା ପୂର୍ବକ, ଆପଣଙ୍କ ବ୍ୟାଙ୍କର (ପୁଞ୍ଜି) ନିବେଶ ନୀତିକୁ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ଵାରା ଜାରି ହୋଇଥିବା ନିର୍ଦ୍ଦେଶାବଳୀ ଅନୁଯାୟୀ ସୁଦ୍ଧିକରଣ/ ଆବଶ୍ୟକୀୟ ପରିବର୍ତ୍ତନ କରାଯାଇଥାଏ ।

୫) ପୁଞ୍ଜି ପର୍ଯ୍ୟାପ୍ତତା:

ବିପଦଯୁକ୍ତ ସମ୍ପତ୍ତି ଉପରେ, ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କଦ୍ଵାରା ସ୍ଥିରୀକୃତ/ନିର୍ଦ୍ଧାରିତ ସର୍ବନିମ୍ନ ଆବଶ୍ୟକତା ୯% ତୁଳନାରେ, ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୧ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ବିପଦଯୁକ୍ତ ସମ୍ପତ୍ତି ବନାମ ପୁଞ୍ଜି ପର୍ଯ୍ୟାପ୍ତତା ଅନୁପାତର ପରିମାପକ (CRAR) ୧୦.୭୩ ପ୍ରତିଶତ ରହିଅଛି ।

ଆପଣମାନେ ଜାଣି ଖୁସିହେବେ ଯେ, ୨୦୨୦-୨୧ ଆର୍ଥିକ ବର୍ଷରେ ରାଜ୍ୟର ସମୁଦାୟ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେକ୍ଟର ଦ୍ଵାରା ପ୍ରଦତ୍ତ କୃଷିରଣରୁ ୬୨ ପ୍ରତିଶତ ରଣ ସ୍ଵଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା (STCCS) ଦ୍ଵାରା ଯୋଗାଇ ଦିଆଯାଇଅଛି । ରାଜ୍ୟର ଅନ୍ୟ ବ୍ୟାଙ୍କ ସମୂହଙ୍କଦ୍ଵାରା ପ୍ରଦତ୍ତ ୯୪୨୭.୮୨ କୋଟି ଟଙ୍କାର ରଣ ତୁଳନାରେ ସମବାୟ ବ୍ୟାଙ୍କ ଗୁଡିକ ୩୪.୪୦ ଲକ୍ଷ କୃଷି ପରିବାରକୁ ୧୫,୧୮୯ କୋଟି ଟଙ୍କାର କୃଷିରଣ ପ୍ରଦାନ କରିଅଛନ୍ତି ।

୨୦୨୦-୨୧ ବର୍ଷରେ କୃଷି ତଥା ଅଣକୃଷି କାର୍ଯ୍ୟ ସମ୍ପାଦନ ପାଇଁ ସ୍ଵୟଂ ସହାୟକ ଗୋଷ୍ଠୀ (SHG) ଏବଂ ମିଳିତ ଦେୟ/ଉତ୍ତରଦାୟୀ ଗୋଷ୍ଠୀ (JLG) ମାନଙ୍କୁ ରଣ ପ୍ରଦାନ କରିବାରେ ଗୁରୁତ୍ଵାରୋପ କରାଯାଇଅଛି । ବିବିଧ କାର୍ଯ୍ୟକ୍ରମ ପାଇଁ ୧୫୯୦୧ ସ୍ଵୟଂ ସହାୟକ ଗୋଷ୍ଠୀକୁ ୨୩୨.୯୭ କୋଟି ଟଙ୍କା ତଥା ୪୬୮୬୦ ମିଳିତ ଦେୟ ଗୋଷ୍ଠୀକୁ ୨୯୦.୦୩ କୋଟି ଟଙ୍କା ରଣ ପ୍ରଦାନ କରାଯାଇଛି ।

୬) ସରକାରୀ ସହାୟତା:

ଓଡିଶା ସରକାର ରାଜ୍ୟର ସ୍ଵଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ମାଧ୍ୟମରେ କୃଷିକାର୍ଯ୍ୟର ସୁସମ୍ପାଦନ ପାଇଁ ରିହାତି ସୁଧହାରରେ ପ୍ରଦତ୍ତ ରଣରାଶି ଉପରେ ସୁଧଜନିତ କ୍ଷତିଭରଣା ପାଇଁ ସୁଧ ରିହାତି ସହାୟତା ପ୍ରଦାନ କରୁଅଛନ୍ତି । ୨୦୨୦-୨୧ ଆର୍ଥିକ ବର୍ଷରେ, ରାଜ୍ୟ ସରକାର ସ୍ଵଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ପ୍ରଦାନକାରୀ ଅନୁଷ୍ଠାନ ମାନଙ୍କୁ ୬୦୦.୦୦ କୋଟି ଟଙ୍କାର ସୁଧ ରିହାତି ସହାୟତା ପ୍ରଦାନ କରିଛନ୍ତି ।

ଅଂଶଧନରେ ଅଭିବୃଦ୍ଧି ପୂର୍ବକ ସ୍ଵଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ପ୍ରଦାନକାରୀ ଅନୁଷ୍ଠାନ ମାନଙ୍କ ରଣ ଗ୍ରହଣ ଦକ୍ଷତାରେ ଅଭିବୃଦ୍ଧି ଉପଲକ୍ଷେ ରାଜ୍ୟ ସରକାର ଅଂଶଧନ ସହାୟତା ମଧ୍ୟ ପ୍ରଦାନ କରିଛନ୍ତି । ୨୦୨୦-୨୧ ଆର୍ଥିକ ବର୍ଷରେ, ଏ ବାବଦରେ ୨୩.୦୦ କୋଟି ଟଙ୍କା ପ୍ରଦାନ କରିଛନ୍ତି ।

ଏତଦ୍ ବ୍ୟତୀତ, ସରକାର ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି/ବୃହଦାକାର ଆଦିବାସୀ ବହୁମୁଖୀ ସମବାୟ ସମିତି/କୃଷକ ସେବା ସମବାୟ ସମିତିର ଚାଷୀଙ୍କ କୃଷିରଣର ବୀମାକରଣ ପାଇଁ ରାଜ୍ୟର ଅଂଶ ବାବଦକୁ ପ୍ରିମିୟମ ରିହାତି ମଧ୍ୟ ପ୍ରଦାନ କରୁଅଛନ୍ତି । ୨୦୨୦-୨୧ ବର୍ଷ ପାଇଁ ରାଜ୍ୟ ସରକାର ସମସ୍ତ ରଣୀ ଓ ଅଣରଣୀ ଚାଷୀଙ୍କ ପାଇଁ ପ୍ରିମିୟମ ରିହାତି ବାବଦକୁ ୬୩୯.୬୪ କୋଟି ଟଙ୍କା ପ୍ରଦାନ କରିଛନ୍ତି ।

୭) ଦକ୍ଷତା ବିକାଶ:

ସ୍ୱଚ୍ଛମିଆଦୀ ଗ୍ରାମୀଣ ରଣ ସଂରଚନାର ସର୍ବୋଚ୍ଚ ଅନୁଷ୍ଠାନ ଭାବରେ ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ନିମ୍ନ ସ୍ତରରେ ଥିବା ଅନୁଷ୍ଠାନ ଯଥା କେନ୍ଦ୍ର ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ଏବଂ ପ୍ରାଥମିକ କୃଷିରଣ ସମ୍ପର୍କୀୟ ସମିତିମାନଙ୍କ କର୍ମକାରୀ ମାନଙ୍କ ଦକ୍ଷତା ବିକାଶ ପାଇଁ ତାଲିମ ପ୍ରଦାନ କରିଥାନ୍ତି । ଏଥିପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟ ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କର କୃଷି ସମ୍ପର୍କୀୟ କର୍ମଚାରୀ ପ୍ରଶିକ୍ଷଣ ଅନୁଷ୍ଠାନ ୨୦୨୦-୨୧ ବର୍ଷରେ ୨୪୯୦ ପ୍ରଶିକ୍ଷଣ ମାନବ ଦିବସରେ ୮୩୦ ଜଣ ପ୍ରଶିକ୍ଷାର୍ଥୀଙ୍କୁ ପ୍ରଶିକ୍ଷଣ ପ୍ରଦାନ କରିଅଛି ।

୮) ଭବିଷ୍ୟତ କାର୍ଯ୍ୟପଦ୍ଧତି:

ଓଡ଼ିଶା ରାଜ୍ୟ ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ତଥା କେନ୍ଦ୍ର ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ମାନଙ୍କରେ କୋର ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବାର ପ୍ରଚଳନ କରାଯାଇଛି ତଥା ପ୍ରାଥମିକ ସେବା ସମ୍ପର୍କୀୟ ସମିତିର କାରବାର ଗୁଡ଼ିକରେ କମ୍ପ୍ୟୁଟରୀକରଣ ଦ୍ୱାରା କୋର ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବା ପରିସରଭୁକ୍ତ କରିବାକୁ ଆମର ପ୍ରୟାସ ଜାରିରହିଛି । ରାଜ୍ୟ ସରକାର ଓଡ଼ିଶା ରାଜ୍ୟ ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ଓ ୧୭ ଗୋଟି କେନ୍ଦ୍ର ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ଗୁଡ଼ିକରେ କୋର ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବାର ପ୍ରଚଳନ ପାଇଁ ୪୪.୦୦ କୋଟି ଟଙ୍କାର ଆର୍ଥିକ ସହାୟତା ପ୍ରଦାନ କରିଛନ୍ତି । ଏତଦ୍ୱ୍ୟତୀତ, ପ୍ରାଥମିକ ସମ୍ପର୍କୀୟ ସମିତି ଗୁଡ଼ିକର କମ୍ପ୍ୟୁଟରୀକରଣ ପାଇଁ ୪୮.୭୭ କୋଟି ଟଙ୍କାର ସହାୟତା ପ୍ରଦାନ କରାଯାଇଅଛି ।

ବର୍ତ୍ତମାନ ସମୟର ବ୍ୟାଙ୍କିଙ୍ଗ୍ ଦୃଶ୍ୟପଟରେ ନିଜକୁ ପ୍ରତିଯୋଗୀସମ୍ପର୍କ କରିବା ଏବଂ ଗ୍ରାହକ ମାନଙ୍କୁ ଆକର୍ଷିତ କରିବା ପାଇଁ ଆମକୁ ଡିଜିଟାଲ୍ ବ୍ୟାଙ୍କିଙ୍ଗ୍, ଡିଜିଟାଲ୍ ପେମେଣ୍ଟ୍ ଏବଂ ଫିନଟେକ୍ ସଂସ୍କାରକୁ ଯଥେଷ୍ଟ ପ୍ରୋତ୍ସାହନ ଦେବାକୁ ପଡ଼ିବ । ଏହାଦ୍ୱାରା ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବାର ଲାଭ ରାଜ୍ୟର କୋଣ ଅନୁକୋଣରେ ପହଞ୍ଚିବା ନିଶ୍ଚିତ କରାଯାଇପାରିବ । ଓଡ଼ିଶା ରାଜ୍ୟ ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ଏହି ଦିଗରେ ଭାରତୀୟ ରିଜର୍ଭ୍ ବ୍ୟାଙ୍କ, ଏନ୍.ପି.ସି.ଆଇ.(NPCI), ଯୁ.ଆଇ.ଡି.ଏ.ଆଇ. (UIDAI) ଭଳି ଆନୁସଙ୍ଗିକ ଅନୁଷ୍ଠାନ ମାନଙ୍କଠାରୁ ଆବଶ୍ୟକୀୟ ଲାଇସେନ୍ସ ଓ କ୍ଲିୟରାନ୍ସ ପାଇବା ପାଇଁ ସମସ୍ତପ୍ରକାର ଆବଶ୍ୟକୀୟ ପଦକ୍ଷେପ ନେଉଅଛି । ଏହା ସମ୍ପର୍କୀୟ ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ବ୍ୟବସ୍ଥାକୁ ମିତବ୍ୟୟୀ ତଥା ଉପଭୋକ୍ତା ଅନୁକୂଳ କରିବ ।

୯) ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମ୍ୟ ଉନ୍ନୟନ/ବିକାଶ ବ୍ୟାଙ୍କ (NABARD)ର ସହାୟତା:

ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମୀଣ ବିକାଶ ବ୍ୟାଙ୍କ ଆର୍ଥିକ ଅନ୍ତର୍ଭୁକ୍ତିକରଣ ପାଣ୍ଠିରୁ ବିଭିନ୍ନ ଭାବରେ ଯଥା- ମାଇକ୍ରୋ ଏ.ଟି.ଏମ୍. ଓ ପଏଣ୍ଟ ଅଫ୍ ସେଲ୍ (PoS) ଉପକରଣ ତଥା ଗ୍ରୀନ୍ ପିନ୍ (Green Pin) କ୍ରୟ କରିବା, ମାଇକ୍ରୋ ଏ.ଟି.ଏମ୍. କୁ ବ୍ୟାଙ୍କର ସି.ବି.ଏସ୍. ସହିତ ସଂଯୋଜିତ କରିବା, ଆଧାର ଜରିଆରେ ପେମେଣ୍ଟ୍ ପ୍ରଦାନ କରିବା ପାଇଁ AUA ଓ KUA ସଦସ୍ୟତା ହାସଲ କରିବା, ଲାଭ/ ସୁବିଧାର ପ୍ରତ୍ୟକ୍ଷ ହସ୍ତାନ୍ତରଣ (DBT) ଜରିଆରେ କେନ୍ଦ୍ର ଓ ରାଜ୍ୟ ସରକାରଙ୍କ ବିଭିନ୍ନ ଯୋଜନା ଅନ୍ତର୍ଗତ ଆର୍ଥିକ ସହାୟତାକୁ ବ୍ୟାଙ୍କ ଆକାଉଣ୍ଟ ଜରିଆରେ ହସ୍ତାନ୍ତର କରିବା ତଥା ଓଡ଼ିଶା ରାଜ୍ୟ ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ଓ କେନ୍ଦ୍ର ସମ୍ପର୍କୀୟ ବ୍ୟାଙ୍କ ମାନଙ୍କୁ ସାର୍ବଜନୀନ ବିଭୀୟ ପ୍ରବନ୍ଧନ ପ୍ରଣାଳୀ ସହିତ ସଂଯୋଜିତ କରିବା ପାଇଁ ଆର୍ଥିକ ସହାୟତା ପ୍ରଦାନ କରୁଛନ୍ତି । ଏହି ଲକ୍ଷ୍ୟ ହାସଲ ପାଇଁ ଆଗାମୀ ଦିନରେ ଆମକୁ ଉତ୍ସର୍ଗାକୃତ ପ୍ରଚେଷ୍ଟା କରିବାର ଆବଶ୍ୟକତା ରହିଛି ।

୧୦) ଆମର ପ୍ରାଥମିକତା:

ବୈଷୟିକ ଜ୍ଞାନ କୌଶଳର ଗ୍ରହଣ ଓ ଉପଯୋଗ, ଆମ ସ୍ୱଚ୍ଛମିଆଦୀ ସମ୍ପର୍କୀୟ ରଣ ବ୍ୟବସ୍ଥା ପାଇଁ ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷରେ ଏକ ପ୍ରାଥମିକତା ହୋଇ ରହିବ । ଚାଷୀ/କୃଷକ ସଭ୍ୟ ସଦସ୍ୟଙ୍କ ଅନ୍ତର୍ଲାଇନ୍ ଦେଶ ନେଶ ପାଇଁ ତାତା ସେଣ୍ଟର ସହ ସଂଯୋଗୀକରଣ ସହ ପ୍ରାଥମିକ କୃଷିରଣ ସେବା ସମ୍ପର୍କୀୟ ସମିତି ଗୁଡ଼ିକର କମ୍ପ୍ୟୁଟରୀକରଣର ସମାପନ ଆମପାଇଁ ଏକ ପ୍ରମୁଖ ଆହ୍ୱାନ । ସେହିପରି ଭାବରେ, ATM/PoS ନେଟୱାର୍କ ମାଧ୍ୟମରେ ରଣ ଆହରଣ ସୁବିଧା ପାଇଁ ଚାଷୀମାନଙ୍କ ଦ୍ୱାରା ରୂପେ କିଷାନ୍ କାର୍ଡର ବ୍ୟବହାର ଆମର ପ୍ରମୁଖ ପ୍ରାଥମିକତା ହୋଇ ରହିବ ।

କୃଷି ତଥା କୃଷକଙ୍କ ଆୟରେ ଅଭିବୃଦ୍ଧି ପାଇଁ, କୃଷି ଓ ତତ୍ସମ୍ବନ୍ଧୀୟ କାର୍ଯ୍ୟକ୍ରମରେ ପୁଞ୍ଜି ନିବେଶ ଏକ ମୁଖ୍ୟ ଆବଶ୍ୟକତା । ପରନ୍ତୁ ଏ କ୍ଷେତ୍ରରେ ପୁଞ୍ଜି ନିବେଶ ଆମ ରାଜ୍ୟରେ ସନ୍ତୋଷଜନକ ହେଉନାହିଁ । ସେ ଦୃଷ୍ଟିରୁ କୃଷି କ୍ଷେତ୍ରରେ ଅଧିକ ପୁଞ୍ଜି ନିବେଶ କରିବା ଓ ସମ୍ପର୍କୀୟ

ସମିତି ମାଧ୍ୟମରେ କୃଷକ ସହସ୍ୟମାନଙ୍କୁ ଦୀର୍ଘମିଆଦୀ ରଣ ଦେବାପାଇଁ ତାଙ୍କ ନିଜ ଅଂଶଧନ ମାତ୍ରାକୁ କମ୍ କରିଦିଆଯାଇଛି । ଆମେ ଦୀର୍ଘମିଆଦି କୃଷିରଣର ଲକ୍ଷ୍ୟ ମଧ୍ୟ ବର୍ଦ୍ଧିତ କରିଛୁ । ଏଥିପାଇଁ ଆମକୁ ଆମର ରଣ ମୂଲ୍ୟାୟନ (Appraisal), ରଣ ସମ୍ବନ୍ଧୀୟ ଦଲିଲ/ଦସ୍ତାବିଜ କରଣ (Loan Documentation), ତଦାରଖ (Monitoring), ଅନୁସରଣ (Follow up) ଏବଂ ରଣ ଆଦାୟ ବ୍ୟବସ୍ଥାକୁ (Loan Recovery Mechanism) ଅଧିକ ମଜବୁତ କରିବା ଦରକାର । ଏହାଦ୍ୱାରା ସମୟାନୁବର୍ତ୍ତୀ ଦୀର୍ଘମିଆଦୀ କୃଷିରଣ ଯୋଗାଇଦେବା ଓ ତାହାର ସମୟାନୁବର୍ତ୍ତୀ ପରିଶୋଧ ହେବାରେ କୌଣସି ପ୍ରତିବନ୍ଧକ ରହିବନାହିଁ । ସମବାୟ ବ୍ୟାଙ୍କ ସମୂହ / ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି (PACS) ର ରଣ ଉପରେ କ୍ରେଡିଟ୍ ଗ୍ୟାରେଣ୍ଟି ପ୍ରଦାନ ପାଇଁ, ସମବାୟ ବ୍ୟାଙ୍କ / ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି ମାନଙ୍କୁ ସମବାୟ ସଂସ୍ଥା ମାନଙ୍କପାଇଁ ନୂତନ ଭାବରେ ସୃଷ୍ଟି ହୋଇଥିବା କ୍ରେଡିଟ୍ ଗ୍ୟାରେଣ୍ଟି ଯୋଜନା (Credit Guarantee Scheme) ର ସୁବିଧା ହାସଲ ତଥା ବିସ୍ତାର କରିବାର ଆବଶ୍ୟକତା ଅଛି ।

ଏହି ପରିପ୍ରେକ୍ଷୀରେ, ଆପଣମାନଙ୍କ ଅବଗତି ନିମନ୍ତେ ଜଣାଇବାକୁ ଚାହେଁ ଯେ, ବ୍ୟାଙ୍କରେ ଏକ ବ୍ୟବସାୟ ବିକାଶ ଓ ଉତ୍ପାଦ ଅଭିନବୀକରଣ ବିଭାଗ (Business Development & Product Innovation Cell) ପ୍ରତିଷ୍ଠା ପାଇଁ ଆମ ପ୍ରସ୍ତାବକୁ ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମୀଣ ଉନ୍ନୟନ ବ୍ୟାଙ୍କ (NABARD) ତଥା ଆଗାମୀ ୩ ବର୍ଷ ପର୍ଯ୍ୟନ୍ତ ଏହାର ପରିଚାଳନା ପାଇଁ ଆବଶ୍ୟକ ପ୍ରଶାସନିକ ଖର୍ଚ୍ଚର ୮୦ ପ୍ରତିଶତ ଆର୍ଥିକ ଅନୁଦାନ/ସହାୟତା ପ୍ରଦାନର ସହମତି ପୂର୍ବକ ଅନୁମୋଦନ କରିଛନ୍ତି । ବିଭିନ୍ନ ରଣ ଉତ୍ପାଦ ତଥା ବ୍ୟାଙ୍କିଙ୍ଗ ସମ୍ବନ୍ଧୀୟ ପ୍ରାସଙ୍ଗିକ କ୍ଷେତ୍ରରେ ପାରଦର୍ଶିତା ଲାଭ କରିଥିବା ବୃତ୍ତିଗତ/ପେସାଦାର ମାନବସମ୍ବଳର ନିୟୋଜନ ପୂର୍ବକ ଏହି ସେଲ୍ ଖୁବ୍ ଶୀଘ୍ର କାର୍ଯ୍ୟକ୍ଷମ ହେବାକୁ ଯାଉଛି ।

୧୧) ପ୍ରଭାବ:

ଉପର ଆଲୋଚିତ ବିକାଶ ମୂଳକ ପ୍ରସଙ୍ଗ ମାନଙ୍କ ଉପରେ କ୍ରମାଗତ ଭାବରେ ଧ୍ୟାନ ଓ ଗୁରୁତ୍ୱ ପ୍ରଦାନର ପ୍ରୟାସ ଉତ୍ତମ ଫଳ ପ୍ରଦାନ କରୁଅଛି ଏବଂ ବ୍ୟାଙ୍କ ୨୦୨୧-୨୨ ଆର୍ଥିକ ବର୍ଷରେ ଟିକସ ବାଦ୍ ରେକର୍ଡ ଟ.୧୦୦.୦୦ କୋଟିରୁ ଉର୍ଦ୍ଧ୍ୱ ପରିମାଣର ଲାଭ କରିବା ଆଶା କରାଯାଉଅଛି ।

କୃତଜ୍ଞତା ସ୍ୱୀକାର:

ଏହି ଅବସରରେ, ଆମର ପ୍ରତ୍ୟେକ ପ୍ରୟାସରେ ନିରନ୍ତର ସହଯୋଗ/ସମର୍ଥନ ଯୋଗାଇ ଦେଇଥିବାରୁ, ମୁଁ ସମସ୍ତ ପୃଷ୍ଠପୋଷକ ଓ ଗ୍ରାହକ ମାନଙ୍କୁ ଆନ୍ତରିକ ଧନ୍ୟବାଦ ଜଣାଉଛି । ମୁଁ ମଧ୍ୟ ଏହି ସୁଯୋଗରେ ଆମ ରାଜ୍ୟର ସ୍ୱଚ୍ଛମିଆଦୀ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥାକୁ ସୁସଙ୍ଗଠିତ କରିବା ନିମନ୍ତେ ଆମର ପ୍ରତ୍ୟେକ ପଦକ୍ଷେପରେ ସମଯୋଗଯୋଗୀ ଓ ଆବଶ୍ୟକୀୟ ଉପଦେଶ ଓ ସାହାଯ୍ୟ ଯୋଗାଇ ଦେଇଥିବାରୁ ରାଜ୍ୟ ସରକାର, କେନ୍ଦ୍ର ସରକାର ତଥା ନିୟାମକ କର୍ତ୍ତୃପକ୍ଷ ଏବଂ ଅର୍ଥଯୋଗାଣକାରୀ ସଂସ୍ଥା ଯଥା ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ, ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମୀଣ ବିକାଶ ବ୍ୟାଙ୍କ, ଜାତୀୟ ସମବାୟ ବିକାଶ ପ୍ରତିଷ୍ଠାନ, ସମବାୟ ସମିତି ସମୂହର ନିବନ୍ଧକ ତଥା ସମବାୟ ସମିତି ସମୂହର ମହାସମୀକ୍ଷକଙ୍କୁ କୃତଜ୍ଞତା ଜଣାଉଛି । ପରିଶେଷରେ ଏହି ବ୍ୟାଙ୍କର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ତଥା ଲକ୍ଷ୍ୟପ୍ରତି ପ୍ରତିବନ୍ଧକକୁ ସ୍ୱୀକାର କରିବା ନିମନ୍ତେ ଉତ୍ସର୍ଗାକୃତ ସେବା ଯୋଗାଇଥିବାରୁ ମୁଁ ବ୍ୟାଙ୍କର ପ୍ରତ୍ୟେକ କର୍ମଚାରୀଙ୍କୁ ସାଧୁବାଦ ଜଣାଉଛି ।

ଜୟତୁ ସମବାୟ !

(ଡି.ଜି. ମାହପତ୍ର, ଭା.ପ୍ର.ସେ.)

ପ୍ରଶାସକ

Address of the Administrator on the occasion of the 75th General Body Meeting of the Bank dated the 30th March, 2022



Dear Shareholders and Invitees,

I am privileged to welcome you all to this 75th General Body Meeting of your Bank. This would be the appropriate platform to look back at the economic scenario of the country in general and the State in particular, for the financial year 2020-21. At the national level, as well as in the State, the banking sector has weathered the COVID-19 disruptions well. More importantly, the Cooperative Banks have come out unscathed from COVID-19 induced economic slowdown and have registered impressive performances in almost all financial parameters.

Economic Outlook:

The Cooperative Banking sector remained robust throughout the FY 2020-21, mainly due to its rural presence and agriculture credit disbursement. Amendment to the Banking Regulation Act, 1949 have granted powers to the Reserve Bank of India to regulate issue of paid-up Share Capital and securities by Cooperative Banks and have regulatory powers in many other financial activities of these Banks.

Amid this financial and structural volatility, Odisha State Cooperative Bank has continued to play a crucial role in credit penetration, especially in the field of agricultural lending and provision of banking services at the grassroots level. OSCB alongwith its 17 affiliated DCCBs has continued to maintain the predominant position in crop loan financing through Kisan Credit Cards in the State with a share of about 62% of State level aggregate crop loan dispensation and providing banking services through its network of Cooperative Credit Institutions and other innovative measures like “Banks on Wheels”.

Performance of the Bank:

1. Profitability:

The position of profitability of the bank for the financial year 2020-21 is as under:

	(Rs. in Lakhs)
a) Total Income	113563.38
b) Total Expenditure	102850.65
c) Provisions/Reserves/Contingency other than provision for Income Tax-	
d) Total Expenditure excluding provision for taxation	102850.65
e) Provision for taxation	3863.21
f) Net profit	6849.52

2.Appropriation of Net profit:

In accordance with the provisions of Odisha Cooperative Societies Act, 1962 and the Bye Laws of the Bank, the Management of the Bank has recommended the appropriation of net profit of Rs.68,49,51,903.65 as below:

(I)	Statutory Reserve Fund	17,12,37,975.91
(ii)	Agriculture Credit Stabilization Fund	10,27,42,785.55
(iii)	Dividend	13,69,43,329.00
(iv)	Investment Fluctuation Reserve	6,04,11,281.00
(v)	Staff Welfare Fund	2,00,000.00
(vi)	Cooperative Development Fund	2,00,000.00
(vii)	Charitable Fund	1,00,00,000.00
(viii)	Building Fund	10,00,00,000.00
(ix)	Balance carried to Statutory Reserve Fund	10,32,16,532.19
Total		68,49,51,903.65

3. Dividend:

The Reserve Bank of India vide its circular bearing No.RBI/2021-22/23 DOR.ACC.REC.7/21.02.067/2021-22 dated April 22, 2021 on the subject "Declaration of Dividends by Banks" has permitted all Banks to pay dividend on equity shares from the profits of the financial year ended March 31, 2021. The Bank has recommended to the General Body of the Bank to pay out dividend @2.61% amounting to Rs.13,69,43,329.00 to its members from the profits of the Bank for the financial year 2020-21.

4. Asset and Liability Management:

I. Liabilities:

The working capital of the Bank was Rs.20411.54 crore as on March 31, 2021. The main components of the working capital besides Owned Funds were as under:

a. Deposits

The deposits of the Bank as on March 31, 2021 were Rs.9766.86 crore as against Rs.8723.84 crore as on March 31, 2020. The net increase is Rs.1043.02 crore (11.96%).

Type of deposit	(Rs. In Crores)	(% of total deposit)
Savings	176.27	1.80
Current	599.59	6.14
Term	8991.00	92.06
Total	9766.86	

b. Borrowings

The borrowings of the Bank from NABARD as on March 31, 2021 was Rs.8655.28 crore as against Rs. 7909.79 crore as on March 31, 2020 with a growth of 9.42%.

ii. Assets

a. Advances:

The Bank's advances portfolio increased to Rs.12105.25 crore as on March 31, 2021 from Rs. 11283.18 crore as on March 31, 2020. Net increase is Rs.822.07 crore i.e. 7.28%.

b. Investment:

As on March 31, 2021 the investments of the Bank stood at Rs.7399.24 crore against Rs.6599.89 crore as on March 31, 2020 registering a growth of Rs.799.35 crore i.e. 12.11%.

Your Bank's investment policy is continuously reviewed and fine-tuned in accordance with the guidelines issued by the Reserve Bank of India from time to time.

5. Capital Adequacy

The Capital to Risk Weighted Average Ratio (CRAR) of the Bank as on March 31, 2021 was at 10.73% against minimum requirement of 9% as stipulated by RBI.

You will be happy to know that the Short Term Cooperative Credit Structure (STCCS) delivered about 62% of the total crop loan delivered by all the banks in the State taken together during 2020-21. The Cooperative Banks have provided crop loans in the order of Rs.15189 crore to 34.40 lakh farm families as against disbursement of Rs.9427.82 crore by all other banks in the state.

Emphasis has been given on delivery of credit to the Self Help Groups (SHGs) and Joint Liability Groups (JLGs) for farm and non-farm activities during the year 2020-21. Different activities of 15901 SHGs have been financed for an amount of Rs.232.97 crore and 46860 JLGs have been financed Rs.290.03 crore respectively.

6. Government Support :

Government of Odisha is providing Interest Subvention Assistance to Short Term Cooperative Credit Structure (STCCS) to finance the Seasonal Agricultural Operations on a concessional rate of interest. For the Financial Year 2020-21, Government has provided Rs.600.00 crore to the STCC Units towards Interest Subvention.

Government has also provided Share Capital Assistance to STCC Units to increase their Share Capital base for augmenting their borrowing power. During the Financial Year 2020-21, an amount of Rs.23.00 crore has been provided for the purpose.

Besides, Government is providing premium subsidy towards State share for insurance of crop loans of farmers of PACS / LAMPCS / FSCS. The total premium subsidy provided by Government to the loanee/non-loanee farmers of the State for 2020-21 was in the order of Rs.639.64 crore.

7. Capacity Building:

Your Bank as the Apex Institution in the Short Term Rural Credit Structure provides technical assistance to the lower tier institutions like DCCBs and PACS by way of training and capacity building. The Agricultural Cooperative Staff Training Institute (ACSTI) in the OSCB has imparted training to 830 number of participants over 2490 trainee days during the year 2020-21.

8. Outlook for the future:

The Bank has implemented Core Banking Solutions (CBS) in OSCB and District Central Coop. Banks and has been pursuing on-boarding the PACS on to the CBS platform through computerization of their transactions. For the purpose, Government of Odisha have provided financial assistance of Rs.44.00 crore for implementation of Core Banking Solution in the OSCB and 17 DCCBs. Besides, assistance of Rs.48.77 crore has been provided for computerization of PACS.

In order to stay competitive in the present day banking scenario and to attract the customers, we need to promote digital banking, digital payments and fintech innovations in a big way so as to ensure that benefits of banking reach every nook and corner of the State. The OSCB is taking all possible steps in this direction to obtain the required licenses and clearances of related agencies like RBI, NPCI, UIDAI etc. This will make the cooperative banking platform economical and user friendly.

9. Assistance by NABARD:

NABARD is providing financial assistance from the Financial Inclusion Fund for purchase of Micro ATMs & PoS devices Green Pin, Integration of Micro ATM with CBS of the Bank, Membership of AUA and KUA for Aadhaar enabled payment system and on-boarding of OSCB and DCCBs in Public Financial Management System, so as to handle the Direct Benefit Transfers under various schemes of the State and Central Government. We have to make all out efforts in the coming days to achieve these objectives.

10. Our thrust areas:

Adoption of technology continues to be the thrust area of the Short Term Cooperative Credit Structure in the year 2021-22. Completion of PACS computerization with connectivity to the Data Centre for online transaction by the farmer members shall remain the major challenge to us. Similarly, digitalisation of the PACS and effective use of the RuPay Kisan Cards by the farmer members to avail credit through the ATM/ PoS network shall be one of the top most priorities.

In order to make agriculture remunerative and increase farmers' income, capital investment in agriculture and allied activities is a prime need. However investment credit for agriculture and allied sector in our State is not taking up to the desired level. With a view to increasing capital investment in agriculture and extend term loan to the farmer members of the Cooperatives, requirement of share linkage has been reduced. We have also increased the target for Agricultural Term Lending (ATL). However, we need to strengthen our appraisal, loan documentation, monitoring, follow up and recovery mechanism so that the term loans are provided to the farmers in a hassle free manner and its timely recovery is also ensured. The Cooperative Banks/ PACS need to avail and extend the facilities of the newly created Credit Guarantee Scheme for Cooperatives so as to provide Credit Guarantee on loans of Cooperative Banks and PACS.

In this connection, I am happy to inform you that NABARD has approved our proposal to set up a Business Development and Product Innovation Cell (BDPIC) in the Bank with financial assistance to the tune of 80% of the administrative cost for maintaining the Cell for a period of 3 years. The Cell will be manned by professionals with expertise in design and appraisal of loan products and other relevant areas of banking and would be operational very shortly.

11. Impact :

The continued focus and thrust on developmental issues discussed above has started paying good dividends and the Bank is hopeful of earning a record profit exceeding Rs.100.00 crores during the Financial Year 2021-22 after taxes.

12. Acknowledgement :

I take this opportunity to express my heartfelt thanks to our valued patrons and customers for providing continuous support to all our endeavours. I also take this opportunity to thank the State Government, the Union Government and the regulatory authorities and financing agencies like Reserve Bank of India, NABARD, NCDC, Registrar, Cooperative Societies and the Auditor General, Cooperative Societies for providing us the required support in all our initiatives to strengthen the Short Term Cooperative Credit Structure in the State. I record my sincere appreciation for the dedicated service and commitment of the staff of the Bank for taking the organization to this height.

Long live cooperative movement.



(V. V. Yadav, IAS)
Administrator



ACKNOWLEDGEMENTS



Gopabandhu Satpathy, IAS
Managing Director

We gratefully acknowledge support, advice and input of various Institutions and Departments in our endeavor to excel on a continuous basis.

We express our gratitude to Government of India and Government of Odisha for their patronage which has helped the Bank to reach new heights year after year.

We are deeply grateful to Department of Cooperation and Finance, Government of Odisha for extending continuous support and guidance.

We convey our sincere thanks to Reserve Bank of India and NABARD for their guidance for improvement in Banks functioning.

Our special gratitude to the Registrar of cooperative Societies, Odisha and the Directorate for the support and guidance.

We acknowledge the kind support provided by the Auditor General of Cooperative Societies, Odisha and the Directorate.

We express our sincere thanks to the members, share holders customers, patrons and well wishers for their constant inputs and advice to improve the functioning of the Bank, in general and service delivery in particular

Our heartfelt gratitude to the 17 District Central Cooperative Banks and the 2708 No of PACS/LAMPCS for their contribution to strengthen the short term credit structure of the state.

We would also like to put on record and acknowledge the single - minded devotion and dedication of the officers and staff of the Bank in the difficult days of COVID-19 Pandemic.


(Gopabandhu Satpathy)



ODISHA AT A GLANCE

1	Total Area (Sq. Kms)	1,55,707
2	Total Population (Census 2010)	4,19,74,218
	a) Total male	2,12,12,136
	b) Total female	2,07,62,082
3	Decadal growth rate, 2001-2011 (in percentage)	+14
4	Density of Population per Sq. K.M.	270
5	Sex Ratio (Females per 1000 males)	979
6	Total Urban Population, 2011	70,03,656
	a) Total males	36,25,933
	b) Total females	33,77,723
7	Total Rural Population, 2011	3,49,70,562
	a) Total males	1,75,86,203
	b) Total females	1,73,84,359
8	Total literates and Literacy rate (excluding 0-6 population)	2,67,42,595 72.9%
	a) Total male literates and literacy rate	1,50,89,681 81.6%
	b) Total female literates and literacy rate	1,16,52,914 64%
9	Total Scheduled Castes Population And percentage to total population	71,88,463 17.1%
10	Total Scheduled Tribes Population And percentage to total population	95,90,756 22.8%
11	Number of Districts	30
12	Number of Sub-Divisions	58
13	Number of Grama Panchayats	6,798
14	Number of Tahasils	317
15	Number of Blocks	314
16	Total number of villages	51,313
17	Number of Towns (including Census Towns)	223
18	Number of Municipal Corporations	5
19	Number of Municipalities	48
20	Number of Notified Area Councils	61
21	Number of Industrial Towns	2
22	Number of Police Stations (General 534 + Women 6 + Energy 34 + Vigilance 7 + Marin 5 + Cybercrime 1 + CID 1 + EOW 1 + STF 1)	590
23	Number of Fire Stations : (i) Sanctioned (ii) Functioning	296 208
24	Number of Assembly Constituencies	147
25	Number of Lok Sabha Constituencies	21

INCUMBENCY CHART OF PRESIDENTS OF THE ODISHA STATE COOPERATIVE BANK LTD., BHUBANESWAR

SI No	Name	Period	
		From	To
1	Sri M. L. Pandit (Nominated)	02.04.48	31.03.59
2	Sri R. C. Mardaraj Deo (Nominated)	01.04.59	15.01.61
3	Sri A. B. Das	16.01.61	13.12.64
4	Sri B. C. Hota	14.12.64	14.05.70
5	Sri P. C. Samantasinghar	15.05.70	14.09.75
6	Dr. J. C. Rout	15.09.75	09.07.81
7	Sri Niranjana Pattanaik (President-in-charge)	10.07.81	29.08.82
8	Sri Jagabandhu Das	30.08.82	15.09.86
9	R.C.S., Odisha (Management-in-charge)	16.09.86	14.02.88
10	Sri Surendranath Pattanaik	15.02.88	28.06.90
11	R.C.S., Odisha (Management-in-charge)	29.06.90	26.03.92
12	Sri Ghanashyam Sahu (Nominated)	27.03.92	05.05.94
13	R.C.S., Odisha (Management-in-charge)	06.05.94	27.09.94
14	Sri Jagneswar Babu	28.09.94	01.02.96
15	R.C.S., Odisha (Management-in-charge)	02.02.96	05.02.96
16	Sri Surendranath Pattanaik (Nominated)	06.02.96	20.04.98
17	Sri Surendranath Pattanaik (Elected)	21.04.98	26.03.01
18	Commissioner-cum-Secretary to Govt. of Odisha, Cooperation Department (Management –in-Charge)	26.03.01	28.03.01
19	Sri Surendranath Pattanaik (Elected)	29.03.01	07.06.01
20	Principal Secretary to Govt. of Odisha, Handloom, Textiles and Sports Department (Administrator)	08.06.01	18.06.01
21	Sri Surendranath Pattanaik (Elected)	19.06.01	02.07.01
22	R.C.S., Odisha (Management-in-charge)	03.07.01	31.08.01
23	Sri Sanjib Ch. Hata, IAS, Agriculture Production Commissioner, Govt. of Odisha	01.09.01	29.01.03
24	Sri Jagneswar (Nominated)	30.01.03	19.05.04
25	Sri H. S. Chahar, IAS, Commissioner-cum-Secretary to Govt. of Odisha, Cooperation Department (Management-in-charge)	19.05.04	24.06.04
26	Sri Jagneswar (Nominated)	24.06.04	22.08.05
27	Ms.MadhurSarangi, IAS, Principal Secretary to Government of Odisha, Cooperation Department (Management-in-charge)	23.08.05	27.09.06
28	Sri Jagneswar (Nominated)	28.09.06	13.03.08
29	Sri Jagneswar (Elected)	14.03.08	23.09.11
30	Sri Jagneswar (Nominated)	24.09.11	24.07.12
31.	Sri B.B. Mohapatra, IAS, Commissioner-cum-RCS(O)	24.07.12	31.07.12
32.	Sri P.K. Patnaik, IAS, RCS(O) (Management-in-Charge)	06.08.12	05.02.13
33.	Sri Bishnupada Sethi, IAS, Commissioner-cum-Secretary to Government of Odisha, Cooperation Department, (Management-in-Charge)	06.02.13	28.07.15
34	Sri Akshaya Kumar Mohanty (Elected)	28.07.15 (AN)	27.07.20
35	Sri V. V. Yadav, IAS, Administrator	30.07.20	Continuing

**INCUMBENCY CHART OF MANAGING DIRECTORS OF
THE ODISHA STATE COOPERATIVE BANK LTD., BHUBANESWAR**

Sl. No	Name	Period	
		From	To
1	Sri T. R. Rau (Organiser from 16.04.47 to 29.01.48)	30.01.48	30.09.48
2	Sri Y. V. Rajulu	01.10.48	31.03.49
3	Sri P. L. Misra	01.04. 49	14.07.49
4	Sri Appa Rao Choudhury	15.07.49	25.08.49
5	Sri Y. R. Bali	26.08.49	19.04.71
6	Sri P. K. Patnaik	19.04.71	11.04.73
7	Sri Ratnakar Mohanty	14.02.74	29.04.75
8	Sri F. C. Panda	07.07.75	31.10.81
9	Sri Natabara Biswal	21.11.81	30.06.85
10	Sri R. Patro	02.09.85	14.05.89
11	Sri J. K. Dev, IAS	26.05.89	30.06.90
12	Sri A. B. Goswami	01.07.90	08.01.92
13	Sri D. N. Das (I/c.)	20.01.92	30.03.93
14	Sri J. Patnaik	31.03.93	31.01.94
15	Sri Janardan Dash	01.02.94	01.07.94
16	Sri Parag Gupta, IAS	01.07.94	12.04.95
17	Sri V. K. Saxena, IAS	12.04.95	17.06.96
18	Sri B. K. Roy, I/c.	17.06.96	01.09.96
19	Sri S. N. Tripathi, IAS	02.09.96	16.06.2000
20	Sri Sanjeev Chopra, IAS	16.06.2000	22.09.2004
21	Sri R. N. Dash, IAS	22.09.2004	01.10.2009
22	Sri T. K. Panda	01.10.2009	07.08.2018
23	Sri Girish S.N., IAS	07.08.2018	14.12.2018
24	Sri Debendra Kumar Jena, IAS	14.12.2018	30.06.2020
25	Sri Gopabandhu Satpathy, IAS	01.07.2020	28.02.2022
26	Sri Gopabandhu Satpathy, IAS (Retd.)	01.03.2022	Continuing

COMPARATIVE POSITION OF CO-OPERATIVE AND COMMERCIAL BANKS IN ODISHA

MARKET SHARE IN DEPOSITS

(Rs. in Crores)

Year	Commercial Banks	Coop. Banks	Total Deposits	Share of Coop. Banks	Share of Comm. Banks
1997 – 98	8979.50	617.95	9597.45	6%	94%
1998 – 99	9314.85	710.63	10025.48	7%	93%
1999 – 2000	12653.12	945.05	13598.17	7%	93%
2000 – 2001	14818.66	1180.95	15999.61	7%	93%
2001 – 2002	18689.18	1423.73	20112.91	7%	93%
2002 – 2003	20347.87	1569.25	21917.12	7%	93%
2003 – 2004	23359.86	1761.25	25121.11	7%	93%
2004 – 2005	27372.64	1863.49	29226.13	6%	94%
2005 – 2006	31966.97	1877.95	33844.92	5.5%	94.5%
2006 – 2007	41037.16	2126.80	43163.96	4.9%	95.1%
2007 – 2008	52272.25	2422.06	54694.31	4.6%	95.4%
2008 – 2009	67766.26	2914.30	70680.56	4.13%	95.87%
2009 – 2010	74495.75	3652.62	78148.37	4.67%	95.33%
2010 – 2011	102176.87	4148.32	106325.19	3.90%	96.10%
2011 – 2012	124826.37	4683.99	129510.36	3.62%	96.38%
2012 – 2013	140877.38	5587.77	146465.15	3.82%	96.18%
2013 – 2014	162948.44	6693.72	169642.16	3.95%	96.05%
2014 – 2015	189056.89	7175.05	196231.94	3.66%	96.34%
2015 – 2016	210851.15	7898.12	218749.27	3.61%	96.39%
2016 – 2017	243935.89	9121.08	253056.97	3.60%	96.40%
2017 – 2018	266327.01	9547.91	275874.92	3.46%	96.54%
2018 – 2019	303691.83	10815.25	314507.08	3.44%	96.56%
2019 – 2020	334860.48	11654.32	346514.80	3.36%	96.64%
2020 – 2021	367719.73	13079.75	380799.48	3.43%	96.57%

MARKET SHARE IN CROP LOAN

Year	Target as per			Achievements			Share of Coop. & Commercial Banks in Crop Loan Delivery	
	Coop.	Commercial	Total	Coop.	Commercial	Total	Coop.	Commercial
1997 – 98	190.74	118.37	309.11	201.67	94.03	295.70	68%	32%
1998 – 99	265.26	132.15	397.41	329.02	133.98	463.00	71%	29%
1999 – 2000	373.96	150.88	524.81	426.21	168.54	594.75	72%	28%
2000 – 2001	492.78	167.77	660.55	438.22	189.92	628.14	70%	30%
2001 – 2002	559.25	187.19	740.44	537.23	240.42	778.15	69%	31%
2002 – 2003	688.77	215.58	904.35	615.54	283.47	899.01	68%	32%
2003 – 2004	718.15	255.41	973.56	742.48	331.66	1074.15	69%	31%
2004 – 2005	903.50	467.50	1371.00	959.66	534.02	1483.88	64%	36%
2005 – 2006	1283.37	570.73	1854.20	1382.17	728.93	2111.10	66%	34%
2006 – 2007	1545.82	790.15	2335.97	1554.26	939.42	2493.68	62%	38%
2007 – 2008	1622.91	1048.39	2671.30	1501.74	875.02	2376.76	63%	37%
2008 – 2009	1873.41	1350.78	3224.19	1489.46	1267.33	2756.79	54%	46%
2009 – 2010	2269.33	1912.83	4182.16	2682.17	1432.83	4115.00	69%	31%
2010 – 2011	2836.49	3316.02	6152.51	3396.39	1877.52	5273.91	64%	36%
2011 – 2012	4465.71	4235.12	8700.63	4415.89	2270.31	6686.20	66%	34%
2012 – 2013	5258.05	4566.75	9824.80	5426.48	3175.67	8602.15	63%	37%
2013 – 2014	6337.33	5384.97	11722.30	7096.84	3103.86	10200.50	70%	30%
2014 – 2015	6975.50	8315.12	15290.62	8351.11	4540.89	12892.00	65%	35%
2015 – 2016	8708.20	9922.92	18631.12	9572.22	6520.90	16093.12	60%	40%
2016 – 2017	10909.76	10587.15	21496.81	10204.81	5330.44	15535.25	66%	34%
2017 – 2018	10841.24	9966.32	20807.56	11005.74	5524.00	16529.74	67%	33%
2018 – 2019	12217.48	13546.66	25764.14	12810.33	5922.14	18732.47	68%	32%
2019 – 2020	13439.23	14645.89	28085.12	13071.03	7353.01	20424.04	64%	36%
2020 – 2021	15500.00	14378.94	29878.94	15189.00	9427.82	24616.82	62%	38%

CD RATIO

Year	Commercial Banks	Cooperative Banks
1997 – 98	43.73	116.14
1998 – 99	45.60	123.54
1999 – 2000	42.92	122.98
2000 – 2001	45.70	121.89
2001 – 2002	46.50	105.00
2002 – 2003	47.75	115.46
2003 – 2004	57.32	118.25
2004 – 2005	64.09	118.41
2005 – 2006	76.32	143.64
2006 – 2007	74.37	152.82
2007 – 2008	69.92	139.18
2008 – 2009	61.65	108.76
2009 – 2010	62.85	97.67
2010 – 2011	63.05	105.24
2011 – 2012	70.25	114.80
2012 – 2013	86.01	110.46
2013 – 2014	84.08	115.09
2014 – 2015	71.35	121.63
2015 – 2016	72.50	137.59
2016 – 2017	66.94	122.47
2017 – 2018	67.53	133.59
2018 – 2019	50.79	123.34
2019 – 2020	51.27	127.36
2020 – 2021	51.24	124.79

ANNUAL CREDIT PLAN (ACP), 2020-21 FOR ODISHA

(As finalized by State Level Bankers' Committee)

(Rs. in Crores)

<i>Purpose of loan</i>	Disbursement during 2020-21 (with % out of total finance)			Target for financing during 2021-22 (with % out of total target)		
	Coop. Banks	Commercial Banks/ RRBs/ Others	Total	Coop. Banks	Commercial Banks/ RRBs/ Others	Total
1	2	3	4	5	6	7
1. Total Agril. loan including allied sector (Amount / %)	15296.95 (47%)	17373.05 (53%)	32670.00 (100%)	17178.55 (40%)	25837.15 (60%)	43015.70 (100%)
2. Out of above crop loan (Amount / %)	15189.00 (62%)	9428.86 (38%)	24617.86 (100%)	15546.94 (49%)	16485.20 (51%)	32032.14 (100%)
3. Non-Farm Sector and other priority sector (Amount / %)	193.76 (1%)	47035.21 (99%)	47228.97 (100%)	1221.03 (2%)	65880.11 (98%)	67101.14 (100%)
Total (1+3)	15490.71 (19%)	64408.26 (81%)	79898.97 (100%)	18399.58 (17%)	91717.26 (83%)	110116.84 (100%)

STATE CREDIT PLAN

Position as on 31.03.2021

SI No.	General Information	Commercial Bank/ RRB	Cooperative Bank/ Pacs	Total
1	Total NO. of Branches	5208	349 Branches + 2708 Pacs Total Outlets: 3057	5557 Branches + 2708 Pacs Total Outlets: 8265
2	Our of above Rural Branch	2733	172 Branches + 2708 Pacs Total Outlets: 2880	2905 Branches + 2708 Pacs Total Outlets: 2880
3	a) Resources (Deposit held) (Amt.)	367719.73 Crore	13079.75 Crore	380799.48 Crore
	b)% of Share against deposits held by all Banks	97%	3%	100%
4	Priority Sector lending under State Credit Plan (2020-21)			
	a)Amount	64408.26 Crore	15490.71 Crore	79898.97 Crore
	b) % of Share	81%	19%	100%
5	% Agriculture finance to Total Priority Sector Finance	27%	99%	30.81% (All Bank)
6	Credit Deposit Ratio (CDR) (i.e. % of Finance made against Deposit of Rs. 1000.00) as on 31.03.2021			
	a) General	51.24%	124.79%	53.76%
	b) Under Rural Sector	63.60%	134.44%	68.27%
7	Margin Retain in Lending Operation	2.00 % (Operation in single tier)	0.50 % (Operation in Three tier)	
8	Information on Crop Loan Dispension			
	a) Total No. of Farmer	18.86 lakh (31%)	41.73 lakh (69%)	60.59 lakh (100%)
	% of Farmrs financed during 2020-21	11.88 lakh (26%)	34.40 lakh (74%)	46.28 lakh (100%)
9	a.) Crop loan financed durng 2018-19 (Amount)	9427.82 Crore	15189.00 Crore	24616.82 Crore
	b) % of share out of total Advance	38%	62%	100%
	c) Ratio of Crop loan to Total deposits (vide col no. 3 a)	2.56%	116.13%	6.47%
10	Average per Capita	Rs 0.79 Lakh	Rs 0.44 lakh	Rs 0.53 lakh

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Section I

Business Operations



CHAPTER-1

Economic Backdrop

The corona virus disease (COVID-19) has inflicted an unprecedented toll on the people, society, and economies of the world. The pandemic hurt most of the economies during 2020-21 as economic activities across the sector were affected with closed borders and restrictions on internal mobility. From loss of life to the lingering social and complicated economic measures to contain the virus, the pandemic has affected everyone. Businesses throughout the country was badly affected by travel restrictions, lower demand for goods and services and supply-side value chain disruptions leading to job losses. Financial markets witnessed a meltdown due to the pandemic. Aggressive economic measures like expedited construction works, income guarantees, and cash transfers managed to cushion some of the impacts, but economic prospects as a whole remained unstable throughout 2020-21.

As with all other business sectors, the banking and financial services industry was hit hard by the pandemic. However, opening up of the economy in a phased manner and the narrowing down of the lockdown helped in reviving the business.

The banking system played an active role in ensuring availability of credit and other critical services. Bank profitability, measured by the return on assets (RoA), generally declined in 2020-21 as banks' interest income declined due to reduction in return on investments.

Cooperative Banking

The Co-operative Banking sector, especially the rural Co-operatives, emerged relatively unharmed from the first wave of the pandemic in 2020-21. The Banking Regulation (Amendment) Act, 2020 gave the Reserve Bank additional powers to regulate this sector. The enhancement in deposit insurance from ₹1 lakh to ₹5 lakh augmented the coverage of depositors of Co-operative Bank. A gamut of indicators showed that Co-operative Banks weathered the first wave of the pandemic well. Structural reforms that addressed deep seated fault lines helped to catalyse change in their operations.

The State of Odisha has a well-structured cooperative networks comprising short term agricultural credit cooperative, long term agricultural credit cooperative and non-agricultural credit cooperatives which play a pivotal role in dispensation of farm and non-farm credit in the State.

Short Term Agricultural Credit

Short-term credit co-operatives account for the major share of agricultural credit dispensation in the rural areas, while the share of long term credit co-operatives has diminished over the years. It is evident that this cooperative banking structure continues to be a lifeline to a vast urban and rural population in terms of provision of banking facilities. The market share of Cooperative Credit Institutions in short-term agricultural credit sector is 62%, with Commercial Banks accounting for the smaller share of 38% in the State.

In Odisha, the Short Term Cooperative Credit Structure (STCCS) is a three tier structure consisting of 2710 Primary Agriculture Cooperative Societies (PACS) including 215 Large Sized Adivasi Multi-Purpose Cooperative Societies (LAMPCS) and 6 Farmers Services Co-operative Societies (FSCS) at the lower (grassroots) level, 17 District Central Cooperative Banks with 335 branches at the middle (district) level and the Odisha State Cooperative Bank with 14 branches at the apex (state) level. The vast geographical presence, experienced management and optimal utilisation of existing infrastructure by the Co-operatives have enabled them to grow at a healthy stride.

The focus of short-term co-operatives, viz., State Co-Operative Bank (StCB), District Central Co-operative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS) has been primarily on providing crop loans and working capital loans to farmers and rural artisans. The Short-term Co-operative Credit Sector plays a vital role in providing financial credit support for agricultural sector including disbursement of crop loans, purchase of agricultural inputs like certified seeds, fertilizers, pesticides and agricultural implements, etc.

Crop loans disbursed during the year 2020-21 increased to ₹15189.00 crore from ₹13071.02 Crore in 2019-20 registering a growth of 16.20 percent. The Short Term Cooperative Credit Structure (STCCS) is not lagging behind in financing investment credit for acquisition of capital assets creation of agricultural infrastructure by the farmer members to increase production and productivity in agriculture. The DCCBs and PACS with the support of OSCB have been

financing activities under dairy, poultry, horticulture, sericulture, pisciculture, farm mechanisation, small business etc. both under farm and non-farm sector.

Performance Highlights of OSCB in FY 2020-21

While the pandemic changed the dynamics of the business landscape dramatically and challenged every plan, the need of the hour was to be resilient and stay focused on the customer and plan for the future. The Bank during the year 2020-21 made concerted efforts to transform the Short Term Credit Cooperative Structure (STCCS) in Odisha into a stronger, vibrant, efficient and inclusive system. It continued to take initiatives to meet the challenges head on and to turn in to an exemplary StCB among the 33 peers in the Country. When the banking sector passed through a challenging phase marked by deterioration in asset quality, increasing provisioning requirements and decelerating profitability indicators, OSCB again witnessed a good year.

A brief account of Bank's segment wise financial performances are quoted below:

- **Balance sheet operations**

The size of balance sheet was at Rs.20411.54 crore as on March 31, 2021 against corresponding position at Rs.18554.57 crore a year ago.

- **Business Level**

The aggregate business of bank was Rs.21872.11 crore during the year.

- **Capital Structure**

As against the authorised share capital of Rs.800 crores, the paid up Share Capital stood at

Rs.692.68 crore as on March 31, 2021 against Rs. 608.04 crore as on March 31, 2020. The following table exhibits the composition of paid up capital structure of last three years.

(Rs. In crores)

Particulars	31.03.2019	31.03.2020	31.03.2021
Paid up Share Capital	531.77	608.04	692.68
Of which Government Share Capital	104.23	124.23	149.23
Percentage of Government Share Capital to Total Share Capital	19.60	20.43	21.54
Growth rate of Share Capital over previous year	4.86	14.34	13.92

- Investments**

The aggregate investment stood at Rs.7399.24 crore in March, 2021 against Rs. 6599.89 crores as on 31.03.2020.

- Credit Deposit Ratio**

The Credit Deposit (CD) Ratio remains at 123.94 percent as of March, 2021. This CD ratio indicates lending of as much as Rs.123.94 against every Rs.100/- of deposit.

- Net Interest Income and Margins**

In line with the business growth, the Net Interest Income (spread) during 2020-21 was in the order of Rs.178.89 crores.

- Profit**

The Bank has been earning profit uninterruptly since its inception in 1948. During 2020-21, the net profit of the Bank was Rs.68.50 crore.

- Asset Quality**

The slowdown in the economy impacted the ability of the borrowers to service debt which in turn affected asset quality in banks in general. Bank's Gross Non-Performing Assets (GNPAs) in absolute term decreased marginally by Rs.6.59 crore i.e. from Rs.158.09 crores in March, 2020 to Rs.151.50 crores in March, 2021. In percentage term GNPA reduced to 1.25 percent in March'21 from corresponding 1.40 percent and Net NPA (NNPA) declined to 0.11% from 0.21% as it was in March, 2020.

- Capital Adequacy**

The Capital to Risk Weighted Asset Ratio (CRAR) framework was introduced in StCBs and DCCBs in December, 2007. Based on the BFS approval, a minimum CRAR of 9 percent has been prescribed for StCBs and DCCBs. As against this, CRAR of the Bank stood at 10.73 percent as on March 31, 2021.

- Net Worth**

Continuing the trend of previous years, the Net Worth grew healthily by 12.27% to Rs.1226.31 crore as on March, 2020 from Rs. 1092.28 crore in the same period last year.

- Cost of Management**

The Cost of Management (CoM) increased to Rs.80.15 crore in FY 2020-21 from Rs. 74.21 crore in the corresponding period last year.

- Per Employee Business**

The Bank's staff productivity has been increasing steadily. In FY 2020-21, the staff productivity expressed in terms of per employee business increased to Rs.160.82 crore from Rs. 139.91 crore in FY 2020.

Initiatives for growth and development:

As the Apex Bank in the three-tier Short Term Cooperative Credit Structure (STCCS) in the State, the Bank undertook several new initiatives and proactive steps for which the Bank received wide attention and appreciation.

In an agrarian economy like Odisha's, agriculture credit is one of the major drivers of agricultural production. With the objective of making credit available to farmers at a cheaper rate, the State Government have been fixing targets for flow of credit to agriculture by the banking sector every year in which, the major portion

of total target is given to Cooperative Banks. In the existing crop loan dispensation scenario, target of Rs.15500 crore was given to OSCB against a total target of Rs.29878.94 crore of the State, forming nearly 51.88% of the total target. The OSCB led STCCS could be able to disburse Rs.15189.00 crore. This is 61.70 percent in total crop loan disbursal of Rs.24617.88 crore in the state during the period by all Banks taken together. The STCCS under leadership of OSCB continues to retain highest market share both in crop loan and aggregate agriculture credit disbursal in the State.

CHAPTER – 2

1) Deposit Mobilisation :

1.1 Deposits :

During the year 2020-21, the Bank's deposit portfolio has come to Rs.9766.86 crore as against Rs.8723.84 crore as on 31.03.2020 on the face of stiff competition from Commercial and Private counterparts. The Bank has computerized its operations including ATM and provided anywhere/ anytime banking facility to its customers for better services.

Comparative position of the deposits of the Bank over last three years alongwith the growth rate over previous years are indicated below :

(a) DEPOSIT POSITION OF OSCB FOR LAST 3 YEARS

(Rs. in Lakhs)

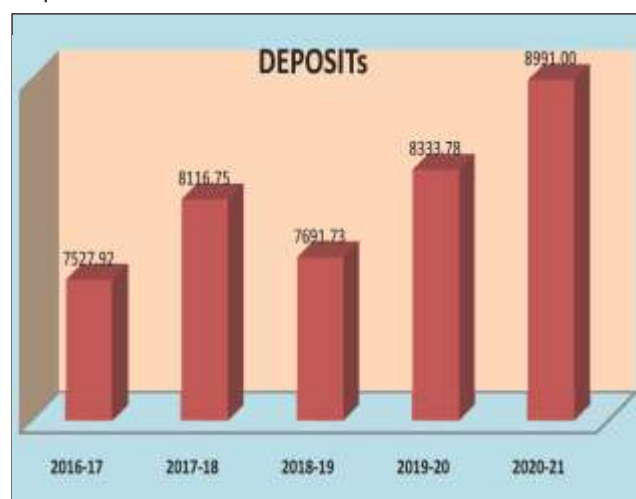
Year	Total Deposit	Amount of increase over previous year	Percentage of growth
2016 – 2017	752791.93	85212.66	12.76%
2017 – 2018	811674.79	58882.86	7.82%
2018 – 2019	769172.99	(-) 42501.80	
2019-2020	872384.16	103211.17	13.42%
2020-2021	976686.36	104302.20	11.96%

(b) DEPOSIT-MIX OF OSCB FROM 2017 - 2018 TO 2019 – 2020

(Rs. in Lakhs)

Sl	Types of Deposit	2018-19	% to Deposit	2019-20	% to Deposit	2020-21	% to Deposit
1	Current Deposit	39636.82	5.15%	24078.97	2.76%	59959.40	6.14%
2	Savings Bank Deposit	15231.76	1.98%	14926.76	1.79%	17626.77	1.80%
3	Term Deposit	714304.41	92.87%	833378.44	95.45	899100.19	92.06%
Total		769172.99	100%	872384.16	100%	976686.36	100%

As would be seen from the foregoing tables, during 2020-21, the low cost deposits i.e. the current and savings bank deposits formed only 7.94% of total deposit held and the time deposit i.e. term deposits formed 92.06% of the total deposit which is mainly due to location of the Branches at Urban areas. The Bank is endeavouring to re-orient its policy and have the product initiatives alongwith installation of more ATMs to mobilise low cost deposits so as to have the required deposit mix.



(c) DEPOSITS OF DCCBs/ PACS :

As the leader of the Short Term Cooperative Credit Structure in the State, OSCB is committed to furtherance of the cause of its constituents and to help them in developing their resource base and core competencies. OSCB has been contributing to the Corpus Fund created under Deposit Mobilisation scheme for the PACS under the State Guarantee provisions.

The table below indicates the growth of deposit at PACS, CCB and OSCB level.

(Rs. In crore)

PACS			
Year	Total Deposit	Growth	% of Growth
2016 – 2017	2253.77	388.37	20.81%
2017 – 2018	2317.89	64.12	2.34%
2018 – 2019	2497.09	179.20	7.73%
2019 – 2020	2720.62	223.53	8.95%
2020-2021	3803.94	1083.32	39.82%
DCCBs			
2016 – 2017	9121.08	1222.96	15.48%
2017 – 2018	9547.91	426.83	4.67%
2018 – 2019	10723.39	1175.48	12.31%
2019-2020	11654.32	930.93	8.68%
2020-2021	12900.66	1246.34	10.69%
OSCB			
2016 – 2017	7527.92	852.13	12.76%
2017 – 2018	8116.75	588.83	7.82%
2018 – 2019	7691.73	(-) 425.02	-
2019 – 2020	8723.84	1032.11	13.42%
2020 – 2021	9766.86	1043.02	11.96%

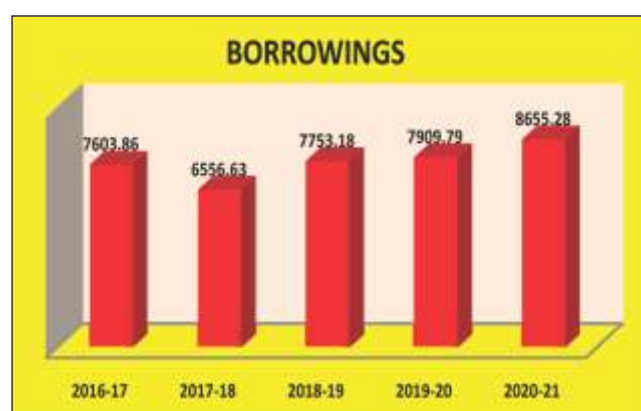
2) Borrowing:

In order to meet the resource gap between the demand and its own resources, the Bank borrows from RBI/ NABARD/ NCDC and State Government. The total borrowing outstanding from all sources amounted to Rs.8655.28 crore as on 31st March, 2021 as against Rs.7909.79 crore as on the corresponding period of the previous year. The borrowings formed 42% of the working capital on 31.03.2021 against 43% on 31.03.2020.

Total borrowings from different sources raised by the Bank are given below;

(Rs. In Lakhs)

Year	Total amount borrowed from all sources	Increase in amount over previous year	Growth rate
2015 – 2016	475639.29	(-) 11113.88	-
2016 – 2017	760385.85	(+) 284746.56	59.86%
2017 – 2018	655662.70	(-) 104723.15	-
2018 – 2019	775317.50	(+) 119654.80	18.24%
2019 – 2020	790978.79	(+) 15661.29	2.02%
2020 – 2021	865480.76	(+) 74501.97	9.42%



Sector-wise Borrowings from NABARD, RBI, State Govt. and NCDC during last three years :

(Rs. in Lakhs)

Particulars (Borrowings from NABARD)	2018-19	2019-20	2020-21
ST SAO			
Short Term (SAO)	598955.00	585433.00	566700.00
Short Term (OPP)	330.00	300.00	300.00
ST/DTP	105361.34	118860.00	133000.00
ST SLF	-	-	90000.00
Total ST (SAO)	704646.34	704593.00	790000.00
ST Handloom/ Non-Agril.	-	-	-
CCB for Mktg. & production of cloth	-	-	-
Demand loan from NABARD	-	-	-
ST(NA) loan from NABARD	30000.00	50000.00	50000.00
Total ST Borrowing from NABARD	734646.34	754593.00	840000.00
MTC/RMTC	-	-	-
MT Farm Sector	6716.01	5573.62	919.90
MT Non Farm	33908.07	10227.04	3695.18
MT SHG	-	19828.33	19828.33
LT Farm Sector	-	404.53	732.15
LT Non Farm Sector	-	305.20	305.20
Total NABARD Borrowing	775270.43	790931.71	865480.76
RBI Demand Loan	-	-	-
Loan from State Govt. including World Bank assistance	47.08	47.08	47.08
Loan from NCDC/ SIDBI/ Other Inst (UCO Bank)	-	-	-
Grand Total	775317.50	790978.79	865527.84

Short Term Borrowings :

NABARD continued to be the main refinancing agency of the Bank during the year 2020-21 and the total borrowing outstanding of NABARD under Short Term segment stood at Rs.8400.00 crore constituting 97% of total borrowings of Rs.8655.28 crore availed from NABARD.

Short Term Agricultural Borrowings from NABARD for Seasonal Agricultural Operations :

The operations on SAO limits were as under.

(Rs. in Lakhs)

	Borrowing outstanding as on 31.03.2020	Drawals during 2020-21	Repayment during 2020-21	Borrowing outstanding as on 31.03.21
SAO	585433.00	933265.00	951998.00	566700.00
OPP	300.00	300.00	300.00	300.00
DTP	118860.00	133000.00	118860.00	133000.00
SLF		150000.00	60000.00	90000.00
Total	704593.00	1109646.34	1109593.00	790000.00

Comparative position of utilisation of NABARD SAO limit :

NABARD sanctioned consolidated ST (SAO) credit limit of Rs.650000.00 lakh in favour of all 17 Central Cooperative Banks for the year 2020-21 for financing crop loan including special line of credit under Development of Tribal Population (DTP) amounting to Rs.133000.00 lakh.

UTILISATION OF NABARD LIMIT

(Rs. In Lakhs)

Year	Total SAO Limit sanctioned by NABARD					Maximum O/s reached	% of utilisation
	SAO	OPP	NPD	DTP	Total		
2016-17	473910.00	490.00	-	113100.00	587500.00	587500.00	100%
2017-18	374447.00	620.00	-	88000.00	463067.00	463067.00	100%
2018-19	386455.00	330.00	-	105361.34	492146.34	492146.34	100%
2019-20	435433.00	300.00	-	118860.00	554593.00	554593.00	100%
2020-21	516700.00	300.00	-	133000.00	650000.00	650000.00	100%

Borrowing from NABARD for financing production and marketing of Handloom Product on behalf of CCBs :

For financing the Weavers' Coop. Societies for production and marketing of handloom fabrics, NABARD has not sanctioned any limit under this sector during 2020-21.

Borrowings from NABARD for financing Investment Credit :

Term loan borrowings under different schemes during the year 2018-19 are given below ;

(Rs. in Lakhs)

Purpose	Outstanding as on 31.03.2019	Outstanding as on 31.03.2020	Outstanding as on 31.03.2021
Farm Sect. (MT)	6716.02	5573.62	919.90
Farm Sect. (LT)	-	-	-
Non Farm Sect. (MT)	14079.74	10227.04	3695.18
Non Farm LT	-	-	-
SHG (MT)	19828.32	19828.32	19828.32
Total	40624.08	35628.98	24443.40

3. Investment and Funds Management :

a) Investments

Comparative position of investment of the Bank :

(Rs. in Lakhs)

Sl	Type of Investment	2018-19	2019-20	2020-21
1	Investment in Central/ State Government Securities	168276.20	197789.24	202529.31
2	Other Trustee Securities	-	-	-
3	Shares in Coop. Institution	-	-	-
4	Other Investment	418117.98	462199.54	537394.30
	Total	586394.18	659988.78	739923.61
6	Total interest yield on investment during the year	47289.62	41264.36	37137.97

Comparative Growth rate of Investments:

(Rs. in Lakhs)

Year	Amount	Growth over previous year	% of Growth rate
2015-16	420540.35	-	-
2016-17	683634.22	263093.87	62.56%
2017-18	553660.09	-	-
2018-19	586394.18	32734.09	5.92%
2019-20	659988.78	73594.60	12.55%
2020-21	739923.61	79934.83	12.11%

**b) Money at Call and Short Notice :**

For maximising yield on assets, the Bank had invested its surplus funds in interbank deposits with approved Banks. Such Short Term Investment outstanding as on 31.03.2021 was Rs.537392.85 lakh as compared to Rs.462198.09 lakh on 31.03.2020. For prudent daily management of funds, the Bank used to invest surplus funds in Call Money Market. In order to maximise yield on investments, the Treasury Management Cell has been in touch with SBI DFHI and STCI for expert advice.

4. Credit Expansion :**a. Agricultural Finance :**

Loans and advances constituted 60.73% of the total assets of the bank. Aggregate loans and advances under different sectors as on 31.03.2021 stood at Rs.1210434.81 lakh as against Rs.1128317.64 lakh of the previous year registering a growth rate of 7.28%.

LOANS AND ADVANCES**Sector-wise Deployment as on 31st March, 2021 :**

	Rupees in lakh	% of total advance
ST (SAO) including OPP/ NPDP/ DTP	997079.00	82.37
ST(HL) to Apex and WCS	65.66	0.01
LT (IDA Storage Project)	644.72	0.05
Cash Credits	71657.58	5.92
MT (FS)/ MTC/ LT(FS)	11745.94	0.97
Others	129331.91	10.68
Total	1210524.81	100

Sector-wise outstanding of loans and advances of the Bank for the last three years :

(Rs. In Lakhs)

	2018-19	2019-20	2020-21
Short Term (SAO)			
Normal	610984.00	692355.00	813407.00
OPP	1335.00	500.00	900.00
DTP	166671.00	191851.00	182772.00
MTC/RMTC	-	-	-
MT/LT Schematic/IRDP	22602.27	16767.40	11745.94
ST (HL) Loan for production & marketing of cloth	3.05	3.05	3.05
ST Yarn Loan to Apex W.C.S.	62.61	62.61	62.61
LT(IDA) Storage Project	644.72	644.72	644.72
Cash Credit	101124.46	91819.16	71657.58
Others	138872.56	134314.70	129331.91
Total	1042299.67	1128317.64	1210434.81
Increase over previous year	41206.14	86017.97	82117.17
Percentage of growth	4.12	8.25	7.28



b. Short Term Agriculture Advance for Seasonal Agriculture Operations (SAO) :

During the year under report, NABARD had sanctioned aggregate SAO limits of Rs.650000.00 lakhs. The purpose wise limit sanctioned for ST (SAO) is given below :

(Rs. in Lakhs)

Sl.	Purpose	No. of DCCBs	Limit sanctioned
1	ST SAO (General)	14	516700.00
2	Oilseed Production Programme (OPP)	5	300.00
3	NPDP	-	-
4	Development of Tribal Population (DTP)	9	133000.00
Total			650000.00

The details of operation on the ST SAO limits by CCBs were as under.

ST SAO loan outstanding against CCBs as on 31.03.2020	884906.00
ST SAO drawals availed by the CCBs during 2020-21	995322.70
Recoveries from CCBs during 2020-21	882949.70
ST SAO outstanding against CCBs as on 31.03.2021	997279.00
Maximum outstanding against CCBs during year 2020-21	997279.00

Disbursement of Crop Loans for Seasonal Agriculture Operations at the ground level during Khariff, 2020 was Rs.8320.13 crore as against the target of Rs.9000.00 crore and during Rabi 2020-21 season, the disbursement was Rs.6868.87 crores as against target of Rs.6500.00 crores.



Crop loans financed during last 3 years at the ground level both in Khariff and Rabi seasons were as follows.

(Rs. in Lakh)

Year	Target of Investment		
	Khariff	Rabi	Total
2017-2018	700000.00	500000.00	1200000.00
2018 – 2019	720000.00	560000.00	1280000.00
2019 – 2020	750000.00	650000.00	1400000.00
2020-2021	900000.00	650000.00	1550000.00

(No. In lakhs & Rs. In lakh)

Year	Disbursed during the year					
	Khariff		Rabi		Total	
	No.	Amount	No.	Amount	No.	Amount
2017-2018	15.87	564260.67	14.86	536313.12	30.73	1100573.79
2018-2019	17.95	680610.04	15.66	600423.09	33.61	1281033.13
2019-2020	17.92	733055.82	13.73	574046.81	31.65	1307102.63
2020-2021	18.74	832013.32	15.66	686887.10	34.40	1518900.42

c. Financing of kind Component under ST(SAO) :

Out of total crop loan of Rs.15189.00 crore disbursed during the year 2019-20, the kind component constituted Rs.3145.43 crore of which Rs.1605.73

crore was for Khariff 2020 and Rs.1539.70 crore for Rabi 2020-21. The kind component loan was released for fertilizer, pesticides, seeds, crop insurance premium etc. and formed 20.71% of the total loan disbursed during the year 2020-21.

d. Financing to small farmers :

Disbursement of loans to small and marginal farmers constituted 90.36% of the total disbursement of



Rs.15189.00 crores under crop loan during the year 2020-21 and it was far above the stipulated minimum limit of 30%.

e. Financing under Oil Seeds Production Programme (OPP) :

NABARD had sanctioned special line of credit for Oil Seeds Production Programme (OPP). Under this programme the Bank had financed Rs.909.00 lakh and recovered Rs.509.00 lakh during 2020-21. Outstanding in this account remained at Rs.900.00 lakh against the Central Cooperative Banks as on 31.03.2021.

f. Financing under DTP :

For financing under Development of Tribal Programme (DTP) a special line of credit of Rs.1330.00 crore was

sanctioned by NABARD in favour of 9 CCBs during 2020-21. During the year, the Bank had financed Rs.1645.27 crores and recovered Rs.1736.06 crores from Central Cooperative Banks leaving an outstanding of Rs.1827.72 crores as on 31.03.2021.

g. Medium/ Long Term Loans under Farm/ Non-Farm Sector to CCBs :

The Bank has been providing reimbursement finance support to the CCBs for financing investment credit under farm sector and non-farm sector. During the year 2020-21, the DCCBs had financed to the tune of Rs.362.56 crore under farm/ non-farm sector and availed refinance of Rs.83.01 crore. The performance under this sector continued to be a cause of serious concern about the ratio of financing of crop loans and capital investments in agriculture.



h. Direct Finance by Branches only:

The Bank had also financed to individuals/ cooperative societies for Housing, SSI Units, Equipment finance, Cash Credit and other term loan through its branches. The loan outstanding as on 31.03.2021 is as hereunder;

i

(Rs. In lakhs)

Sl	Particulars	Outstanding as on 31.03.2021
1	Cash Credit & Overdrafts	70783.66
2	NFS(MT) Loans	753.48
3	Housing	3487.51
4	MTNA	977.47
5	Coop. Institutions	881.54
6	Gold Loan	30.70
7	Others	4213.01
Total		81127.37

i. Micro Finance :

The Bank has continued its thrust on organization and credit linkage of Self Help Groups including those under the Mission Sakti of Government of Odisha to empower the women of rural areas to access institutional credit. From out of the total 101226 Self Help Groups organised and 80087 credit linked, the women groups under Mission Sakti accounted for 88289 and 74493 respectively. The cumulative loan assistance given to the women groups amounted to Rs.90789.14 lakh.



The Bank has also facilitated organization of Self Help Groups for the tenant farmers and oral lessees to provide them scope to avail institutional credit to carry

on their agricultural operations as the facility is not available under the Kisan Credit Card scheme for want of record of rights of land in their names. Besides, financing of tenant farmers is being done through Joint Liability Groups (JLGs). During the year 2020-21, 39538 nos. of Joint Liability Group (JLG) were credit linked amounting to Rs.23646.49 lakh.

j. Handloom Sector :

For production and marketing of handloom products, Bank had extended refinance support to the Central Coop. Banks by availing refinance from the National Bank for financing Primary Weavers Cooperative Society. However, NABARD has not sanctioned any limit under this sector.

k. Housing Loan Scheme :

Housing Finance has gained momentum and the Branches have provided substantial amount of credit for acquisition/ construction of house. A special housing loan scheme has also been introduced by the Bank to provide hassle free credit to needy Govt./PSU employees for repair of their house. The Bank has financed Rs.457.30 lakh under Housing Loans to individuals during the year 2020-21.

5. Income & Expenditure :**A) Income :**

The major sources of income of the Bank is interest on loans and advances, investment, commission received from non fund business. During the year 2020-21, the Bank has earned Rs.1237.18 crore as against Rs. 1162.17 crore during the previous year.

The interest received on loans and advances during the year increased by Rs.3.87 crore than previous year i.e. from Rs.748.01 crore to Rs.751.88 crore. Similarly, the

interest received on investment was Rs.371.38 crore during 2020-21.

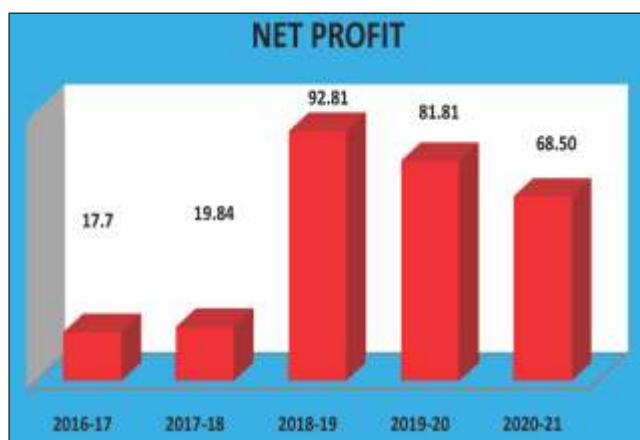
B) Expenditure :

The total expenditure during the year after making 100% provision, amounted to Rs.1067.14 crore, as against Rs. 1080.36 crore during the previous year. The net profit during the year 2020-21 was Rs.6849.52 lakh as against Rs. 8181.29 lakh during the year 2019-20.

The comparative condensed profit and loss account for last three years alongwith the year under report is furnished hereunder.

(Rs. in lakhs)

Particular	2018-19	2019-20	2020-21
Income :			
Interest & Discount	116721.30	116064.96	112326.21
Commission Exchange &	276.31	131.33	256.96
Brokerage	411.86	21.00	980.22
Other Receipt			
Total	117409.48	116217.29	113563.39
Expenses :			
Interest on Deposits &	94416.80	94445.80	94436.96
Borrowings	4168.62	3801.77	4562.45
Administrative Expenses	9543.34	9788.43	7714.45
Other Expenses			
Total	108128.76	108036.00	106713.87
(+) Profit	9280.72	8181.29	6849.52
Total	117409.48	116217.29	113563.39



Overdue Interest Reserve :

To cover the O.D. interest, the Bank has made 100% provisioning by 31.03.21 as may be seen from the following table.

(Rs. in Lakhs)

	2018-19	2019-20	2020-21
1. Provision required to be made against overdue interest	2939.61	2869.79	2852.73
2. Provision made	3300.35	3300.35	3300.35

Cost of Management and financial derivatives :

Cost of Management of the Bank was computed at Rs.8014.38 lakh during the year 2020-21 as against Rs. 7421.31 lakh during the previous year 2019-20 constituting 0.39% percentage to the Working Capital.

The cost of funds, yield on assets, financial margin and break-even level etc. for past three years is indicated hereunder :

Particulars	2018-19	2019-20	2020-21
1. Yield on Assets (Weighted Average)	7.04	6.86	6.10
2. Cost of Funds (Weighted Average)	5.73	5.58	5.85
3. Gross financial margin	1.31	1.28	0.97
4. Misc. Income to Working Fund	0.04	0.01	0.07
5. Cost of Management as % to working fund (Avg)	0.37	0.45	0.44
6. Risk Cost as % to working fund (Avg)	0.45	0.31	0.22
7. Net financial Margin	0.54	0.53	0.38
8. Actual level of W.Fund (Avg) (Rs. in crore)	17160.63	18554.57	20411.53

CHAPTER – 3

Asset Quality :

The Bank continued to lay thrust on maintaining good quality of loan assets. Focussed attention was given to ensure no slippages of fresh finances as well as recovering from stressed assets with the aid of several steps like continuing follow-ups, speed disposal of cases through available Cooperative Acts and Rules besides operational flexibility and delegation of powers.

In order to reflect a Bank's actual financial health in its balance sheet and as per the recommendations made by the Committee on Financial System (Chairman Shri M. Narasimham), the Reserve Bank has introduced, in a phased manner, prudential norms for income recognition, asset classification and provisioning for the advances portfolio of Cooperative Banks.

Broadly, the policy of income recognition is objective in nature and based on record of recovery rather than on any subjective considerations. Likewise, the classification of assets of bank is done on the basis of objective criteria, which ensures a uniform and consistent application of the norms. The provisioning is made on the basis of the classification of assets into different categories. Availability of security or net worth of the borrower/guarantor is taken into account for the purpose of treating an advance as non-performing asset or otherwise, as income recognition is based on the record of recovery.

The Bank has followed the Income recognition and asset classification norms as per Reserve Bank of India/ NABARD as under.

Classification of Assets	Provision made by Bank
Standard Assets	
a) Agricultural loans	0.25%
b) Other loans	0.40%
Bank treats as substandard assets, which have remained NPA for a period not exceeding 3 years	10%
Asset has remained NPA for more than 3 years but less than 4 years	20% on secured and 100% on unsecured.
Asset has remained NPA for more than 4 years but less than 6 years	30% on secured and 100% on unsecured.
Asset has remained NPA for more than 6 years	100% on secured and 100% on unsecured.
Loss / Bad Assets	100%

Classification of Assets and Provisioning made against NPA as on 31.03.2021

(Rs. In lakhs)

Classification of assets	Amt. outstanding	% of col. 3 to total loans	Provision required to be made		Existing provision incl. BDR at the beginning of the year	Provisioning made during the year under report	Total provisions as at the end of the year	Remarks
			%	Amt.				
1	2	3	4	5	6	7	8	9
Total Loans & Adv. of which	1,21,05,24,81,092.28							
a) Non-Performing Assets	151,50,44,846.08	1.40						
b) Standard Assets								
(i) Agril.	109108099228.00		0.25	272770248.07				
(ii) Agril. Food Credit	2692543227.00		5.0	134627161.35				
(iii) Non-Agril.	7,73,67,93,791.20		0.40	30947175.16				
Total	1,19,53,74,36,246.20	96.52		438344584.58				
(i) Sub-Std. Assets								
(i) Secured	78060553.00		10	7806055.30				
(ii) Un-Secured			100					
Total	78060553.00	0.06		7806055.30				
(ii) Doubtful								
(a) OD above 3 & upto 4 yrs.								
(i) Secured	38114544.85		20	7622908.97				
(ii) Unsecured	18832919.57		100	18832919.57				
Total	56947464.42	0.05		26455828.54				
(b) OD over 4 yrs. But not exceeding 6 yrs.				13595132.16				
(a) Secured	45317107.19		30	38770518.29				
(b) Unsecured	38770518.29		100					
Total	84087625.48	0.07		52365650.45				
(c) Overdue exceeding 6 yrs.								
(a) Secured	34,67,61,302.70		100	346761302.70				
(b) Unsecured	88,58,79,430.25		100	885879430.25				
Total	1,23,26,40,732.95	1.02		1232640732.95				
Total Doubtful Asset								
(a) Secured	430192954.74			367979343.83				
(b) Unsecured	943482868.11			943482868.11				
Total	1373683600.85			1311462211.94				
Loss Assets	6,33,08,470.23	0.05		6,33,08,470.23				
Gross NPAs	1515044846.08			1820921322.05	2120185451.00		2120185451.00	

Note : Please indicate the manner in which the provision (column 8) has been made / proposed to be made out of the profit of the current year.

Position of Net Advances / Net NPAs

Particulars	31.03.2020	31.03.2021
1	2	3
1. Gross Advances	112831763635.71	121052481092.28
2. Gross NPAs	1580948594.87	1515044846.08
3. Gross NPAs as percentage to gross advances	1.40	1.25
4. Deductions :	-	-
• Balance in int. suspense A/c / OIR*	-	-
• DICGC / ECGC claims received & kept in suspense A/c		
• Part payment of NPA A/c recd. & kept in Suspense A/c	2120185451.00	2120185451.00
• Total Deduction	110711578184.71	118932295641.28
5. Total NPA provision held (including BDDR)	237750544.46	132468108.61
6. Net Advances [1(-)4(-)5]	0.21	0.11
7. Net NPAs (2(-)4(-)5)		
8. Net NPAs as percentage of net advances		

Recovery of loans :

Poor recovery mostly due to recurrence of natural calamities has been identified as one of the major constraints affecting credit flow and viability of the PACS/LAMPS in our State. Following table indicates the recovery trend during last 5 years (April to March).

Recovery during last 5 years**(Rs. in crore)**

Year	PACS Vs. Member			Bank Vs. Society		
	Demand	Collection	%	Demand	Collection	%
2015-2016	10317.73	8170.68	79	10976.91	8026.79	73
2016-2017	11698.72	9304.17	80	12450.79	9352.24	75
2017-2018	11854.97	9607.69	81	13343.28	9724.03	73
2018-2019	14019.39	10692.62	76	14950.11	11003.64	74
2019-2020	14964.45	11365.49	76	16507.27	11417.19	69

Steps taken by OSCB to improve the asset quality :

Odisha State Cooperative Bank has been organizing State Level Monthly Review Meetings of the CEOs of

the CCBs and Divisional DRCS and monthly meeting of Branch Managers in which achievement is reviewed as against targets pegged in Annual Business Plan. Bank has adopted various strategies such as constitution of recovery squads, timely service of demand notices, persuasive and coercive measures for stepping up recovery.

The steps adopted by OSCB for improving the asset quality through recovery of NPA are categorized as under :

- 1) Preventive steps
- 2) Corrective steps
- 3) Coercive measures
- 4) Strategic measures

Preventive steps :

- Proper scrutiny and loan appraisal
- Fixation of proper repayment period
- Proper assessment of borrower
- Evolving loan recovery policy
- Regular and effective follow up
- Field verification of security
- Proper documentation
- Regular review of advances portfolio
- Sending demand notices in time
- Effective MIS
- Developing early warning signals
- Rephasement/ reschedulement of loans whenever required

Corrective steps :

- Special Recovery Drive
- Innovative strategies
- Staff motivation for follow up • Compromise Settlement (OTS)

Coercive measures :

Legal recourse including filing of disputes, execution of E.P. and legal action under Section 138 of the N.I. Act in case of bouncing of cheques given by the borrowers.

Strategic measures :

- Recovery volunteers
- Honouring good borrowers
- Disbursement of loans in the presence of family members

- Take help from SHGs/ women members of the family
- Involvement Farmer Club members
- Visit to borrower families during ceremonies and functions
- Incentive for timely repayments
- Incentive to staff
- Pressure on Guarantors
- Making effective use of legal provisions
- Having good rapport with government machinery
- Effective use of insurance facilities

Risk Management :

The Lending Policy of the Bank is being revised from time to time, to include among others, aspects such as risk appetite, risk based pricing, risk diversification/ mitigation strategy, prudential limits, exposure ceiling, preferred sector growth strategy, credit approval process, documentation and security standards, security valuation etc. in tune with the corporate goal and plan of the Bank.

An independent Risk Management Committee has been put in place in the Bank to take care of the risk management activities in an integrated and focused manner. Steps are being taken to address the functional areas like Credit Risk Management, Operational Risk Management and Market Risk Management to capture warning signals and to put immediate corrective/ proactive action.

CHAPTER – 4

Human Resource and Manpower Management and Development Initiatives:

Human Resource Development envisages the growth of the individual together with organisation and aims to achieve the goals set out. It aims at the upliftment of the individual by ensuring an enabling environment to develop capabilities and to optimise performance. The organisation, on its part, would endeavour to tap individual talent and through various initiatives, ingrain in its human resources, a sense of job satisfaction that would, with time, percolates down the line.

OSCB is committed to provide quality training, consultancy and other related services to DCCBs and PACS for agriculture and rural development and contribute through research, propagation of best practices and other interventions in order to meet member/customer expectations through continuous improvement of its human resources, products and services. HRD efforts of OSCB devise a system to develop the key competencies that enables employees in organisations to perform current and future jobs through planned learning activities to manage change. Besides, to achieve the common target, the Bank has been maintaining cordial and harmonious industrial relations with its employees and aims at furtherance of cordial relation with the stakeholders.

Capacity Building:

Capacity building of Human Resources of Primary Agricultural Cooperative Societies, District Central Cooperative Banks and Odisha State Cooperative Bank

through quality and need based training so as to make them organizationally vibrant, efficient and financially strong on a sustainable basis so that they can dispense rural credit for the growth and development of rural people as well as rural areas.

Agricultural Cooperative Staff Training Institute, Bhubaneswar established in 1985 is OSCBs own Training institute for the three tier Short Term Cooperative Credit Structure (STCCS) in the state of Odisha. It has been playing catalytic role to empower the employees of Cooperative Banking Sector in Odisha in tune to the changes taking place in banking industry. As the Apex Short Term Cooperative Credit Institution, OSCB owes the responsibility of institutional development of Primary Agricultural Cooperative Societies, DCCBs through training and capacity building. The institute caters to the training needs of the functionaries in the field of Economics, Finance, Project Appraisal, Behavioural Science, Banking Law and practice, Cooperative Laws and Practice, Corporate Governance, Computer Awareness, Innovative for Sustainable Growth micro enterprises, Management and organisational Development etc. Over the years, ACSTI has developed expertise in imparting and facilitating quality training, conducting on-location programmes and exposure visits. The training methodology used by the institute is participatory case study based and field oriented. It also undertakes specialised courses and opens up its courses even to non-officials e.g. Board of Directors of PACS and CCBs.

In view of impositions due to Pandemic COVID- 19, no In-house training programme could be conducted during the year. However, in pursuance of approval of conduct of On-line training programme under SOFTCOB, conduct of On-line training programmes was started first in Video Conferencing Mode and then using Google Meet Platform for different target groups quite successfully. The institute has conducted 18 nos On-line training programmes covering 761 participants involving 2283 trainee days and 2 nos On-location programmes covering of 69 participants involving 207 trainee days, totalling to 20 nos. of training programmes covering 830 participants and 2490 training days.

In order to create a cadre of professionally competent CCS staff/Management and to tone-up the training delivery system, “Centre for Professional Excellence in Cooperatives” (C-PEC) has been established in BIRD with the concerted efforts made by NABARD and BIRD involving GIZ of Germany and Government of India. Accordingly, OSCB and ACSTI have been enrolled Institutional Membership with C-PEC. ACSTI has been accredited with C-PEC assuring itself as acceptable institutional quality and improving the standards of performance to move ahead in pursuit of excellence. The Accreditation Board of Centre for Professional Excellency in Cooperative “ (C-PEC) has granted Re-accreditation to ACSTI for a period of 3 years from 1st April 2019 to 31st March 2022 and awarded 651 marks (out of 1000) & placed in “B” category. The Registrar, Cooperative Societies, Odisha prescribed HRD policy for DCCB in its Staff Service Rule for payment of special increment in the time scale of their pay from the month

in which the result of the examination is declared for certificate in C-PEC, JAIB, CAIB,. As per accreditation parameters to create professionalism in the staff and management of Cooperative Credit system, a 6 month distance learning certificate course “Certified Trainer for Financial Cooperatives” (CTFC) has been introduced by C-PEC to provide specific proficiency inputs in training delivery design and evaluation as NABARD, Mumbai, in its SOFTCOB policy made it compulsory for all the faculty members of ACSTI to undergo CTFC course.

Accordingly, all faculty members of ACSTI are C-PEC certified trainers after coming out successful in the said course.

As regards membership with C-PEC, 17 nos of CCB and 931 PACS of Odisha have already been enrolled to get membership privileges extended by C-PEC i.e. facilities for building professional competence among the staff through development of process of distance learning / e-learning examinations and certification. Accordingly, the distance learning courses on Certified Professional in Cooperative Banking Level – I and Level- II for all the existing employees of member CCBs and Certified PACS Secretary (CPS) for also the existing employees of PACS are introduced by C-PEC. Translation of study kits of the CPS course meant for PACS employees into Odia is completed. ACSTI is taking steps to conduct new/customized programme basing on TNA. ACSTI has provided support to conduct the distance learning course on Certified PACS Secretary (CPS) for secretaries of PACS in Odisha State.

It has also adopted the policies formulated by C-PEC for preparation of training programme, design, coverage

and contents quality, study kits / reading material for training programmes to be conducted at ACSTI after duly approved by C-PEC, BIRD, Lucknow.

PROGRESS OF THE TRAINING PROGRAMME CONDUCTED AT ACSTI FROM – 01.04.2020 TO 31.03.2021

(i) In-House Programme -

The ACSTI has conducted 3 (three) In-house Training Programmes for the officers of DCCBs over a duration of 9 days covering 68 participants.

(ii) On-Location Programme -

Similarly, 6 (six) on-location training programmes for the Secretaries of PACS, Officers of DCCBs and OSCB in 18 training days and 210 participants were also undertaken by the ACSTI during the year.

(iii) On-line Programme -

Again, 19 (nineteen) on-location training programmes for the CEOs of PACS / LAMPS, Officers of DCCBs, OSCB and StCB in 57 training days and 886 participants were also undertaken by the ACSTI during the year.

STAFFING PATTERN AND EXISTING STAFF STRENGTH AS ON 31.03.2021

	Grade	Approved strength	Existing strength	Vacancy
1	MANAGING DIRECTOR	1	1	0
2	CHIEF GENERAL MANAGER(GENERAL)	1	0	1
3	CHIEF GENERAL MANAGER(B& O)	1	0	1
4	CHIEF GENERAL MANAGER (Inst. Dev. & Insurance)	1	0	1
5	GENERAL MANAGER	7	2	5
6	GENERAL MANAGER (MIS)	1	0	1
7	DEPUTY GENERAL MANAGER*	28	20 + 1*	7
8	ASST. GENERAL MANAGER	36	5	31
9	MANAGER	52	1	51
10	MANAGER (TECH.)	3	0	3
11	MANAGER (PROJECT SPECIALIST)	1	1	0
12	ASSISTANT MANAGER*	42	61 + 1*	-20
13	SYSTEM MANAGER	14	12	2
14	JUNIOR MANAGER	62	0	62
15	TELEPHONE OPERATOR/EPABX OPERATOR	2	0	2
16	BANKING ASSISTANT	18	15	3
17	ELECTRICIAN	2	0	2
18	CYCLOSTYLE OPERATOR/XEROX OPERATOR	2	0	2
19	SYSTEM ANALYST	1	1	0
20	P.S. TO MANAGING DIRECTOR	1	1	0
21	P.S. TO PRESIDENT	1	1	0
22	SUPERINTENDENT(T&I)	1	1	0
23	PROGRAMME OFFICER	2	0	2
24	STENOGRAPHER	4	0	4
25	SENIOR TYPIST	1	0	1
26	JUNIOR TYPIST	1	0	1
27	DRIVER	6	4	2
28	SUBSTAFF	50	11	39
29	INSURANCE PROFESSIONAL	0	1	-1
30	CONSULTANT LIASIONING	0	2	-2
TOTAL		342	142	200

* 1 DGM ON CONTRACTUAL BASIS

* 1 ASST. MANAGER ON ADHOC BASIS

After implementation of Vaidyanathan Committee Recommendations and subsequent amendments of the Odisha Cooperative Societies Act, 1962, the Staff Service Rules of the Bank needs to be amended suitably to provide for the required H.R. Policy and, therefore, the Bank has been following the H. R. Policy guidelines of NABARD.

Constitution of a new organisation Odisha Society for Cooperative Education, Research and Training (OSCERT)

The Bank joined with Agriculture Department, Cooperation Department, Registrar, Cooperative Societies, Odisha and National Bank for Agriculture and Rural Development in promoting a new organisation in the name and style of “Odisha Society

for Cooperation Education, Research and Training (OSCERT) and got it registered under the Societies Registration Act, 1860. Initially, a Corpus fund has been created with contribution of Rs.5.00 Lakhs from OSCB, Rs.1.00lakheach from the DCCBs and Rs.20lakhs from the Government of Odisha, subsequently, the said fund received contribution of Rs.20 Lakhs from the Government of Odisha during the FY 2013-14 and Rs.5.00 lakhs each from OSCB and Government of Odisha in 2014-15.The Society is expected to accomplish the main objective of capacity building of the human resources of the Short Term Cooperative Credit Structure and promote Co-operative Credit Structure and promote Co-operative Education of the Co-operatives.

CHAPTER – 5

Financial inclusion & Customer Service

The disruption in economic activity in the wake of the pandemic resulted in household sector stress and weakening of demand conditions. It has been the constant endeavour of the Bank to facilitate equitable and sustainable economic development by timely and hassle-free availability of credit for productive purposes to Small and Marginal Farmers, Micro and Small Enterprises, Retail Traders, Professional and Self Employed, Women Entrepreneurs and entrepreneurs from economically weaker sections.

The STCCS in the State is in an advantageous position to take forward the Financial Inclusion programme because of its vast brick and mortar network and close connectivity to rural households.

In order to promote financial inclusion through penetration of banking services in rural areas, and to provide sustainable banking services in unbanked areas, a phase-wise approach has been adopted to provide doorstep banking facilities in all the unbanked villages, the OSCB has promoted “Bank on Wheels” services and computerisation of PACS for provision of banking services to the customers.

Towards ensuring a universal social security system for all our customers, we have been implementing two Government of India Social Security Schemes namely the Pradhan Mantri Suraksha Bima Yojana and the Pradhan Mantri Jeevan Jyoti Bima Yojana covering the accidental insurance and life insurance for them. By 31st March 2021, cumulative gross enrolment

reported by all our Branches under PMJJBY was 267 and that of under PMSBY was 932.

General Developmental Initiatives

As the Apex Bank in the three tier cooperative structure of the State, we are focused on delivering what our existing and prospective customers want and we remain ahead of the curve in evolving and embracing a sustainable financial model. We are an integral part of thousands of farmers and their families and thus have always evolved with the times to meet new challenges and respond to their changing expectations. The Bank continues its focus on the development of innovative, technology enabled channels for delivering banking services among the rural populace. We also endeavour to make impactful inroads into retail banking and provide the best banking experience to all sections of the society.

To promote sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institutional development and other innovative initiatives, the Bank has initiated various developmental activities which have received appreciation.

1. Roll out of “Bank on Wheels”

In order to reach out to the farmers and other people in remote areas of the state, OSCB pioneers “Banks on wheels” equipped with full-fledged Bank branches, ATMs and information kiosks in 20 backward blocks covering 16 districts – Keonjhar, Koraput, Malkangiri, Nabarangpur,

Rayagada, Sundargarh, Gajapati, Kalahandi, Mayurbhanj, Sambalpur, Angul, Dhenkanal, Boudh, Kandhamal, Nayagarh and Ganjam.

2. Implementation of Kisan Credit Card Scheme

Kisan Credit Card (KCC) Scheme is being implemented in the State through its affiliated DCCBs and the PACS since 1998-99. The Scheme aims at providing instant credit to the farmers ensuring timely and adequate credit on the basis of their land holdings, cropping pattern and scale of finance. Dispensation of credit through Kisan Credit Cards has enabled the Cooperative Banks to disburse production credit of ₹15189.00 crores during 2020-21, as against ₹426.21 crores only disbursed during the year 1999-2000. The per capita crop loan has gone up to ₹44156.35 during the year. As on 31 March 2021, the DCCBs/PACS have issued 41,73,367 cards as against 18,86,189 cards issued by Commercial Banks and Regional Rural Banks.

3. Priority Sector Advances

The Bank has been showing significant performance in lending to Priority Sector over the years under the State Credit Plan and has been effectively servicing the priority sector and agriculture sector with its vast network of rural and semi-urban branches. During 2020-21, the percent of agricultural finance to total priority sector finance stood at 98.74% by Cooperative Banks as against 27% by Commercial Banks and RRBs taken together. As on 31.03.2021, our Priority Sector Advances stood at ₹15490.71 crore constituting 19.39% of the entire finance in the sector.

4. Technological Advancement

All the 367 units including Head Office and Branches of OSCB and all DCCBs are on CBS-platform. The integrated CBS project works under the NPCI platform connecting all ATMs to the network for providing access to its customers to all the outlets of Commercial Banks. Kisan Credit Cards are also being converted as RuPay Debit Cards which will be linked to the NPCI platform enabling the farmer members of PACS to draw funds from the ATM and POS of all the Member Banks of NPCI.

The PACS of the State are being computerised as a part of the extension of the existing CBS to ensure complete integration of all the three tiers of STCCS. The PACS will be connected to the Data Centre of OSCB so that the real time data with regard to the transactions of PACS can be available at the State level.

OSCB is now live on E-KYC platform to validate the KYC while opening an account or to validate the existing account through AADHAR authentication.

5. Contribution to the Deposit Guarantee Scheme for depositors in PACS

Pursuant to the recommendations of Agricultural Credit Review Committee (ACRC), the Government of Odisha introduced "Deposit Guarantee Scheme" for indemnifying depositors of PACS upto ₹30000/- with effect from 22.09.1994. A corpus Fund has been established at the DCCB level with contributions from the State Government, OSCB, DCCBs and PACS at

prescribed rate. In fiscal 2020-21, the Bank contributed ₹132.54 lakh as its share premium on deposit outstanding of ₹2650.84 crores held by 2110 PACS as on 31 March 2020. This usual contribution by OSCB, CCBs and PACS has created a substantial corpus fund at DCCB level amounting to ₹74.89 crores.

6. PACS Development Cell (PDC)

Setting up of PDC in DCCBs is an important step in strengthening the PACS. *The main role of PACS Development Cell (PDC) is to undertake Capacity building and strengthening of the PACS through training, handholding, guiding, exposure visits, and other suitable interventions so that these agencies can deliver financial and non financial services in an efficient and viable manner to their members. Earlier, with assistance from NABARD for a period of three years, 09 PDCs in total are contributing substantially in capacity building and strengthening the financials of PACS, which is the highest number of PDCs functioning in any state. The Government of Odisha has further extended support to establish PDCs in the remaining eight DCCBs in the State which will be managed by OSCB.*

7. Advertising & Publicity

The Bank has aimed at building its brand image and improving the business potentiality through IEC activities. With this view in mind the Bank has undertaken publicity through conventional media namely Branch Displays, Banners, Hoardings, publicity through print media for promotion of our products/ schemes, services/facilities & branch network.

8. Depositors' Education and Awareness Fund Scheme, 2014:

Pursuant to the amendment of the Banking Regulation Act, 1949, section 26A has been inserted in the Act, empowering Reserve Bank to establish 'The Depositor Education and Awareness Fund'. Under the provisions of this section the amount to the credit of any account in India with any bank which has not been operated upon for a period of ten years or any deposit or any amount remaining unclaimed for more than ten years shall be credited to the Fund. The Bank has been complying with the DEAF Act provisions of the RBI. The Bank is refunding the unclaimed deposit to the bonafide depositor as and when such depositor is claiming back the deposit after due verification of KYC.

CHAPTER – 6

Corporate Governance

The Odisha State Cooperative Bank has adopted sound practices of corporate governance.

Our Bank is implementing the provisions of “Right to Information Act” in letter and spirit, without of course compromising with the ethics to maintain secrecy of customers' accounts.

We have adopted a 'Whistle Blower Policy' pursuant to which, employees of the Bank can raise their concerns relating to fraud, malpractice or any other activity or event which is against the interest of the Bank or society as a whole.

Our Bank's Corporate Governance policies are woven around the core values of transparency and professionalism. The Bank constantly endeavours to ensure implementation of best practices aimed at enhancing the corporate governance that optimize the value of all its stake holders and the society, at large.

We believe that good Corporate Governance is much more than complying with legal and regulatory requirements. Good governance facilitates effective management and control of business, enables the Bank to maintain a high level of business ethics and to optimise the value for all its stake holders.

Customers' awareness about their rights and duties is integral to developing a conducive consumer protection environment and this necessitates banks to develop strong internal grievance redressal mechanisms.

Wrong doings :

If it is brought to the notice of the management that an employee was aware of a particular wrong doing but he/she has suppressed the fact intentionally, the concerned person found to be at fault shall be taken to task. A disciplinary proceeding is initiated against the concerned employee and punishment as stipulated in the Staff Service Rules of the bank shall be awarded.

Assurances and protection under the policy :

The employees raising concern in good faith against the wrong doing of the officer/management shall be afforded protection for a period of at least 2 years as under:

However, the period of protection can be enhanced upon a written request made by the concerned employee detailing the justification of the same and decision of the Managing Committee.

- i) The employee shall not be victimised/harassed by the authority against whom the complaint is lodged.
- ii) He/she shall not be transferred from the existing place of his/her posting out of turn in violation of the Transfer Policy. Even the transfer in normal course shall be carried out with the approval of the Managing Committee.
- iii) Disciplinary proceedings shall not be initiated against him/her unless he/she is involved in any wrong doing or irregularity. In such cases, the detailed facts shall be placed before the Managing Committee before the Enquiry Officer is appointed.

- iv) Managing Committee shall be the accepting authority in respect of the Performance Appraisal Reports (PARs) of the staff who have lodged a complaint under this policy so as to ensure that adverse remarks are not entered on extraneous considerations. Managing Director shall record the remarks as decided by the Managing Committee.
- v) As far as possible, the staff lodging the complaint shall not be placed directly under the officer against whom the allegation is made.

Other initiatives:

Besides, the Odisha State Cooperative Bank has adopted the following sound practices of corporate governance.

- Timely audit of accounts has been ensured.
- The bank has been paying uninterrupted dividend to the share holders.
- Common coding of accounting heads has been introduced in the State to integrate the accounting practices of the OSCB and all affiliated DCCBs. This

has facilitated the computerisation process in the Central Cooperative Banks.

- Organisation of annual customer meets to understand their changed perception and to reorient the policies and procedures of the bank. Such meets are also being organised at the level of the DCCBs as well as the PACS.
- A transparent transfer policy have been formulated and adopted in the bank. Transfers are now being effected on the basis of the policy without any other consideration.
- Each branch of the OSCB, DCCBs as well as the PACS is being visited by a supervisory officer every month to inspect the functioning and also impart guidance.
- Loan Manual for the Bank has been prepared by NABCON- the consultancy arm of NABARD.
- Functionality test of CBS package (Core Suvikas) of the Bank has been conducted by STQC IT Services, Kolkata, Ministry of Electronics and Information Technology, Government of India.
- The IS & IT audit of the Bank has been conducted.

CHAPTER - 7

CBS, PACS Computerization

The OSCB has implemented Core-Banking Solution (CBS) for its Operation together with 17 District Central Cooperative Banks and 9 Urban Cooperative Banks. Similarly steps have been taken to fully computerized 2600 PACS across the State and Converted 18,47,901 KCC Cards to EMV based Rupay KCC Cards to cope with the emerging competition in the Banking industry. The Status of Computerization and CBS is given below:

- CBS has been implemented successfully in 349 Branches and 18 Head offices of OSCB and 17 DCCBs.
- Data Centre (DC), inside the premises of OSCB HO, and the Disaster Recovery Centre (DR), hosted in BSNL Data Centre at Faridabad have been Operationalized and at present, fully functional. Establishment of Near Line Disaster Recovery Centre (NLDR) inside the premises of OSCB, HO has been created. The setup of various machines in NLDR is going on.
- Wide Area Networking (WAN) connecting CBS Platform to DC, DR, Branches and Head Offices of OSCB and DCCB has been successfully set up.
- BSNL has provided the primary connectivity to 336 Locations of OSCB (14 Branches and 1 HO), DCCB (304 Branches and 17 Head Offices) whereas VSAT has been provided by M/S Bharati Airtel in 19 locations.
- VSAT of M/S Bharati Airtel has been provided as the secondary link at all the locations.
- In addition to the computerization of DCCBs , OSCB has implemented CBS in 9 Urban Cooperative Banks. Primary Connectivity for 19 Branches and Head Offices of Urban Banks have been provided through BSNL. Airtel VSATs have been provided as the secondary connectivity.
- The OSCB has taken direct membership of National Payment Corporation of India (NPCI) for issue of Rupay Based ATM Debit Cards and facilities like POS,eCommerce, IMPS (Immediate Payment Services) Transaction through Banking Channel.
- Along with CTS Clearing System, OSCB has become a direct member of National Automated Clearing House (NACH) and all the 17 DCCBs are also onboarded in NACH Platform as a sub-member of OSCB for DBT based transactions.
- OSCB was a direct member of RTGS since 2012, now from November 2019 NEFT operation through SFMS has been activated in all the branches of OSCB having own IFSC. All the 17 DCCBs are also on-boarded in RTGS and NEFT services as Sub-Members of OSCB.
- Public Funds Management System (PFMS) has been on-boarded in OSCB and 17 DCCBs.
- OSCB has installed 14 Numbers of ATMS in its Branches. Similarly all the 17 DCCBs have installed 95 numbers of ATMs at their Branch Level. OSCB ATMs are EMV Complied where in Value Added

Services has also been introduced. Green PIN facility has also been introduced in all the ATMs of OSCB. These features are being implemented in all the ATMs of DCCBs too.

- In addition to personalized RUPAY debit cards, for quick and instant delivery of Rupay Debit Cards OSCB has introduced Insta-Card facility in all its branches. The same facility has also provided to DCCB Branches.
- In order to provide banking facilities to the tribal people at un-banked-remote areas in 16 Districts across the State, 20 numbers of Mobile ATMs have been provide to 11 DCCBs operating in these districts. During 10.05.2019 to 05.06.2019 thirteen Mobile ATMs have been deployed in FANI affected areas of Puri district. 30,439 withdrawals by customers of various banks have been done and a sum of Rs.12,34,92,100/- have been withdrawn.
- Direct Benefit Transfer (DBT) interface has been provided in the CBS for transfer of funds directly to the farmers account in DCCB Branches for Paddy Procurement, Millet Procurement and Seed Subsidy. The interface is successfully being used by various Government agencies since 2016.
- OSCB has on-boarded as AUA/KUA under UIDAI on 8th Dec 2021. Bank is now live on EKYC platform to validate the KYC while opening an account or to validate the existing account through Aadhaar Authentication. Bank will live on AEPS very soon. The process to include DCCBs as Sub-AUA under OSCB and Sub-KUA settlement under OSCB are in under process.
- Migration Audit of OSCB is being carried out by International Institute of Information Technologies (IIIT), Bhubaneswar. Preliminary report on Branches of OSCB have been submitted by the institution on 12.12.2019. Head Office Migration Audit work has also been completed.
- Computerization of 2600 PACS has been taken up by OSCB. In this connection 2600 HP make PCs along with one EPSON Dot Matrix Printer and one 1KVA Online UPS each have been provided to all the 2600 PACSs. For Connectivity to CBS and Data Centre, delivery of 2600 Airtel SIM Based dongles with private APN solution has been procured and out of that 2492 have been installed. Finding dongle connectivity not feasible in 581 PACS, VSAT have been procured and out of that 573 VSATs have been installed. At present 1064 PACS are running online.
- 3000 Micro ATMs have been procured and out of that 2435 Micro ATMs have been deployed in 2435 PACSs for ONUS Rupay Debit Card Transaction. The Switch Vendor and Micro-ATM Vendor along with OSCB are working for OFFUS Transaction and AEPS activities.
- OSCB has completed the VA/PT (Vunreability Assessment and Penetration Testing) audit and IS (Information System) & IT (Information Technology) Audit of IT infrastructure as per RBI guidelines of OSCB by Cert-in empanelled vendors. OSCB has also completed the Cyber Security Audit by a Govt. Of Odisha empanelled firm.

Section II

Audit Certificate and Annual Financial Statements



NAYAK RATH & ASSOCIATES Chartered Accountants

Independent Auditor's Report

To,

The Members of
Odisha State Co-operative Bank Limited,
Bhubaneswar

Report on Audit of the Financial Statements:

1. We have audited the accompanying financial statements of Odisha State Co-operative Bank Limited (hereafter referred to as "the Bank") as at 31st March 2021, which comprise (a) the Balance Sheet as at March 31, 2021, (b) the Statement of Profit and Loss account for the year then ended, and (c) notes to the financial statements, including a summary of the significant accounting policies and other explanatory information incorporating the returns of 14(fourteen) branches and Head Office.

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements read together with the Notes, give the information required thereon in accordance with forms A and B respectively of the Third Schedule to the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) the guidelines issued by Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, The Registrar of Cooperative Societies, Odisha, The Orissa Co-operative Societies Act, 1962 and the rules made there under, (as applicable) in the manner so required and in conformity with the accounting principles generally accepted in India so far as applicable to the Bank, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India subject to :

- a) The share capital of the Bank is not represented by multiples of Rs.1000 & Rs.100, because it has fractional amount in paid up share capital that does not conform to the face value of issued share capital.
- b) The CBS implementation process sponsored by Government of Odisha and NABARD has been over. The amount of grant is parked in CWIP Rs.117.73 Cr. as on 31.03.2021 (previous Year Rs.117.72 Cr.). This should have been suitably capitalized and recognized as assets and depreciated as per the Bank's policy.

3. **Basis for opinion**

We conducted our audit in accordance with the standards on auditing issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.



HEAD OFFICE: Plot No.367, Jagamara, Khandaighi, Behind HDFC Bank, Bhubaneswar-751030, Odisha

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

4. Management's Responsibility for the Standalone Financial Statements

The Bank's Board of Directors is responsible with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and the provisions of the Banking Regulation Act, 1949 (AACS), the guidelines issued by the Reserve Bank of India and the guidelines issued by National Bank for Agricultural and Rural Development, The Registrar of Cooperative Societies, Odisha, The Orissa Co-operative societies Act, 1962 as applicable and Generally Accepted Accounting Principles (GAAP) in India so far as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act; safeguarding the assets of the Bank; preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Boards of Directors are also responsible for overseeing the Bank's financial reporting process.

5. Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement, if and when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are, therefore, the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

6. Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to the Banking Regulation Act, 1949 (AACs) and the Orissa Co-operative Societies Act, 1962 and the rules made thereunder. Accordingly, we report that:

- a. we have sought and obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b. in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices,
- c. as required by Section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank, which came to our notice have been made within the powers of the Bank;
- d. the Balance Sheet and the Profit and Loss Account, dealt with by this report are in agreement with the books of account and the returns;
- e. the reports on the accounts of the branches/offices certified by the branch concurrent auditors appointed by AGCS have been forwarded to us and have been properly dealt with by us in preparing this Report;



f. we have furnished our opinion and findings on the long form audit report (LFAR) questionnaire prescribed by the NABARD, which forms integral part of this report;

g. the accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks, except AS-5, AS-12, AS-15, AS-20 and AS-29 impact of which is not ascertained.

We further report that: for the year under audit, the Bank has been classified as "A" as per Annexure enclosed separately.

For Nayak Rath & Associates
Chartered Accountants
Firm's Registration No. 021051N

Date: 30.07.2021
Place: Bhubaneswar


CA Manas Ranjan Pradhan
Partner
Membership No. 307292
UDIN :- 21307392AAAABO6096



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The Odisha State Coop. Bank Limited, Bhubaneswar
Profit & Loss Account for the year ending 31.03.2021

Amount (Rs.) Previous Year	GL	Particulars EXPENDITURE	Amount (Rs.)	Amount (Rs.)
		1. Interest paid on Deposits & Borrowings		
3,17,64,87,795.00	401	a. Interest paid on borrowings	3,59,35,07,395.00	
6,26,80,91,994.51	402	b. Interest paid on deposits	5,85,01,88,818.92	
9,44,45,79,789.51				9,44,36,96,213.92
		2. Salary & Allowances		
38,01,77,027.00		(Details in Schedule '1')	45,62,45,110.10	45,62,45,110.10
		3. Director & Local Committee members fees and allowances		
60,47,344.00	421	Directors & Local Committee member fees & all.	9,75,599.00	9,75,599.00
		4. Rent, Taxes, Insurance & Lighting etc.		
6,66,64,362.15		(Details in Schedule '2')	4,60,51,634.05	4,60,51,634.05
		5. Law Charges, Legal Expenses		
20,79,278.00	431		26,97,782.00	26,97,782.00
		6. Postage, Telegram & Telephone Charges		
2,58,409.00	435	a. Postage & Telegram	3,23,913.60	
5,89,56,794.09	436	b. Telephone rent & charges	5,16,31,944.88	
5,92,15,203.09				5,19,55,858.48
		7. Audit Fees		
4,87,518.00	440		7,49,409.00	7,49,409.00
		8. Depreciation & Repair to Property		
10,57,38,946.82	441	a. Repair & Maintenance	18,62,32,241.14	
1,16,80,863.51	442	b. Depreciation	2,40,95,626.61	
11,74,19,810.33				21,03,27,867.75
		9. Loss for sale of or dealing with non-banking assets		
	450			
		10. Stationary, Printing & Advertisement		
80,51,861.31		(Details in Sch. 3)	40,66,145.79	40,66,145.79



19,60,29,386.50		11. Other Expenditures (Details in Sch. 4 (A))	6,82,99,493.57	6,82,99,493.57
10,28,07,51,579.89				10,28,50,65,113.66
1,34,09,76,975.32		12. Profit for the year	1,07,12,73,125.12	1,07,12,73,125.12
0.00		13. Add :- Prior period income	0.00	0.00
1,34,09,76,975.32		14. Profit before Tax	1,07,12,73,125.12	1,07,12,73,125.12
52,28,47,942.41	427	15. Provision for Taxation (Sch. 4(B))	38,63,21,221.47	38,63,21,221.47
81,81,29,032.91		16. Profit after Tax	68,49,51,903.65	68,49,51,903.65
0.00		17. Add :- Brought forward profit	0.00	0.00
	427	18. Less :- Short provision for Income Tax in previous year	0.00	0.00
81,81,29,032.91		19. Profit transfer to Balance Sheet for appropriation	68,49,51,903.65	68,49,51,903.65
11,62,17,28,555.21				11,35,63,38,238.78



19,60,29,386.50	11. Other Expenditures (Details in Sch. 4 (A))	6,82,99,493.57	6,82,99,493.57
10,28,07,51,579.89			10,28,50,65,113.66
1,34,09,76,975.32	12. Profit for the year	1,07,12,73,125.12	1,07,12,73,125.12
0.00	13. Add :- Prior period Income	0.00	0.00
1,34,09,76,975.32	14. Profit before Tax	1,07,12,73,125.12	1,07,12,73,125.12
52,28,47,942.41	15. Provision for Taxation (Sch. 4(B))	38,63,21,221.47	38,63,21,221.47
81,81,29,032.91	16. Profit after Tax	68,49,51,903.65	68,49,51,903.65
0.00	17. Add :- Brought forward profit	0.00	0.00
427	18. Less :- Short provision for Income Tax in previous year	0.00	0.00
81,81,29,032.91	19. Profit transfer to Balance Sheet for appropriation	68,49,51,903.65	68,49,51,903.65
11,62,17,28,555.21			11,35,63,38,238.78



The Odisha State Coop. Bank Limited, Bhubaneswar

Balance Sheet as on 31.03.2021

Capital & Liabilities

Amount (Rs.) Previous Year	GL	Particulars	Amount (Rs.)	Amount (Rs.)
		I. Share Capital		
		I. Authorised Capital		
		(Rs. 600 Crores) 60,00,000 shares of Rs.100/-each and 10,00,000 Nominal Shares @ Rs.100/- each.		
		II. Amount Called and Paid Up		
4,81,55,50,674.00	201	a. Co-op. Institution	5,41,19,43,174.00	
1,24,23,44,000.00	202	b. State Govt.	1,49,23,44,000.00	
2,900.00	203	c. Other Institutions	2,800.00	
55,99,800.00	204	d. Individuals	56,07,800.00	
1,69,24,484.00	205	e. Nominal Share	1,69,24,484.00	
6,08,04,21,758.00				6,92,68,22,258.00
		2. Reserve Fund & Other Reserves		
92,90,80,638.47	206	I. Statutory Reserve Fund	1,32,50,68,932.16	
		a) Statutory Reserve -	Rs.132,50,68,932.16	
		ii. Recapitalization Assistance- OSCB Share	8,67,96,061.00	
94,11,91,968.67	207	iii. Agri. Credit Stabilisation Fund	1,11,08,29,448.91	
9,35,16,789.08	208	iv. Building Fund	19,35,16,789.08	
1,73,05,569.75	209	v. Dividend Equalisation Fund	1,73,05,569.75	
2,12,01,85,451.00	210	vi. Bad Debt Reserve Fund	1,97,87,699.51	
		a) BDDR -	Rs.197,87,699.51	
		b) Standard Asset Provision -		
		c) NPA provision -		
1,26,55,02,921.00		vii. Investment reserve		
	286	a) Investment Depreciation Reserve	50,91,03,495.00	
	211	b) Investment Fluctuation Reserve	75,63,98,426.00	
5,407.72	212	viii. Special Bad Debt Reserve Fund including Risk Fund	5,407.72	
		ix. Other Funds		
15,80,500.00	213	a. Charitable Fund/ Common Good Fund	17,80,500.00	
1,41,79,961.62	214	b. Development Fund (Staff)	1,41,79,961.62	
97,18,968.86	215	c. Cooperative Development Fund & Technology Upgradation Fund	99,18,968.86	
		d. Coop. Education Fund		
14,182.80	218	e. Staff Welfare Fund	2,14,182.80	
99,20,375.44		f. Contribution to PACS Administrative fund	99,20,375.44	
32,32,87,452.25	219	x. Capital reserve	30,74,21,573.91	
		a. NABARD	Rs. 64242911.00	
		b. GOVT OF ODISHA, CBS FUND	Rs. 25809825.25	
		c. REGISTRAR COOP SOCIETIES	Rs. 217368837.86	
1,17,71,84,180.75	219	xi. Deferred Grant	1,17,73,25,780.75	
6,90,26,76,363.21				5,53,93,75,170.31
0.00		3. Principal Subsidiary and State Partnership Fund	0.00	



3,34,83,48,867.34					2,70,60,71,368.34
10. Other Liabilities					
1,95,468.50	283	a. Unclaimed dividend & Dividend payable		2,52,234.50	
2,22,76,305.57	284	b. Payorder (Scheduled - 15(A))		2,17,99,533.72	
1,36,977.00	285	c. Share Application		1,38,877.00	
52,86,06,348.19	286	d. Provision for Income tax		39,20,79,827.25	
31,17,28,020.99	287	e. Suspense Payable		26,90,98,289.05	
1,39,28,072.39	288	f. Sundry Creditor		1,39,28,072.39	
0.00		g. Form Account		0.00	
5,54,931.88	290	h. Clearing Adjustment		2,53,931.88	
6,40,71,235.75	291	i. Outstanding Charges Payable		2,25,96,868.75	
2,04,61,252.59		j. D.D Payable (Sch. 15)		2,04,61,252.59	
1,52,250.00	298	k. Audit fee payable		1,52,250.00	
1,29,64,411.46	280	l. NPA Interest Reserve		1,35,24,022.21	
0.00	297	m. TDS Payable		9,87,489.00	
16,32,771.48	164	n. RuPay Settlement Account		21,24,789.58	
11,402.00	165	o. IMPS Settlement		0.00	
2,15,20,899.00	216	p. Leave encashment/Gratuity Payable		3,08,14,820.00	
0.00	297	q. GST Payable		64.08	
0.00	286	r. POS settlement		1,20,000.75	
0.00	286	s. Provision for NPA		1,38,25,76,737.47	
0.00	286	t. Provision for other Assets		27,94,76,429.44	
0.00	286	u. Provision for Standard Assets		43,83,44,584.58	
99,82,40,346.50					2,88,77,29,874.24
11. Profit & Loss					
92,80,72,114.93		a. Profit as per last Balance Sheet		81,81,29,032.91	
81,81,29,032.91		b. Add profit for the year		68,49,51,903.65	
1,85,74,24,95,905.08		TOTAL			2,04,11,57,02,785.90
OFF BALANCE SHEET ITEM					
1,49,16,458.24	299	Acceptance, Endorsement & Other Obligation		1,64,49,968.42	
1,85,75,74,12,363.32					2,04,13,21,52,754.32



The Odisha State Coop. Bank Limited, Bhubaneswar
Balance Sheet as on 31.03.2021
Properties & Assets

Amount (Rs.)	Particulars	Amount (Rs.)	Amount (Rs.)
	1. Cash		
2,88,36,56,974.68	in hand and with RBI/SBI/Other Banks (notified) Sch. 16 (A)	4,79,62,83,862.62	4,79,62,83,862.62
	2. Balance with Other Banks		
4,62,89,484.25	a. Current Account with Other Banks Sch. 16(B)	23,06,03,774.37	
0.00	b. Fixed Deposit with Other Banks	0.00	
4,62,89,484.25			23,06,03,774.37
	3. Money at Call & Short Notice		
36,81,02,22,209.00	a. ST Deposits with Approved Banks	47,30,26,58,641.00	
35,65,06,780.00	b. Other Institutions	35,62,20,455.00	
9,05,30,79,555.00	c. Money Call at Call and Short Notice	6,08,04,05,853.00	
46,21,98,08,544.00			53,73,92,64,949.00
	4. Investments		
7,27,20,91,250.00	a. Investment in Govt. Securities for AFS / HFT	9,79,44,11,867.00	
12,50,86,32,769.00	b. Investment in Central / State Govt. Securities	10,45,85,19,164.00	
0.00	c. Investment in Other Trustee Securities	0.00	
0.00	d. Share with Coop. Institutions	0.00	
1,45,000.00	e. Share with Other Institutions	1,45,000.00	
0.00	f. Constituent SGL AVC	0.00	
19,77,90,69,019.00			20,25,30,76,131.00
	5. Advances		
	A. Short term loan, cash credit and overdraft		
	i). of which secured against Govt. securities		
	and other approved securities.		
97,59,62,93,075.65	ii). Other Tangible securities of the advances due from Coop. Institutions (Sch- 17 (a))	1,06,79,68,48,119.48	
68,00,73,583.04	iii). Other Tangible securities of the advances due from individuals (Sch- 17 (b))	28,11,46,301.57	
98,47,63,66,638.69			1,07,06,79,94,421.05
	B. Medium Term Loans		
	i). of which secured against Govt. securities and other approved securities.		
9,83,37,45,378.22	ii). Other Tangible securities of the advances due from Coop. Institutions (Sch- 18 (a))	9,16,85,94,837.22	
59,43,66,681.17	iii). Other Tangible securities of the advances due from individuals (Sch- 18 (b))	1,11,33,63,642.19	
10,42,81,12,059.39			10,28,19,58,479.41

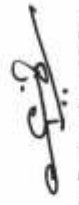


		C. Long Term Loans			
		i). of which secured against Govt. securities and other approved securities.			
		ii). Other Tangible securities of the advances due from Coop. Institutions (Sch- 19 (a))		2,94,19,71,918.20	
		iii). Other Tangible securities of the advances due from individuals (Sch- 19 (b))		75,74,88,547.04	
					3,69,94,58,465.24
				30,69,726.58	30,69,726.58
		D. Gold Loan			1,21,05,24,81,092.28
	143	Total of Loans & Advances			
	1,12,83,17,63,635.71				
		6. Interest Receivable			
	172	A. Interest receivable on Loans & Advances		28,52,73,218.33	
	173	B. Interest Receivable on Investment		1,33,03,39,824.00	
	1,86,88,14,293.38				1,61,56,13,042.33
		7. Bills receivable being the bills lodged as per contra (Sch. 20)			
	2,76,758.36			2,67,856.36	2,67,856.36
		8. Adjusting Head			
	177	a. Branch Adjustment		10,26,90,004.46	10,26,90,004.46
	8,09,77,796.53	9. Premises		8,23,31,156.54	8,23,31,156.54
		10. Furniture & Fixture less depreciation			
	179	Furniture & Fittings		6,18,45,724.80	6,18,45,724.80
	180	Computer and accessories			
		CBS Under progress		1,17,79,21,208.75	1,17,79,21,208.75
		11. Other assets			
	180	a. Library		53,332.12	
	181	b. Stationery in Stock		13,41,964.49	
	182	c. Vehicle Account		10,17,409.84	
	47,84,61,978.50	d. Suspense Recoverable		33,97,77,258.69	
	184	e. House rent Receivable		4,35,999.00	
	0.00	f. Clearing Adjustment		0.00	
	185	g. Cheque/ Bills Purchase account		3,29,990.54	
	186	h. Income Tax refund receivable		2,01,88,577.19	
	0.00	i. Unspent Postage		0.00	
	189	j. Audit & Other Recoveries		21,57,365.61	
	0.00	k. Form Account		0.00	
	190	l. D.D. Ex-advise		13,87,813.00	
	192	m. GST RECEIVABLE		82,225.12	
	193	n. Sundry Debtors		72,23,728.63	
	0.00	o. DD Inter Branch		0.00	
	197	p. TDS RECEIVABLE		22,99,052.00	
	195	q. Advance Income Tax deposit		62,69,31,219.00	
	0.00	r. IMPS Settlement Account		98,048.16	
	71,02,63,669.56				1,00,33,03,953.39



		12. Non-Banking Assets Acquired in satisfaction of claims		
		Non-Banking Assets Acquired in satisfaction of claims		
		13. Profit & Loss		
		TOTAL		2,04,11,57,02,785.90
OFF BALANCESHEET ITEM				
1,49,16,458.24	199	Constituent's Liabilities, Acceptance, Endorsement & Other Oblig.	1,64,49,968.42	1,64,49,968.42
1,85,75,74,12,363.32				2,04,13,21,52,754.32


(A. N. Patro)
D.G.M. (FAID)


(G. Satpathy, IAS)
Managing Director


(V.V. Yadav, IAS)
Administrator

for Nayak Rath & Associates
Chartered Accountants
Firm Regd. No.- 021051N

Place: Bhubaneswar
Date: 30.07.2021


CA. Manas Ranjan Pradhan
Partner
Membership No. 307292



Progress of OSCB

Progress of the Odisha State Cooperative Bank over 70 years at a glance

(₹ in Lakh)

	49-50	50-51	51-52	52-53	53-54	54-55	55-56	56-57	57-58	58-59	59-60
01. Share Capital	3.53	4.60	5.00	5.24	5.28	5.53	6.08	9.27	14.93	18.89	21.56
02. Reserves	0.55	1.02	1.52	1.96	2.39	2.91	2.85	3.41	4.51	6.39	7.76
03. Owned Fund	4.08	5.62	6.52	7.20	7.67	8.44	8.93	12.41	19.44	25.28	29.32
04. Deposits	12.32	15.30	15.47	19.51	21.78	32.79	62.89	100.62	105.15	136.64	160.09
05. Borrowings	26.50	33.10	34.00	24.00	33.00	33.99	42.92	43.85	64.25	67.04	75.16
06. Investments	4.38	4.71	5.21	8.08	11.05	11.98	15.09	20.22	28.45	38.54	55.62
07. Advances	35.64	43.62	48.25	41.15	46.79	59.29	81.67	86.34	117.58	146.84	191.76
08. Cost of Management	0.26	0.28	0.35	0.37	0.39	0.42	0.47	0.58	0.64	0.76	0.85
09. Working Capital	63.79	55.42	57.01	52.16	64.92	77.01	118.49	164.98	204.84	250.86	284.97
10. Net Profit(+) Loss(-)	+0.82	+0.53	+0.70	+0.71	+0.76	+0.60	+1.05	+2.01	+3.00	+3.75	+3.67
11. Dividend Declared	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	5.0%	6%	6%	6%	6%

	60-61	61-62	62-63	63-64	64-65	65-66	66-67	67-68	68-69	69-70	70-71
01. Share Capital	23.21	27.13	37.88	46.44	50.19	54.45	59.41	71.02	75.24	79.24	79.63
02. Reserves	11.47	14.09	15.41	17.91	21.87	27.05	79.15	51.85	82.71	121.95	145.66
03. Owned Fund	34.68	41.22	53.29	64.35	72.06	82.50	98.56	122.87	157.95	201.19	225.29
04. Deposits	164.45	166.60	209.46	217.25	210.07	282.56	255.50	282.34	358.43	322.92	341.29
05. Borrowings	130.23	186.37	284.63	366.52	473.67	521.59	538.34	568.71	460.06	504.53	183.46
06. Investments	60.15	38.76	77.11	82.24	92.18	114.65	126.35	139.76	179.58	212.39	230.08
07. Advances	244.28	313.20	425.43	531.84	584.32	700.67	714.77	807.18	768.05	692.73	509.37
08. Cost of Management	0.88	0.96	1.04	1.20	1.46	1.69	1.92	2.26	2.48	2.84	3.17
09. Working Capital	340.71	404.02	562.09	681.07	793.79	920.45	908.69	989.28	996.18	948.72	770.21
10. Net Profit(+) Loss(-)	+3.93	+4.02	+5.74	+7.27	+8.31	+8.89	+9.01	+9.00	+9.98	+9.98	+10.60
11. Dividend Declared	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%

	71-72	72-73	73-74	74-75	75-76	76-77	77-78	78-79	79-80	80-81	81-82
01. Share Capital	83.94	96.29	99.45	104.83	123.92	160.39	217.36	272.18	370.84	447.84	447.47
02. Reserves	167.19	179.72	184.43	190.40	192.46	204.77	229.34	262.21	411.36	604.33	827.42
03. Owned Fund	251.13	276.01	283.86	295.23	316.38	365.16	446.70	543.39	782.20	1051.80	1342.66
04. Deposits	495.16	630.56	681.71	799.51	1090.62	546.36	1892.76	2320.37	3022.08	3493.13	3886.61
05. Borrowings	152.23	303.44	358.83	540.83	641.65	1486.42	1628.49	2225.92	3777.45	5261.08	6182.95
06. Investments	241.23	260.08	267.22	269.59	315.47	508.47	514.25	571.06	680.56	793.11	909.80
07. Advances	627.03	823.53	888.32	1297.29	1504.08	2775.50	3132.86	4262.75	6761.63	8581.32	10357.98
08. Cost of Management	3.97	4.45	5.16	6.50	8.87	10.64	12.77	22.84	21.26	27.67	39.81
09. Working Capital	921.89	1239.20	1359.30	1681.79	2092.30	3479.61	4239.03	5171.55	7790.79	10134.67	11739.60
10. Net Profit(+) Loss(-)	+10.98	+4.99	+5.64	+0.86	+9.53	+22.44	+30.00	+40.30	+55.16	+79.51	+91.51
11. Dividend Declared	6%	3%	2%	Nil	3%	5%	5%	6%	6.5%	6.5%	6.5%

	82-83	83-84	84-85	85-86	86-87	87-88	88-89	89-90	90-91	91-92	92-93
01. Share Capital	613.80	707.66	736.08	743.19	748.30	763.89	775.98	790.98	826.02	829.39	841.03
02. Reserves	1155.06	1606.90	1968.05	2126.59	2226.14	2433.42	2496.58	2752.35	2986.68	3114.12	3122.67
03. Owned Fund	1768.86	2314.56	2704.13	2869.79	2974.44	3197.31	3272.56	3542.39	3812.70	3943.51	3963.70
04. Deposits	3376.41	2985.64	3177.72	2919.23	4013.23	4326.43	4600.00	4653.14	4971.24	7356.48	8310.22
05. Borrowings	9170.68	10536.60	10856.65	10413.07	9128.92	10584.33	12111.11	14211.08	10251.17	10177.74	10640.80
06. Investments	968.44	1224.51	1502.58	1561.99	1485.86	1711.08	1931.13	2156.13	2729.83	3554.91	3984.61
07. Advances	13570.41	15012.72	15115.92	14522.70	14192.36	15991.98	17519.36	19434.76	12466.25	15203.33	16544.06
08. Cost of Management	41.52	49.44	92.13	97.32	87.52	111.37	130.78	116.65	165.06	190.32	277.12
09. Working Capital	15119.68	16762.37	17628.52	17123.44	17261.27	19517.91	21564.89	24081.64	22682.76	25024.50	25903.76
10. Net Profit(+) Loss(-)	+97.49	+82.00	+56.11	+49.58	+58.31	57.12	+57.02	+60.43	+84.22	+75.06	+58.70
11. Dividend Declared	6.5%	5%	3%	3%	3%	3%	3%	3.5%	3%	3.5%	3%

	93-94	94-95	95-96	96-97	97-98	98-99	99-00	2000-01	2001-02	2002-03	2003-04
01. Share Capital	848.68	851.13	1037.55	1188.35	1925.53	2455.17	2640.37	3101.05	3752.28	4382.07	4958.33
02. Reserves	3762.48	4190.01	4517.75	4711.00	5752.52	7092.22	8934.90	8962.83	10864.84	11435.02	13917.91
03. Owned Fund	4611.16	5041.14	5555.30	5899.35	7678.05	9547.39	11575.27	12063.88	14617.12	15817.09	18876.24
04. Deposits	9950.16	12314.81	16354.04	23870.34	33569.57	41700.39	56006.88	73126.59	87482.18	88612.49	102601.36
05. Borrowings	11351.21	16405.06	19245.78	24121.39	35578.06	37640.96	46124.26	44199.46	52299.05	58580.78	75573.56
06. Investments	5446.94	6941.40	10174.64	13531.56	18354.85	22007.76	28909.98	43178.54	59486.61	60135.95	83288.42
07. Advances	19989.57	26246.58	30939.43	40422.10	53979.65	64952.68	80053.06	83115.82	91093.76	100905.81	109908.08
08. Cost of Management	297.25	342.79	462.28	591.33	678.54	728.85	781.48	956.93	1045.13	1248.96	1382.96
09. Working Capital	28408.40	36293.28	44059.46	57768.21	81584.36	93652.82	120396.15	138661.52	166996.06	178796.47	212573.49
10. Net Profit(+) Loss(-)	+75.15	+93.36	118.05	180.52	280.62	396.93	525.73	649.24	749.53	1037.05	1347.51
11. Dividend Declared	3%	3%	5%	7%	9%	9%	9%	10%	10%	10%	6%

	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
01. Share Capital	5168.62	6437.98	6976.86	7137.58	7343.12	7441.31	7524.86	17067.22	20675.58	25962.38
02. Reserves	16749.31	18492.47	20173.87	21530.16	22245.24	23449.87	24626.74	26986.74	30216.68	35183.00
03. Owned Fund	21917.93	24930.45	27150.73	28667.74	29588.36	30891.18	32151.60	44053.96	50892.26	61145.38
04. Deposits	107850.94	121315.98	129586.23	156626.80	231022.01	338500.49	345538.53	395428.07	513187.68	599212.78
05. Borrowings	69151.18	95434.17	125141.37	166593.25	172273.10	223586.54	278197.03	340315.60	323090.32	417743.82
06. Investments	68195.11	71145.28	78598.88	143234.01	229130.36	329365.82	333002.88	388943.51	432881.36	481647.54
07. Advances	127898.44	168220.52	193761.22	200637.75	198127.78	248885.38	313203.42	379278.91	449831.46	590754.81
08. Cost of Management	1440.12	1654.98	1679.00	2678.43	1864.72	2292.83	2698.86	3295.17	2873.57	4706.37
09. Working Capital	214139.32	257252.88	294548.09	368567.35	454803.00	622117.45	688198.92	812977.84	927796.61	1139259.83
10. Net Profit(+) Loss(-)	1744.43	1969.39	916.03	972.32	969.10	1034.37	1075.35	1101.84	1264.33	1405.28
11. Dividend Declared	7%	7%	2.75%	4.5%	2.70%	2.80%	2.95%	2.95%	1.37%	1.24

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
1. Share Capital	34473.26	37615.61	43543.87	50712.57	53177.01	60804.22	69268.22
2. Reserves	37393.97	43791.22	46687.17	65133.68	66056.13	69026.76	55393.75
3. Owned Fund	71867.23	81406.83	90231.04	115846.25	119233.14	129830.98	124661.97
4. Deposits	652929.34	667579.27	752791.93	811674.79	769172.99	872384.16	976686.36
5. Borrowings	486753.17	475639.29	760338.77	655662.70	775317.50	790978.79	865527.84
6. Investments	477693.60	420540.35	683634.22	553660.08	586394.18	659988.78	739923.61
7. Advances	727912.09	799198.34	883381.44	1001098.53	1042299.67	1128317.64	1210524.81
8. Cost of Management	4921.47	5176.19	7648.76	8225.37	6347.33	7421.31	8014.88
9. Working Capital	1279900.47	1295528.65	1652820.89	1624575.11	1714883.35	1855456.97	2041154.35
10. Net Profit(+) Loss(-)	1560.98	1665.93	1769.82	1984.08	9280.72	8181.29	6849.52
11. Dividend Declared	1.10	0.96	0.70	0.88	3.61	Not declared	Not declared

Section IV

Statistical Statements Relating to Short Term Coop. Credit Structure in Odisha

PURPOSE-WISE LOAN OUTSTANDING OF BRANCHES AS ON THE MONTH OF MARCH, 2021

(₹ in Lakh)

Sl.	Name of the Branch	Cash Credit		MTNFS		MTNA		HBL		Gold Loan		Coop. Instr.		LTNA		OD		LAD		LPOS		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1	Main	408	440.12	255	334.74	133	76.00	347	278.21	12	4.37	13	68290.53	178	250.28	79	165.47	62	45.91	17	2.25	1504	69887.88
2	Cuttack	118	273.32	109	49.35	39	10.96	241	343.02	6	3.55	0	0.00	375	1157.58	0	0.00	33	29.74	3	2.96	924	1870.48
3	Saheednagar	99	57.19	46	23.28	101	20.40	43	14.14	0	0.00	0	0.00	70	66.35	2	12.16	23	48.82	0	0.00	384	242.34
4	C.S. Pur	162	403.46	123	47.67	126	127.74	158	207.46	4	2.91	0	0.00	68	144.91	2	3.49	32	46.84	13	15.12	688	999.60
5	Paradeep	116	60.47	119	64.51	42	53.56	26	42.61	25	13.17	3	24.63	14	22.36	0	0.00	41	66.93	2	7.75	388	355.99
6	Sailashree Vihar	17	17.23	21	19.65	41	15.41	17	20.63	2	3.10	0	0.00	32	34.56	0	0.00	55	118.58	0	0.00	185	229.16
7	Cuttack Road	22	52.64	48	10.97	15	19.45	114	66.50	4	2.20	0	0.00	107	57.62	0	0.00	21	22.75	0	0.00	331	232.13
8	Ashok Nagar	62	43.62	50	12.89	51	59.83	120	64.47	1	0.09	4	284.93	132	563.85	0	0.00	28	21.91	0	0.00	448	1051.59
9	Sambalpur	7	5.67	57	12.40	10	4.97	139	216.95	0	0.00	0	0.00	61	63.98	0	0.00	9	25.22	0	0.00	283	329.19
10	Link Road	66	150.20	21	30.54	90	175.74	128	290.87	2	0.69	2	30.31	268	442.18	0	0.00	16	25.65	0	0.00	593	1146.18
11	Berhampur	38	26.52	160	39.95	9	2.57	264	437.42	0	0.00	0	0.00	64	123.40	0	0.00	12	21.55	0	0.00	547	651.41
12	Angul	96	90.92	198	98.13	114	68.66	345	418.61	1	0.05	26	575.15	137	80.37	0	0.00	22	18.21	3	-0.38	942	1349.72
13	Rourkela	289	145.56	20	6.21	207	299.48	601	1025.57	0	0.00	0	0.00	302	533.72	0	0.00	8	9.62	4	5.20	1431	2025.36
14	Kalinga Hospital Campus	9	318.00	24	3.19	17	10.30	66	61.05	2	0.56	0	0.00	33	35.13	0	0.00	15	39.39	0	0.00	166	467.62
	Total	1509	2084.92	1251	753.48	995	945.07	2609	3487.51	59	30.69	48	69205.55	1841	3576.29	83	181.12	377	541.12	42	32.90	8814	80838.65

Annexure - I

**PARTICULARS OF CREDIT LIMIT SANCTIONED BY NABARD UNDER SHORT TERM
SAO/OPP/NPDP/DTP AND UTILISATION THEREON BY CCBS DURING 2020-21**

(₹ in Lakh)

Sl no.	Name of CCB	Limit sanction by NABARD during 2020-21			Maximum limit availed from NABARD during 2019-20			% of Utilisation		
		SAO	DTP	OPP	Total	SAO	DTP	OPP	Total	Total
1	Angul					36400.00	0.00		36400.00	
2	Aska					22765.00	0.00		22765.00	
3	Balasore					62485.00	1315.00		63800.00	
4	Banki					21435.00	0.00		21435.00	
5	Berhampur					20615.00	440.00		21055.00	
6	Bhawaniapatna					14650.00	2975.00		17625.00	
7	Bolangir					45430.00	0.00		45430.00	
8	Boudh					13015.00	4535.00		17550.00	
9	Cuttack					114755.00	0.00		114755.00	
10	Keonjhar					6185.00	12895.00		19080.00	
11	Khurda					38590.00	0.00	300.00	38890.00	
12	Koraput						38425.00		38425.00	
13	Mayurbhanj						24550.00		24550.00	
14	Nayagarh					21075.00	0.00		21075.00	
15	Sambalpur					84000.00	10715.00		94715.00	
16	Sundargarh						37150.00		37150.00	
17	Puri-Nimapara					15300.00	0.00		15300.00	
	Total	516700.00	133000.00	300.00	650000.00	516700.00	133000.00	300.00	650000.00	100%
										100%

Annexure - II

OPERATION OF HANDLOOM CREDIT LIMIT SANCTIONED BY NABARD ON BEHALF OF CCBS

Sl no.	Name of CCB	Credit limit sanction by NABARD 2020-21	Operation of limit 01.004.2020 to 31.03.2021				Maximum Utilisation in %	% Utilisation
			O/S as on 31.03.2020	Drawal	Repayment	O/s as on 31.03.2021		
1	2	3	4	5	6	7	8	9
1	Angul							
2	Aska							
3	Balasore							
4	Banki							
5	Berhampur							
6	Bhawanipatna							
7	Bolangir							
8	Boudh							
9	Cuttack							
10	Keonjhar							
11	Khurda							
12	Koraput							
13	Mayurbhanj							
14	Nayagarh							
15	Sambalpur							
16	Sundargarh							
17	Puri-Nimapara							
Total			0.00	0.00	0.00	0.00	0.00	0.00

Annexure - III

DISBURSEMENT OF CROP LOAN DURING Khariff 2019 SEASON UPTO 30.09.2020

Sl.	Name of the CCB	Total No. of PACS	Credit limit sanctioned	Amount disbursed upto 30.09.2020					Last year position (30.09.2019)		
				Target	Member	Cash	Kind	Total	% of achie.	No.	Amt.
1	2	3	4	9	10	11	12	13	14	15	16
1	Angul	183	60000.00	53000.00	140106	35066.75	12594.76	47661.51	89.93	143127	43176.29
2	Aska	192	33000.00	30000.00	69410	18431.97	6946.20	25378.17	84.59	69355	24479.79
3	Balasore	251	159000.00	108000.00	225710	67180.97	23361.64	90542.61	83.84	235950	87999.15
4	Banki	98	20000.00	30500.00	44519	17925.78	12017.38	29943.16	98.17	42214	25002.38
5	Berhampur	257	38100.00	25500.00	65519	15424.23	6610.38	22034.61	86.41	67620	21102.17
6	Bhawaniapatna	103	37500.00	25000.00	46434	18226.08	6789.31	25015.39	100.06	39288	20227.66
7	Bolangir	224	60000.00	53800.00	72858	43763.69	10805.45	54569.14	101.43	61260	43723.17
8	Boudh	66	45000.00	24300.00	50774	20596.88	2224.39	22821.27	93.91	46431	19759.04
9	Cuttack	468	261000.00	160000.00	363005	129069.80	11503.82	140573.62	87.86	373105	130273.37
10	Keonjhar	44	38800.00	27000.00	81691	22484.32	1013.11	23497.43	87.03	78961	22038.80
11	Khurda	142	50000.00	43200.00	92426	33884.86	6830.09	40714.95	94.25	83902	35249.92
12	Koraput	55	90000.00	50500.00	94357	39213.73	8117.72	47331.45	93.73	91709	41031.98
13	Mayurbhanj	52	36700.00	28700.00	80024	24667.05	3697.09	28364.14	98.83	68942	23322.70
14	Nayagarh	157	36000.00	26700.00	84994	15521.26	10347.51	25868.77	96.89	73690	21726.58
15	Sambalpur	164	187500.00	136500.00	185959	107170.21	21992.73	129162.94	94.62	158840	111062.74
16	Sundargarh	44	85000.00	57800.00	89456	46980.79	12678.81	59659.60	103.22	78439	46964.76
17	Puri-Nimapara	208	26000.00	19500.00	86663	15832.00	3042.56	18874.56	96.79	79065	15915.32
	Total	2708	1263600.00	900000.00	1873905	671440.37	160572.95	832013.32	92.45	1791898	733055.82

Annexure - V

ADVANCE MADE BY DCCBs TO PACS FOR SMALL AND MARGINAL FARMERS DURING 2020-21

(₹ in Lakh)

Sl.	Name of the CCB	Disbursed during Khariff -2020		Advanced in Rabi 2020-21		Total advanced in 2020-21		Out of which to SF/MF		% of SF/ MF to total Finance
		No.	Amount	No.	Amount	No.	Amt.	Amt.		
1	2	3	4	5	6	7	8	9	10	
1	Angul	140106	47661.51	132062	42546.70	272168	90208.21	90208.26	100.00	
2	Aska	69410	25378.17	59253	21917.77	128663	47295.94	46503.22	98.32	
3	Balasore	225710	90542.61	172604	67770.89	398314	158313.50	129600.32	81.86	
4	Banki	44519	29943.16	26010	18868.97	70529	48812.13	48666.70	99.70	
5	Berhampur	65519	22034.61	62090	20908.06	127609	42942.67	42942.67	100.00	
6	Bhawanipatna	46434	25015.39	28398	15611.09	74832	40626.48	27435.88	67.53	
7	Bolangir	72858	54569.14	47978	41171.22	120836	95740.36	82085.85	85.74	
8	Boudh	50774	22821.27	41480	17191.85	92254	40013.12	40013.12	100.00	
9	Cuttack	363005	140573.62	330984	125212.45	693989	265786.07	265166.03	99.77	
10	Keonjhar	81691	23497.43	76116	21857.62	157807	45355.05	45355.05	100.00	
11	Khurda	92426	40714.95	87352	38281.36	179778	78996.31	78683.66	99.60	
12	Koraput	94357	47331.45	84961	40248.47	179318	87579.92	65684.93	75.00	
13	Mayurbhanj	80024	28364.14	77513	27064.31	157537	55428.45	53113.54	95.82	
14	Nayagarh	84994	25868.77	51245	21287.14	136239	47155.91	46925.38	99.51	
15	Sambalpur	185959	129162.94	142130	100494.69	328089	229657.63	178166.15	77.58	
16	Sundargarh	89456	59659.60	64992	49094.16	154448	108753.76	95768.18	88.06	
17	Puri-Nimapara	86663	18874.56	80749	17360.35	167412	36234.91	36231.34	99.99	
	Total	1873905	832013.32	1565917	686887.10	3439822	1518900.42	1372550.28	90.36	

Annexure - VI

CROP-WISE DISBURSMENT DURING KHARIFF 2020 (UPTO 30.09.2020)

(₹ in Lakh)

Sl.	Name of the CCB	Paddy		Wheat		Sugarcane		Oil seeds		Pulses		Cotton		Potato		Vegetable		Others		Total											
		No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	Angul	113964	0	37315.17	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	25550	0	10050.63	592	0	295.71	140106	0	47661.51
2	Aska	68899	141077.28	25162.41	0	0	0.00	511	630	215.76	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	69410	141708	25378.17
3	Balsore	212271	293405.5	84944.47	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	13234	22323	5498.17	205	280	99.97	225710	316008	90542.61
4	Banki	18423	35255.53	8884.39	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	26096	39196	21058.77	44519	74452	29943.16
5	Berhampur	65519	8921	22034.61	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	65519	8921	22034.61
6	Bhawanipatna	45395	102104.04	24504.97	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	1039	2046	510.42	46434	104150	25015.39
7	Bolangir	72858	230380.7	54569.14	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	72858	230381	54569.14
8	Boudh	35151	55969.97	15157.36	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	15623	13456	7663.91	0	0	0.00	50774	71426	22821.27
9	Cuttack	341	0	112582.86	0	0	0.00	10	0	112.76	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	114	0	27878.00	0	0	0.00	465	0	140573.62
10	Keonjhar	80855	89397.3	23024.3	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	836	3918	473.13	0	0	0.00	81691	93316	23497.43
11	Khurda	91011	140839	39353.58	0	0	0.00	799	1729	509.72	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	616	1188	851.65	0	0	0.00	92426	143756	40714.95
12	Koraput	56911	0	26369.82	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	36815	0	20625.54	767	0	336.09	94493	0	47331.45
13	Mayurbhanj	48828	83120.52	16873.76	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	31196	49869	11490.38	80024	132990	28364.14
14	Navagarh	28412	0.00	6090.75	0	0	0.00	56582	0	19778.02	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	84994	0	25868.77
15	Sambalpur	168039	484277.01	116492.30	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	15921	50959	11410.14	1999	2521	1260.50	185959	537757	129162.94
16	Sundargarh	67566	161407.56	43580.07	0	0	0.00	2059	856	1810.55	0	0	0.00	607	683	82.06	0	0	0.00	0	0	0.00	18926	66581	13865.02	298	312	321.90	89456	229840	59659.60
17	Puri-Nimapara	83763	0	18874.56	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	83763	0	18874.56
	Total	1258206	1826155.41	675814.52	0	0	0.00	59961	3215	22426.81	0	0	0.00	607	683	82.06	0	0	0.00	0	0	0.00	127635	160425	98316.16	67197	94275	35373.74	1508601	2084704	832013.32

Annexure - VII

CROP-WISE DISBURSEMENT DURING RABI 2020-21 (UPTO 31.03.2021)

(₹ in Lakh)

Sl.	Name of the CCB	Paddy			Wheat			Sugarcane			Oil seeds			Pulses			Cotton			Potato			Vegetable			Others			Total		
		No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.	No.	Acre	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
	1 Angul	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	131816	0	42428.85	246	0	117.85	13262	0	42546.70
	2 Aska	0	0	0.00	0	0	0.00	31	53	14.33	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	59222	119350	21903.44	0	0	0.00	59253	119403	21917.77
	3 Balasore	53176	86271	21335.67	0	0	0.00	7200	12356	3530.64	1774	2819	546.93	0	0	0.00	0	0	0.00	0	0	0.00	110454	125101	42357.65	0	0	0.00	172604	226547	67770.89
	4 Banki	3	8	1.91	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	4556	10457	3136.99	21451	17628	15730.07	26010	28092	18868.97
	5 Berhampur	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	62090	80416	20908.06	0	0	0.00	62090	80416	20908.06
	6 Bhawanipatna	10669	19534	6250.97	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	16804	34801	8700.32	0	0	0.00	28398	60594	15511.09
	7 Bolangir	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	47978	130914	41171.22	0	0	0.00	47978	130914	41171.22
	8 Boudh	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	41480	47161	17191.85	0	0	0.00	41480	47161	17191.85
	9 Cuttack	28529	28154	10930.34	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	302455	0	114282.11	0	0	0.00	330584	0	125212.45
	10 Keonjhar	26486	28154	7338.04	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	49630	50960	14519.58	0	0	0.00	76116	79115	21857.62
	11 Khurda	2	5	1.30	0	0	0.00	12898	10113	4125.12	1868	2540	697.85	0	0	0.00	0	0	0.00	0	0	0.00	61371	117514	28109.51	127	86	83.94	8752	14592	38281.36
	12 Koraput	82	0	47.77	0	0	0.00	3314	0	1696.40	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	81216	0	38376.55	0	0	0.00	84561	0	40248.47
	13 Mayurbhanj	19522	37488	7551.75	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	57581	93729	19387.51	77513	132012	27064.31
	14 Nayagarh	0	0	0.00	0	0	0.00	8217	0	3344.60	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	43028	0	17942.54	0	0	0.00	51245	0	21287.14
	15 Sambalpur	51090	132789	34493.24	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	68539	183903	52809.15	22501	20694	13192.30	142130	337385	100494.69
	16 Sundargarh	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	64992	127811	49094.16	0	0	0.00	64992	127811	49094.16
	17 Pur-Nimnapara	7903	0	1441.00	0	0	0.00	0	0	0.00	2439	0	57.28	0	0	0.00	0	0	0.00	0	0	0.00	71007	0	15862.07	0	0	0.00	80749	0	17360.35
	Total	196562	304249	89391.99	0	0	0.00	31660	21522	12711.09	6081	5359	1302.06	1225	6598	659.80	0	0	0.00	11845	11129	5516.44	1216638	1028387	528794.05	101906	132135.66	48511.67	1565917	1510379	686887.10

Annexure - VIII(A)

STATEMENT SHOWING FINANCES MADE UNDER SCHEMATIC FARM SECTOR DURING 2020-21

(₹ in Lakh)

Name of the Bank	Target for the year 2020-21	Minor Irrigation		Farm Mech.		Diary		Plant/Hort.		Fish		Poultry		Others		Total		% of achievement
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Angul	4000.00	0	0.00	0	0.00	12	30.23	1	1.00	1	3.40	9	40.00	1	4.00	23	74.63	2
Aska	2000.00	0	0.00	0	0.00	5	9.05	0	0.00	4	6.56	0	0.00	4	18.37	9	15.61	1
Balasore	19000.00	0	0.00	35	63.45	157	101.81	432	358.74	117	135.29	62	90.87	4761	8283.22	5564	9033.38	48
Banki	1500.00	0	0.00	0	0.00	12	17.27	0	0.00	11	7.16	6	16.80	5	12.45	34	53.68	4
Berhampur	3500.00	0	0.00	4	3.53	0	0.00	0	0.00	7	17.50	1	2.50	38	96.55	50	120.08	3
Bhawanipatna	3500.00	0	0.00	17	34.06	1	0.65	0	0.00	40	39.44	0	0.00	0	0.00	58	74.15	2
Bolangir	7000.00	0	0.00	32	67.87	61	38.36	0	0.00	1	1.00	15	17.15	2	1.48	111	125.86	2
Boudh	3500.00	0	0.00	0	0.00	5	2.60	0	0.00	2	1.70	0	0.00	0	0.00	7	4.30	0
Cuttack	12000.00	0	0.00	0	0.00	18	18.27	0	0.00	24	20.24	0	0.00	1	1.96	43	40.47	0
Keonjhar	4000.00	0	0.00	9	8.58	0	0.00	0	0.00	1	1.90	1	9.90	0	0.00	11	20.38	1
Khurda	4000.00	0	0.00	8	70.09	9	36.35	12	11.72	1	1.77	26	177.29	1	1.00	57	298.22	7
Koraput	9000.00	0	0.00	2	6.64	0	0.00	0	0.00	1	2.78	2	4.67	1174	1249.86	1179	1263.95	14
Mayurbhanj	3500.00	0	0.00	68	55.93	0	0.49	0	0.00	1	1.00	6	13.06	33	41.74	108	112.22	3
Nayagarh	2000.00	0	0.00	8	14.55	19	18.59	0	0.00	3	1.60	12	30.18	1471	806.10	1513	871.02	44
Sambalpur	12000.00	4	3.18	369	700.43	0	0.00	1	0.80	121	375.60	0	0.00	852	1260.74	1347	2340.75	20
Sundargarh	7500.00	80	124.32	0	0.00	38	54.53	65	298.12	72	91.46	18	10.53	6230	7091.53	6503	7670.49	102
Puri-Nimapara	2000.00	0	0.00	1	4.90	1	1.26	0	0.00	8	21.65	0	0.00	327	225.83	337	253.64	13
Total	100000.00	84	127.50	553	1030.03	338	329.46	511	670.38	415	730.05	158	412.95	14900	19094.83	16959	22395.20	22

Annexure - VIII(B)

STATEMENT SHOWING FINANCES UNDER SCHEMATIC NON-FARM SECTOR DURING 2020-21

(₹ in Lakh)

Name of the Bank	Target for the year 2020-21	SRT0		SSI		COMPOSITE		Rural Housing		ISB		Others		Total		% of achievement
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1		2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Angul	1500.00	0	0.00	0	0.00	0	0.00	0	0.00	8	1.62	1429	2166.53	1437	2168.15	145
Aska	1000.00	0	0.00	0	0.00	6	1.80	0	0.00	0	0.00	379	1934.27	385	1936.07	194
Balasore	3500.00	4	6.00	127	25.04	42	24.73	72	46.35	1820	1439.97	232	85.77	2297	1627.86	47
Banki	500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	159	315.80	159	315.80	63
Berhampur	1000.00	35	17.59	0	0.00	0	0.00	0	0.00	0	0.00	284	347.00	319	364.59	36
Bhawanipatna	500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
Bolangir	1000.00	0	0.00	0	0.00	0	0.00	2	5.90	0	0.00	159	169.72	161	175.62	18
Boudh	500.00	0	0.00	7	3.00	0	0.00	0	0.00	0	0.00	643	509.31	650	512.31	102
Cuttack	1500.00	1	7.90	0	0.00	0	0.00	0	0.00	0	0.00	718	2438.33	719	2446.23	163
Keonjhar	1000.00	0	0.00	453	225.43	0	0.00	4	29.32	0	0.00	522	978.08	979	1232.83	123
Khurda	500.00	2	12.52	0	0.00	230	191.75	0	0.00	0	0.00	0	0.00	232	204.27	41
Koraput	1500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	96	23.10	96	23.10	2
Mayurbhanj	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	47	77.00	47	77.00	8
Nayagarh	1000.00	0	0.00	0	0.00	0	0.00	9	20.05	20	32.15	164	285.65	193	337.85	34
Sambalpur	2000.00	4	13.30	0	0.00	0	0.00	2	5.17	2	0.90	114	161.37	122	180.74	9
Sundargarh	1500.00	6	32.13	3	66.20	0	0.00	0	0.00	0	0.00	1283	2099.81	1292	2198.14	147
Puri-Nimapara	500.00	0	0.00	0	0.00	14	11.50	0	0.00	0	0.00	32	49.00	46	60.50	12
Total	20000.00	52	89.44	590	319.67	292	229.78	89	106.79	1850	1474.64	6261	11640.74	9134	13861.06	69

Annexure - IX (A)
DEMAND, COLLECTION AND BALANCE UNDER FARM SECTOR(BANK VS. PACS) DURING 2020-21
(July to June)

Name of the Bank	Demand			Collection during the month			Collection upto the month			Balance	% Collection		Loan	Interest collect.		% of Coll.
	OD	CD	Total	OD	CD	Total	OD	CD	Total		this year	last year		Demand	Collection	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	2589.61	83365.15	85954.76	105.26	9376.94	9482.20	2240.72	47898.05	50138.77	35815.99	58	58	73197.59	5860.00	2473.06	42
Aska	19098.24	25430.92	44529.16	27.02	6053.93	6080.95	15576.27	10099.40	25675.67	18853.49	58	60	47770.94	2010.00	1800.10	90
Balasore	9654.39	133433.05	143087.44	1210.73	10277.46	11488.19	3420.16	70250.62	73670.78	69416.66	8	58	163220.63	4208.69	657.26	16
Banki	80.11	50452.49	50532.60	16.14	2451.88	2468.02	33.45	38277.76	38311.21	12221.39	76	0	25207.42	1563.93	1423.18	91
Berhampur	13915.54	39934.25	53849.79	1867.32	2800.98	4668.30	4497.47	19515.92	24013.39	29836.40	45	51	53126.42	2285.36	1011.39	44
Bhawaniapatna	15077.82	33406.43	48484.25	2232.49	1482.56	3715.05	10853.40	7325.26	18178.66	30305.59	37	39	55973.40	3049.33	1749.05	57
Bolangir	17171.63	76939.27	94110.90	5869.04	1822.57	7691.61	39294.57	10624.37	49918.94	44191.96	53	49	146266.63	0.00	0.00	0
Boudh	5134.43	36221.76	41356.19	227.80	3303.97	3531.77	3818.31	19514.31	23332.62	18023.57	56	66	43739.06	5816.51	587.04	10
Cuttack	93913.11	196251.38	290164.49	3759.16	7475.78	11234.94	46075.39	106495.62	152575.01	137589.48	53	16	232692.10	13140.07	6709.61	51
Keonjhar	20994.21	44888.82	65883.03	590.77	2536.21	3126.98	8768.23	25905.38	34673.61	31209.42	53	39	46538.88	2524.20	1521.14	60
Khurda	7263.65	57581.07	64844.72	290.11	6710.66	7000.77	2514.09	45584.51	48098.60	16746.12	74	32	68206.60	4778.05	2362.06	49
Koraput	39624.50	62206.85	101831.35	2557.23	5348.13	7905.36	34032.89	31851.60	65884.49	35946.86	65	57	83889.47	5533.39	4317.68	78
Mayurbhanj	12258.10	43306.22	55564.32	461.93	913.10	1375.03	13103.57	17217.56	30321.13	25243.19	55	53	54376.34	3702.97	1765.53	48
Nayagarh	6903.10	38529.35	45432.45	96.07	2621.23	2717.30	4095.72	28866.66	32962.38	12470.07	73	54	47730.15	2751.59	1583.97	58
Sambalpur	179709.55	1837.13	181546.68	29894.55	776.95	30671.50	117014.33	1458.79	118473.12	63073.56	65	44	252632.83	3057.01	2643.80	86
Sundergarh	12638.03	101092.06	113730.09	1531.83	13837.49	15369.32	5484.68	49462.08	54946.76	58783.33	48	49	86896.52	4929.91	2499.82	51
Puri-Nimapara	1360.89	34178.20	35539.09	191.65	1898.53	2090.18	949.14	32825.97	33775.11	1763.98	95	0	0.00	1576.34	1290.40	82
Total	457386.91	1059054.40	1516441.31	50929.10	79688.37	130617.47	311772.39	563177.86	874950.25	641491.06	58	68	1481464.98	66787.35	34395.09	51

Annexure - IX (B)

DEMAND, COLLECTION AND BALANCE UNDER FARM SECTOR(PACS Vs. MEMBER) DURING 2020-21 (July to June)

Name of the Bank	Demand			Collection during month			Collection upto month			Balance	% Collection		Loan O/S	Interest collection		% of Coll.
	OD	CD	Total	OD	CD	Total	OD	CD	Total		this year	last year		Demand	Collection	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	2865.42	83273.16	86138.58	96.11	10529.08	10625.19	2647.03	49882.26	52529.29	33609.29	61	58	73197.59	5000.00	1631.17	32.62
Aska	14123.96	25443.91	39567.87	20.15	5520.68	5540.83	11602.87	13830.86	25433.73	14134.14	64	66	50220.39	2120.00	1548.16	73.03
Balasore	9321.42	123691.30	133012.72	1211.03	10297.47	11508.50	3307.95	72100.70	75408.65	57604.07	57	52	151134.90	4201.26	856.26	20.38
Banki	932.72	47426.47	48359.19	50.62	5400.61	5451.23	224.75	39880.20	40104.95	8254.24	83	68	24139.73	1553.64	1382.74	89.00
Berhampur	14901.90	40571.60	55473.50	329.60	494.40	824.00	1922.36	16091.04	18013.40	37460.10	32	51	50051.44	2448.62	518.76	21.19
Bhawanipatna	14270.29	33092.03	47362.32	300.11	2920.82	3220.93	4263.12	10523.79	14786.91	32575.41	31	41	50104.88	3142.75	769.26	24.48
Bolangir	14719.77	76748.37	91468.14	2930.74	4757.87	7688.61	18602.61	31787.88	50390.49	41077.65	55	67	0.00	0.00	0.00	0.00
Boudh	16535.29	24274.84	40810.13	1336.98	1291.94	2628.92	11305.82	12006.06	23311.88	17498.25	57	51	39662.90	4353.61	1072.48	24.63
Cuttack	68561.91	185607.34	254169.25	2458.26	9901.58	12359.84	22647.61	118474.47	141122.08	113047.17	56	21	193745.10	14339.94	4358.23	30.39
Keonjhar	10283.78	24428.23	34712.01	168.48	2542.76	2711.24	1715.93	30056.51	31772.44	2939.57	92	36	36811.49	4928.77	957.25	19.42
Khurda	5219.88	44493.28	49713.16	288.56	6727.14	7015.70	2696.41	45971.74	48668.15	1045.01	98	32	50398.86	4679.92	2304.93	49.25
Koraput	41243.75	57128.91	98372.66	1134.17	6487.51	7621.68	22460.32	48558.95	71019.27	27353.39	72	67	34365.49	6988.25	2078.77	29.75
Mayurbhanj	14098.68	28721.71	42820.39	116.38	1457.88	1574.26	2818.44	27745.14	30563.58	12256.81	71	70	41696.61	3812.66	791.98	20.77
Nayagarh	7011.12	34140.94	41152.06	346.46	2168.75	2515.21	1578.45	18771.29	20349.74	20802.32	49	23	40192.60	3567.55	781.25	21.90
Sambalpur	144934.27	2088.77	147023.04	27266.72	75.92	27342.64	117056.87	619.25	117676.12	29346.92	80	52	181513.22	4095.90	2154.99	52.61
Sundargarh	13516.31	87122.24	100638.55	859.16	14572.80	15431.96	4949.27	41204.36	46153.63	54484.92	46	54	76016.53	4644.12	1313.33	28.28
Puri-Nimapara	1453.13	32196.59	33649.72	258.88	5872.92	6131.80	686.97	30654.07	31341.04	2308.68	93	0	0.00	0.00	0.00	0.00
Total	393993.60	950449.69	1344443.29	39172.41	91020.13	130192.54	230486.78	608158.57	838645.35	505797.94	62	75	1093251.73	69876.99	22519.56	32

Annexure - IX (C)

DEMAND, COLLECTION AND BALANCE FOR THE YEAR 2020-21 (APRIL TO MARCH)
BANK VRS. SOCIETY

Name of the CCBs	FARM SECTOR				NON-FARM SECTOR				NON-AGRICULTURE SECTOR				TOTAL			
	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	86425.50	80968.88	94	90	414.72	375.10	90	95	394.69	32.78	8	8	87234.91	81376.76	93	90
Aska	43335.93	42282.32	98	73	8.22	0.00	0	0	185.65	167.17	90	96	43529.80	42449.49	98	98
Balasore	159533.04	4382.99	3	3	19961.89	32.92	0	1	169.98	20.94	12	3	179664.91	4436.85	2	3
Banki	41132.84	40904.81	99	90	289.28	14.36	5	12	88.17	23.02	26	8	41510.29	40942.19	99	51
Berhampur	51030.26	38230.36	75	83	289.69	286.30	99	72	185.88	166.68	90	44	51505.83	38683.34	75	83
Bhawanipatna	47512.10	30175.92	64	81	34.86	3.51	10	25	64.74	7.95	12	26	47611.70	30187.38	63	80
Bolangir	121062.48	77818.35	64	68	371.25	339.79	92	40	167.89	45.44	27	21	121601.62	78203.58	64	67
Boudh	40794.11	36284.83	89	77	272.08	14.51	5	15	84.57	26.29	31	100	41150.76	36325.63	88	60
Cuttack	331414.88	238916.93	72	62	450.25	544.54	121	90	246.31	102.47	42	33	332111.44	239563.94	72	62
Keonjhar	52109.35	28054.27	54	63	156.70	137.21	88	52	59.32	5.13	9	15	52325.37	28196.61	54	63
Khurda	79947.45	73748.69	92	57	1863.32	846.88	45	63	1497.70	680.49	45	75	83308.47	75276.06	90	57
Koraput	116791.03	82739.87	71	63	451.35	330.53	73	76	508.64	319.25	63	66	117751.02	83389.65	71	64
Mayurbhanj	60435.60	49794.79	82	73	0.00	0.00	0	0	0.00	0.00	0	0	60435.60	49794.79	82	73
Nayagarh	42947.82	42286.32	98	80	66.03	10.51	16	31	464.61	61.29	13	18	43478.46	42358.12	97	64
Sambalpur	248475.56	204711.65	82	51	302.19	54.80	18	39	381.53	381.53	100	100	249159.28	205147.98	82	51
Sundargarh	122546.02	80226.07	65	58	0.00	0.00	0	0	1868.00	945.40	51	54	124414.02	81171.47	65	58
Puri-Nimapara	25629.72	33731.78	132	0	140.23	62.89	45	0	150.90	147.15	98	0	25920.85	33941.82	131	0
Total	1671123.69	1185258.83	71	34	25072.06	3053.85	12	12	6518.58	3132.98	48	20	1702714.33	1191445.66	70	34

Annexure - IX (D)

DEMAND, COLLECTION AND BALANCE FOR THE YEAR 2020-21 (APRIL TO MARCH)

SOCIETY VRS. MEMBER

(₹ in Lakh)

Name of the CCBS	FARM SECTOR				NON-FARM SECTOR				NON-AGRICULTURE SECTOR				TOTAL			
	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of collection	Last yr. %
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1																
Angul	87315.64	84287.66	97	89	626.69	612.94	98	96	1082.54	278.95	26	29	89024.87	85179.55	96	89
Aska	37385.10	36198.12	97	88	8.20	0.00	0	0	180.00	48.37	27	89	37573.30	36246.49	96	88
Balasore	133613.66	4441.44	3	5	5138.82	20.68	0	3	124.78	0.80	1	3	138877.26	4462.92	3	4
Banki	39886.11	37564.74	94	51	328.16	21.16	6	8	76.09	24.41	32	16	40290.36	37610.31	93	80
Berhampur	50917.72	26520.40	52	83	295.66	221.50	75	59	91.04	63.70	70	27	51304.42	26805.60	52	83
Bhawanipatna	45014.25	25536.73	57	89	58.33	1.48	3	7	23.44	4.60	20	1	45096.02	25542.81	57	89
Bolangir	117908.46	77335.68	66	69	670.52	326.06	49	14	170.02	45.44	27	4	118749.00	77707.18	65	49
Boudh	50166.40	35861.36	71	62	140.61	15.42	11	4	0.00	0.00	0	0	50307.01	35876.78	71	62
Cuttack	298771.50	246670.82	83	76	1141.76	2012.59	176	29	228.23	4.84	2	6	300141.49	248688.25	83	76
Keonjhar	46660.42	19870.15	43	74	88.22	1.03	1	15	112.69	24.19	21	2	46861.33	19895.37	42	73
Khurda	64184.75	63838.75	99	55	2627.20	859.97	33	68	2215.64	718.45	32	67	69027.59	65417.17	95	55
Koraput	111823.10	84528.91	76	71	498.51	98.66	20	28	78.66	0.64	1	1	112400.27	84628.21	75	71
Mayurbhanj	57103.97	51712.87	91	89	0.00	0.00	0	0	0.00	0.00	0	0	57103.97	51712.87	91	89
Nayagarh	41007.45	39738.98	97	1	149.58	0.00	0	0	391.18	32.36	8	9	41548.21	39771.34	96	87
Sambalpur	228213.96	201498.64	88	55	277.65	124.40	45	13	116.44	116.44	100	100	228608.05	201739.48	88	54
Sundargarh	105656.23	83633.33	79	69	706.42	224.28	32	40	0.00	0.00	0	0	106362.65	83857.61	79	69
Puri-Nimapara	24477.88	30771.09	126	0	350.61	82.51	24	0	1088.04	143.04	13	0	25916.53	30996.64	120	0
Total	1540106.60	1150009.67	75	31	13106.94	4622.68	35	38	5978.79	1506.23	25	39	1559192.33	1156138.58	74	31

Annexure - X

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2017-18 to 2020-21
(₹ in Lakh)

Sl. No.	Name of the CCBs	Membership				Share Capital			Reserve/other Reserve				Deposit				Borrowings				Investment				loan and advance o/s				loan issued during the year			
		2018-19	2019-20	2020-21		2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26							
	1 Angul	14053	14591	14955	7833.31	8524.94	9513.33	7125.67	7125.67	10960.63	93793.84	102112.70	10990.88	50462.10	52953.09	60835.44	84724.94	89233.24	99138.73	77691.41	85302.59	94070.33	81915.48	83593.12	94077.79							
	2 Aska	3149	3149	3149	3389.82	3819.50	4435.64	1797.75	1798.71	2632.91	25498.05	28413.60	31711.74	28084.03	29178.34	32370.03	17467.82	17976.39	20838.22	41559.09	45769.93	50136.91	45498.94	45924.66	51150.47							
	3 Balasore	59442	61926	63697	14325.19	14974.10	16374.24	13142.20	15035.00	17665.69	180684.52	200766.40	218951.14	113916.62	112107.34	124780.85	46260.79	46628.03	49788.84	170082.29	185440.63	206653.08	184661.01	177110.71	161342.58							
	4 Banki	5993	6077	6137	2313.24	2550.10	2854.08	962.67	963.60	963.60	21770.17	23852.59	25807.70	13579.81	15953.78	18052.91	17215.63	20233.71	21869.14	23151.24	25074.98	27820.47	41895.60	53060.45	59414.68							
	5 Berhampur	6565	6585	6611	3472.29	3537.46	4998.77	3341.34	3940.70	4327.41	46856.11	49672.24	54752.38	26293.35	28144.35	29940.54	13715.67	13795.90	13923.45	47058.16	50049.42	56176.15	40946.41	42428.80	47043.91							
	6 Bhawanipatna	1838	1833	1831	3088.44	3362.62	3865.55	1729.48	1793.25	1903.88	27942.51	28992.46	32399.32	21059.52	25136.55	30386.56	11074.75	13174.67	15067.44	44185.69	49980.01	57452.56	31025.82	33662.28	41461.93							
	7 Bolangir	12901	14112	14997	9657.25	10766.90	12620.65	5174.92	5221.09	5950.03	70346.05	73016.60	79057.87	44098.78	59235.53	73952.56	21233.15	23079.36	24558.18	115080.99	132333.95	155315.17	64579.82	81411.17	105871.90							
	8 Boudh	8361	8374	8394	2838.63	3106.53	3991.95	1133.93	1222.44	2327.98	20380.33	20568.30	22067.54	23808.92	25916.69	29912.15	11842.41	13401.00	15045.14	39690.89	42409.13	46148.69	37819.87	37898.24	42128.24							
	9 Cuttack	22034	24154	24523	18452.93	19986.09	24065.89	7843.43	9287.08	9938.54	140824.53	151228.05	167891.94	125337.97	141267.82	175735.81	114448.37	125876.45	155020.76	189616.50	214160.20	237692.07	243105.60	230003.62	282447.53							
	10 Keonjhar	16978	18162	19222	4074.81	4535.14	4996.15	1965.54	2148.87	271.08	4582.03	5078.20	58075.59	26572.78	28970.00	31050.00	34852.60	42014.05	49986.37	61561.74	48627.32	51940.63	46845.60	48662.69	49953.22							
	11 Khurda	13989	13989	13875	6691.40	7275.62	8376.61	709.41	878.98	972.51	41517.81	44764.74	49898.18	42876.51	48771.65	53897.34	31776.46	38511.56	44748.05	65548.14	70163.07	75927.60	74370.42	74028.76	84290.13							
	12 Koraput	11384	11858	12058	8467.45	8993.63	10055.49	16475.44	19805.69	20058.19	47545.96	50908.49	55662.20	52027.96	57813.65	64201.09	43906.41	51930.94	59325.89	78316.22	83781.60	89292.06	79109.05	84025.69	94088.77							
	13 Mayurbhanja	12700	12948	13207	5090.50	5734.08	6430.80	832.90	1031.67	1339.28	35570.08	38730.53	42875.12	30485.06	35215.68	41580.89	26220.01	30140.07	35150.05	50482.04	56191.99	62116.02	45498.94	48656.19	57867.63							
	14 Nayagarh	6793	6915	6915	4594.41	5102.98	6214.98	741.41	1048.44	1119.36	25867.08	28389.11	29792.73	27169.25	30251.85	35250.00	21398.78	25444.39	27429.50	42197.59	45256.70	50040.04	39426.90	4037.95	48129.46							
	15 Sambalpur	17343	17604	17766	21484.53	22371.48	24021.60	8857.90	11276.92	13605.50	163955.18	183650.40	211522.45	130346.76	150948.70	173945.00	111866.72	136736.64	155142.40	219155.87	242508.78	265173.64	209198.61	235119.93	244918.17							
	16 Sundergarh	11686	12074	12794	7950.31	8711.86	9901.28	1901.37	2801.09	4404.37	80489.90	87906.08	97250.75	47900.26	58211.80	27264.41	66538.08	75442.74	43400.34	82424.83	93878.14	105991.12	87207.01	105711.88	127395.65							
	17 Puri	8729	8721	8732	2806.85	2978.91	3329.55	1098.97	1106.56	1114.66	14454.66	16543.66	15247.13	18928.82	20589.08	21056.02	10356.04	12155.73	11600.14	27141.76	28928.27	31982.70	34226.18	34200.70	36339.13							
	Total	233938	243072	248763	126731.36	136331.94	155836.56	74934.33	86485.76	101565.62	1081324.79	1180245.15	1307666.67	823128.50	920665.90	1024011.60	684938.63	775794.87	841692.64	1358552.42	1499556.71	1663930.24	1387031.16	1452667.84	1620831.19							
	OSCB				53177.00	60804.22	69188.22	66056.13	69026.76	55393.75	76917.99	872384.16	976686.36	775317.50	790978.79	865527.84	168277.65	197790.69	20230.76	1042298.67	1118317.64	1210524.83	2125785.15	2283758.70	2655841.86							

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2018-19 to 2020-21

(₹ in Lakh)

Sl. No	Name of the CCBS	NPA			% of NPA to Loan & adv. O/s			Provision			Working Capital			Cost of Management			% of COM to WC			Salary & Allowances			No. of Employees		
		2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21
1	2																								
1	Angul	3674.43	8598.95	13949.71	4.73	10.08	14.83	3330.33	837.18	2411.24	174139.48	188592.37	209852.86	1217.91	1261.20	1354.72	0.70	0.67	0.65	882.41	859.13	930.96	114	114	131
2	Aska	1528.67	1897.90	2471.96	3.68	4.15	4.93	1349.72	1395.94	1468.98	65125.50	69672.09	77480.05	993.02	657.77	712.70	1.52	0.94	0.92	569.11	489.83	426.74	70	61	50
3	Balasore	15477.35	17169.72	21393.00	8.99	9.26	10.35	1679.11	1751.35	4490.95	353199.60	377121.50	419411.99	3256.01	3183.78	2724.21	0.92	0.84	0.65	2541.82	2340.18	1837.61	206	215	179
4	Banki	3085.63	3061.93	3104.38	13.33	12.21	11.16	3147.92	2678.83	2620.49	43028.08	48133.02	52967.43	446.34	444.57	711.05	1.04	0.92	1.34	334.08	309.04	369.24	73	67	63
5	Berhampur	5406.27	4709.71	5867.26	11.49	9.41	10.44	782.71	1120.19	773.03	92276.35	97631.10	108519.02	962.24	1304.45	1387.81	1.04	1.33	1.28	737.84	1041.62	973.95	139	123	111
6	Bhawanipatna	4171.68	5636.85	5954.26	9.44	11.28	10.36	1630.42	1662.15	858.75	62668.68	70283.14	80123.96	803.08	1066.87	928.02	1.28	1.52	1.16	663.86	911.94	762.98	136	121	107
7	Bolangir	10058.08	11182.28	14120.90	8.74	8.45	9.09	2233.12	728.94	760.91	152440.42	171844.66	197113.36	2260.68	2274.70	2175.87	1.48	1.32	1.10	856.23	944.45	1067.74	204	196	186
8	Boudh	2948.75	2770.85	3053.92	7.43	6.53	6.62	2033.00	1808.69	1801.40	56262.34	59292.55	66032.53	814.22	590.32	668.60	1.45	0.99	1.01	662.65	429.77	478.18	69	63	58
9	Cuttack	7902.45	14438.75	13098.86	4.17	6.74	5.51	4257.70	5564.85	1288.83	370475.53	363068.79	417497.64	3287.62	3774.14	4067.02	0.89	1.04	0.97	1320.32	2173.01	2434.23	288	260	229
10	Keonjhar	3144.57	3876.03	4017.19	7.28	7.97	7.73	1095.59	1375.78	1429.60	85962.39	96164.89	108177.18	925.97	1000.13	950.60	1.08	1.04	0.88	553.58	661.58	667.59	89	85	82
11	Khurda	4879.74	4801.75	5675.71	7.44	6.84	7.48	1869.80	928.29	1226.95	104150.16	115420.19	129531.73	955.13	1092.27	980.60	0.92	0.94	0.73	656.91	724.59	833.61	122	126	121
12	Koraput	3598.40	3420.18	4126.72	4.59	4.08	4.62	2600.30	3076.81	476.62	130516.83	142277.40	157082.83	1414.44	1156.03	1271.38	1.08	0.81	0.81	1136.27	859.18	950.99	147	124	109
13	Mayurbhanja	3758.52	3830.29	5650.97	7.45	6.82	9.10	687.05	456.70	5650.97	82694.55	92387.78	104202.97	814.18	796.13	778.41	0.98	0.86	0.75	521.36	526.32	530.6	90	79	69
14	Nayagarh	2062.76	2773.63	2639.17	4.89	6.13	5.27	1336.90	1306.84	534.15	68597.68	77324.75	82800.00	770.46	796.13	677.35	1.12	1.03	0.82	449.53	470.52	553.15	74	69	61
15	Sambalpur	14339.33	16349.31	21582.70	6.54	6.74	8.14	3352.84	3281.15	1370.14	364773.67	419531.92	470888.72	2183.22	2519.43	2223.66	0.60	0.6	0.47	1581.39	1681.57	1505.46	196	177	155
16	Sundergarh	6006.11	6333.49	6652.18	7.29	6.75	6.28	998.31	1184.13	1512.59	159780.84	180805.30	162793.06	1568.20	1532.54	1489.39	0.98	0.85	0.91	1200.84	1059.34	887.94	121	108	105
17	Puri	1253.70	1199.47	1115.11	4.62	4.15	3.49	1809.89	1786.08	1658.17	41789.21	45053.01	48014.47	719.56	859.53	648.73	1.72	1.91	1.35	491.33	455.48	478.08	96	82	62
	Total	99296.44	112051.09	134474.00	6.87	7.47	8.08	34194.71	30839.63	30333.77	2407981.31	2614804.46	2892489.80	23392.28	24309.99	23720.12	0.97	0.93		15159.53	15937.55	15689.05	2234	2070	1878
	OSCB	16258.46	15809.49	15150.45	1.56	1.40	1.25	21201.85	21201.85	27163.46	1714883.35	1855456.97	2041154.35	6347.33	8721.31	8014.88	0.37	0.47		4168.62	3801.77	4562.45	158	143	136

Annexure - X Contd....

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2018-19 to 2020-21

(₹ in Lakh)

Sl. No	Name of the CCBs	Per Employee Business			No. of Branches			Per Branch Business			Profit/Loss			Accumulated Loss			Net Worth (+ or -)			Recovery (Principal 2018-19)			% age
		2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	
1	2	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
1	Angul	1503.96	1644.00	1557.05	17	17	17	10085.37	11024.49	11998.42	4109.83	3653.29	505.62				19457.32	23948.55	24961.76	84625.00	73502.00	11123.00	87
2	Aska	957.96	1216.12	1636.97	15	15	15	4470.48	4945.57	5456.58	334.66	479.98	492.28				5190.82	5425.41	6961.71	37631.00	32524.00	5107.00	86
3	Balasore	1712.46	1796.31	2377.68	30	30	30	11758.89	12873.57	14186.81	1316.18	1458.69	1704.99				21875.80	23306.94	25446.71	199626.00	164228.00	35398.00	82
4	Banki	615.36	730.26	851.24	11	11	11	4083.76	4447.96	4875.29	-77.69	392.33	147.25	894.88	502.55	355.30	2368.58	2956.21	3407.04	42314.00	39389.00	2925.00	93
5	Berhampur	675.64	810.75	999.36	23	23	23	4083.23	4335.72	4822.98	196.69	210.59	349.96				7783.47	8006.45	9595.80	45033.00	33164.00	11869.00	74
6	Bhawanipatna	530.35	652.67	839.74	17	17	17	4242.84	4645.44	5285.40	80.67	128.55	146.46				4735.45	5128.40	5777.46	53973.00	24057.00	29916.00	45
7	Bolangir	908.96	1047.71	1260.07	21	23	24	8829.86	8928.28	9765.54	1284.39	728.94	1023.87				15903.99	16995.21	19773.61	77606.00	40044.00	37562.00	52
8	Boudh	866.25	999.64	1176.16	11	11	11	5433.75	5725.22	6201.57	325.78	731.89	90.96				4197.62	4280.80	6041.79	41816.00	33477.00	8339.00	80
9	Cuttack	1147.36	1405.34	1771.11	38	38	38	8895.82	9615.48	10673.26	1714.72	1955.60	651.46				25027.70	29490.60	33319.38	242847.00	216138.98	26708.02	89
10	Keonjhar	994.74	1168.65	1348.98	15	15	19	5902.12	6622.37	5821.91	238.21	250.12	263.81				5625.01	6238.48	6915.88	56934.00	40055.00	16879.00	70
11	Khurda	877.59	912.13	1039.88	18	18	18	5948.11	6384.88	6990.32	106.08	111.79	83.34				8353.02	7479.08	9442.47	77664.00	68500.00	9164.00	88
12	Koraput	856.21	1086.21	1329.86	19	23	23	6624.33	5856.09	6302.36	305.68	317.72	824.12				10811.01	11641.78	13700.32	111354.00	73062.00	38292.00	66
13	Mayurbhanja	956.13	1201.55	1518.71	15	15	15	5736.81	6328.17	6986.08	688.32	1160.49	358.53				6228.70	8048.82	9112.47	46083.00	36654.00	9429.00	80
14	Navagarh	919.79	1067.04	1308.73	12	12	12	5672.05	6135.48	6652.73	101.45	106.14	106.69				5476.82	6050.72	7208.17	39915.00	36609.00	3306.00	92
15	Sambalpur	1949.55	2407.90	3075.46	34	34	34	11238.56	12535.27	14020.47	267.28	2707.58	2110.12				29381.81	32748.65	36629.77	264899.00	178924.00	85975.00	68
16	Sundergarh	1346.40	1683.19	1935.64	15	15	15	10860.98	12118.95	13549.46	335.81	589.22	1045.19				12746.68	11069.27	15437.12	110698.00	75968.00	34730.00	69
17	Puri	433.30	554.54	826.29	13	13	13	3199.72	3497.84	3940.76	29.23	66.15	149.08				3263.77	3436.14	4199.70	31908.00	29521.00	2387.00	93
	Total	17252.01	20384.01	24852.92	324	330	335	7531.10	8121.52	137529.93	13717.29	15049.07	10053.73	894.88	502.55	355.30	188427.57	206251.51	237931.16	1564926.00	1195816.98	369109.02	76
	OSCB				14	14	14	129390.90	142907.27	156229.37	9280.72	8181.29	6849.52				92974.80	109228.26	122630.61	772486.41	759113.68	12289.39	98

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2018-19 to 2020-21

(₹ in Lakh)

Sl. No	Name of the CCbs	Recovery (Interest 2018-19)				Recovery (Principal 2019-20)				Recovery (Interest 2019-20)				Recovery (Principal 2020-21)				Recovery (Interest 2020-21)				Audit Classification				Imbalance				CRAR			
		Demand	Collection	Balance	% age	Demand	Collection	Balance	% age	Demand	Collection	Balance	% age	Demand	Collection	% age	Demand	Collection	% age	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21		
1	2	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99					
1	Angul	12233.00	9167.00	3066.00	75	89932.49	74599.98	15332.51	83	9177.46	6926.52	2250.94	75	98403.97	85501.38	87	9599.60	5751.86	60.0	A	A	A	A	13324.92	11077.40	14499.04	20.81%	22.95%	21.80%				
2	Aska	3965.00	2253.00	1712.00	57	43530.23	36369.46	7160.77	84	4403.85	2555.97	1847.88	58	49070.23	41212.28	84	4803.58	3094.15	64	A	A	A	A	5658.64	7257.50	9501.53	11.50%	10.92%	12.63%				
3	Balasore	17021.00	14387.00	2634.00	85	183726.68	151124.55	32602.13	82	18596.70	15407.63	3189.07	83	193960.91	152426.29	79	21855.08	17544.22	80	A	A	A	A	23287.07	24943.21	27322.81	12.00%	11.44%	11.62				
4	Banki	1533.00	1074.00	459.00	70	53987.01	51136.72	2850.29	95	2168.72	1703.50	465.22	79	50712.08	47669.18	94	2313.75	1835.39	79	B	B	B	B	2380.55	1686.06	2879.01	10.03%	13.35%	13.53				
5	Berhampur	4816.00	3172.00	1644.00	66	51161.82	39399.49	11762.33	77	4856.79	3176.90	1679.89	65	93096.87	77109.19	84	5076.74	3147.04	62	A	A	A	A	8042.53	8137.93	11997.19	14.34%	13.90%	14.90				
6	Bhawanipatna	6794.00	3373.00	3421.00	50	44037.10	27052.35	16984.75	61	7435.98	4093.85	3342.13	55	49356.75	32522.00	66	6961.80	3633.48	52	A	A	A	A	3992.81	6194.26	6903.87	13.47%	12.70%	12.09%				
7	Bolangir	16807.00	8093.00	8714.00	48	111213.59	61047.06	50166.53	55	15494.13	7185.29	8308.84	46	138770.68	82890.67	60	18362.00	9956.02	54	B	B	B	B	9026.30	9513.99	17157.94	14.12%	13.59%	13.36%				
8	Boudh	3570.15	2787.00	783.15	78	44468.98	35180.00	9288.98	79	3429.82	2781.97	647.85	81	45909.10	38387.67	84	3134.03	2385.40	76	A	A	A	A	6210.12	5836.24	8069.91	11.33%	10.86%	14.04				
9	Cuttack	16635.82	12392.34	4243.48	74	236729.27	205459.92	31269.35	87	23347.20	18494.24	4852.96	79	290086.52	259315.66	89	21280.17	16300.66	77	A	A	A	A	25242.81	32273.80	34409.40	12.29%	11.61%	11.97				
10	Keonjhar	4636.00	3725.00	911.00	80	50878.22	42168.59	8709.63	83	4842.57	4199.23	643.34	87	57202.07	46556.62	81	5299.77	4539.96	86	B	B	B	B	3132.87	3880.96	4883.64	11.14%	13.28%	12.11				
11	Khurda	7112.00	5422.00	1690.00	76	79074.56	69483.83	9590.73	88	6670.53	4917.75	1752.78	74	89607.38	78525.62	88	6952.37	5004.19	72	A	A	A	A	3779.28	5209.64	6673.60	12.74%	11.75%	12.23				
12	Koraput	8098.00	5593.00	2505.00	69	94043.63	78560.31	15483.32	84	7948.99	6160.81	1788.18	78	104225.96	88558.30	85	6405.15	4622.95	72	A	A	A	A	1928.49	3058.59	672.83	12.43%	12.30%	13.29				
13	Mayurbhanja	4576.00	3183.00	1393.00	70	54636.54	43946.25	10690.29	80	5931.96	4548.91	1383.05	77	62110.09	51943.60	84	4497.79	3181.68	71	B	A	A	A	7825.95	9208.30	12639.85	12.28%	13.75%	13.93				
14	Navagarh	2592.00	2204.00	388.00	85	43635.95	38978.81	4657.14	89	4006.55	3437.42	569.13	86	52975.15	44481.65	84	3226.85	2443.23	75	A	A	A	A	3307.44	4157.61	9076.09	11.72%	11.52%	13.01				
15	Sambalpur	19487.00	13156.00	6331.00	68	242775.08	196618.42	46160.66	81	23119.06	14877.89	8241.17	64	257604.38	205535.56	80	25757.96	17588.44	68	B	B	B	B	8514.27	12067.86	12214.73	13.05%	12.55%	12.61				
16	Sundergarh	9842.00	5772.00	4070.00	59	109371.87	94318.56	15053.31	86	10604.79	6658.13	3946.66	63	128032.72	115282.67	90	11137.28	6760.75	61	A	A	A	A	4117.86	3287.00	3615.18	14.68%	15.05%	18.00				
17	Puri	1858.00	1436.00	422.00	77	34447.83	32414.20	2033.63	94	1892.00	1498.78	393.22	79	36816.15	34381.72	93	1752.44	1331.41	76	A	A	A	A	3091.34	3846.18	4746.40	12.28%	12.04%	11.84				
	Total	141575.97	97189.34	44386.63	69	1567654.85	1277858.50	289796.35	82	153927.10	108624.79	45302.31	71	1797941.01	1482300.06		158416.36	109120.83					132863.25	127500.81	187263.02								
	OSCB	33657.44	30717.75	2939.69	91	808287.81	795340.04	12289.39	98	46046.48	43176.67	2869.81	94	910866.99	873241.40	96	46046.48	43176.67	94	A	A	A	A				10.93	10.59	10.73				

Annexure - XI (A)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (ANGUL)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	12864	3535.92	748.36	1081.83	4617.75	39124.16	25166.54	8135.87	2924.02	32806.12	34673.31	34653.10	6855.70	6439.02
2012-2013	12979	3594.19	628.29	1294.93	4889.12	45212.84	26399.14	9600.80	3302.57	37052.78	38254.77	39385.94	5759.99	7071.20
2013-2014	13259	4369.41	628.29	2098.86	6468.27	48174.06	32701.45	11088.81	3615.31	45324.73	44352.30	50362.48	7786.41	8191.99
2014-2015	12773	4926.03	628.29	2179.86	7105.89	61686.00	36362.85	7589.62	5347.43	51571.64	50027.14	55284.02	524.86	7541.96
2015-2016	13313	5406.03	628.29	3037.76	8443.79	68075.24	41259.63	8870.66	4229.33	57202.63	56543.66	62000.20	567.31	8796.32
2016-2017	13442	6049.79	628.29	3123.31	9047.75	79746.35	45189.81	7551.28	5357.16	74487.22	61117.98	72023.00	802.65	10973.87
2017-2018	13680	7201.23	628.29	3211.20	14490.75	83286.01	50240.69	7425.56	5125.64	76642.00	69682.10	67070.23	818.38	13118.89
2018-2019	14053	7833.31	628.29	7125.67	19457.32	93759.84	50462.10	7694.58	4703.71	84724.94	77691.41	81915.48	884.45	16723.37
2019-2020	14591	8524.94	628.29	7125.67	23948.55	102113.70	52953.09	181029.25	4858.66	89233.24	85302.59	82953.12	1040.83	14300.46
2020-2021	14955	9513.33	728.29	10960.63	24961.75	109902.88	60835.44	10523.64	8075.96	99138.73	94070.33	94707.79	778.87	14130.58
Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+)/loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	6329.49	1856.97	649.42	77259.15	0.84	109.53		A	18	126	4341.03	585.69	3464.08	9.99
2012-2013	6960.81	1502.42	676.27	85513.73	0.79	110.39		A	18	104	4909.85	802.57	3955.54	10.34
2013-2014	7778.34	1176.58	838.76	102664.92	0.82	716.12		A	18	87	5442.72	881.20	3995.01	9.01
2014-2015	7304.25	327.78	757.94	115365.05	0.66	237.71		A	18	90	6571.36	1241.26	3856.32	7.71
2015-2016	8660.06	527.38	973.96	126785.58	0.77	136.26		A	18	105	6923.27	1186.84	4073.54	7.20
2016-2017	10838.69	1998.18	1005.38	145073.18	0.69	135.18		A	18	128	8286.14	1100.50	4224.46	6.91
2017-2018	9093.78	21.43	1315.20	158626.23	0.83	3981.24		A	18	118	8998.12	1296.33	4671.47	6.70
2018-2019	12485.69	3330.33	1217.91	174139.48	0.70	4109.83		A	18	114	10085.37	1503.96	3674.43	4.73
2019-2020	10605.51	837.18	1261.20	188792.37	0.67	3653.29		A	18	114	11024.48	1644.00	8598.95	10.08
2020-2021	13453.94	2411.24	1354.72	209852.86	0.65	505.62		A	18	131	11998.42	1557.05	13949.71	14.83

Annexure - XI (B)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (ASKA)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2													
2011-2012	3149	2158.08	277.61	641.10	2799.18	12833.68	8452.42	3011.39	1149.89	6355.68	16052.85	15919.22	3538.25	1741.23
2012-2013	3149	2201.98	277.61	650.93	2852.91	16627.31	9399.38	3049.34	3135.84	9479.96	15823.57	17208.89	3744.10	2158.80
2013-2014	3149	2500.00	297.61	638.41	2483.86	15877.37	13723.24	4436.31	1657.16	12644.31	19223.13	25096.27	3583.90	2478.51
2014-2015	3149	2642.00	397.61	1123.89	3765.89	21030.46	14979.09	4668.95	1828.33	18028.13	21192.21	26833.17	3395.72	2567.63
2015-2016	3149	3024.89	397.61	1270.66	4295.55	21694.18	18718.23	4878.48	4914.55	14971.06	26944.44	35096.41	2675.27	2874.42
2016-2017	3149	3292.71	397.61	1788.14	5080.85	22296.33	22965.24	1717.20	2438.49	16576.22	31566.07	39087.07	324.31	3264.99
2017-2018	3149	3474.48	397.61	1817.26	5291.74	22791.27	25372.15	1773.39	2699.60	16449.43	36146.75	42318.53	307.12	3965.16
2018-2019	3149	3589.82	397.46	1797.75	5190.82	25498.05	28084.03	1590.40	3410.30	17467.82	41559.09	45495.94	350.69	4477.28
2019-2020	3149	3819.50	497.61	1798.71	5618.21	28413.60	29178.34	1279.11	2716.09	17976.39	45769.93	45924.66	594.04	4879.48
2020-2021	3149	4435.64	997.61	2632.91	7560.84	31711.74	32370.03	1484.91	2948.65	20858.22	50136.91	51150.47	793.17	4373.37

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+/-) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1														
2011-2012	1554.45	182.85	299.71	25947.05	1.16	186.78	1147.21	B	16	46	1926.10	627.96	1630.13	10.15
2012-2013	2005.36	42.42	373.65	31255.78	1.20	153.44	993.76	A	16	34	1965.68	925.02	1773.51	11.21
2013-2014	2280.33	101.65	443.69	36640.93	1.21	459.33	534.43	A	16	31	2193.78	1132.27	1575.10	8.19
2014-2015	2481.96	556.53	590.57	43995.44	1.34	85.67	448.75	B	16	81	2814.84	1563.80	1378.51	6.50
2015-2016	2762.18	684.06	438.44	49260.87	0.89	112.24	336.52	A	16	34	3039.91	1430.55	1372.90	5.10
2016-2017	4379.46	1287.41	698.85	54531.23	1.28	161.36	175.16	A	16	82	3590.82	656.86	1188.92	3.77
2017-2018	4463.78	1251.64	818.94	57969.83	1.41	230.35	0.00	A	16	99	3683.63	595.33	1216.43	3.37
2018-2019	5064.83	1349.72	993.02	65125.50	1.52	334.66	0	A	16	70	4473.14	957.96	1528.67	3.68
2019-2020	5020.29	1395.94	657.77	69672.09	0.94	479.98	0	A	16	61	4945.50	1159.00	1897.90	4.15
2020-2021	5350.06	1468.98	712.70	77480.05	0.92	492.28	0	A	16	50	5456.58	1636.97	2471.96	4.93

Annexure - XI (C)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BALASORE-BHADRAK)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances (O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		Total	Of which Govt.											
2011-2012	41847	6375.72	800.00	2484.89	8861.00	72504.36	51283.91	13137.38	5622.84	56313.40	79833.89	88533.39	4016.12	9971.55
2012-2013	44722	7726.64	800.00	3956.25	11682.89	87529.82	55854.74	7543.93	10330.12	63635.95	91391.34	106343.51	876.09	12654.25
2013-2014	48401	9776.66	800.00	4794.41	13890.82	104034.27	75501.21	9233.15	8647.87	84818.59	112240.46	124194.58	4672.99	14358.44
2014-2015	50685	11056.24	800.00	8595.80	15840.65	121947.06	85759.49	21417.30	1524.12	12073.92	122461.11	137890.36	112716.74	16188.22
2015-2016	53617	12013.86	856.00	8509.97	20523.83	137106.32	88056.84	25588.53	2243.63	24902.04	133718.78	156080.71	10210.50	18694.65
2016-2017	55611	12624.63	856.00	11248.09	23872.72	151131.85	10523.45	27358.30	1380.31	53254.55	144927.72	145092.88	5035.53	23656.47
2017-2018	57627	13239.95	800.00	12541.42	25781.27	161523.72	111583.82	27854.83	1675.42	44157.05	158415.95	171753.49	7286.05	23042.30
2018-2019	59442	14325.19	800.00	13142.20	21876.00	180684.52	113916.62	31131.15	1988.08	46260.79	172082.29	184661.01	7965.75	24246.86
2019-2020	61926	14974.10	1150.00	15035.00	23309.00	200766.40	112107.34	34238.75	1206.83	46628.03	185440.63	172110.71	10668.12	27308.42
2020-2021	63697	16374.25	2150.00	17665.69	25446.71	218951.14	124780.85	41640.06	1541.96	49788.84	206655.08	161342.58	13207.52	30005.96

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+)/ loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
	Total	Provision	Cost of management											
2011-2012	9766.84	1453.85	1838.59	145786.25	1.26	204.72		A	31	251	5077.94	604.52	7432.79	9.31
2012-2013	12429.57	2275.38	1728.62	167782.15	1.03	224.68		A	31	251	5964.04	860.20	7785.18	8.52
2013-2014	14081.09	1937.17	1765.63	210790.91	0.84	277.35		A	31	178	7209.15	1215.03	10484.32	9.34
2014-2015	15852.97	1379.27	1856.53	248775.25	0.75	335.25		A	31	191	8146.94	1279.62	10648.02	8.70
2015-2016	18091.85	1282.94	1540.18	272213.29	0.57	603.00		A	31	181	9028.00	1496.27	13611.75	10.18
2016-2017	22595.46	3024.69	2453.68	307986.30	0.80	1061.01		A	31	249	9868.66	1188.99	11417.36	7.88
2017-2018	21835.54	2279.56	3035.31	326741.93	0.93	1206.76		A	31	225	10664.65	1421.95	11978.35	7.56
2018-2019	22430.18	1679.11	3256.01	353199.60	0.92	1316.18		A	31	206	11758.89	1712.46	15477.35	8.99
2019-2020	25849.72	1751.35	3183.78	377121.50	0.84	1458.69		A	31	215	12873.57	1970.44	17169.72	9.26
2020-2021	28219.96	4490.95	2774.21	419411.99	0.65	1704.99		A	31	179	14186.81	2377.08	21393.00	10.35

Annexure - XI (D)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BANKI)

(₹ in Lakh)

Membership	Paid up share capital		Total reserves		Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
	Total	Of which Govt.	4	5										
2	3		4	5	6	7	8	9	10	11	12	13	14	15
5296	1738.22		507.75	38.71	1776.93	8558.81	6222.59	6112.82	669.53	4966.99	13551.30	17488.35	2218.69	2373.17
5376	1557.12		294.50	38.22	1595.34	10715.38	7703.37	4911.57	921.95	8812.45	13829.37	28025.02	2731.40	2341.22
5437	1693.10		384.50	760.55	1300.51	12374.00	8802.02	5401.31	1321.39	11457.78	15496.75	25976.91	3062.63	2207.91
5505	1805.30		384.50	721.93	2527.23	13324.02	9001.01	5907.04	827.72	11440.33	15193.77	29178.46	3297.48	3598.29
5673	1929.26		384.50	761.35	2690.61	15357.19	9622.11	6248.02	851.63	14853.07	16624.81	31959.07	531.94	2056.86
5789	2055.99		384.50	761.78	2095.84	18822.09	11220.09	3913.69	1341.10	16084.46	18578.38	42319.39	643.30	2417.90
5931	2166.93		384.50	962.22	3129.15	19567.19	12160.51	3801.46	1059.02	16257.84	20644.15	39907.89	728.85	2598.67
5993	2313.24		384.50	962.67	3257.91	21770.17	13579.81	3606.64	1270.04	17215.63	23151.24	41895.60	259.02	2674.90
6077	2550.10		570.50	963.60	3513.70	23852.59	15953.78	3561.25	1330.39	20253.71	25074.98	53060.45	276.92	3119.65
6137	2854.08		620.50	963.60	3817.68	25807.70	18052.91	3661.95	1572.05	21869.14	27820.47	50414.68	274.98	3288.25
Total expenditure of which														
Total	Provision	Working Capital		% COM to WC	Profit(+) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s	
			Cost of management											
16	17	18	19	20	21	22	23	24	25	26	27	28	29	
1739.37	588.84	252.08	21324.66	1.18	633.8	1264.64	B	12	58	2010.01	381.22	5312.25	39.20	
2234.59	46.32	269.54	26024.41	1.04	106.62	1158.02	B	12	82	2231.34	299.33	5933.17	42.90	
2190.57	261.12	298.22	29968.53	1.00	17.34	1140.68	B	12	75	2566.43	376.64	4896.55	31.60	
3378.02	3391.72	313.98	29824.71	1.05	220.27	920.46	B	12	86	2592.53	331.60	3372.01	22.19	
2014.86	3420.19	339.31	33025.78	1.03	41.99	878.41	B	12	98	2665.16	326.34	3401.78	20.46	
5740.15	3466.33	412.85	37987.32	1.09	40.65	837.76	B	12	91	3400.04	411.00	3401.36	18.31	
5843.01	3482.74	415.82	39837.03	1.04	20.56	817.19	B	12	82	3655.57	490.38	3412.86	16.53	
5825.23	3147.92	446.34	43028.08	1.04	-77.69	894.88	B	12	73	4083.76	615.36	3085.63	13.33	
5656.10	3042.72	444.57	48133.02	0.92	39.23	502.55	B	12	67	4447.96	741.33	3061.93	12.21	
6044.95	3007.85	711.05	52967.43	1.34	147.25	355.3	B	12	63	4875.29	851.24	3104.38	11.16	

Annexure - XI (E)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BERHAMPUR)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	6198	2104.68	332.00	1157.14	3261.82	28132.71	12099.00	5528.84	2887.37	20405.11	20057.34	20405.11	2596.30	3676.52
2012-2013	6274	2132.34	332.00	1762.81	3895.15	33913.28	13113.00	7060.56	3205.37	31448.00	22440.44	20057.35	3424.45	4791.35
2013-2014	6318	2292.46	332.00	1939.13	4231.59	34134.65	16400.00	8323.32	1833.66	32959.64	25722.25	25687.56	4041.16	4907.41
2014-2015	6350	2316.85	332.00	2210.38	4527.23	37375.49	17966.90	8667.31	2715.94	38745.02	25509.19	28170.32	4179.02	5210.94
2015-2016	6388	2774.00	332.00	2674.95	5448.95	40104.85	22039.91	9989.52	2892.29	6949.00	32662.76	35605.64	4782.24	6364.98
2016-2017	6388	2945.51	332.00	2916.55	5862.06	40227.30	24469.93	10196.86	27331.85	12560.39	36191.88	36571.37	4466.43	5836.70
2017-2018	6485	3091.64	332.00	3132.40	6224.04	41756.25	23899.35	10756.55	25812.97	12655.30	39375.91	35793.80	4373.15	5906.39
2018-2019	6565	3472.29	332.00	3341.34	7783.47	46856.11	26293.35	12413.25	27296.56	13715.67	47058.16	40846.41	4077.86	6063.01
2019-2020	6585	3537.46	332.00	3940.70	8006.45	49872.24	28144.35	12336.35	29278.87	13795.90	50049.42	42429.80	4285.62	7027.58
2020-2021	6611	4998.77	832.00	4327.41	9595.80	54752.39	29940.54	14499.91	33577.65	13923.45	56176.15	47043.91	4635.84	6719.16
Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	3649.59	134.78	638.35	49022.29	1.30	26.93		A	23	133	2190.46	362.33	2337.78	11.66
2012-2013	4730.94	640.71	968.53	57981.99	1.67	60.41		A	24	116	2450.16	485.81	2816.98	12.55
2013-2014	4837.75	703.23	794.60	63089.49	1.26	69.66		A	24	102	2602.47	586.83	3359.83	13.06
2014-2015	5115.48	679.30	1040.74	68536.93	1.52	95.46		A	24	97	2734.12	648.30	2125.38	8.33
2015-2016	6259.33	1132.83	1033.93	77583.23	1.33	105.65		A	24	95	3031.98	765.97	3462.65	10.60
2016-2017	5656.15	852.51	872.61	80756.15	1.08	180.55		A	24	152	3511.14	502.75	3085.53	8.53
2017-2018	5721.99	801.68	1172.00	82456.21	1.42	184.39		A	24	141	3527.48	575.41	5521.49	14.02
2018-2019	5866.33	760.76	962.24	92376.35	1.04	196.69		A	24	139	3913.10	706.12	5406.27	11.49
2019-2020	6865.01	1120.19	1304.45	97631.10	1.34	210.59		A	24	123	4335.72	811.00	4709.71	9.41
2020-2021	6416.20	773.03	1387.81	108519.02	1.28	349.96		A	24	111	4822.98	999.36	5867.26	10.44

Annexure - XI (F)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BHAWANIPATNA)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	1922	1701.98	135.10	725.19	2427.17	10041.03	12513.77	2187.63	1036.79	8292.18	14714.44	18685.71	1013.11	2170.24
2012-2013	1922	1798.61	135.10	763.73	2562.34	11128.73	14604.83	3143.77	1697.49	10582.28	16209.99	12908.21	761.15	2446.93
2013-2014	1879	1952.88	135.00	815.55	2768.43	13040.89	15948.08	4365.10	2728.15	11183.34	18853.53	16914.34	803.28	2845.90
2014-2015	1860	2139.21	130.00	917.47	3056.68	14681.09	17743.50	4034.03	2363.40	10578.57	23177.26	19176.42	3396.07	3124.04
2015-2016	1846	2317.97	135.00	1119.47	3437.44	16167.79	19584.91	4850.17	1655.15	10869.79	28330.18	21740.17	439.62	3462.04
2016-2017	1846	2531.26	135.00	1227.59	3758.85	24546.05	18445.49	3212.61	3722.10	14069.70	32127.11	24446.48	240.09	4289.34
2017-2018	1834	2776.18	135.00	1699.48	4475.66	23709.74	20471.42	2928.27	1760.71	12472.16	37654.11	26549.04	285.13	4643.92
2018-2019	1838	3088.44	135.00	1729.48	4817.92	27942.51	21059.52	3907.88	2979.35	11074.75	44185.69	31025.82	237.63	5046.00
2019-2020	1833	3362.62	135.00	1793.25	5155.87	28992.46	25136.55	5872.99	1993.80	13174.66	49980.01	33662.28	328.07	5619.18
2020-2021	1831	3865.55	335.00	1903.88	5769.43	32399.32	30386.56	6248.65	2263.13	15067.44	57452.56	41461.93	352.94	5011.09

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+) lost(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	2137.95	521.76	368.04	26512.76	1.39	32.29	656.84	A	17	131	1456.20	188.97	1570.10	10.67
2012-2013	2408.34	265.14	502.94	30821.43	1.63	38.60	618.24	A	18	214	1608.16	208.69	1605.11	9.90
2013-2014	2801.56	120.24	605.87	35548.49	1.70	44.34	573.90	A	18	191	1876.14	300.89	1746.76	9.26
2014-2015	2992.71	376.99	687.55	39072.73	1.76	131.33	442.57	B	18	185	2226.96	204.64	2512.05	10.84
2015-2016	3317.18	454.57	774.09	43742.59	1.77	144.86	297.71	A	18	178	2617.53	454.06	2597.18	9.17
2016-2017	3568.81	467.11	832.99	53025.20	1.57	300.98	0.00	A	18	185	3333.72	524.75	3118.04	9.71
2017-2018	4537.04	1055.54	1051.20	55746.93	1.89	31.88	0.00	A	18	153	3609.64	547.89	3720.32	9.88
2018-2019	4965.32	1630.42	803.08	62668.68	1.28	80.67	0	A	18	136	4242.84	724.52	4171.68	9.44
2019-2020	5490.63	1662.15	1066.87	70283.14	1.52	128.55	0	A	18	121	4645.44	652.67	5636.85	11.28
2020-2021	4864.64	858.75	928.02	80123.96	1.16	146.46		A	18	107	5285.40	839.74	5954.26	10.36

Annexure - XI (G)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BOLANGIR)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances (O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	9192	3221.74	426.46	4258.80	7480.54	28960.52	16322.33	12266.58	2522.38	12127.73	38788.72	23356.87	5701.68	4273.66
2012-2013	9263	3557.10	426.46	4703.62	8260.72	36372.38	15785.11	15551.31	4202.71	15783.28	43654.64	24001.16	6903.54	5852.34
2013-2014	9292	4277.60	426.46	4792.93	9070.53	43127.41	17711.15	15218.96	4217.85	19566.74	49642.12	27794.93	11701.35	5874.62
2014-2015	9396	4835.62	426.46	5449.31	10284.93	44946.65	21339.35	18325.95	5404.95	27938.70	59476.36	36386.55	2076.87	7748.30
2015-2016	9510	5473.96	426.46	5174.93	10648.89	49797.71	26168.83	6473.13	4017.13	23635.54	70087.55	42424.35	944.67	7855.54
2016-2017	9577	7715.03	609.92	5174.93	12889.96	63578.79	26458.21	4834.41	5675.30	26628.12	78284.39	49920.66	821.30	9316.14
2017-2018	9649	8483.25	609.92	5174.93	13658.18	62240.99	33869.98	4284.54	3420.12	22281.19	93297.21	49861.19	899.17	10818.08
2018-2019	12901	9657.25	609.92	5174.92	14832.18	70346.05	44098.78	5253.73	5589.57	21233.15	115080.99	64579.82	1119.06	12097.35
2019-2020	14112	10766.90	609.92	5221.09	15987.99	73016.60	59235.53	4829.07	4939.38	23079.36	132333.95	81411.17	1659.28	10277.89
2020-2021	14997	12630.65	1109.92	5950.03	18580.69	79057.87	73952.56	5720.02	5628.25	24558.18	155315.17	105871.90	1737.96	11992.57

Year	Total expenditure of which			Working capital	% COM to WC	Profit(+) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	9345.81	5470.19	637.13	59958.11	1.06	0	5072.15	B	22	107	3226.15	633.17	7483.68	19.29
2012-2013	5775.36	398.04	722.36	70974.37	1.02	76.98	4995.17	A	22	106	3637.59	754.97	7354.92	16.85
2013-2014	5792.81	340.49	860.05	80214.70	1.07	81.81	4913.35	B	22	99	4216.79	966.34	7914.92	15.94
2014-2015	7647.32	11411.55	1074.64	90084.52	1.19	100.98	4812.37	B	22	210	4972.52	497.25	8218.99	13.82
2015-2016	7696.79	12831.17	1300.71	101266.13	1.28	158.77	4653.60	B	22	204	5449.33	587.67	9063.69	12.93
2016-2017	14082.26	7455.33	1139.40	119199.30	0.96	665.55	3988.05	B	22	191	6448.33	742.74	9158.86	11.70
2017-2018	14413.71	7472.97	1454.73	128613.54	1.13	2815.03	1173.01	B	22	208	7069.92	747.78	9209.11	9.87
2018-2019	26182.60	17798.32	2260.68	152440.42	1.48	1284.39	0	B	22	204	8428.50	908.96	10058.08	8.74
2019-2020	27072.46	18046.52	2274.70	171844.66	1.32	728.94	0	B	25	196	8556.27	1047.71	11182.28	8.45
2020-2021	10816.15	760.91	2175.87	197113.36	1.10	1023.87		B	26	186	9374.92	1260.07	14120.90	9.09

Annexure - XI (H)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BOUDH)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	9408	1345.79	120.22	51.02	1396.81	9432.36	10112.68	2907.14	639.16	5774.27	15924.84	14317.77	1544.23	2306.46
2012-2013	9442	1686.27	120.22	1013.16	2724.05	11694.97	10832.33	3026.33	972.88	7269.07	17889.52	15769.00	798.78	3362.91
2013-2014	9390	1937.38	120.22	1055.13	2025.04	13053.38	12811.05	2813.30	734.26	9157.53	20365.97	20133.33	807.18	3928.54
2014-2015	7529	2030.55	120.22	1057.13	3087.68	14352.76	15751.01	2333.50	1767.52	11897.65	23143.22	23990.42	561.68	4205.95
2015-2016	7531	2249.87	120.22	1090.70	3340.57	13672.79	17570.55	3503.05	1607.38	10719.91	25188.00	25841.60	742.77	3635.85
2016-2017	7493	2430.61	120.22	1107.00	2527.72	18614.82	18579.92	4106.06	1775.06	11324.97	31020.13	31020.13	835.46	3545.58
2017-2018	8206	2615.24	120.22	1144.95	3760.19	18039.61	22997.85	5125.95	1635.18	12637.42	35348.10	34339.82	1139.02	3842.79
2018-2019	8312	2838.62	120.22	1133.93	3972.56	20080.33	23808.92	6118.29	1957.54	11842.41	39690.89	37819.87	1025.56	3968.27
2019-2020	8374	3106.53	236.52	1222.44	4280.80	20568.30	25916.69	5666.83	978.73	13401.00	42409.13	37898.24	588.96	3516.69
2020-2021	8394	3991.95	736.52	2237.98	5632.56	22067.54	29912.15	5447.59	1432.34	15045.14	46149.69	42128.24	806.71	3590.07

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+)/loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	2296.28	1125.10	237.89	23881.46	1.00	10.18		A	12	91	2305.20	444.85	2111.74	13.26
2012-2013	3324.17	1994.60	256.37	28252.01	0.91	38.74		A	12	54	2689.47	547.85	2363.65	13.21
2013-2014	3912.50	2078.60	369.18	32369.68	1.14	16.04		A	12	46	3038.12	726.51	1990.29	9.77
2014-2015	4181.06	2499.05	412.88	36692.26	1.13	24.89		B	12	69	3408.73	1292.96	1935.24	8.36
2015-2016	3609.98	1421.29	347.22	39839.80	0.87	25.87		B	12	68	3238.40	571.48	2186.17	8.68
2016-2017	3498.04	1182.18	434.79	46993.52	0.93	47.42		A	12	57	4561.65	870.78	2612.89	8.42
2017-2018	3771.11	1267.73	622.31	52264.14	1.19	96.43		A	12	53	4853.42	1007.31	4828.45	13.66
2018-2019	5325.20	2033.00	814.22	56262.34	1.45	325.78		A	12	69	5433.75	866.25	2948.78	7.43
2019-2020	4815.89	1808.69	590.32	59292.55	1.00	731.89		A	12	63	5725.22	999.64	2770.85	6.53
2020-2021	5074.93	1801.40	668.60	66032.53	1.01	90.96		A	12	58	6201.57	1176.16	3053.92	6.62

Annexure - XI (I)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (CUTTACK)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves		Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	18918	9676.08	750.00	1610.48	11286.56	60707.38	37449.71	20818.61	6354.63	34290.59	68970.48	68970.48	20631.55	11195.43
2012-2013	18931	10185.70	750.00	1711.40	11897.10	68950.64	58814.40	19766.65	6553.48	54499.80	78858.37	87136.15	11208.11	10927.27
2013-2014	19700	11407.62	750.00	1711.40	13119.01	80528.10	74008.31	19360.58	4708.21	73795.71	96294.85	122205.60	12061.89	15213.70
2014-2015	21346	12430.91	750.00	1711.40	14142.31	95130.39	84260.12	22430.68	10141.93	87453.43	106233.88	144598.52	12134.26	13953.62
2015-2016	21571	13778.64	750.00	3794.19	17572.83	106352.85	93075.06	20287.33	9484.94	94210.86	127582.02	172478.30	9467.32	19209.72
2016-2017	21571	14961.39	750.00	4709.87	17671.26	122325.13	106711.26	10520.58	14396.26	104376.13	146121.89	188506.42	2535.45	19843.88
2017-2018	22771	16756.53	750.00	4709.87	21466.40	125410.05	119855.94	14145.16	10187.52	113555.63	162649.88	201417.28	2383.26	21908.78
2018-2019	22034	18452.93	750.00	7843.43	24560.41	140824.53	125337.97	18521.37	10804.05	114448.37	189616.50	243105.60	2467.63	24571.38
2019-2020	24154	19986.09	1100.00	9287.08	27317.57	151228.05	141267.82	25882.32	7844.36	125876.45	214160.20	230003.62	2975.33	27795.53
2020-2021	24523	24065.90	2100.00	9938.54	31397.38	167891.94	175735.81	23749.90	10159.54	155020.76	237692.07	282847.53	3200.37	24267.91

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+)/loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	10591.55	2607.75	1306.09	123117.47	1.06	603.88	3297.03	B	39	281	3412.58	461.49	5446.38	7.90
2012-2013	9802.70	413.06	1454.07	157177.81	0.93	1124.57	2172.46	B	39	262	3889.71	564.16	4082.47	5.18
2014-2014	13021.09	123.59	1561.53	186937.51	0.84	2192.61	0	B	39	229	4653.23	772.15	4509.99	4.68
2014-2015	13372.23	623.33	1842.01	215884.99	0.85	581.39	0	A	39	217	5299.06	927.95	4463.77	4.20
2015-2016	18191.13	3812.05	1904.90	241029.69	0.79	1018.58	0	A	39	218	5998.33	1073.09	4761.43	3.73
2016-2017	18922.42	2200.38	2394.28	269403.85	0.89	921.43	0	A	39	212	7064.40	1266.26	5533.14	3.79
2017-2018	20925.16	3802.74	3237.24	329140.44	0.98	983.64	0	A	39	289	7580.52	996.75	6541.50	4.02
2018-2019	22856.65	4257.70	3287.62	370475.53	0.89	1714.72	0	A	39	239	8695.82	1382.6	7902.45	4.17
2019-2020	25844.93	5564.85	3774.14	363068.79	1.04	1955.60	0	A	39	260	9615.48	1404.94	14438.75	6.74
2020-2021	23577.35	1288.83	4067.02	417497.64	0.97	651.46		A	39	229	10673.26	1771.11	13098.86	5.51

Annexure - XI (J)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (KEONJHAR)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	12938	1467.06	104.70	273.54	1740.60	22400.61	9008.20	3252.06	1296.56	15180.95	18422.25	19111.48	1622.78	2608.23
2012-2013	13391	1686.76	104.70	453.79	2140.55	26437.04	11012.20	2920.41	1964.06	18814.78	20915.67	20954.98	2171.57	3345.64
2013-2014	14208	1920.78	104.70	696.05	2616.83	30789.85	14212.20	3238.91	3702.00	22397.33	24113.86	25410.72	2289.94	3879.80
2014-2015	14492	2117.18	104.70	997.79	3114.97	30538.33	18632.89	6315.19	2422.17	25076.94	27931.12	30101.21	3171.15	4400.14
2015-2016	14761	2516.45	104.70	1377.51	3893.96	33235.29	21567.72	6029.83	3176.99	27335.16	32081.79	172478.30	3004.22	4871.24
2016-2017	14761	2760.88	104.70	1508.69	3341.53	37823.82	22556.69	3187.80	2305.91	31657.12	32632.41	37335.81	686.74	4972.23
2017-2018	15684	3094.85	104.70	1596.57	4691.42	40847.33	24729.88	3961.59	3427.07	33056.51	37908.03	40619.66	798.74	5813.65
2018-2019	16978	4074.81	104.70	1965.54	6040.35	45362.03	26572.78	5038.64	3924.12	34852.60	43169.74	46645.60	872.22	5869.06
2019-2020	18162	4535.14	204.70	2148.87	6684.01	50708.20	29353.81	6301.84	2498.49	42014.05	48627.32	48662.69	840.03	6885.75
2020-2021	19122	4996.15	504.70	2371.08	7367.23	58675.59	31050.00	7539.78	2786.10	49986.37	51940.63	49953.22	867.95	7456.14

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+)/ loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	2594.76	374.99	517.20	36522.54	1.42	13.47		A	15	124	2721.52	329.22	2131.29	11.57
2012-2013	2938.38	921.32	546.80	43850.27	1.25	407.26		A	16	102	2844.34	418.29	2131.70	10.19
2013-2014	3454.27	926.68	566.62	52503.42	1.08	425.53		A	16	91	3661.46	603.53	2036.46	8.45
2014-2015	4300.36	561.29	777.24	58601.38	1.33	99.78		A	16	87	3897.96	672.06	2580.40	9.24
2015-2016	4025.63	3246.67	648.70	65780.75	0.99	205.06		A	16	82	4082.31	796.54	2816.54	8.78
2016-2017	8030.23	3445.26	901.05	70614.66	1.28	118.73		A	16	96	4697.08	734.00	2550.51	7.82
2017-2018	5845.60	1428.12	793.84	77478.64	1.02	475.54		B	16	89	4933.31	831.45	2794.33	7.37
2018-2019	5630.84	1095.59	925.97	85962.39	1.08	238.21		B	16	89	5902.12	994.74	3144.57	7.28
2019-2020	9234.69	1375.78	1000.13	96164.89	1.04	250.12		B	16	85	6622.37	1168.65	3876.03	7.97
2020-2021	9764.91	1429.60	950.60	108177.18	0.88	263.81		B	20	82	5821.91	1348.98	4017.19	7.73

Annexure - XI (K)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (KHURDA)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	9598	2440.71	361.90	385.96	2826.67	17110.73	14093.09	4318.06	1197.32	7211.85	27227.88	24992.25	2723.75	2576.86
2012-2013	9835	2881.64	361.90	386.13	3267.77	19922.95	17429.02	3697.94	2919.33	7297.85	31679.93	29659.54	3573.78	3134.39
2013-2014	10314	3455.69	361.90	386.31	3842.00	24260.89	24064.94	4517.12	1351.01	9870.07	41355.87	41681.96	3686.34	3532.69
2014-2015	11018	4008.55	361.90	386.49	4395.04	28543.83	29146.84	7771.40	3400.69	20920.65	44769.87	51646.41	765.90	4361.61
2015-2016	12160	5187.99	361.90	388.90	5576.80	28652.74	34676.80	6927.50	2642.87	17569.98	70895.12	64008.27	2704.57	4754.66
2016-2017	12664	5588.76	361.90	389.09	5072.84	35935.46	36992.49	5285.67	3842.52	27281.07	53149.03	57216.82	447.30	6481.29
2017-2018	13192	6090.82	361.90	613.15	6036.10	37110.21	40326.07	6169.60	3060.80	27668.41	59677.25	64195.19	463.29	7165.09
2018-2019	13580	6691.40	361.90	709.41	7400.81	41517.81	42876.51	7613.41	2534.26	31776.46	65548.14	74370.42	478.74	7301.42
2019-2020	13989	7275.62	361.90	878.98	8454.60	44764.74	48771.65	8444.31	2329.94	38511.56	70163.07	74098.76	569.51	7088.34
2020-2021	13875	8376.61	961.90	972.51	9349.13	49898.18	53697.34	10787.48	4001.98	44748.05	75927.60	842901.35	610.14	7834.04

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	2571.29	403.67	533.19	38219.47	1.40	5.57		A	19	79	2463.26	233.36	2492.63	9.15
2012-2013	3127.31	465.68	526.36	45309.17	1.16	7.07		A	19	73	2866.83	706.89	3295.70	10.40
2013-2014	3511.95	444.80	564.24	58666.08	0.96	19.24		A	19	68	3645.37	410.10	4036.31	9.76
2014-2015	4339.15	78.90	633.87	69705.88	0.91	22.46		A	19	148	4072.98	495.36	3923.01	8.76
2015-2016	5293.81	202.85	749.36	76665.35	0.98	88.12		A	19	145	5299.36	686.53	4156.73	5.86
2016-2017	5584.10	756.83	727.68	88250.30	0.82	78.80		A	19	139	4949.13	640.91	5223.65	9.83
2017-2018	6267.19	963.75	928.92	94504.53	0.98	95.70		A	19	128	5377.08	756.15	4665.29	7.82
2018-2019	7217.27	1869.8	955.97	104150.16	0.92	106.01		A	19	122	5948.11	877.59	4879.74	7.44
2019-2020	6976.54	928.29	1092.27	115420.19	0.95	111.79		A	19	126	6384.88	912.13	4081.75	5.82
2020-2021	7749.70	1226.95	1137.90	129531.73	0.88	83.34		A	19	121	6670.07	992.24	5675.71	7.48

Annexure - XI (L)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (KORAPUT)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	11387	2391.21	436.78	529.45	2920.66	35123.83	14213.28	7549.60	1615.27	28833.92	26562.37	26256.22	2886.23	4347.64
2012-2013	10970	2918.12	422.79	839.50	3757.62	41903.16	15738.15	7040.63	3569.44	33577.26	29855.95	30093.31	3071.38	5189.08
2013-2014	10782	3657.55	422.79	725.51	4364.18	55391.84	25682.97	7046.35	2903.07	44209.81	45255.84	50288.84	3230.34	5851.54
2014-2015	11188	5472.97	422.79	1302.32	6775.29	46631.98	44114.03	11644.95	3905.05	49681.78	50877.64	62622.39	4701.78	7597.90
2015-2016	11275	6374.56	422.79	9066.98	15441.54	48476.03	44219.41	4747.75	4147.96	47324.18	60909.21	68887.49	728.86	8002.86
2016-2017	11247	7044.64	422.79	11430.09	18474.73	46663.38	45802.36	1328.87	3529.57	40424.35	53149.03	79781.88	763.39	9182.11
2017-2018	11326	7457.23	422.79	13761.97	21219.20	46275.92	47457.85	1396.75	2766.78	39648.61	72268.94	63976.07	809.16	10123.58
2018-2019	11384	8467.45	422.79	16475.44	24942.89	47545.96	52207.96	2995.92	3621.32	43906.41	78316.22	79109.05	928.11	9990.82
2019-2020	11858	8993.63	522.79	19805.69	28799.32	50908.49	57813.65	2106.11	1965.00	51930.94	83781.60	84025.69	1050.67	10533.59
2020-2021	12058	10055.49	1022.79	20058.19	29026.37	55662.20	64201.09	2942.37	2516.79	59325.89	89292.06	94068.77	1317.75	9461.17
Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+) /loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	4257.23	487.47	1080.56	59897.74	1.80	90.41		A	18	153	3628.60	403.18	1911.29	7.20
2012-2013	5093.37	481.57	732.12	70919.00	1.03	95.71		A	18	151	4221.12	597.99	2251.82	7.54
2013-2014	5753.54	792.40	811.94	95258.14	0.85	98.00		A	18	165	5920.45	609.98	2417.40	5.34
2014-2015	7495.61	2046.40	944.44	109166.25	0.87	102.29		A	18	193	5735.86	505.23	2492.07	4.90
2015-2016	7880.92	1487.27	964.55	113128.65	0.85	121.95		A	18	191	6076.95	572.69	2866.76	4.71
2016-2017	9055.38	2161.87	1124.61	116306.23	0.97	126.74		A	18	183	6404.71	773.72	3438.46	6.47
2017-2018	9465.40	2220.58	1281.94	119498.26	1.07	130.82		A	18	168	6973.22	705.62	3593.63	4.97
2018-2019	9685.13	2600.30	1414.44	130516.83	1.08	305.68		A	20	147	6624.33	856.20	3598.40	4.59
2019-2020	10215.87	3076.81	1156.03	142277.40	0.81	317.72		A	21	124	6734.50	1086.21	3420.18	4.08
2020-2021	8637.05	476.62	1271.38	157082.83	0.81	824.12		A	24	109	6302.36	1329.86	4126.72	4.62

Annexure - XI (M)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (MAYURBHANJ)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	4266	1703.26	191.49	429.25	2132.53	18790.20	11075.50	2913.97	940.44	13063.07	18053.03	18877.73	3150.56	2782.84
2012-2013	4271	1955.19	191.49	438.92	2394.11	21560.70	13384.81	4855.55	1984.56	15256.46	21551.82	18893.07	3393.34	3727.73
2013-2014	3148	2263.87	191.49	444.27	2708.14	24460.49	14812.82	6989.49	1052.56	17846.75	25392.42	23874.27	4679.20	3893.31
2014-2015	3159	2434.29	191.49	481.54	2915.83	26219.20	16751.09	9518.11	1562.24	22709.85	28462.86	24198.84	2669.28	4642.60
2015-2016	11035	2954.27	191.49	494.93	3449.20	30745.11	18707.04	6796.59	2488.77	21215.98	32868.18	27397.89	4020.41	4588.22
2016-2017	11794	3907.84	191.49	783.85	4691.69	31295.28	23232.78	3283.73	3024.23	24538.38	37129.52	30513.70	851.98	4719.39
2017-2018	12286	4393.77	454.49	772.71	5166.48	32600.23	25389.11	3931.39	1791.22	23557.53	43393.15	34706.62	929.38	5594.24
2018-2019	12700	5090.50	454.49	832.90	5923.40	35570.08	30485.06	3569.90	2541.81	26230.01	50482.04	45498.94	425.39	5623.98
2019-2020	12948	5734.08	554.49	1031.67	6765.75	38730.53	35215.68	3912.03	2384.94	30140.07	56191.99	49656.19	478.72	6546.61
2020-2021	13207	6430.80	854.49	1339.28	7770.09	42675.12	41580.89	3889.48	2966.45	35150.05	62116.02	57867.63	489.33	5650.97

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	2766.16	522.45	437.33	35210.01	1.24	10.68	362.52	B	16	122	2456.22	301.99	2157.67	11.95
2012-2013	3713.38	980.31	504.45	41847.01	1.21	14.35	348.17	B	16	102	2874.17	422.67	2995.54	13.90
2013-2014	3829.91	680.31	506.36	48686.16	1.04	63.40	284.77	B	16	94	3323.52	530.34	3258.64	12.83
2014-2015	4630.90	96.06	647.11	55131.17	1.17	11.70	273.06	C	16	119	3645.47	459.51	3499.16	12.29
2015-2016	7443.75	3676.42	630.62	60826.95	1.04	7.37	265.69	B	16	111	3975.83	573.09	3608.78	10.98
2016-2017	5069.77	1010.41	743.65	68193.28	1.09	54.05	211.64	B	16	123	4561.65	556.30	3883.84	10.46
2017-2018	5244.07	549.23	896.08	73081.41	1.23	350.17	0.00	B	16	106	5066.22	716.92	3824.26	8.81
2018-2019	5372.22	687.05	814.18	82694.55	0.98	688.32	0	B	16	90	5736.81	956.13	3758.52	7.45
2019-2020	5390.21	456.70	796.13	92387.78	0.86	1160.5	0	A	16	79	6328.17	1201.55	3830.29	6.82
2020-2021	10830.38	5650.97	778.41	104202.97	0.75	358.53	0	A	16	69	6986.08	1518.71	5650.97	9.10

Annexure - XI (N)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (NAYAGARH)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	5652	2299.07	369.76	685.62	2984.69	11088.46	9633.23	2525.24	545.10	4281.72	19990.38	15289.16	1417.34	1852.19
2012-2013	6445	2418.58	369.76	686.94	3105.52	12320.40	11251.20	2024.49	619.97	5878.92	21144.82	16969.70	1410.36	2433.92
2013-2014	6371	2967.75	369.76	748.15	3715.90	14626.78	16899.93	2507.32	1306.11	9365.74	27299.52	24207.86	1509.70	2572.55
2014-2015	6429	3043.54	369.76	737.47	3781.01	16271.19	18563.02	5648.36	2708.15	15115.36	27423.03	25711.02	982.96	3336.67
2015-2016	6569	3363.28	369.76	739.08	4102.36	16778.38	21703.23	5345.29	3064.92	13079.53	30733.98	30138.45	92.40	3346.09
2016-2017	6430	3738.02	369.76	740.81	4478.83	19813.73	23963.42	4700.58	2043.97	17450.89	34030.95	34294.09	113.44	4321.95
2017-2018	6726	4137.93	369.76	742.66	4880.59	21727.58	26345.07	5516.73	1486.06	19215.78	38341.59	36180.55	524.24	4159.30
2018-2019	6793	4594.41	369.76	741.41	5335.82	25867.08	27169.25	6541.92	1698.35	21398.78	42197.56	39426.80	1719.66	4551.52
2019-2020	6915	5102.98	569.76	1048.44	6151.43	28369.11	30251.85	7525.51	1512.34	25444.39	45256.70	42037.95	3144.82	5086.39
2020-2021	6915	6214.98	1069.76	1119.36	7334.34	29792.73	35250.00	7927.98	2010.14	27429.50	50040.04	49129.46	283.77	4648.66

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	1520.30	30.27	339.93	26234.54	1.30	331.89		A	13	76	2589.90	408.93	1600.55	8.01
2012-2013	2413.13	669.46	380.55	30211.87	1.26	20.79		B	13	67	2788.77	499.48	1778.88	8.41
2013-2014	2552.91	615.46	367.37	39481.07	0.93	19.64		A	13	66	3493.85	625.76	1610.30	5.90
2014-2015	3270.44	1033.07	411.11	44263.58	0.93	66.23		A	13	129	3641.19	338.71	1874.04	6.83
2015-2016	3326.76	707.46	558.81	49651.33	1.13	85.57		A	13	127	3654.79	374.11	1756.55	5.72
2016-2017	3903.15	1115.00	462.31	54850.14	0.84	37.95		A	13	77	4487.05	708.48	1728.94	5.08
2017-2018	4064.68	773.94	646.40	60984.81	1.06	94.62		A	13	89	5005.76	674.93	1821.08	4.75
2018-2019	4938.87	1336.9	770.46	68597.68	1.12	101.45		A	13	74	5672.05	919.79	2062.76	4.89
2019-2020	5135.30	1306.84	796.13	77324.75	1.03	106.14		A	13	69	6135.48	1082.73	2773.63	6.13
2020-2021	4541.97	534.15	677.35	82800.00	0.82	106.69		A	13	61	6652.73	1308.73	2639.17	5.27

Annexure - XI (O)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (SAMBALPUR)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	12590	12234.03	556.62	3323.65	15557.68	59905.68	35506.41	26668.21	3812.96	33187.91	78025.10	84664.89	24016.70	8057.50
2012-2013	13262	10161.91	956.62	4731.57	14893.48	72566.41	56437.63	22210.61	5706.53	50730.79	94046.47	104063.21	3294.52	12222.36
2013-2014	14888	13016.57	2536.62	5578.06	16394.63	80088.79	77476.56	32862.74	7238.54	56297.14	118532.17	137285.07	3864.86	14289.62
2014-2015	16996	15282.68	2536.62	6098.48	21381.16	87048.90	101647.38	31406.34	8052.56	66739.93	139392.60	155271.00	27298.69	13853.19
2015-2016	17021	16932.97	2536.62	7433.90	24366.87	95744.53	105079.00	32072.05	9533.31	64306.84	160914.80	166609.62	20165.10	18112.45
2016-2017	17078	18772.52	2536.62	6225.48	24998.00	123689.40	113346.12	16941.93	13804.05	92393.45	171907.63	185915.38	3201.22	20754.86
2017-2018	17134	20636.61	2536.62	6214.45	26851.06	134755.78	130248.96	18018.00	15734.49	95349.82	197239.22	193234.14	4421.17	23399.02
2018-2019	17343	21484.53	2536.62	8957.90	29111.33	162955.16	130346.76	18462.03	17245.00	111896.72	219155.87	209198.61	2016.97	27071.09
2019-2020	17604	22371.48	2536.62	11276.92	32399.96	183690.40	150948.70	26848.96	20139.74	136736.64	242508.78	235119.93	3229.88	29294.68
2020-2021	17766	24201.60	3536.62	13605.50	36871.42	211522.45	173945.00	21809.88	27964.98	155142.40	265173.64	244918.17	3386.27	28126.16
Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+/-) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	7520.91	187.54	1230.35	128297.87	0.96	536.59	10420.14	B	35	284	4056.79	485.67	12384.48	15.87
2012-2013	10720.58	31.88	1384.04	165778.37	0.83	1501.78	8918.36	B	35	258	4900.38	645.79	11621.76	12.36
2013-2014	11697.77	1606.47	1625.96	201126.49	0.81	1721.85	7196.51	B	35	233	5841.79	852.45	13135.57	11.08
2014-2015	13227.81	1080.40	1822.34	234177.72	0.78	625.38	6571.13	B	35	219	6660.04	1033.98	14113.86	10.13
2015-2016	12573.52	1321.59	1964.45	251671.84	0.78	2189.96	4381.16	A	35	215	7333.12	1193.76	14110.95	8.77
2016-2017	15859.38	38.01	2225.74	295276.10	0.75	2924.51	1456.65	B	35	218	8694.03	1355.95	13440.82	7.82
2017-2018	18455.52	359.14	2013.18	328851.22	0.61	3027.21		B	35	212	9764.55	1566.04	13549.39	6.87
2018-2019	22154.07	3352.84	2183.22	364773.67	0.60	2627.28		B	35	196	11238.56	1949.55	14339.33	6.54
2019-2020	23998.90	3281.15	2519.43	419531.92	0.60	2707.58		B	35	177	12535.27	2407.90	16349.31	7.46
2020-2021	24504.48	1370.14	2223.66	470888.72	0.47	2110.12		B	35	155	14020.47	3075.46	21582.7	8.14

Annexure - XI (P)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (SUNDARGARH)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	9876	2734.02	315.80	171.87	2905.89	32361.10	19449.23	10616.84	2431.15	24012.21	33762.01	30253.51	4483.69	3950.41
2012-2013	10281	3115.63	315.80	202.16	3317.79	39395.55	24125.49	14329.55	2278.77	30565.46	39040.85	38042.30	9283.26	6179.27
2013-2014	10467	4276.02	315.80	238.25	4514.31	47853.24	28990.12	7506.87	1990.45	40490.11	44621.78	47415.80	9559.41	7489.80
2014-2015	10703	4585.80	315.80	280.16	4865.96	52368.63	33773.37	16396.44	3658.49	48053.17	51105.83	54484.34	4586.91	7537.36
2015-2016	10796	5238.94	315.80	626.75	5865.69	57199.70	37045.38	14083.96	5008.68	45123.67	59449.59	61864.58	8065.45	9106.14
2016-2017	10591	6387.34	315.80	875.89	7263.23	66380.04	40718.50	7669.37	5287.25	56658.05	64272.58	64623.85	1908.35	9239.01
2017-2018	10966	7162.46	315.80	1161.36	8323.82	70728.66	44024.65	7407.86	4038.92	60774.91	71185.60	68800.52	1920.81	10152.05
2018-2019	11686	7590.31	315.80	1901.37	9851.68	80489.90	47900.26	8310.36	4019.13	66538.08	82424.83	87207.01	1882.94	11353.50
2019-2020	12074	8711.86	315.80	2801.09	11512.95	87906.08	58211.80	9819.13	4627.59	75442.74	93878.14	105771.88	1905.68	12767.12
2020-2021	12794	9501.28	815.80	4404.37	13905.66	97250.75	27264.41	10412.37	5719.82	43040.34	105991.12	127395.65	1912.28	13275.65

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+)/ loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	4637.09	554.66	568.14	64689.07	0.88	-686.68	643.99	B	16	117	4408.21	565.15	3323.45	9.84
2012-2013	6325.50	1446.79	731.98	80378.12	0.91	-146.22	790.21	B	16	115	5229.09	682.06	3471.13	8.89
2013-2014	6648.55	1048.24	732.00	96662.08	0.76	841.25		A	16	105	6165.00	880.71	4708.42	10.55
2014-2015	7403.62	464.89	695.55	107404.40	0.65	184.77		B	16	111	6898.30	932.20	5136.44	10.05
2015-2016	8901.46	761.58	967.95	117839.24	0.82	204.68		A	16	115	7290.58	1014.34	4717.46	7.94
2016-2017	8466.21	570.05	1197.58	133216.43	0.90	287.22		A	16	124	6043.53	1053.75	5515.86	8.58
2017-2018	9394.67	715.73	1179.20	143012.48	0.82	308.61		A	16	125	8869.64	1135.31	6902.14	9.70
2018-2019	10100.38	999.31	1568.20	159780.84	0.98	335.81		A	16	120	10860.98	1346.40	6006.11	7.29
2019-2020	10758.58	1184.13	1532.54	180805.30	0.85	589.22		A	16	108	12118.95	1683.19	6333.49	6.74
2020-2021	11126.31	1512.59	1489.39	162793.06	0.91	1045.19		A	16	105	13549.46	1935.64	6652.18	6.28

Annexure - XI (Q)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (PURI-NIMAPARA)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2011-2012	6245	1713.46	235.15	731.22	2444.68	3771.08	8072.72	2822.12	536.17	1633.39	11002.78	15689.96	3938.08	1222.69
2012-2013	7511	1792.30	235.15	857.83	2650.13	6112.73	7916.92	1346.87	1146.87	2930.35	12448.85	17005.83	1426.26	986.19
2013-2014	7831	2026.06	345.15	860.28	2508.45	5416.72	9648.25	2453.42	895.02	3313.67	13871.84	21084.49	1231.44	1868.30
2014-2015	9570	2163.05	345.15	-20.23	2142.82	8401.62	11579.10	2564.29	982.40	6608.47	15535.82	24127.19	1561.14	1692.98
2015-2016	8638	2327.36	345.15	880.62	2636.17	10651.38	14681.17	3022.80	1285.03	7537.71	18466.28	26727.27	3393.00	2190.06
2016-2017	8638	2425.30	345.15	1086.02	3511.32	9671.92	15721.52	2725.16	1815.42	7570.76	20983.20	27620.98	1216.90	2141.23
2017-2018	8682	2516.36	345.15	1091.33	3500.82	10183.05	16564.73	2815.66	1223.11	7552.15	22436.99	30726.93	1556.73	2174.75
2018-2019	8729	2806.85	345.15	1098.97	3844.02	14454.66	18928.82	2664.60	1984.68	10356.04	27141.76	34226.18	2021.69	2689.30
2019-2020	8721	2978.91	452.85	1106.56	4114.69	16543.66	20589.08	1985.73	1823.78	12155.73	28928.27	34200.70	1864.87	2518.16
2020-2021	8732	3329.55	652.85	1114.66	4366.72	19247.13	21056.02	1485.81	2301.85	11600.14	31982.70	36239.13	1877.14	2562.86

Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+/-) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2011-2012	1545.03	719.79	278.23	15645.34	1.78	-322.34	1464.21	C	14	67	1136.45	160.58	1341.69	12.19
2012-2013	922.52	784.34	247.47	18206.31	1.36	63.67	1400.55	A	14	64	1427.81	285.56	1410.66	11.33
2013-2014	1560.51	5.21	367.64	16858.55	2.18	307.79	1092.76	B	14	58	1607.46	332.56	849.60	6.12
2014-2015	1482.58	61.40	358.15	22111.10	1.62	210.40	882.35	B	14	120	1841.34	199.48	695.73	4.48
2015-2016	1879.51	99.18	486.73	27956.28	1.74	310.55	571.81	A	14	113	2079.83	257.68	845.08	4.58
2016-2017	1900.12	1722.82	539.97	31285.90	1.73	241.12	330.68	A	14	121	2311.93	248.39	729.49	3.58
2017-2018	1950.95	1730.69	628.53	33062.75	1.90	223.80	106.88	A	14	109	2509.23	299.26	845.25	3.77
2018-2019	3939.20	1809.89	719.56	41789.21	1.73	29.23	0	A	14	96	3199.72	433.3	1253.7	4.62
2019-2020	4178.28	1786.08	859.53	45053.01	1.91	66.15		A	14	82	3497.84	554.54	1199.47	4.15
2020-2021	4102.53	1658.17	648.73	48014.47	1.35	149.08		A	14	62	3940.76	826.29	1115.11	3.49

Annexure - XI (R)

WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (CONSOLIDATED)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves		Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances (O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.	3	4										
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2011-2012	181346	58841.03	6669.70	18579.72	77421.16	470846.7	300674.61	134772.36	36181.58	308737.09	535612.97	537495.2	92354.76	71545.64	
2012-2013	188024	61370.08	6772.39	24491.89	85886.59	562364.29	369801.72	132080.31	54511.94	403615.44	609036.37	626517.17	63832.08	88824.85	
2013-2014	194834	73791.4	8522.29	28073.25	98022.5	647232.73	479396.3	147363.06	49902.62	504698.99	742634.66	809615.01	78572.02	103384.63	
2014-2015	202148	83290.77	8617.29	34231.19	113710.57	720497.6	577371.04	186639.46	58613.09	524633.54	831912.91	929670.64	188020.51	111561.4	
2015-2016	214853	93864.30	8678.29	48442.65	141735.05	789812.08	633775.82	169714.66	63244.56	501806.95	984001.15	1201338.32	72535.65	127922.1	
2016-2017	218069	105232.22	8861.75	55097.18	154639.18	912561.74	701997.28	118534.1	99070.55	627335.83	1046589.9	1146289.71	24893.84	144956.94	
2017-2018	225328	115295.46	9068.75	60347.93	178946.87	952553.59	775538.03	127313.29	86904.63	633931.74	1195664.93	1201450.95	29643.65	158426.66	
2018-2019	233480	126371.35	9068.6	74934.33	198198.89	1081524.79	823128.5	145434.07	97567.87	684938.63	1358552.42	1387028.16	28733.37	174319.11	
2019-2020	243072	136331.94	10778.75	86485.76	222020.85	1180245.15	921049.71	341639.54	92428.93	775794.86	1499856.71	1453027.84	35501.35	184565.52	
2020-2021	248763	155836.58	19028.75	101565.62	248753.8	1307266.67	1024011.6	179771.78	117467.64	841692.64	1663930.24	2379442.41	36532.99	182394.61	
Year	Total expenditure of which			Working Capital	% COM to WC	Profit(+) loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s	
	Total	Provision	Cost of management												
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29	
2011-2012	74824.10	17222.93	11212.23	957525.78	1.17	1787.70	24328.73		336	2246.00	49406.62	7178.28	64131.98	11.97	
2012-2013	84926.01	13359.44	12006.12	1152283.80	1.04	3898.84	21394.94		339	2155.00	56498.51	9707.33	66627.72	10.94	
2013-2014	95705.45	12962.24	13079.66	1387467.15	0.94	7371.30	15736.40		339	1918.00	67457.73	11803.29	72525.47	9.77	
2014-2015	108476.47	26667.93	14866.65	1588793.36	0.94	3135.96	14350.69		339	2352.00	75160.20	12623.91	72825.00	8.75	
2015-2016	121928.72	37069.50	15623.91	1748267.35	0.89	5560.48	11384.90		339	2280.00	81724.68	13361.01	79409.94	8.07	
2016-2017	147149.78	32754.37	18167.42	1972949.09	0.92	7383.25	6999.94		339	2428.00	92214.01	13336.13	80252.13	7.67	
2017-2018	151293.20	30177.21	21490.84	2161870.38	0.99	14256.75	2097.08		339	2394.00	102141.96	14364.81	89095.35	7.31	
2018-2019	180040.01	49738.96	23393.12	2407981.31	0.97	13717.22	894.88		341	2184.00	116297.85	17711.89	93296.47	6.87	
2019-2020	193108.91	48625.37	24309.99	2614804.46	0.93	14695.98	502.55		345	2070.00	126527.10	20527.63	111331.09	6.72	
2020-2021	185075.70	30721.13	23907.42	2892489.80	0.83	10053.73	355.30		353	1878.00	136819.08	24805.28	134474.00	7.72	

Section V

Branches of OSCB & DCCBs

LIST OF BRANCHES OF THE OSCB

Angul Branch

Amalapada - II,
Near Kanchan Talkies, Angul,
Ph. : 06764 -232548

Ashok Nagar Branch

Hall No.5, Unit - II, Market Building,
Ashok Nagar, Bhubaneswar
Ph. : 0674-2531834

Berhampur Branch

Swarnika Plaza, Badakhemundi
Banglow, SBI Road, Dist. Ganjam
Ph. : 0680-2220119

Chandrasekharpur Branch

Chandrasekharpur District Centre,
Bhubaneswar
Ph. : 0674-2741004

Cuttack Branch

Old Jail Road, Cuttack
Ph. : 0671-2204326

Cuttack Road Branch

Cuttack Road, Bhubaneswar
Ph. : 0674-2570002

Kalinga Hospital Campus Branch

Kalinga Hospital Campus,
Chandrasekharpur, Bhubaneswar
Ph. : 0674-2301230

Link Road Branch

Plot No. 1027, Unit-33
Link Road, Cuttack
Ph. : 0671-2315057

Main Branch

Pandit Jawaharlal Nehru Marg,
Bhubaneswar - 751 001
Ph. : 0674-2513375

Paradeep Branch

Badapadia, Paradeep,
Jagatsinghpur
Ph. : 06722-222212

Rourkela Branch

Daily Market, Udit Nagar,
Rourkela
Ph. : 0661-2514170

Saheednagar Branch

Super Bazar Complex, Near Hotel
Maghdoot, Saheednagar, Bhubaneswar
ph. : 0674-2546836

Sailashree Vihar Branch

HIG-35, Duplex (Infront of D.A.V. School),
Chandrasekharpur, Bhubaneswar,
Ph. : 0674-2741761, IFS Code : ORCB0001010
e-mail ID : sailashreevihar@odishascb.com

Sambalpur Branch

Budharaja, Sambalpur
Ph. : 0663-2404835

ANGUL UCCB

Ph.: 06764-233115/6, 233411, 230950
FAX - 233117

Sl. No.	Name	Office
1.	Secretary	06764-233116
2.	Main	06764-233133
3.	Banarpal	06764-220819
4.	Chhendipada	06761-252329
5.	Athamallick	06763-254296
6.	Bainda	06763-255048
7.	Talcher	06760-240307
8.	Kaniha	06760-243497
9.	Pallahara	06765-279230
10.	Dhenkanal	06762-226675
11.	Goundia	06762-231126
12.	Hindol	06732-251236
13.	Kamakhya Nag.	06769-270430
14.	Parjang	06768-261052
15.	Bhuban	06769-272026
16.	Mahila	06764-233115
17.	Evening	06764-230975
18.	Nandira	06760-262728

ASKA CCB

Ph. : 06822-273608, 271219, 271357
FAX - 2273031

Sl No.	Name	Office
1.	Secretary	06822-273031
2.	Main	06822-273608
3.	Sadar	06822-273106
4.	Dharakote	06822-268141
5.	Sheragada	06822-255624
6.	Nuagaon	06822-273673
7.	Sorada	06819-270131
8.	Kabisurya Nag.	06810-270642
9.	Buguda	06818-251121
10.	Jagannarth Pr.	06818-262125
11.	Bhanjanagar	06821-241027
12.	Belaghunta	06821-258035
13.	Polsara	06810-282217
14.	Patapur	06814-271357
15.	Mahila	06822-268319
16.	Kodala	06810268318

BALASORE CCB

Ph.:06782-262543, 263022, 262436, 302100
FAX - 262543

Sl. No.	Name	Office
1.	Secretary	06782-262607
2.	Sadar	06782-302125
3.	Remuna	06782-224247
4.	Basta	06781-252148
5.	Baliapal	06781-253328

6.	Jaleswar	06781-222245
7.	Bhogarai	06781-232532
8.	Nilagiri	06782-233230
9.	Bahanaga	06788-237726
10.	Soro	06788-221245
11.	Simulia	06788-239826
12.	Khaira	06788-233254
13.	Basudevpur.	06784-271221
14.	Bhadrak	06784-240486
15.	Banta	06784-263142
16.	Dham Nagar	06786-236325
17.	Bhandaripokhari	06786-232525
18.	Tihidi	06784-274423
19.	Chandbali	06786-220241
20.	Balasore Even	06782-266291
21.	Mahila	06782-265837
22.	Balaramgadi E.C.	06782-270393
23.	Januganj E.C.	06782-267033
24.	Bahabalpur E.C.	06781-255811
25.	Kupari E.C.	06788-231132
26.	Charampa Even..	06784-230089
27.	Dhamara E. C.	06786-222592
28.	Agarpada E.C.	06784-262501
29.	Kalipada E.C.	06781-259348
30.	Jaleswar Even	06781-223178
31.	Oupada	06782-279911

BANKI CCB

Ph. : 06723 - 240369, 240370
FAX - 240202

Sl. No.	Name	Office
1.	Secretary	06723-240370
2.	Charchika (Main)	06723-240369
3.	Mahila	06723-240288
4.	Kalapathar	06755-227830
5.	Dompara	06723-246508
6.	Saranda	06723-222053
7.	Tigiria	06723-225251
8.	Nuapatna	06723-228720
9.	Maniabandha	06723-228993
10.	Baramba	06721-273226
11.	Champeswar	0671-275306
12.	Narasinghpur	06721-270411

BERHAMPUR CCB

Ph.:0680-2221973, 2222773, 2222028
FAX - 2222028

	Name	Office
1.	Secretary	0680-2222028
2.	Parlakhemundi	08615-222256
3.	Kasinagar	06815-284228
4.	R. Udayagiri	06817-240236
5.	Digapahandi	06814-247340
6.	Hinjilicut	06811-280037

7.	Kukudakhandi	0680-2485024
8.	Chikiti	06814-2497238
9.	Patrapur	06811-2642232
10.	Chatrapur	06811-263937
11.	Purushottampur	06811-275334
12.	Rongailunda	0680-2343097
13.	Bijipur	0680-2115279
14.	Rambha	06810-278348
15.	Khallikote	06810-256340
16.	Beguniapada	06810-261543
17.	City	0680-2250938
18.	Bazar	0680-2283030
19.	Main	0680-2223634
20.	Mahila	0680-2224446
21.	Garabandha	06815-283557
22.	Samajhola	0680-2485454
23.	Aska Road	0680-2271988
24.	Mahila PKD	06815-222256

BOLANGIR DCCB

Ph. : 06652-232477 / 78, 233650
FAX - 233397

Sl. No.	Name	Office
1.	Secretary	06652-232478
2.	Bolangir Main	06652-232631
3.	Bolangir Sadar	06652-234161
4.	Belpada	06658-241028
5.	Binka	06654-281028
6.	Birmaharajpur	06651-254331
7.	Duduka	06653-215824
8.	Dunguripalli	06653-270243
9.	Jarasingha	9437119529
10.	Kantabanji	06657-220228
11.	Loisingha	06653-274029
12.	Patnagarh	06658-222272
13.	Deogaon	06652-284340
14.	Saintala	06655-256141
15.	Sonepur	06654-220252
16.	Tarbha	06654-246104
17.	Titilagarh	06655-220218
18.	Tusura	06652-256025
19.	Ullunda	06651-256595
20.	Bolangir (MB)	06652-232261
21.	Sonepur (MB)	06654-220252
22.	Lathore	06658-286132

BHAWANIPATNA CCB

Ph. : 06670-230786, FAX -230642

Sl. No.	Name	Office
1.	Secretary	06670 - 230786
2.	DRCS	06670 230758
3.	Sadar	06670 - 230427
4.	Evening	06670 - 230427
5.	Mahila	06670 - 230427

6.	Narla Road	06677 - 240130
7.	Kesinga	06670 - 222054
8.	M. Rampur	06676 - 250369
9.	Junagarh	06672 - 243227
10.	Dharamgarh	06672 - 242279
11.	Kalampur	06673 - 258212
12.	Jaipatna	06673 - 250241
13.	Koksara	06673 - 253089
14.	Gollamunda	06672 - 246688
15.	Khariar	06671 - 232252
16.	Komna	06679 - 244521
17.	Sinapall	06671 - 235296
18.	Khariar Raad	06678 - 222210

BOUDH CCB

Ph. : 06841- 222036,
FAX - 222071

Sl. No.	Name	Office
1.	Secretary	06841 - 222036
2.	Manamunda	06654 - 220203
3.	Purunakatak	06843 - 265537
4.	Phulbani	06842 - 254147
5.	Tikabali	06847 - 263725
6.	G. Udayagiri	06847 - 260049
7.	Balliguda	06846 - 243224
8.	Raikia	06847 - 264666

CUTTACK CCB

Ph. : 0671- 2509206, 2509211, 2509311, 2509789
FAX - 2509206 / 2339700

Sl. No.	Name	Office
1.	Secretary	0671-2509206
2.	Main	0671-2509789/ 2609789
3.	Cuttack Sadar	0671-2342347
4.	Cuttack City	0671-2417319
5.	Mahila	0671-2425202
6.	Niali	0671-2803312
7.	Athagarh	06723-220232
8.	Choudwar	0671-2394287
9.	Salipur	0671-2352236
10.	Mahanga	0671-2354354
11.	Nischintakoili	0671-2353628
12.	Biridi	06724-268422
13.	Jagatsinghpur	06724-220024
14.	Balikuda	06724-238223
15.	Naugaon	06724-233659
16.	Raghunathpur	06724-267734
17.	Tirthol	06722-250429
18.	Kujunga	06722-236237
19.	Earsama	06722-246228
20.	Paradeep	06722-222157
21.	Chandol	06727-268414
22.	Marsaghai	06727-272005

23.	Kendrapara	06727-232226
24.	Mahakalapada	06727-271341
25.	Patkura	06727-246525
26.	Pattamundei	06729-224219
27.	Aul	06729-271128
28.	Rajnagar	06729-272428
29.	Rajkanika	06729-278438
30.	Badachana	06725-226295
31.	Dharmasala	06725-283048
32.	Rasulpur	06725-271033
33.	Jajpur	06728-222015
34.	Jajpur Road	06726-220306
35.	Bari	06728-246625
36.	Dasrathpur	06728-254821
37.	Sukinda	06726-245723
38.	Binjharapur	06728-230404
39.	Balichandrapur	06728-2768802

KEONJHAR CCB

Ph. : 06766- 255429, 253137, 255183
FAX - 253137

Sl. No.	Name	Office
1.	Secretary	06766-253137
2.	Anandapur	06731 - 240242
3.	Champua	06767 - 240204
4.	Hatadihi	06731 - 271026
5.	Sainkul	06731 - 273025
6.	Telkoi	06735 - 248229
7.	Sadar	06766 - 255429
8.	Jhumpura	06766 - 235233
9.	Ghatagaon	06733 - 221032
10.	Joda	06767 - 272294
11.	Ghasipura	06731 - 220312
12.	Turumunga	06766 - 238021
13.	Women	06766 - 254542
14.	Barabil	06767 - 275924

KHURDA CCB

Ph. : 06755- 220209,
FAX - 220927

Sl. No.	Name	Office
1.	Secretary	06755-220209
2.	Balugaon	06755-230127
3.	Bhubaneswar	0674-2571048
4.	Sadar	06755-220133
5.	Bolagada	06755-234023
6.	Tangi	06756-224228
7.	Jatni	0674-2490318
8.	Ranapur	06755-236023
9.	Begunia	06755-230127
10.	Banapur	06756-223234
11.	Krushnaprasad	9238719980
12.	Balipatna	0674-2462216
13.	Mahila BBSR	0674-2394670

14.	Bbsr (Sadar)	0674-2553558
15.	Balianta	0674-2461164
16.	Mendhasal	0674-2467501
17.	Mahila Khurda	06755-221209
18.	Balakati E.C.	
19.	Bolagada E.C.	06755-232186
20.	Routapada E.C.	06755-226119
21.	Maluda E.C.	
22.	Palaspalli E.C.	0674-6543351
23.	Balugaon Evening	06756-220234
24.	Baramunda H.B.	0674-6543289

KORAPUT CCB

Ph. 06854-241159
FAX - 06854-232718

Sl. No.	Name	Office
1.	Secretary	06854-241159
2.	Jeypore Sadar	06854-232328
3.	Main	06854-232712
4.	Mahila	06854-240877
5.	Evening	06854-231423
6.	Borigumma	06860-280044
7.	Nabarangpur	06858-222030
8.	Papadahandi	06869-242267
9.	Umerkote	06866-270238
10.	Malkangiri	06861-230273
11.	Balimela	06861-232819
12.	Koraput	06852-250217
13.	Semiliguda	06853-225337
14.	Laxmipur	06855-268532
15.	Rayagada	06856-235014
16.	Muniguda	06863-245123
17.	Gunupur	06857-250431
18.	MV 79	06850-272158

MAYURBHANJ CCB

Ph. : 06792-252614, 252050, 252315
FAX - 252315

Sl. No.	Name	Office
1.	Secretary	06792-252315
2.	Baripada	06792-252481
3.	Barkand	06793-273767
4.	Betnoti	06793-220246
5.	Badsahi	06792-277323
6.	Bahalda	06794-231506
7.	Bisoi	06794-278560
8.	Joshipur	06797-232422
9.	Karanjia	06796-220227
10.	Khunta	06795-234624
11.	Rairangpur	06794-222052
12.	Saraskana	06791-222230
13.	Thakurmunda	06796-284377
14.	Udala	06795-232223
15.	Mahila / Evening	06792-253256

16. Madhuban E.C.
17. Jamsola E.C.

NAYAGARH DCCB**Ph. : 06753- 252232, 252243, 211202****FAX - 252232**

Sl. No.	Name	Office
1.	Secretary	06753 252232
2.	Main	06753 - 252239
3.	Itamati	06753 - 256085
4.	Sarankul	06753 - 257023
5.	Odagaon	06753 - 260027
6.	Mahipur	06753 - 259028
7.	Daspalla	06757 - 220042
8.	Gania	06757 - 226203
9.	Khandapada	06757 - 230027
10.	Bhapur	06757 - 238027

SAMBALPUR DCCB**Ph. : 06646- 233157, 232634****FAX - 232696**

Sl. No.	Name	Office
1.	Secretary	06646 - 233341
2.	Attabira	06682 - 221234
3.	Bargarh	06646 - 230495
4.	Sadar	06646 - 247181
5.	Bargarh Mahila	06646 - 233093
6.	Bargarh Sug. Mill	06646 - 232071
7.	Barpali	06646 - 256756
8.	Bhatli	06645 - 261243
9.	Bhukta	06645 - 268822
10.	Bheden	06682 - 259034
11.	Belpahar	06645 - 250251
12.	Bamra	06642 - 229258
13.	Bijepur	06685 - 274032
14.	Deogarh	06641 - 226433
15.	Gaisilet	06641 - 226649
16.	Godbhaga	06682 - 224275
17.	IB-Valley	06645 - 242360
18.	Jharsuguda	06645 - 272079
19.	Jamankira	06649 - 234360
20.	Jharbandh	06684 - 255596
21.	Kuchinda	06642 - 220285
22.	Kanaktora	9938299749
23.	Laikera	06645 - 282006
24.	Maneswar	06681 - 238706
25.	Naktideul	06647 - 246010
26.	Paikamal	06684 - 252622
27.	Padmapur	06683 - 223423
28.	Rairakhol	06644 - 253010
29.	Reamal	06641 - 227569
30.	Rengali	0663 - 2560360
31.	Samleswari	0663 - 2404262
32.	Sambalpur	0663 - 2520729

33. City SBP 0663 - 2533284
34. Sohela 06685 - 220219
35. Barkote 06643-243221
36. Tora 06646 - 232071
37. Sambaleswari SBP 0663 - 254622

SUNDARGARH CCB**Ph. : 06622- 275022, 272022****FAX - 275122**

Sl. No.	Name	Office
1.	Secretary	06622 -274022
2.	Rouekela	0661 - 2501269
3.	Bargaon	06624 - 246153
4.	Rajgangpur	06624 - 220507
5.	Fertilizer Town	0661 - 2560418
6.	Mahila	0661 - 2420616
7.	Purunapani	0661 - 2614141
8.	Bonaigarh	06626 - 244422
9.	Sadar	06622 - 274722
10.	Lahunipara	06625 - 232250
11.	Hemgir	06621 - 287133
12.	Sargipali	06621 - 288635
13.	Subdega	06621 - 278224
14.	Gurundia	06626 - 242034
15.	Bus Stand	06622 - 274922
16.	Banaigarh	06626-244422
17.	Koira	06625-235369

PURI-NIMAPARA CCB**Ph. : 06752- 224553****FAX - 224553**

1.	Secretary	06752-224553
2.	Nimapara	06758-250226
3.	Delang	06758-242224
4.	Pipili	06758-240621
5.	Satyabadi	06752-272336
6.	Brahmagiri	06752-235526
7.	Kakatpur	06758-231126
8.	Astarang	06758-230308
9.	Srikhetra	06752-224227
10.	Gop	06758-257469
11.	Mahila	06752-222852
12.	Kanas	06752-240006
13.	Main	06752-222125



Chief General Manager, NABARD & Managing Director, OSCB among others inaugurating Business Development & Product Innovation (BDPI) cell in OSCB.



Managing Director, OSCB hoisting the National Flag amidst COVID-19 restrictions with limited senior Officers on the occasion of Independence Day, 2020.



Hon'ble Minister, FS & CW, Cooperation Sri Ranendra Pratap Swain & Managing Director, OSCB at the State Level Prize Distribution Ceremony organised by Odisha State Cooperative Union of the 68th All India Cooperative Week-2021, at the Conference Hall of OSCB.



Managing Director, OSCB inaugurating the New Premises of Sailashree Vihar Branch, Bhubaneswar on 20th December, 2021.



କୃଷି ଓ କୃଷକର ସାମଗ୍ରିକ ବିକାଶ ନିମନ୍ତେ ସମବାୟ ବ୍ୟାଙ୍କ ମାନ୍ୟତା ପ୍ରତିବଦ୍ଧତା

- ରାଜ୍ୟର ୩୧.୬୫ ଲକ୍ଷ ଚାଷୀମାନଙ୍କୁ କିଷାନ କ୍ରେଡିଟ୍ କାର୍ଡ୍ ଜରିଆରେ ଋଣ ପ୍ରଦାନ
- ବିନା ସୁଧରେ ୫୦ ହଜାର ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ଫସଲ ଋଣ
- ୫୦ ହଜାର ଟଙ୍କାରୁ ଉର୍ଦ୍ଧ୍ୱ ୩ ଲକ୍ଷ ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ୨% ସୁଧ ହାରରେ ଫସଲ ଋଣ
- ଫସଲ ଋଣ ପାଇଁ କୃଷି ବୀମା ସୁବିଧା
- ଯୁଗ୍ମ ବେଝ ଗୋଷ୍ଠୀ (JLG) ମାଧ୍ୟମରେ ଭୂମିହୀନ ଚାଷୀ, ପ୍ରକୃତ ଚାଷୀ, କ୍ଷୁଦ୍ର ଓ ନାମମାତ୍ର ଚାଷୀଙ୍କୁ ଫସଲ ଋଣ ଯୋଗାଣର ବ୍ୟବସ୍ଥା
- ଋପେ କିଷାନ କାର୍ଡ୍ ଦ୍ୱାରା ଏ.ଟି.ଏମ୍.ରୁ କୃଷି ଋଣ ଉଠାଣ
- ମିଆଦୀ ଋଣରେ ଆବଶ୍ୟକ ହେଉଥିବା ଅଂଶଧନରେ ବ୍ୟାପକ ରିହାତି
- ଋପେ ଡେବିଟ୍ କାର୍ଡ୍ ଗ୍ରାହକମାନଙ୍କ ପାଇଁ ବିନା ମୂଲ୍ୟରେ ଏକ ଲକ୍ଷ ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ଦୂର୍ଘଟଣା ବୀମା
- ସମସ୍ତ ସଭ୍ୟ/ସଭ୍ୟାମାନଙ୍କର ଆର୍ଥିକ ଅବସ୍ଥିତି ନିମନ୍ତେ ଆକାଉଣ୍ଟରେ ଆଧାର ସଂଯୋଗୀକରଣର ସୁବିଧା (PACS/FSCS/LAMPCS)
- ଜମାକାରୀମାନଙ୍କ ପାଇଁ ପ୍ରଧାନମନ୍ତ୍ରୀ ସୁରକ୍ଷା ବୀମା (PMSBY) ଏବଂ ଜୀବନଜ୍ୟୋତି ବୀମା ଯୋଜନା (PMJBV)ର ପ୍ରଚଳନ । (OSCB/DCCB)



ଓଡ଼ିଶାର ନିଜସ୍ୱ ବ୍ୟାଙ୍କ

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ଭୁବନେଶ୍ୱର ♦ କଟକ ♦ ପାରାଦୀପ

ସମ୍ବଲପୁର ♦ ବ୍ରହ୍ମପୁର ♦ ଅନୁଗୁଳ ♦ ରାଉରକେଲା