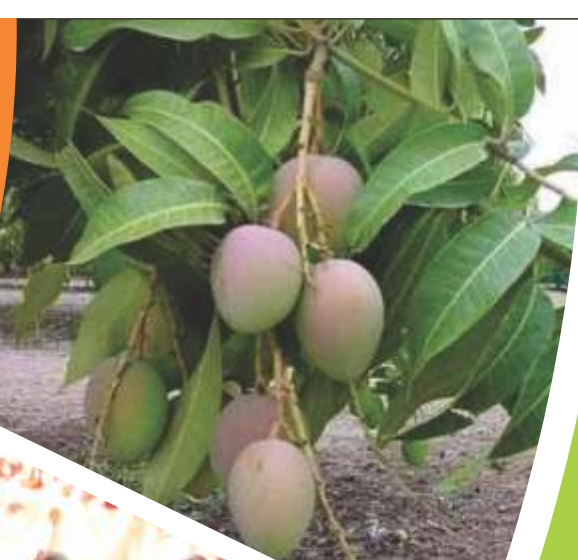


Annual Report 2019-2020



ODISHA STATE CO-OPERATIVE BANK LTD

www.odishascb.com



In the August presence of Hon'ble Chief Minister, Odisha, Hon'ble Chief Secretary receiving Rs.397.00 lakh towards dividend from the profit of Odisha State Cooperative Bank for the year 2018-19



Managing Director, OSCB receiving 3rd Prize for best performing Cooperative Bank for the year 2018-19 from the President, NAFSCOB in presence of the Vice President & Managing Director of NAFSCOB

73rd Annual Report 2019-20



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/1880/2021-22

Date: 19.07.2021

NOTICE

Notice is hereby given that **74th General Body Meeting of the Odisha State Cooperative Bank Ltd.**, Bhubaneswar will be held in **Virtual Mode through Microsoft Teams** on **06.08.2021 (Friday) at 11.00 AM** to transact the following business. All eligible members of the General Body of the Bank are requested to attend the meeting virtually, **as per details at Annexure-I.**

AGENDA:

- 1) To confirm the proceedings of the 73rd General Body meeting held on 28.09.2020.
- 2) To discuss on the compliance on the observations in the Statutory Audit Report of the Bank and Audit Certificate for the year ending 31.03.2020.
- 3) To consider to distribute the net profit of the Bank for the year 2019-20.
- 4) To discuss and to consider to approve the Annual Administrative Report of the Bank for the year 2019-20.
- 5) To consider to approve the Annual Work Programme and Budget Estimate of the Bank for the year 2021-22.
- 6) To nominate 2 no. of Trustees of Board of Trust of Employees Provident Fund of Odisha State Cooperative Bank Ltd.
- 7) Any other with permission of the Chair.


By order of the Administrator


19.7.21
Managing Director

Memo No. OSCB/HRDD/1881/2021-22

Date: 19.07.2021


Copy communicated to all eligible members of the General Body with a request to attend the General Body meeting on 06.08.2021 (Friday) 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.


19.7.21
Managing Director

Memo No. OSCB/HRDD/1882/2021-22

Date: 19.07.2021


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


19.7.21
Managing Director

Memo No. OSCB/HRDD/1883/2021-22

Date: 19.07.2021


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


19.7.21
Managing Director

Memo No. OSCB/HRDD/1884/2021-22

Date: 19.07.2021


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


19.7.21
Managing Director

Memo No. OSCB/HRDD/1885/2021-22

Date: 19.07.2021


Copy forwarded to M/s. Anil Mihir & Associates, Chartered Accountants, Office Unit-430, 4th Floor, Esplanade One Mall, Rasulgarh, Bhubaneswar-751010 for information and necessary action with a request to attend the meeting.


19.7.21
Managing Director

Memo No. OSCB/HRDD/1886/2021-22

Date: 19.07.2021

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.


19.7.21
Managing Director

ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର ୭୪ତମ ସାଧାରଣ ପରିଷଦ ସଭା ତା.୦୭.୦୮.୨୦୨୧ ଅବସରରେ ପ୍ରଶାସକଙ୍କ ଅଭିଭାଷଣ



ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର ସମ୍ମାନନୀୟ ଅଂଶୀଦାର ଓ ନିମନ୍ତୀତ ଅତିଥିବୃନ୍ଦ,

ଆଜି ବ୍ୟାଙ୍କର ୭୪ତମ ସାଧାରଣ ପରିଷଦ ସଭାକୁ ଆପଣମାନଙ୍କୁ ସ୍ୱାଗତ ଜଣାଇ ମୁଁ ନିଜକୁ ଗୌରବାନ୍ୱିତ ମନେକରୁଛି । ଏହି ଅବସରରେ ୨୦୧୯-୨୦ ଆର୍ଥିକ ବର୍ଷ ପାଇଁ ଦେଶର ସାଧାରଣ ଅର୍ଥନୈତିକ ଦୃଷ୍ଟିକୋଣ ତଥା ବିଶେଷଭାବରେ ଏହି ପରିସ୍ଥିତିରେ ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର କାର୍ଯ୍ୟକାରିତା ବାବଦରେ ସଂକ୍ଷେପ ଆଲୋଚନା କରିବାକୁ ଚାହେଁ । ଏହା ବ୍ୟତୀତ, ମାର୍ଚ୍ଚ ୩୧, ୨୦୨୦ ସୁଦ୍ଧା ସମାପ୍ତ ହୋଇଥିବା ବର୍ଷପାଇଁ ସମୀକ୍ଷିତ ଆର୍ଥିକ ହିସାବ ବିବରଣୀ / ଫର୍ଦ୍ ସହିତ ୭୩ ତମ ବାର୍ଷିକ ବିବରଣୀ ୨୦୧୯-୨୦ ଏବଂ ୨୦୨୧-୨୨ ବର୍ଷପାଇଁ ବଜେଟ୍ ଅଟକଳ ଆପଣମାନଙ୍କର ବିଚାର ଓ ଅନୁମୋଦନ ପାଇଁ ଉପସ୍ଥାପନ କରୁଅଛି ।

ଅର୍ଥନୈତିକ ଦୃଷ୍ଟିକୋଣ:

ପୂର୍ବ ଆର୍ଥିକ ବର୍ଷ ତୁଳନାରେ, ୨୦୧୯-୨୦ ଆର୍ଥିକ ବର୍ଷରେ ଭାରତୀୟ ଅର୍ଥନୀତିର ଅଭିବୃଦ୍ଧି ମନ୍ଦର ହୋଇଅଛି । କୋଭିଡ୍-୧୯ର ପ୍ରାଦୁର୍ଭାବ ସମଗ୍ର ଅର୍ଥନୀତି ଓ ଆର୍ଥିକ ବଜାର ଉପରେ ପ୍ରତିକୂଳ ପ୍ରଭାବ ପକାଇଛି ।

ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେକ୍ଟର ରଣ କାରବାର, ଜମା ଓ ଅଂଶଧନ ସଂଗ୍ରହରେ ସ୍ୱଳ୍ପ ରଣ ଗ୍ରହଣ, ଜମାରେ କ୍ରମାଗତ ହ୍ରାସ ଏବଂ ଇକ୍ୱିଟିରେ ମନ୍ଦର ଅଭିବୃଦ୍ଧି ଜନିତ ପରିସ୍ଥିତି ଓ ବାଧାର ସମ୍ମୁଖୀନ ହୋଇଥିଲା । ରଣ ଓ ଅଗ୍ରୀମ ଅଭିବୃଦ୍ଧିରେ ଅନିୟମିତତା ତଥା ରଣ ଖୁଲାପୀରେ ବହୁଳ ମାତ୍ରାରେ ବୃଦ୍ଧି ଜନିତ ଅଣକାର୍ଯ୍ୟକ୍ଷମ ସମ୍ପତ୍ତିରେ ଘଟିଥିବା ବୃଦ୍ଧିଦ୍ୱାରା ବ୍ୟାଙ୍କ ମାନଙ୍କର ଲାଭଅର୍ଜନ ପ୍ରଭାବିତ ହୋଇଅଛି ।

ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେକ୍ଟରରେ ଏହିପରି ଆର୍ଥିକ ଅସ୍ଥିରତା ମଧ୍ୟରେ ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ରଣ ଯୋଗାଣ ବିଶେଷକରି କୃଷିରଣ ପ୍ରଦାନ ତଥା ତୃଣମୂଳ ସ୍ତରରେ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବା ପ୍ରଦାନ କରିବାରେ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ନିର୍ବାହ କରିଅସୁଅଛି । ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ତଥା ଏହାର ଅନୁବନ୍ଧିତ ୧୭ ଗୋଟି କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ କିଷାନ୍ କ୍ରେଡିଟ୍ କାର୍ଡ ମାଧ୍ୟମରେ କୃଷିରଣ ଲଗାଣ ଏବଂ ନିଜସ୍ୱ ରଣ ସମବାୟ ସଂସ୍ଥା ଓ ଅନ୍ୟାନ୍ୟ ଅଭିନବ ପ୍ରୟାସ ଯଥା- “ବ୍ୟାଙ୍କ ଅନ୍ ହିଲସ୍” ବ୍ୟବସ୍ଥା କରିଆରେ ଆବଶ୍ୟକୀୟ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବା ଯୋଗାଇ ଆସୁଅଛି ।

ବ୍ୟାଙ୍କର କାର୍ଯ୍ୟକାରିତା:

୧) ଲାଭ ଅର୍ଜନ:

୨୦୧୯-୨୦ ଆର୍ଥିକ ବର୍ଷରେ ବ୍ୟାଙ୍କର ଲାଭ ଅର୍ଜନ ସ୍ଥିତି ନିମ୍ନମତେ ପ୍ରଦାନ କରାଗଲା:

	(ଟଙ୍କା ଲକ୍ଷରେ)
(କ) ମୋଟ ଆୟ -	ଟ. ୧, ୧୭, ୨୧୭.୨୯
(ଖ) ମୋଟ ବ୍ୟୟ -	ଟ. ୧, ୦୧, ୮୬୭.୧୧
(ଗ) ଆୟକର ବ୍ୟତିରେକେ ରିଜର୍ଭ/କର୍ଣ୍ଣିଜେନ୍ଟି ପାଇଁ ଅର୍ଥ ବ୍ୟବସ୍ଥା -	ଟ. ୯୪୦.୪୧
(ଘ) ଟିକସ ପାଇଁ ବ୍ୟବସ୍ଥା ବାଦ୍ ମୋଟ ଖର୍ଚ୍ଚ -	ଟ. ୧, ୦୨, ୮୦୭.୫୨
(ଙ) ଟିକସ ପାଇଁ ଅର୍ଥ ବ୍ୟବସ୍ଥା -	ଟ. ୫, ୨୨୮.୪୮
(ଚ) ନିଟ୍ ଲାଭ -	ଟ. ୮, ୧୮୧.୨୯

୨) ନିର୍ଦ୍ଦିଷ୍ଟ ଆବଣ୍ଟନ:

ଓଡ଼ିଶା ସମବାୟ ସମିତି ଆଇନ, ୧୯୭୨ ଏବଂ ବ୍ୟାଙ୍କର ଉପବିଧିର ବ୍ୟବସ୍ଥା ଅନୁଯାୟୀ ନିର୍ଦ୍ଦିଷ୍ଟ ଲାଭ ପରିମାଣ ଟ.୮୧,୮୧,୨୯,୦୩୨.୯୨ ଟଙ୍କାର ଆବଣ୍ଟନ ପାଇଁ ବ୍ୟାଙ୍କର ପରିଚାଳନା କର୍ତ୍ତୃପକ୍ଷ (ମ୍ୟାନେଜମେଣ୍ଟ) ନିମ୍ନମତେ ସୁପାରିଶ କରିଛନ୍ତି :

(କ) ବୈଧାନିକ ସଂରକ୍ଷିତ ତହବିଲ/ପାଣି -	ଟ. ୨୦,୪୫,୩୨,୨୫୮.୨୩
(ଖ) କୃଷିରଣ ଦୃଢ଼ୀକରଣ/ସ୍ଥିରୀକରଣ ପାଣି -	ଟ. ୧୨,୨୭,୧୯,୩୫୪.୯୪
(ଗ) କର୍ମଚାରୀ କଲ୍ୟାଣ ପାଣି -	ଟ. ୨,୦୦,୦୦୦.୦୦
(ଘ) ସମବାୟ ବିକାଶ ପାଣି -	ଟ. ୨,୦୦,୦୦୦.୦୦
(ଙ) ଦାତବ୍ୟ (ଚାରିଟେବୁଲ) ପାଣି -	ଟ. ୧,୦୦,୦୦,୦୦୦.୦୦
(ଚ) ଗୃହ ନିର୍ମାଣ ପାଣି -	ଟ. ୨୦,୦୦,୦୦,୦୦୦.୦୦
(ଛ) ବୈଧାନିକ ସଂରକ୍ଷିତପାଣିକୁ ନିଆଯାଇଥିବା ବଳକାରାଣି-	ଟ. ୨୮,୦୪,୭୭,୪୧୯.୭୪
	ସମୁଦାୟ - ଟ.୮୧,୮୧,୨୯,୦୩୨.୯୧

୩) ଲାଭାଂଶ:

ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଘୋଷଣାନାମା/ସର୍କୁଲାର ସଂଖ୍ୟା RBI/2019-20/2018 DOR. BP. BC No. 64/21.02.067/2019-20 ତା ୧୭ ଅପ୍ରେଲ ୨୦୨୧ ମାଧ୍ୟମରେ ବ୍ୟାଙ୍କ ମାନଙ୍କ ଦ୍ୱାରା ଲାଭାଂଶ ଘୋଷଣା ବିଷୟ ଉପରେ ସମସ୍ତ ବ୍ୟାଙ୍କ ମାନଙ୍କୁ ନିମ୍ନମତେ ନିର୍ଦ୍ଦେଶ ପ୍ରଦାନ କରିଛନ୍ତି । କୋଭିଡ୍-୧୯ ଦ୍ୱାରା ସୃଷ୍ଟ ଅନିଶ୍ଚିତତା ପରିବେଶ ପରିପ୍ରେକ୍ଷାରେ ଅର୍ଥନୀତିକୁ ସହଯୋଗ ତଥା କ୍ଷତି ସହନଶୀଳତା ପାଇଁ ବ୍ୟାଙ୍କ ଗୁଡ଼ିକ ପୁଞ୍ଜି ସଂରକ୍ଷଣ କରିବା ଜରୁରୀ ଅଟେ । ତଦନୁସାରେ, ମାର୍ଚ୍ଚ ୩୧, ୨୦୨୦ ଆର୍ଥିକ ବର୍ଷ ସମ୍ପନ୍ନୀୟ ଲାଭରୁ ସମସ୍ତ ବ୍ୟାଙ୍କ ଆଉ କୌଣସି ଲାଭ ପ୍ରଦାନ ନକରିବାପାଇଁ ନିଷ୍ପତ୍ତି ନିଆଯାଇଛି ।

୪) ସମ୍ପତ୍ତି ଓ ଦାୟିତ୍ୱ/ଦେୟ ପରିଚାଳନା:

(କ) ଦାୟିତ୍ୱ/ଦେୟ-

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ଚଳନ୍ତି/କାର୍ଯ୍ୟକାରୀ ପୁଞ୍ଜି ଟ.୧୮,୫୫୪.୫୭ କୋଟି ଟଙ୍କା ରହିଥିଲା । ନିଜସ୍ୱ ପାଣି ବାଦ୍ ଚଳନ୍ତି ପୁଞ୍ଜିର ମୁଖ୍ୟ ଉପାଦାନ ଗୁଡ଼ିକ ନିମ୍ନମତେ ଦିଆଗଲା:

ଜମା-

୩୧ ମାର୍ଚ୍ଚ ୨୦୧୯ ସୁଦ୍ଧା ଥିବା ଟ.୭,୭୯୧.୭୩ କୋଟି ଟଙ୍କା ଜମା ତୁଳନାରେ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ମୋଟ୍ ଜମାର ପରିମାଣ ଟ.୮,୭୨୩.୮୪ କୋଟି ରହିଥିଲା । ନିର୍ଦ୍ଦିଷ୍ଟ ପରିମାଣ ଟ.୧,୦୩୨.୧୧ କୋଟି ଟଙ୍କା (୧୩.୪୧%) ଅଟେ ।

ଜମାର ପ୍ରକାର	(ଟଙ୍କା କୋଟିରେ)	(ମୋଟ୍ ଜମାର%)
ସଞ୍ଚୟ	୧୪୯.୨୭	୧.୭୧
ଚଳନ୍ତି	୨୪୦.୭୯	୨.୭୭
ନିଆଦୀ	୮,୩୩୩.୭୮	୯୫.୫୩
ମୋଟ୍	୮,୭୨୩.୮୪	

ଧାର-

୩୧ ମାର୍ଚ୍ଚ ୨୦୧୯ ସୁଦ୍ଧା ଥିବା ଟ.୭,୭୫୩.୧୮ କୋଟି ଟଙ୍କା ତୁଳନାରେ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମ ବିକାଶ/ଉନ୍ନୟନ ବ୍ୟାଙ୍କ (NABARD) ଠାରୁ ବ୍ୟାଙ୍କ ହାସଲ କରିଥିବା ମୋଟ୍ ଧାର ୨.୦୨ ପ୍ରତିଶତ ବୃଦ୍ଧିପାଇ ୭୯୦୯.୭୯ କୋଟି ଟଙ୍କା ରହିଥିଲା ।

(ଖ) ସମ୍ପତ୍ତି –

ଅଗ୍ରୀମ–

୩୧ ମାର୍ଚ୍ଚ ୨୦୧୯ ସୁଦ୍ଧା ଥିବା ଟ.୧୦,୪୨୩.୦୦ କୋଟି ଟଙ୍କା ମୋର୍ (ରଣ) ଅଗ୍ରୀମ ବୃଦ୍ଧି ପୂର୍ବକ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ଟ.୧୧,୨୮୩.୧୮ କୋଟି ଟଙ୍କାରେ ପହଞ୍ଚିଛି । ଅଗ୍ରୀମ ପ୍ରଦାନ କ୍ଷେତ୍ରରେ ନିର୍ଦ୍ଧାରିତ ବୃଦ୍ଧିର ପରିମାଣ ଟ.୮୬୦.୧୮ କୋଟି ଟଙ୍କା, ଯାହାକି ୮.୨୫% ବୃଦ୍ଧି ଅଟେ ।

ବିନିଯୋଗ–

୩୧ ମାର୍ଚ୍ଚ ୨୦୧୯ ସୁଦ୍ଧା ଥିବା ମୋର୍ ଟ.୫,୮୬୩.୯୪ କୋଟି ଟଙ୍କା ବିନିଯୋଗର ପରିମାଣରେ ଟ.୭୩୫.୯୫ କୋଟି ଟଙ୍କା ଅଭିବୃଦ୍ଧି ଘଟି (୧୨.୫୫%), ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ଟ.୬,୫୯୯.୮୯ କୋଟି ଟଙ୍କାରେ ପହଞ୍ଚି ପାରିଛି ।

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

୫) ପୁଞ୍ଜି ପର୍ଯ୍ୟାପ୍ତତା:

ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କଦ୍ଵାରା ସ୍ଥିରୀକୃତ/ନିର୍ଦ୍ଧାରିତ ସର୍ବନିମ୍ନ ଆବଶ୍ୟକତା ୯% ତୁଳନାରେ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୦ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ବିପଦଯୁକ୍ତ ସମ୍ପତ୍ତି ନିମନ୍ତେ ପାଣିର ପର୍ଯ୍ୟାପ୍ତତା ଅନୁପାତର ପରିମାପକ (CRAR) ୧୦.୮୯ ପ୍ରତିଶତ ରହିଅଛି ।

ଆପଣମାନେ ଜାଣି ଖୁସିହେବେ ଯେ, ୨୦୧୯-୨୦ ଆର୍ଥିକ ବର୍ଷରେ ରାଜ୍ୟର ସମୁଦାୟ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେକ୍ଟର ଦ୍ଵାରା ପ୍ରଦତ୍ତ କୃଷିରଣରୁ ୬୪ ପ୍ରତିଶତ ସ୍ଵଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା (STCCS) ଦ୍ଵାରା ଯୋଗାଇ ଦିଆଯାଇଅଛି । ରାଜ୍ୟର ଅନ୍ୟ ବ୍ୟାଙ୍କ ସମୂହଙ୍କଦ୍ଵାରା ପ୍ରଦତ୍ତ ୭,୩୫୩.୦୧ କୋଟି ଟଙ୍କା ତୁଳନାରେ ସମବାୟ ବ୍ୟାଙ୍କ ଗୁଡ଼ିକ ୩୧.୬୫ ଲକ୍ଷ କୃଷି ପରିବାରକୁ ୧୩,୦୭୧.୦୩ କୋଟି ଟଙ୍କାର କୃଷିରଣ ପ୍ରଦାନ କରିଅଛନ୍ତି ।

୨୦୧୯-୨୦ 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 ୧୩୯୩୯ ସ୍ଵୟଂ ସହାୟକ ଗୋଷ୍ଠୀକୁ ୨୦୫.୩୫ କୋଟି ଟଙ୍କା ତଥା ୪୦୫.୬୪ ମିଳିତ ଦେୟ ଗୋଷ୍ଠୀକୁ ୨୧୬.୦୩ କୋଟି ଟଙ୍କା ରଣ ପ୍ରଦାନ କରାଯାଇଛି ।

୬) ସରକାରୀ ସହାୟତା:

ଓଡ଼ିଶା ସରକାର ରାଜ୍ୟର ସ୍ଵଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ମାଧ୍ୟମରେ କୃଷିକାର୍ଯ୍ୟର ସୁସମ୍ପାଦନ ପାଇଁ ରିହାତି ସୁଧହାରରେ ପ୍ରଦତ୍ତ ରଣରାଶି ଉପରେ ସୁଧଜନିତ କ୍ଷତିଭରଣା ପାଇଁ ସୁଧ ରିହାତି ସହାୟତା ପ୍ରଦାନ କରୁଅଛନ୍ତି । ୨୦୧୯-୨୦ 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 । ୨୦୧୯-୨୦ ଆର୍ଥିକ ବର୍ଷରେ, ଏ ବାବଦରେ ୪୨.୦୦ 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 କରୁଛନ୍ତି । ୨୦୧୯-୨୦ ବର୍ଷ ପାଇଁ ରାଜ୍ୟ ସରକାର ସମସ୍ତ ରଣ ଓ ଅଣରଣ ଚାଷୀଙ୍କ ପାଇଁ ପ୍ରିମିୟମ ରିହାତି ବାବଦକୁ ୯୮୧.୭୬ କୋଟି ଟଙ୍କା ପ୍ରଦାନ କରିଛନ୍ତି ।

୭) ଦକ୍ଷତା ବିକାଶ:

ସ୍ୱଚ୍ଛମିଆଦୀ ଗ୍ରାମୀଣ ରଣ ସଂରଚନାର ସର୍ବୋଚ୍ଚ ଅନୁଷ୍ଠାନ ଭାବରେ ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ନିମ୍ନ ସ୍ତରରେ ଥିବା ଅନୁଷ୍ଠାନ ଯଥା କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଏବଂ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତିମାନଙ୍କ କର୍ମକାର୍ତ୍ତା ମାନଙ୍କ ଦକ୍ଷତା ବିକାଶ ପାଇଁ ତାଲିମ ପ୍ରଦାନ କରିଥାନ୍ତି । ଏଥିପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର କୃଷି ସମବାୟ କର୍ମଚାରୀ ପ୍ରଶିକ୍ଷଣ ଅନୁଷ୍ଠାନ ୨୦୧୯-୨୦ ବର୍ଷରେ ୩୫୦୪ ପ୍ରଶିକ୍ଷଣ ମାନବ ଦିବସରେ ୧୩୦୮ ଜଣ ପ୍ରଶିକ୍ଷାର୍ଥୀଙ୍କୁ ପ୍ରଶିକ୍ଷଣ ପ୍ରଦାନ କରିଅଛି ।

୮) ଭବିଷ୍ୟତ କାର୍ଯ୍ୟପଦ୍ଧତି:

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

ବର୍ତ୍ତମାନ ସମୟରେ ଡିଜିଟାଲ୍ ବ୍ୟାଙ୍କିଙ୍ଗର ଦୃଶ୍ୟପଟରେ ନିଜକୁ ପ୍ରତିଯୋଗୀସମ୍ପୂର୍ଣ୍ଣ କରିବା ଏବଂ ଗ୍ରାହକ ମାନଙ୍କୁ ଆକର୍ଷିତ କରିବା ପାଇଁ ଆମକୁ କୋର୍ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସଲ୍ୟୁସନର କାର୍ଯ୍ୟକାରୀତାକୁ ସୁଦୃଢ଼ କରିବାସହିତ ସୁବିଧା/ସେବା ଗୁଡ଼ିକର ଉପଲବ୍ଧତାରେ ବୃଦ୍ଧି ସହ ଗ୍ରାହକଙ୍କ ନିକଟତର ହେବାପାଇଁ ସମୟକ୍ରମେ ଇଣ୍ଟରନେଟ୍ ବ୍ୟାଙ୍କିଙ୍ଗ୍, ଏନ.ଇ.ଏଫ୍.ଟି., ମାଇକ୍ରୋ ଏ.ଟି.ଏମ୍. ବ୍ୟବହାର, ପଏଏ ଅଫ୍ ସେଲ ଡିଭାଇସ୍ ଉପଲବ୍ଧ କରାଇବାର ଆବଶ୍ୟକତା ରହିଅଛି । ଗ୍ରାହକଙ୍କ ନିକଟରେ ଆମର ପ୍ରାସଙ୍ଗିକତାକୁ ବଜାୟ ରଖିବା ପାଇଁ ଆମକୁ ଅତ୍ୟାଧୁନିକ ଆର୍ଥିକ ପ୍ରଯୁକ୍ତି ମଞ୍ଚକୁ ଅପଣାଇବାକୁ ପଡ଼ିବ । ରାଜ୍ୟର ଗ୍ରାମାଞ୍ଚଳରେ ଅବସ୍ଥିତ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଶାଖା ଏବଂ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି ଗୁଡ଼ିକ ଜରିଆରେ ଆମେ ଗ୍ରାମୀଣ ଜନସାଧାରଣଙ୍କୁ ମୌଳିକ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବା ପ୍ରଦାନ କରିପାରିବା ଏବଂ ଉନ୍ନତ ପ୍ରଯୁକ୍ତି ବିଦ୍ୟାର ପ୍ରୟୋଗ କରି ଆର୍ଥିକ ଅନ୍ତର୍ଭୁକ୍ତିକରଣର ଲକ୍ଷ୍ୟ ହାସଲ କରିବାରେ ସମର୍ଥ ହୋଇପାରିବା ।

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 ପଏଏ ଅଫ୍ ସେଲ୍ (PoS) ଉପକରଣ କ୍ରୟ କରିବା ପାଇଁ, ମାଇକ୍ରୋ ଏ.ଟି.ଏମ୍. କୁ ବ୍ୟାଙ୍କର ସି.ବି.ଏସ୍. ସହିତ ସଂଯୋଜିତ କରିବା ପାଇଁ, ଆଧାର ଜରିଆରେ ପେମେଣ୍ଟ ପ୍ରଦାନ କରିବା ପାଇଁ AUA ଓ KUA ସଦସ୍ୟତା ହାସଲ କରିବା ପାଇଁ ଏବଂ ଲାଭ/ ସୁବିଧାର ପ୍ରତ୍ୟକ୍ଷ ହସ୍ତାନ୍ତରଣ (DBT) ଜରିଆରେ କେନ୍ଦ୍ର ଓ ରାଜ୍ୟ ସରକାରଙ୍କ ବିଭିନ୍ନ ଯୋଜନା ଅନ୍ତର୍ଗତ ଆର୍ଥିକ ସହାୟତାକୁ ବ୍ୟାଙ୍କ ଆକାଉଣ୍ଟ ଜରିଆରେ ହସ୍ତାନ୍ତର କରିବା ପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଓ କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ସାର୍ବଜନୀନ ବିଭିନ୍ନ 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 ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ପାଇଁ ୨୦୧୧-୨୨ ଆର୍ଥିକ ବର୍ଷରେ ମଧ୍ୟ ଏକ ପ୍ରାଥମିକା ହୋଇ ରହିବ । ଚାଷୀ/କୃଷକ ସଭ୍ୟଙ୍କ ସଦସ୍ୟଙ୍କ ଅନୁଲାଇନ୍ ଦେଶ ନେଶ ପାଇଁ ତାଟା ସେଣ୍ଟର ସହ ସଂଯୋଗୀକରଣ ସହ ପ୍ରାଥମିକ କୃଷିରଣ ସେବା ସମବାୟ ସମିତି ଗୁଡ଼ିକର କମ୍ପ୍ୟୁଟରୀକରଣର ସମାପନ ଆମପାଇଁ ଏକ ପ୍ରମୁଖ ଆହ୍ୱାନ ହୋଇରହିବ । ସେହିପରି ଭାବରେ ATM/PoS ନେଟ୍ୱାର୍କ ମାଧ୍ୟମରେ ରଣ ଆହରଣ ସୁବିଧା ପାଇଁ ଚାଷୀମାନଙ୍କ ଦ୍ୱାରା ରୂପେ କିଷ୍ଟାନ୍ କାର୍ଡର ବ୍ୟବହାର ଆମର ପ୍ରମୁଖ ପ୍ରାଥମିକତା ହୋଇ ରହିବ ।

କୃଷି ତଥା କୃଷକଙ୍କ ଆୟରେ ଅଭିବୃଦ୍ଧି ପାଇଁ, କୃଷି ଓ ତତ୍ସମ୍ବନ୍ଧୀୟ କାର୍ଯ୍ୟକ୍ରମରେ ପୁଞ୍ଜି ନିବେଶର ମୁଖ୍ୟ ଆବଶ୍ୟକତା ରହିଛି । ପରନ୍ତୁ ଏ

କ୍ଷେତ୍ରରେ ପୁଞ୍ଜି ନିବେଶ ଆମ ରାଜ୍ୟରେ ସହୋଷଜନକ ହେଉନାହିଁ । ସେ ଦୃଷ୍ଟିରୁ କୃଷି କ୍ଷେତ୍ରରେ ଅଧିକ ପୁଞ୍ଜି ନିବେଶ କରିବା ଓ ସମବାୟ ସମିତିରୁ କୃଷକ ସହଯୋଗୀଙ୍କୁ ଦୀର୍ଘମିଆଦୀ ରଣ ଦେବାପାଇଁ ତାଙ୍କ ନିଜ ଅଂଶଧନ ମାତ୍ରାକୁ କମ୍ କରିଦିଆଯାଇଛି । ଆମେ ଦୀର୍ଘମିଆଦି କୃଷିରଣର ଲକ୍ଷ୍ୟ ମଧ୍ୟ ବର୍ଦ୍ଧିତ କରିଛୁ । ଏଥିପାଇଁ ଆମକୁ ଆମର ମୂଲ୍ୟାୟନ (Appraisal), ରଣ ସମ୍ପନ୍ନୀୟ ଦଲିଲ୍/ଦସ୍ତାବିଜ କରଣ (Loan Documentation), ତଦାରଖ (Monitoring), ଅନୁସରଣ (Follow up) ଏବଂ ରଣ ଆଦାୟ ବ୍ୟବସ୍ଥାକୁ (Loan Recovery Mechanism) ଅଧିକ ମଜଭୂତ କରିବା ଦରକାର, ଯାହାଦ୍ୱାରା ସମୟାନୁବର୍ତ୍ତୀ ଦୀର୍ଘମିଆଦୀ କୃଷିରଣ ଯୋଗାଇଦେବା ଓ ତାହାର ସମୟାନୁବର୍ତ୍ତୀ ପରିଶୋଧ ହେବାରେ କୌଣସି ପ୍ରତିବନ୍ଧକ ରହିବନାହିଁ ।

ଆପଣମାନଙ୍କ ଅବଗତି ନିମନ୍ତେ ଜଣାଇବାକୁ ଚାହୁଁ 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) ଣା ବର୍ଷ ପରିଚାଳନା ପାଇଁ ଆବଶ୍ୟକ ପ୍ରଶାସନିକ ଖର୍ଚ୍ଚର ୮୦ ପ୍ରତିଶତ ଆର୍ଥିକ ଅନୁଦାନ/ସହାୟତା ପ୍ରଦାନର ସହମତି ପୂର୍ବକ ଅନୁମୋଦନ କରିଛନ୍ତି । ବିଭିନ୍ନ ରଣ ଉତ୍ପାଦ ତଥା ବ୍ୟାଙ୍କିଙ୍ଗ ସମ୍ପନ୍ନୀୟ ପ୍ରାସଙ୍ଗିକ କ୍ଷେତ୍ରରେ ପାରଦର୍ଶିତା ଲାଭ କରିଥିବା ବୃତ୍ତିଗତ/ପେସାଦାର ମାନବସମ୍ପଦ ନିୟୋଜନ ପୂର୍ବକ ଏହି ସେଲ୍ ଖୁବ୍ ଶୀଘ୍ର କାର୍ଯ୍ୟକ୍ଷମ ହେବାକୁ ଯାଉଛି ।

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 ସମୟୋପଯୋଗୀ 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 ଉତ୍ସର୍ଗୀକୃତ ସେବା ଯୋଗାଇଥିବାରୁ ମୁଁ ବ୍ୟାଙ୍କର ପ୍ରତ୍ୟେକ କର୍ମଚାରୀଙ୍କୁ ସାଧୁବାଦ ଜଣାଉଛି ।

ଜୟତୁ ସମବାୟ !



(ଭି.ଭି.ମାହପତ୍ର, ଭା.ପ୍ର.ସେ.)

ପ୍ରଶାସକ

Address of the Administrator on the occasion of the 74th General Body Meeting of the Bank dated the 6th August, 2021



Dear Shareholders and Invitees,

I am privileged to welcome you all to this 74th General Body Meeting of your Bank. I would take this opportunity to give a brief appraisal of the economic outlook of the country for the financial year 2019-20 in general and the working of OSCB in such a scenario in particular. Besides, I am happy to present before you the Audited Financial Statements of Accounts for the year ended March 31, 2020 along with the 73rd Annual Report, 2019-20 and the Budget Estimate for the year 2021-22 for consideration and approval.

Economic Outlook:

In the fiscal 2019-20, the Indian economy witnessed slower economic growth compared to the previous financial year. The outbreak of COVID-19 impacted the economy and the financial market adversely.

The banking sector suffered from low credit off take, diminishing deposit and slow equity growth. Profitability of banks was affected due to inconsistency in growth of loans and advances and high-level of default leading to rise in NPAs.

Amid this financial 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 along with its 17 affiliated DCCBs has continued to maintain the predominant position in crop loan financing through Kisan Credit Cards 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 2019-20 is as under:

	(Rs. in Lakhs)
A. Total Income.....	116217.29
B. Total Expenditure.....	101867.11
C. Provisions / Reserves / Contingency Other than provision for Income Tax.....	940.41
D. Total Expenditure excluding Provision for taxation.....	102807.52
E. Provision for taxation.....	5228.48
F. Net profit.....	8181.29

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.81,81,29,032.91 as below:

I. Statutory reserve fund.....	20,45,32,258.23
ii. Agriculture Credit Stabilization Fund.....	12,27,19,354.94
iii. Staff Welfare Fund.....	2,00,000.00
iv. Cooperative Development Fund.....	2,00,000.00
v. Charitable Fund.....	1,00,00,000.00
vi. Building Fund.....	20,00,00,000.00
vii. Balance carried to Statutory Reserve Fund.....	28,04,77,419.74
	Total 81,81,29,032.91

3. Dividend:

The Reserve Bank of India vide its circular bearing No.RBI/2019-20/2018 DOR.BP.BC No. 64 / 21.02.067 / 2019-20 dated April 17, 2020 on the subject "Declaration of Dividends by Banks" has instructed all Banks as under:

In an environment of heightened uncertainty caused by COVID -19, it is important that Banks conserve capital to retain their capacity to support the economy and absorb losses. Accordingly, it has been decided that all banks shall not make any further dividend payouts from profit pertaining to the financial year March 31, 2020.

4. Asset and Liability Management:

I. Liabilities:

The working capital of the Bank was Rs.18554.57 crore as on March 31, 2020. The main components of the working capital besides Owned Funds were as under:

a. Deposits

The deposits of the Bank as on March 31, 2020 were Rs.8723.84 crore as against Rs.7691.73 crore as on March 31, 2019. The net increase is Rs.1032.11 crore (13.41%).

Type of deposit:	(Rs. in crore)	(% of total deposit)
Savings	149.27	1.71
Current	240.79	2.76
Term	8333.78	95.53
Total	8723.84	

b. Borrowings

The borrowings of the Bank from NABARD as on March 31, 2020 was Rs.7909.79 crore as against Rs.7753.18 crore as on March 31, 2019 with a growth of 2.02%.

ii. Assets

a. Advances:

The Bank's advances portfolio increased to Rs.11283.18 crore as on March 31, 2020 from Rs.10423.00 crore as on March 31, 2019. Net increase is Rs.860.18 crore i.e. 8.25%.

b. Investment:

As on March 31, 2020 the investments of the Bank stood at Rs.6599.89 crore against Rs.5863.94 crore as on March 31, 2019 registering a growth of Rs.735.95 crore i.e. 12.55%.

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, 2020 was at 10.59% 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 64% of the total crop loan delivered by all the banks in the State taken together during 2019-20. The Cooperative Banks have provided crop loans in the order of Rs.13071.03 crore to 31.65 lakh farm families as against disbursement of Rs.7353.01 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 2019-20. Different activities of 13939 SHGs have been financed for an amount of Rs.205.35 crore and 40564 JLGs have been financed Rs.216.03 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 2019-20, 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 2019-20, an amount of Rs.42.00 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 2019-20 was in the order of Rs.981.76 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 1308 number of participants over 3504 trainee days during the year 2019-20.

8.Outlook for the future:

We have been vigorously pursuing implementation of Core Banking Solutions (CBS) in OSCB and District Central Coop. Banks and 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 digital banking scenario and to attract the customers, we need to streamline the functioning of the Core Banking Solution and gradually provide Internet Banking, Micro ATM, Point of Sale Devices, to have enhanced outreach to customers. We have to adopt the state-of-art, Financial Technology Platform to remain relevant to our customers. With the network of Branches of DCCBs and PACS in rural areas, we can provide primary banking services to the rural population of the State and achieve the goal of financial inclusion by adopting the latest technology.

9. Assistance by NABARD:

NABARD is providing financial assistance from the Financial Inclusion Fund for purchase of Micro ATMs & PoS devices, 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 will continue 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, 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.

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. 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.

A handwritten signature in black ink, followed by the date '19.7.21' written below it. The signature is stylized and appears to be 'G. Satpathy'.

(Gopabandhu Satpathy)

ODISHA AT A GLANCE

1	Total Area (Sq. Kms)	1,55,707
2	Total Population (Census 2011)	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 GramaPanchayats	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	296
	(ii) Functioning	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. MardarajDeo (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 Niranjan Pattnaik (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. Hota, 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.Madhur Sarangi, 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	Continuing

COMPARATIVE STATUS 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
1996-97	7412.62	500.24	7912.86	6%	94%
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%

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
1996-97	157.14	106.69	263.83	163.29	112.30	275.59	59%	41%
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	746.44	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%

CD RATIO

Year	Commercial Banks	Cooperative Banks
1996-97	48.24	118.16
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

ANNUAL CREDIT PLAN (ACP), 2019-20 FOR ODISHA

(As finalized by State Level Bankers' Committee)

(Rs. in Crores)

Segment of loan	Disbursement during 2019-20 (with % out of total finance)			Credit requirement during 2020-21 as assessed by NABARD (PLP)	Target for financing during 2020-21 (with % out of total target)		
	Coop. Banks	Commercial Banks/ RRBs/ Others	Total		Coop. Banks	Commercial Banks/ RRBs/ Others	Total
1	2	3	4 (2+3)	5	6	7	8 (6+7)
1. Agril. loan including allied sector (Amount/ %)	13175.91 (52%)	12749.28 (49%)	25925.19 (100%)	41320.02	16231.88 (40%)	23995.91 (60%)	40227.79 (100%)
2. Out of above crop loan (Amount/ %)	13071.03 (64%)	7353.01 (36%)	20424.04 (100%)	28085.12	14783.15 (49%)	15095.78 (51%)	29878.93 (100%)
3. Non-Farm Sector and other priority sector (Amount/ %)	302.62 (1%)	45864.15 (99%)	46166.77 (100%)	34291.95	1049.30 (2%)	49118.60 (98%)	50167.90 (100%)
Total (1+3)	13478.53 (19%)	58613.43 (81%)	72091.96 (100%)	75611.97	17281.18 (19%)	73114.51 (81%)	90395.69 (100%)

STATE CREDIT PLAN Position as on 31.03.2020

		Commercial Banks/ RRBs	Cooperative Banks/ PACS	Total
		1	2	3 (1+2)
I. General Informations :				
1.	Total no. of Branches	4770	338 Branches + 2708 PACS ----- Total outlets : 3046	5108 Branches + 2708 PACS ----- Total outlets :7816
2.	Out of above, rural Branch	2512	170 Branches + 2708 PACS ----- Total outlets : 2878	2682 Branches + 2708 PACS ----- Total outlets :5390
3.	a)Resources (Deposit held) (Amt.)	334860.48	11654.32	346514.80
	b)% of share against deposits held by all Banks	97%	3%	100%
4.	Priority sector lending under State Credit Plan (2019-20)	Rs.58613.43 Cr.	Rs.13478.53 Cr.	Rs.72091.96 Cr.
	a) Amount	81%	19%	100%
	b) % of share			
5.	% of Agril. finance to Total Priority Sector Finance	22 %	98%	36% (All Banks)
6.	Credit Deposit Ratio (CDR) (i.e.% of Finance made against deposit of Rs.100.00) (as on 31.03.2020)			
	a) General	51.27%	127.36%	53.83%
	b) Under Rural Sector	63.33%	137.51%	68.24%
7.	Margin retained in lending operations	2.0% (Operation in single tier)	0.50% (Operation in three tier)	
Informations on Crop Loan Dispensation				
8.	a) Total nos. of farmers financed during 2019-20	15.56 lakh (29%)	40.75 lakh (72 %)	56.31 lakh (100%)
	b) % of farmers financed during 2019-20	10.34 lakh (25%)	31.65 lakh (75%)	41.99 lakh (100%)
9.	a) Crop loan financed during 2018-19 : Amount	Rs.7353.01 Cr. (36%)	Rs.13071.03 Cr. (64%)	Rs.20424.04 Cr. (100%)
	b) % of share out of total advance	(2%)	(112%)	(6%)
	c) Ratio of crop loan to total deposits (vide col. 3(a))			
10.	Average per capita crop loan	Rs.0.71 lakh	Rs.0.41 lakh	Rs.0.49 lakh

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Section I

Business Operations

CHAPTER-1

Economic Backdrop

The year 2019-20 was a difficult year for the domestic economy with the nation GDP growth was estimated to grow at the slow pace of 4.20 percent declining from a growth of 6.10 percent in 2019. An unprecedented economic contraction due to outbreak of COVID-19 has taken its toll on the financials of banks and NBFC Sector and purveyed a generalised risk aversion that has reduced the efficacy of the financial intermediation function. Government have provided monetary stimulus package and the Reserve Bank of India offered monetary stimulus package from time to time to mitigate the adverse impact of COVID-19 and lockdown on the economic scenario. A series of reforms were introduced by Government and Reserve Bank of India for improving the operational efficiency maintaining liquidity and interest rate at a comfortable level including the Regulatory Package for rescheduling payments, easing of working capital financing classification of NPAs etc. in order to ensure continuity of viable business.

However, the credit off take during the year 2019-20 remained at 6.1% as against growth of 13.3% during the year 2018-19 and the aggregate deposit growth was 7.9% for 2019-20 as against 10% growth in the previous financial year.

The impact of the pandemic on asset quality of the banks is still unclear, given the recognition standstills, still operational in many countries. The slowing of credit growth, the likely persistence of a low interest rate environment and the impending asset stress due to the pandemic suggest that the profitability of banks is likely to remain subdued.

Cooperative Banking

The co-operative banking sector plays an important role in financial inclusion at the grass-roots level. Co-operative institutions provide an alternative approach to financial inclusion in India through their unique geographic and demographic outreach.

During 2019-20, the co-operative sector, however, faced financial challenges. Despite the weaknesses, this period also witnessed steering of reforms in the form of setting up of an umbrella organisation that will ease funding constraints to these banks, and amendment to the Banking Regulation Act which addressed the vexing issue of dual regulatory control. The Reserve Bank was given regulatory powers to improve the quality of management and governance in co-operative banks and to ensure more effective regulation and supervision to strengthen the co-operative banking sector.

Odisha has a well-structured cooperatives network comprising a three-tier institutional networks, namely short-term agricultural co-operative credit, long-term agricultural co-operative credit and non-agricultural credit cooperatives which play a pivotal role in the dispensation of farm and non-farm credit in the State.

Short Term Co-operative Credit – OSCB and DCCBs

Short-term Credit Co-operatives account for a significant per cent of the total assets of rural co-operatives, while the share of Long Term Credit Co-operatives has diminished over the years. It is evident that this banking structure still is like lifeline to a vast

urban and rural population in terms of provision of banking facilities. The market share of Cooperatives in short-term agricultural credit sector is 64%, with commercial banks accounting for the smaller share of 36% in the State.

In Odisha, the Short Term Cooperative Credit Structure (STCCS) is a three tier structure consisting of 2708 Primary Agriculture Cooperative Societies (PACS) including 215 Large Sized Adivasi Multi-Purpose Cooperative Societies (LAMPCS) and 6 Farmers Services Co-operative Societies (FSCS), 17 District Central Cooperative Banks with 337 branches at the middle level and the Odisha State Cooperative Bank with 14 branches at the apex level. Vast geographical presence, easy outreach to the people at the grass-roots level and long years of experience in understanding their needs, place the Cooperatives in an advantageous position to grow at a healthy pace.

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 total crop loans disbursed during the year increased to Rs.13071.02 crore in 2019-20 from Rs.12810.33 Crore in 2018-19 registering a growth of 2.03 percent. The Short Term Cooperative Credit Structure (STCCS) is also financing investment credit for acquisition of capital assets by the farmer members to increase agriculture production and productivity by adopting modern technology. The DCCBs and PACS with the assistance of OSCB have been financing activities like plantation and horticulture, sericulture,

pisciculture, farm mechanisation, small business etc. both under farm and non-farm sector.

Performance Highlights of OSCB in FY 2019-20

The Odisha State Co-operative Bank during the financial year 2019-20 made a concerted effort to transform the Short Term Credit Cooperative Structure (STCCS) in Odisha into a stronger, deeper, more efficient and inclusive system. It continued to take initiatives to meet the challenges head on and to turn in to an exemplary StCB among 32 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, the OSCB dished out a creditable performance.

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

◆ Balance sheet operations

The size of balance sheet was at Rs.18554.57 crore as on March 31, 2020 against corresponding position at Rs.17148.83 crore a year ago.

◆ Business Level

The aggregate business of bank was Rs.20007.02 crore during the year.

◆ Capital Structure

As against the authorised share capital of Rs.600 crores, the paid up Share Capital stood at Rs.608.04 crore as on March 31, 2020 against Rs.531.77 crore as on March 31, 2019. The following table exhibits the composition of paid-up capital structure of last three years.

(Rs. In crores)

Particulars	31.03.2018	31.03.2019	31.03.2020
Paid up Share Capital	507.13	531.77	608.04
Of which Government Share Capital	104.23	104.23	124.23
Percentage of Government Share Capital to Total Share Capital	20.55	19.60	20.43
Growth rate of Share Capital over previous year	16.46	4.86	14.34

◆ Investments

The aggregate investment stood at Rs.6599.89 crore in March, 2020 against Rs.5863.94 crores as on 31.03.19.

◆ Credit Deposit Ratio

The Credit Deposit (CD) Ratio remains at 129.34 percent as of March, 2020. This CD ratio indicates lending of as much of Rs.129.34 in every Rs.100 deposits.

◆ Net Interest Income and Margins

In line with the business growth, the Net Interest Income (spread) during 2020 was Rs.216.19 crores as against Rs.223.04 crores in 2018-19.

◆ Profit

The Bank has been earning profit uninterruptly since its inception in 1948. During 2019-20, the net profit of the Bank was Rs.81.81 crore.

◆ Asset Quality

The slowdown in the economy impacted the ability of the borrowers to service debt which in turn affected asset quality of banks in general. However, the Bank's Gross Non-Performing Assets (GNPAs) in absolute term decreased

marginally by Rs.4.49 crore i.e. from Rs.162.58 crores in March, 2019 to Rs.158.09 crores in March, 2020. In percentage term GNPA reduced to 1.40 percent in March'20 from corresponding 1.56 percent and Net NPA (NNPA) declined to 0.21% from 0.34% as it was in March, 2019.

◆ 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 10.59 percent as on March 31, 2020.

◆ Net Worth

Continuing the trend of previous years the Net Worth grew healthy by 17.48 percent to Rs.1092.28 crore as on March, 2020 from Rs.929.75 crore in the same period last year.

◆ Cost of Management

The Cost of Management (CoM) increased to Rs.74.21 crore in FY 2020 from Rs.63.47 crore in the like period last year.

◆ Per Employee Business

The Bank's staff productivity has been increasing steadily. In FY 2020, this staff productivity expressed in terms of per employee business increased to Rs.139.91 crore from Rs.114.65 crore in FY 2019.

Initiatives for growth and development:

As the Apex Bank in the three tier Short Term Credit Cooperative Structure (STCCS) of the State, the OSCB undertook several new initiatives receiving appreciation and acclamation.

In an agrarian economy like Odisha, 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 has 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 given crop loan credit disbursement scenario, target of Rs.14000 crore was given to STCCS out of the total of

Rs.28645.89 crore in the State, constituting nearly 48.87% of the aggregate target and the OSCB led STCCS could disburse Rs.13071.02 crore which works out to 63.99 percent in total crop loan disbursement of Rs.20424.04 crore in the State by all Banks taken together. The special feature is that STCCS under leadership of OSCB continue to retain the highest market share both in crop loan and aggregate agriculture credit disbursement in the State at the level not below 64 percent and 51 percent respectively.

CHAPTER – 2

1) Deposit Mobilisation :

1.1 Deposits :

During the year 2019-20, the Bank's deposit portfolio has come to Rs.8723.84 crore as against Rs.7691.73 crore as on 31.03.2019 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%

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

(Rs. in Lakhs)

Sl	Types of Deposit	2017-18	% to Deposit	2018-19	% to Deposit	2019-20	% to Deposit
1	Current Deposit	25893.81	3.20%	39636.82	5.15%	24078.97	2.76%
2	Savings Bank Deposit	15456.78	1.90%	15231.76	1.98%	14926.76	1.79%
3	Term Deposit	770324.20	94.90%	714304.41	92.87%	833378.44	95.45%
Total		811674.79	100%	769172.99	100%	872384.16	

As would be seen from the foregoing tables, during 2019-20, the low cost deposits i.e. the current and savings bank deposits formed only 4.55% of total deposit held and the time deposit i.e. term deposits formed 95.45% 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
2015 – 2016	1865.40	46.47	2.55%
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%
DCCBs			
2015 – 2016	7898.12	693.15	9.62%
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%
OSCB			
2015 – 2016	6675.79	146.50	2.24%
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%

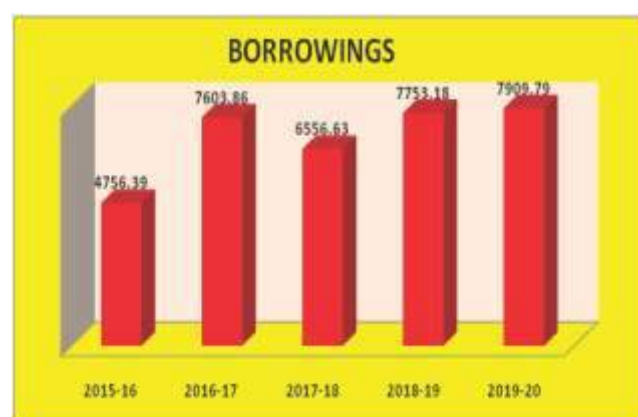
2) Borrowing :

In order to meet the resource gap between the demand and its own resources, the Bank borrows from RBI/ NABARD/ NCDL and State Government. The total borrowing outstanding from all sources amounted to Rs.7909.79 crore as on 31st March, 2020 as against Rs.7753.18 crore as on the corresponding period of the previous year. The borrowings formed 43% of the working capital on 31.03.2020 against 45% on 31.03.2019.

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
2014 – 2015	486753.17	(+) 69009.35	17%
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%



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

(Rs. in Lakhs)

Particulars (Borrowings from NABARD)	2017-18	2018-19	2019-20
ST SAO			
Short Term (SAO)	474447.00	598955.00	585433.00
Short Term (OPP)	620.00	330.00	300.00
ST/DTP	88000.00	105361.34	118860.00
Total ST (SAO)	563067.00	704646.34	704593.00
ST Handloom/ Non-Agril.	-	-	-
CCB for Mktg. & production of cloth	-	-	-
Demand loan from NABARD	-	-	-
ST(NA) loan from NABARD	30000.00	30000.00	50000.00
Total ST Borrowing from NABARD	593067.00	734646.34	754593.00
MTC/RMTC	-	-	-
MT Farm Sector	12855.40	6716.01	5573.62
MT Non Farm	30085.46	33908.07	10227.04
MT SHG	-	-	19828.33
LT Farm Sector	-	-	404.53
LT Non Farm Sector	-	-	305.20
Total NABARD Borrowing	636007.86	775270.43	790931.71
RBI Demand Loan	-	-	-
Loan from State Govt. including World Bank assistance	47.08	47.08	47.08
Loan from NCDL/ SIDBI/ Other Inst (UCO Bank)	19607.76	-	-
Grand Total	655662.70	775317.50	790978.79

Short Term Borrowings :

NABARD continued to be the main refinancing agency of the Bank during the year 2019-20 and the total borrowing outstanding of NABARD under Short Term segment stood at Rs.7545.93 crore constituting 95% of total borrowings of Rs.7909.78 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 31.03.2019	Drawals during 2019-20	Repayment during 2019-20	Borrowing outstanding as on 31.03.20
SAO	598955.00	990433.00	1003955.00	585433.00
OPP	330.00	300.00	330.00	300.00
DTP	105361.34	118860.00	105361.34	118860.00
Total	704646.34	1109593.00	1109646.34	704593.00

Comparative position of utilisation of NABARD SAO limit :

NABARD sanctioned consolidated ST (SAO) credit limit of Rs.554593.00 lakh in favour of all 17 Central Cooperative Banks for the year 2019-20 for financing crop loan including special line of credit under Development of Tribal Population (DTP) amounting to Rs.118860.00 lakh.

UTILISATION OF NABARD LIMIT

(Rs. In Lakhs)

Year	Total SAO Limit sanctioned by NABARD					Maximum O/s reached	% of utilisation
	SAO	OPP	NPDP	DTP	Total		
2015-16	340500.00	-	-	79500.00	420000.00	420000.00	100%
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%

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 2019-20.

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 31.03.2018	Outstanding as on 31.03.2019	Outstanding as on 31.03.2020
Farm Sect. (MT)	12855.40	6716.02	5573.62
Farm Sect. (LT)	-	-	-
Non Farm Sect. (MT)	10850.48	14079.74	10227.04
Non Farm LT	-	-	-
SHG (MT)	19234.99	19828.32	19828.32
Total	42940.87	40624.08	35628.98

3. Investment and Funds Management :

a) Investments

Comparative position of investment of the Bank :

(Rs. in Lakhs)

Sl	Type of Investment	2017-18	2018-19	2019-20
1	Investment in Central/ State Government Securities	168524.57	168276.20	197789.24
2	Other Trustee Securities	-	-	-
3	Shares in Coop. Institution	-	-	-
4	Other Investment	385135.51	418117.98	462199.54
	Total	553660.08	586394.18	659988.78
6	Total interest yield on investment during the year	43968.87	47289.62	41264.36

Comparative Growth rate of Investments:

(Rs. in Lakhs)

Year	Amount	Growth over previous year	% of Growth rate
2014-15	477693.60	-	-
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%

**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 31.03.2020 was Rs.462198.09 lakh as compared to Rs.418116.53 lakh on 31.03.2019. 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 31.03.2020 stood at Rs.1128317.64 lakh as against Rs. 1042299.67 lakh of the previous year registering a growth rate of 8.25%.

LOANS AND ADVANCES**Sector-wise Deployment as on 31st March, 2020 :**

	Rupees in lakh	% of total advance
ST (SAO) including OPP/ NPPD/ DTP	884706.00	78.40
ST(HL) to Apex and WCS	65.66	0.01
LT (IDA Storage Project)	644.72	0.06
Cash Credits	91819.16	8.14
MT (FS)/ MTC/ LT(FS)	16767.40	1.49
Others	134314.70	11.90
Total	1128317.64	100

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

(Rs. In Lakhs)

Type of Loan	2017-18	2018-19	2019-20
Short Term (SAO)			
Normal	586985.00	610984.00	692355.00
OPP	1147.00	1335.00	500.00
DTP	149717.00	166671.00	191851.00
MTC/RMTC	-	-	-
MT/LT Schematic/IRDP	25904.84	22602.27	16767.40
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	102242.08	101124.46	91819.16
Others	134214.23	138872.56	134314.70
Total	1001093.53	1042299.67	1128317.64
Increase over previous year	117712.09	41206.14	86017.97
Percentage of growth	13.32	4.12	8.25



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

During the year under report, NABARD had sanctioned aggregate SAO limits of Rs.492146.37 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	435433.00
2	Oilseed Production Programme (OPP)	5	300.00
3	NPDP	-	-
4	Development of Tribal Population (DTP)	9	118860.00
Total			554593.00

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

ST SAO loan outstanding against CCBs as on 31.03.2019	790443.24
ST SAO draws availed by the CCBs during 2019-20	906733.98
Recoveries from CCBs during 2019-20	812271.22
ST SAO outstanding against CCBs as on 31.03.2020	884906.00
Maximum outstanding against CCBs during year 2019-20	884906.00

Disbursement of Crop Loans for Seasonal Agriculture Operations at the ground level during Khariff, 2019 was Rs.7330.56 crore as against the target of Rs.7500.00 crore and during Rabi 2019-20 season, the disbursement was Rs.5740.46 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
2016-2017	600000.00	500000.00	1100000.00
2017-2018	700000.00	500000.00	1200000.00
2018 – 2019	720000.00	560000.00	1280000.00
2019 – 2020	750000.00	650000.00	1400000.00

(No. In lakhs & Rs. In lakh)

Year	Disbursed during the year					
	Khariff		Rabi		Total	
	No.	Amount	No.	Amount	No.	Amount
2016-2017	16.49	530383.46	14.95	490097.83	31.44	1020481.29
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

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

Out of total crop loan of Rs.13071.02 crore disbursed during the year 2019-20 "B" component i.e. kind component constituted Rs.2852.33 crore of which Rs.1518.77 crore was in Khariff and Rs.1333.56 crore in

Rabi. The kind component loan was released for fertilizer, pesticides, seeds, crop insurance premium etc. and formed 21.82% of the total loan disbursed during the year 2019-20.

d. Financing to small farmers :

Disbursement to small and marginal farmers constituted 89.24% of the total disbursement of Rs.13071.02 crores under crop loan during the year 2018-19 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.500.00 lakh and recovered Rs.1335.00 lakh during 2019-20. Outstanding in this account remained at Rs.500.00 lakh against the Central Cooperative Banks as on 31.03.2020.

f. Financing under DTP :

For financing under Development of Tribal Programme (DTP) a special line of credit of Rs.1188.60 crore was sanctioned by NABARD in favour of 9 CCBs during 2019-20. During the year, the Bank had financed Rs.1986.06 crores and recovered Rs.1734.26 crores from Central Cooperative Banks leaving an outstanding of Rs.1918.51 crores as on 31.03.2020.

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 2019-20, the DCCBs had financed to the tune of Rs.313.41 crore under farm/ non-farm sector and availed refinance of Rs.94.92 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 31.03.2020 is as hereunder;

(Rs. In lakhs)

SI	Particulars	Outstanding as on 31.03.2020
1	Cash Credit & Overdrafts	90944.76
2	NFS(MT) Loans	716.10
3	Housing	3798.38
4	MTNA	1053.10
5	Coop. Institutions	1087.70
6	Gold Loan	27.71
7	Others	11132.35
Total		108760.10

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 98367 Self Help Groups organised and 87823 credit linked, the women groups under Mission Sakti accounted for 92366 and 78170 respectively. The cumulative loan assistance given to the women groups amounted to Rs.74470.48akh.



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 2019-20, 40564 nos. of Joint Liability Group (JLG) were credit linked amounting to Rs.21603.60 lakh.

j. Handloom Sector :

For production and marketing of handloom cloth, 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.438.75 lakh under Housing Loans to individuals during the year 2019-20.

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 2019-20, the Bank has earned Rs.1162.17 crore as against Rs.1174.09 crore during the previous year.

The interest received on loans and advances during the year increased by Rs.53.69 crore than previous year i.e. from Rs.694.32 crore to Rs.748.01 crore. Similarly, the interest received on investment was Rs.412.64 crore during 2019-20.

B) Expenditure :

The total expenditure during the year after making 100% provision, amounted to Rs.1080.36 crore, as against Rs.1081.29 crore during the previous year. The net profit during the year 2019-20 was Rs.8181.29 lakh as against Rs.9280.72 lakh during the year 2018-19.

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

(Rs. in lakhs)

Particular	2017-18	2018-19	2019-20
Income :			
Interest & Discount	97125.24	116721.30	116064.96
Commission Exchange & Brokerage	60.09	276.31	131.33
Other Receipt	2492.13	411.86	21.00
Total	99677.46	117409.48	116217.29
Expenses :			
Interest on Deposits & Borrowings	87659.94	94416.80	94445.80
Administrative Expenses	5963.81	4168.62	3801.77
Other Expenses	4069.63	9543.34	9788.43
Total	97693.38	108128.76	108036.00
(+) Profit	976.93	9280.72	8181.29
Total	98670.31	117409.48	116217.29

**Overdue Interest Reserve :**

To cover the O.D. interest, the Bank has made 100% provisioning by 31.03.20 as may be seen from the following table.

(Rs. in Lakhs)

	2017-18	2018-19	2019-20
1. Provision required to be made against overdue interest	3209.91	2939.61	2869.79
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.7421.31 lakh during the year 2019-20 as against Rs.6347.83 lakh during the previous year 2018-19 constituting 0.40% 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	2017-18	2018-19	2019-20
1. Yield on Assets (Weighted Average)	7.04	7.04	6.86
2. Cost of Funds (Weighted Average)	6.35	5.73	5.58
3. Gross financial margin	0.69	1.31	1.28
4. Misc. Income to Working Fund	0.16	0.04	0.01
5. Cost of Management as % to working fund (Avg)	0.51	0.37	0.45
6. Risk Cost as % to working fund (Avg)	0.13	0.45	0.31
7. Net financial Margin	0.21	0.54	0.53
8. Actual level of W.Fund (Avg) (Rs. in crore)	16245.75	17160.63	18554.57

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 31.03.2020

(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	1,12,83,17,63,635.7							
a) Non-Performing Assets	1,58,09,48,594.87	1.40						
b) Standard Assets								
(i) Agril.	97,74,34,72,754.00		0.25	24,43,58,681.89				
(ii) Agril. Food Credit	2,79,94,00,000.00		5.0	13,99,70,000.00				
(iii) Non-Agril.	10,70,79,42,286.84		0.40	4,28,31,769.15				
Total	111,25,08,15,040.84	96.12		42,71,60,451.03				
(i) Sub-Std. Assets								
(i) Secured	14,78,74,374.16		10	1,47,87,437.42				
(ii) Un-Secured			100					
Total	14,78,74,374.16	0.13		1,47,87,437.42				
(ii) Doubtful								
(a) OD above 3 & upto 4 yrs.								
(i) Secured	3,08,45,480.09		20	61,69,096.02				
(ii) Unsecured	73,06,724.24		100	73,06,724.24				
Total	3,81,52,204.33	0.03		1,34,75,820.26				
(b) OD over 4 yrs. But not exceeding 6 yrs.								
(a) Secured	11,42,67,462.35		30	4,12,65,730.27				
(b) Unsecured	4,12,65,730.27		100	3,42,80,238.71				
Total	15,55,33,192.62	0.14		7,55,45,968.98				
(c) Overdue exceeding 6 yrs.								
(a) Secured	33,19,44,492.26		100	33,19,44,492.26				
(b) Unsecured	84,49,50,944.21		100	84,49,50,944.21				
Total	1,17,68,95,436.47	1.04		1,17,68,95,436.47				
Total Doubtful Asset								
(a) Secured	47,70,57,434.70			37,23,93,826.98				
(b) Unsecured	89,35,23,398.72			89,35,23,398.72				
Total	1,37,05,80,833.42			1,26,59,17,225.70				
Loss Assets	6,24,93,387.29	0.06		6,24,93,387.29				
Gross NPAs	1,58,09,48,594.87			1,77,03,58,501.44	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	31.03.2019	31.03.2020
1	2	3
1. Gross Advances	104229966908.71	112831763635.71
2. Gross NPAs	1625846438.83	1580948594.87
3. Gross NPAs as percentage to gross advances	1.56	1.40
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	102109781457.71	110711578184.71
5. Total NPA provision held (including BDDR)	345798625.55	237750544.46
6. Net Advances [1((-)4(-)5]	0.34	0.21
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 individuals 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.

The Institute has conducted 31nos in house training programmes covering 785 participants with involvement of 2355 trainee days. Besides 15 On-location programmes were conducted with covering of

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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.

The Institute has conducted 31nos in house training programmes covering 785 participants with involvement of 2355 trainee days. Besides 15 On-location programmes were conducted with covering of 523 participants involving 1149 trainee days, Totalling to 46 nos. of training programmes covering 1308 participants and 3504 training days. Besides ACSTI has facilitated for providing logistics for training programme on "Pre-Examination training for CPCB

Human Resource and Manpower Management and Development Initiatives:

Human Resource Development envisages the growth of the individuals 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

1.	Conduct of Pre-examination training for CPCB Level-1.	Employees of StCB & DCCBs	13 th to 15 th December 2019	1	3 days	26	78
Grand Total				1		26	78

STAFFING PATTERN AND EXISTING STAFF STRENGTH AS ON 31.03.2020

	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	1	6
6	GENERAL MANAGER (MIS)	1	0	1
7	DEPUTY GENERAL MANAGER*	28	13 + 1*	14
8	ASST. GENERAL MANAGER	36	19	17
9	MANAGER	52	1	51
10	MANAGER (TECH.)	3	0	3
11	MANAGER (PROJECT SPECIALIST)	1	1	0
12	ASSISTANT MANAGER*	104	62 + 1*	41
13	SYSTEM MANAGER	14	12	2
14	TELEPHONE OPERATOR/EPABX OPERATOR	2	0	2
15	BANKING ASSISTANT	18	10	8
16	ELECTRICIAN	2	0	2
17	CYCLOSTYLE OPERATOR/XEROX OPERATOR	2	1	1
18	SYSTEM ANALYST	1	1	0
19	P.S. TO MANAGING DIRECTOR	1	1	0
20	P.S. TO PRESIDENT	1	1	0
21	SUPERINTENDENT(T&I)	1	0	1
22	PROGRAMME OFFICER	2	0	2
23	STENOGRAPHER	4	0	4
24	SENIOR TYPIST	1	1	0
25	JUNIOR TYPIST	1	0	1
26	DRIVER	6	4	2
27	SUBSTAFF	50	16	34
28	INSURANCE PROFESSIONAL	0	1	-1
29	CONSULTANT LIASIONING	0	1	-1
30	BANKING IT EXPERT (Contractual)	0	1	-1
31	Consultant (Technical)	0	1	-1
TOTAL		342	151	191

* 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 following objectives.

- | | |
|---|--|
| <ul style="list-style-type: none"> i) To undertake such activities to ensure capacity building of the human resources of Short Term Cooperative Credit Structure (STCCS) comprising Odisha State Cooperative Bank (OSCB), District Central Cooperative Bank (DCCBS) and Primary Agricultural Cooperative Societies (PACS), Officers/employees of the Agriculture Department including the Directorate of | <ul style="list-style-type: none"> ii) To Coordinate the training activities undertaken by the ACSTI of OSCB, Field Level Training Centres (FLTCs) of the DCCBs and the Baripada and Baragarh Cooperative training centres of the Odisha State Cooperative Union(OSCU) and activate these organisations to cater the training requirements of the personnel of OSCB, DCCBs, PACS, officers of the Government and farmer members of PACS. iii) To arrange resources for designing, conduction and evaluating training programmes for the identified human resources. iv) To conduct/ facilitate conduct of Training NEED Assessment (TNA) of the human resources of various cooperative Institutions/ Government Departments associated with Cooperatives. v) To prepare adequate trainers among the human resources for conducting training programmes across the State. vi) To promote cooperative education among the members of the cooperatives. vii) To facilitate conduct of research on various functional areas of cooperatives. |
|---|--|

- viii) To provide consultancy services on requisition / entrustment and conduct such studies that would be required for furtherance of the Cooperative organisations and the farm families of the State.
- ix) To Coordinate with National Bank for Agriculture and Rural Development (NABARD), Bankers Institute of Rural Development (BIRD), Lucknow, Centre for Professional Excellence for Cooperatives (C-PEC) constituted in BIRD, Lucknow, college of Agricultural Banking (CAB), National Institute of Rural Development (NIRD), Institute of Rural Management (IRMA) and other Cooperative Institutions of repute both at National and State level in the areas of education, research and training in cooperatives.
- x) To get accreditation of the C-PEC, BIRD, Lucknow and also Indian Institute of Banking and Finance, Mumbai to work as sub centre for examinations conducted by them.
- xi) To coordinate with the Government Departments, Reserve Bank of India (RBI), NABARD, Universities in the areas of resource mobilisation, course designing, training materials etc.
- xii) To make rules and regulations and bye-laws for conduct of the affairs of the OSCERT and to add, amend, modify or rescind them from time to time.
- xiii) To do such other lawful activities as are conducive or incidental to the attainment of the above objectives.

The GIZ of Germany has extended a helping hand to activate the Society and participated in its endeavour of coordinating all the training organisations in the Cooperative Sector for Capacity building of the human resources.

It is expected that the collaboration between the Bank and the GIZ would continue to bring a turnaround in the performance of the STCCS by transforming them as profit centres and organisations of excellence to come to the expectations of the farmer families of the State.

CHAPTER – 5

Financial inclusion & Customer Service

Gaining the trust of the end-user — rural Indians — and educating them is the starting point for building the foundations of a successful financial inclusion model. In emerging economies like ours, financial inclusion is a question of both access to financial products and knowledge about their fairness and transparency. Furthermore, the future of financial inclusion lies in the domain of technology which is cost efficient, universally available and finally, omnipresent.

The Reserve Bank has been playing an active role in financial inclusion by developing policies that ensure availability of affordable banking services to vulnerable sections of society, who have been left outside the scope of formal financial services.

The STCCS is in an advantageous position to take forward this 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 2020, cumulative gross enrolment reported by all our Branches under PMJJBY was 275 and that of under PMSBY was 937.

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 ₹13071.03 crores during 2019-20, as against ₹426.21 crores only disbursed during the year 1999-2000. The per capita crop loan has gone up to ₹41302.62 during the year. As on 31 March 2020, the DCCBs/PACS have issued 40,75,172 cards as against 15,56,992 cards issued by Commercial Banks and Regional Rural Banks.

(OSCB Audit Report 2019-20, MPR of CCBs and SLBC Report March 2020)

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 2019-20, the percent of agricultural finance to total priority sector finance stood at 98% by Cooperative Banks as against 22% by Commercial Banks and RRBs taken together. As on 31.03.2020, our Priority Sector Advances stood at ₹13478.53 crore constituting 19 % of the entire finance in the sector.

(SLBC Report March 2020)

4. Technological Advancement

All the 369 units including Head Office and Branches of OSCB and all DCCBs are in 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.

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 2019-20, the Bank contributed ₹125.88 lakh as its share premium on deposit outstanding of ₹2517.55 crores held by 2112 PACS as on 31 March 2019. This usual contribution by OSCB, CCBs and PACS has created a substantial corpus fund at DCCB level amounting to ₹65.19 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.

9. Paddy Procurement

Since 2009-10, PACS have been playing a crucial role in implementation of paddy procurement operation. During 2019-20, 2616 PACS out of 2708 PACS were involved in paddy procurement operation in KMS 2019-20 and procured 66.93 lakh MT of paddy, and ₹15244.67 crore have been credited to the farmers' accounts at the DCCB and other Commercial Bank level directly from OSCB through CBS network as Direct Benefit Transfer (DBT) to 11.18 lakh farmers.

These initiatives help create a connect to our customers and also helps them forge an emotional bond with the organization.

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.

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 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 337 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 e-Commerce, IMPS (Immediate Payment Services) Transaction.
- Along with CTS Clearing System, OSCB has become a direct member of National Automated Clearing House (NACH).
- OSCB is a direct member of RTGS since 2012 and now from November 2019 NEFT Operation has been activated. All the 17 DCCBs are using RTGS and NEFT as Sub-Members of OSCB.
- Public Funds Management System (PFMS) has been on-boarded in OSCB.
- OSCB has installed 14 Numbers of new 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 will be provided to DCCB Branches soon.
- 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 had been deployed in FANI affected areas of Puri district facilitating 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 is working with NPCI, Switch Vendor by becoming a direct AUA-KUA (AADHAR User Agency) of UIDAI for introduction of eKYC facility in CBS as well as validation and storage of AADHAR Numbers.
- 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 is going on.
- 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 OFUS Transaction and AEPS activities.
- ERTL, a Government of India Enterprise, has completed the software Testing of CBS/Non-CBS application by October 2018.

Section II

Audit Certificate and Annual Financial Statements



ANIL MIHIR & 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 2020, which comprise (a) the Balance Sheet as at March 31, 2020, (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 Bank has been permitted with an authorized capital of Rs.600 Crores, whereas it has issued share capital in excess of this limit, i.e., it has 608.04 Crores as paid up capital as on 31.03.2020, which is *ultra vires*. Moreover, the share capital 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.117.72 Cr. as on 31.03.2020 (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



Head Office : Office Unit- 430 & 431, 4th Floor, Esplanade One Mall, 721, Rasulgarh, Bhubaneswar-751010, Odisha

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.

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 (AACBS), 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 AG-CS have been forwarded to us and have been properly dealt with by us in preparing this Report;



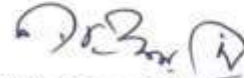
f. we have furnished our opinion and findings on the long form audit report (LFAR) questionnaire prescribed by the NABARD, which forms integral part of this report;

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.

Date: 30.09.2020
Place: Bhubaneswar

For Anil Mihir & Associates
Chartered Accountants
Firm's Registration No.303038E



[CA Mihir Kumar Sahu, FCA]
Partner, Membership No.053968
UDIN :- 20053968AAAABX5133



4

The Odisha State Coop. Bank Limited, Bhubaneswar
Profit & Loss Account for the year ending 31.03.2020

Amount (Rs.) Previous Year	GL	Particulars EXPENDITURE	Amount (Rs.)	Amount (Rs.)
		1. Interest paid on Deposits & Borrowings		
3,85,17,53,692.00	401	a. Interest paid on borrowings	3,17,64,87,795.00	
5,58,99,25,959.09	402	b. Interest paid on deposits	6,26,80,91,994.51	
9,44,16,79,651.09				9,44,45,79,789.51
		2. Salary & Allowances (Details in Schedule '1')	38,01,77,027.00	38,01,77,027.00
		3. Director & Local Committee members fees and allowances		
35,44,654.00	421	Directors & Local Committee member fees & all.	60,47,344.00	60,47,344.00
3,64,95,056.79		4. Rent, Taxes, Insurance & Lighting etc. (Details in Schedule '2')	6,66,64,362.15	6,66,64,362.15
36,94,172.00	431	5. Law Charges, Legal Expenses	20,79,278.00	20,79,278.00
		6. Postage, Telegram & Telephone Charges		
2,41,892.10	435	a. Postage & Telegram	2,58,409.00	
3,08,70,495.51	436	b. Telephone rent & charges	5,89,56,794.09	
3,11,12,387.61				5,92,15,203.09
6,96,933.00	440	7. Audit Fees	4,87,518.00	4,87,518.00
		8. Depreciation & Repair to Property		
6,86,50,000.45	441	a. Repair & Maintenance	10,57,38,946.82	
69,59,196.87	442	b. Depreciation	1,16,80,863.51	
7,56,09,197.32				11,74,19,810.33
	450	9. Loss for sale of or dealing with non-banking assets		
10,126.76				
94,12,474.88		10. Stationary, Printing & Advertisement (Details in Sch. 3)	80,51,861.31	80,51,861.31



9,62,02,740.25	11. Other Expenditures (Details in Sch. 4 (A))	19,60,29,386.50	19,60,29,386.50
10,11,53,19,419.50			10,28,07,51,579.89
1,62,56,38,434.93	12. Profit for the year	1,34,09,76,975.32	1,34,09,76,975.32
0.00	13. Add :- Prior period income	0.00	0.00
1,62,56,38,434.93	14. Profit before Tax	1,34,09,76,975.32	1,34,09,76,975.32
69,75,66,320.00	15. Provision for Taxation (Sch. 4(B))	52,28,47,942.41	52,28,47,942.41
92,80,72,114.93	16. Profit after Tax	81,81,29,032.91	81,81,29,032.91
0.00	17. Add :- Brought forward profit	0.00	0.00
427	18. Less :- Short provision for Income Tax in previous year		
92,80,72,114.93	19. Profit transfer to Balance Sheet for appropriation	81,81,29,032.91	81,81,29,032.91
11,74,09,57,854.43			11,62,17,28,555.21



Income

Amount (Rs.) Previous Year	Particulars	Amount (Rs.)	Amount (Rs.)
11,67,21,30,140.80	1. Interest & Discount (Details in Sch. '5')	11,60,64,96,023.48	11,60,64,96,023.48
2,76,31,133.61	303 2. Commission, Exchange & Brokerage	1,31,32,710.97	1,31,32,710.97
0.00	3. Subscription & Donation	0.00	0.00
0.00	4. Income from Non-Banking Assets and profit from sale of or dealing with such assets	0.00	0.00
4,11,86,453.26	5. Other Receipts (Details in Sch '6')	20,99,820.76	20,99,820.76
11,74,09,47,727.67		11,62,17,28,555.21	


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


(G. Satpathy, IAS)
Managing Director


(V.V. Yadav, IAS)
Adminjstrator

for Anil Mihir & Associates
Chartered Accountants
Firm Regd. No.-303038E





CA. Mihir Kumar Sahu
Partner
Membership No. 053968

UDIN-20053968AAAABX5133

Place: Bhubaneswar
Date: 30.09.2020

The Odisha State Coop. Bank Limited, Bhubaneswar

Balance Sheet as on 31.03.2020
Capital & Liabilities

Amount (Rs.) Previous Year	GL	Particulars	Amount (Rs.)	Amount (Rs.)
		1. Share Capital		
		i. Authorised Capital		
		(Rs.600 Crores) 60,00,000 shares of		
		Rs.1000/-each and 10,00,000 Nominal Shares @ Rs.100/- each.		
		ii. Amount Called and Paid Up		
4,25,28,31,674.00	201	a. Co-op. Institution	4,81,55,50,674.00	
1,04,23,44,000.00	202	b. State Govt.	1,24,23,44,000.00	
2,800.00	203	c. Other Institutions	2,800.00	
55,97,700.00	204	d. Individuals	55,99,800.00	
1,69,24,484.00	205	e. Nominal Share	1,69,24,484.00	
5,31,77,00,658.00				6,08,04,21,758.00
		2. Reserve Fund & Other Reserves		
		i. Statutory Reserve Fund		
81,06,09,157.14	206	a) Statutory Reserve -	92,90,80,638.47	
		b) Recapitalization Assistance - OSCB share -	Rs.842285577.47	
88,42,87,478.36	207	ii. Agri. Credit Stabilisation Fund	94,11,91,966.67	
9,35,18,789.08	208	iii. Building Fund	9,35,18,789.08	
1,73,05,569.75	209	iv. Dividend Equalisation Fund	1,73,05,569.75	
2,12,01,85,451.00	210	v. Bad Debt Reserve Fund	2,12,01,85,451.00	
		a) BDDR -	Rs.241200000.00	
		b) Standard Asset Provision -	Rs.427160451.03	
		c) NPA provision -	Rs.1451824999.97	
1,15,27,07,921.00	211	vi. Investment reserve	1,26,55,02,921.00	
		a) Investment Depreciation Reserve	Rs.509103495.00	
		b) Investment Fluctuation Reserve	Rs.756399426.00	
5,407.72	212	vii. Special Bad Debt Reserve Fund including Risk Fund	5,407.72	
		viii. Other Funds		
13,80,500.00	213	a. Charitable Fund/ Common Good Fund	15,80,500.00	
1,41,79,961.62	214	b. Development Fund (Staff)	1,41,79,961.62	
95,18,966.86	215	c. Cooperative Development Fund & Technology Upgradation Fund	97,18,966.86	
		d. Coop. Education Fund		
		e. Staff Welfare Fund	14,182.60	
32,47,15,819.25	219	f. Contribution to PACS Administrative fund	99,20,375.44	
		ix. Capital reserve	32,32,87,452.25	
		a. NABARD	Rs. 64235779.00	
		b. GOVT OF ODISHA, CBS FUND	Rs. 35344625.25	
		c. REGISTRAR COOP SOCIETIES	Rs. 223707048.00	
1,17,71,84,180.75	219	Deferred Grant	1,17,71,84,180.75	
6,60,56,13,385.13				6,90,26,76,363.21
0.00		3. Principal Subsidiary and State Partnership Fund	0.00	



4. Deposits & Other a/c				
I. Fixed Deposits				
	a. Individual & others (Sch. 7)	24,85,89,51,168.90	26,82,01,24,874.40	
	b. Central Co-op. Banks (Sch- 8)	43,55,08,62,928.00	53,31,94,25,978.00	
	c. Primary Coop. Banks (Sch-9)	1,46,66,90,192.07	1,41,76,56,231.07	
	d. Other Co-op. Institutions (Sch-10)	1,55,39,36,719.32	1,78,06,36,546.32	
	71,43,04,41,008.29		83,33,78,43,629.79	
II. Saving Bank Deposit				
	a. Individuals	1,40,72,16,892.65	1,38,78,53,210.18	
	b. Central Co-op. Banks	5,688.35	6,536.35	
	c. Primary Coop. Banks	4,27,99,370.72	3,21,61,433.72	
	d. Other Co-op. Institutions	7,31,53,755.30	7,26,55,040.46	
	1,52,31,75,707.02		1,49,26,76,220.71	
III. Current Deposits				
	a. Individuals	5,73,77,253.48	3,82,26,586.08	
	b. Central Co-op. Banks	3,63,40,46,130.16	2,17,58,08,527.85	
	c. Primary Coop. Banks	5,97,92,046.30	7,17,96,372.89	
	d. Other Co-op. Institutions	21,24,67,139.98	12,20,65,086.47	
	e. Matured Fixed Deposits	0.00	0.00	
	3,96,36,82,569.92		2,40,78,96,573.29	
	76,91,72,99,285.23		87,23,84,16,423.79	
Total of Deposits and other Accounts				
5. Borrowings				
I. Form RBI/NABARD				
	a. Short term loans (Sch-11)	73,46,46,34,000.00	75,45,93,00,000.00	
	b. Medium Term Loans (Sch-12)	4,06,24,08,253.00	3,56,28,98,031.00	
	c. Long Term Loans (Sch. 13)	0.00	7,09,73,000.00	
	d. CC (Others) from NABARD	260		
	77,52,70,42,253.00		79,09,31,71,031.00	
II. From State Govt.				
	a. Borrowing from State Government	0.00	0.00	
	b. World Bank Asst. Fishery Project	47,07,964.00	47,07,964.00	
	47,07,964.00		47,07,964.00	
	77,53,17,50,217.00		79,09,78,78,995.00	
III. From Other Institutions				
	a. Loan from Other Institutions	0.00	0.00	
	Total of Borrowings			
	77,53,17,50,217.00		79,09,78,78,995.00	
6. Bills for Collection being the bills receivable as per contra				
	Bills for Collection being the bills receivable as per contra			
	(Sch. 14)	2,67,856.36	2,76,758.36	
	2,67,856.36		2,76,758.36	
7. Adjusting Head				
	a. Branch Adjustment	289		
	33,00,35,245.04		33,00,35,245.04	
8. Over Due Interest Reserve				
	a. Interest Payable	4,49,12,856.00	6,12,13,500.00	
	b. Interest payable on Borrowing	2,52,55,30,886.34	3,28,71,35,367.34	
	2,52,55,30,886.34		3,28,71,35,367.34	



2,57,04,43,744.34					3,34,83,48,867.34
10. Other Liabilities					
1,81,630.50	283			1,95,468.50	
a. Unclaimed dividend & Dividend payable					
1,10,19,675.47	284			2,22,76,305.57	
b. Payorder (Scheduled - 15(A))					
1,36,977.00	285			1,36,977.00	
c. Share Application					
70,33,24,725.78	286			52,86,06,348.19	
d. Provision					
36,52,74,223.06	287			31,17,28,020.69	
e. Suspense Payable					
1,39,28,072.39	288			1,39,28,072.39	
f. Sundry Creditor					
0.00				0.00	
g. Form Account					
38,565.00	290			5,54,931.88	
h. Clearing Adjustment					
5,47,00,892.25	291			6,40,71,235.75	
i. Outstanding Charges Payable					
2,04,61,252.59				2,04,61,252.59	
j. D.D Payable (Sch. 15)					
1,52,250.00	296			1,52,250.00	
k. Audit fee payable					
1,37,70,453.46	280			1,29,64,411.46	
l. NPA Interest Reserve					
66,319.00	297			0.00	
m. TDS Payable					
21,00,061.29	164			16,32,771.48	
n. RuPay Settlement Account					
3,34,845.00	165			11,402.00	
o. IMPS Settlement					
2,15,20,899.00	216			2,15,20,899.00	
p. Leave encashment/Gratuity Payable					
14,400.00	297			0.00	
q. GST Payable					
1,20,70,45,241.79					99,82,40,346.50
11. Profit & Loss					
19,84,07,508.76				92,80,72,114.93	
a. Profit as per last Balance Sheet					
92,80,72,114.93				81,81,29,032.91	1,74,62,01,147.84
b. Add profit for the year					
1,71,60,66,35,256.58					1,85,74,24,95,905.08
TOTAL					

OFF BALANCE SHEET ITEM

1,42,21,210.87	299			1,49,16,458.24	1,49,16,458.24
Acceptance, Endorsement & Other Obligation					
1,71,62,08,56,467.45					1,85,75,74,12,363.32



The Odisha State Coop. Bank Limited, Bhubaneswar
Balance Sheet as on 31.03.2020
Properties & Assets

Amount (Rs.)	Particulars	Amount (Rs.)	Amount (Rs.)
	1. Cash		
4,64,46,42,787.82	In hand and with RBI/SBI/Other Banks (notified) Sch. 16 (A)	2,88,36,56,974.68	2,88,36,56,974.68
	2. Balance with Other Banks		
11,05,48,388.61	a. Current Account with Other Banks Sch. 16(B)	4,62,89,484.25	
0.00	b. Fixed Deposit with Other Banks	0.00	
11,05,48,388.61			4,62,89,484.25
	3. Money at Call & Short Notice		
30,73,81,46,043.00	a. ST Deposits with Approved Banks	36,81,02,22,209.00	
35,65,06,780.00	b. Other Institutions	35,65,06,780.00	
10,71,70,00,000.00	c. Money Call at Call and Short Notice	9,05,30,79,555.00	
41,81,16,52,823.00			46,21,98,08,544.00
	4. Investments		
5,38,59,31,250.00	111 a. Investment in Govt. Securities for AFS / HFT	7,27,20,91,250.00	
11,44,16,88,515.00	112 b. Investment in Central / State Govt. Securities	12,50,68,32,769.00	
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 A/C	0.00	
16,82,77,64,765.00			19,77,90,69,019.00
	5. Advances		
	A. Short term loan, cash credit and overdraft		
	i). of which secured against Govt. securities		
	and other approved securities.		
89,08,57,87,266.97	ii). Other Tangible securities of the advances	97,59,62,93,075.65	
	due from Coop. Institutions (Sch- 17 (a))		
	iii). Other Tangible securities of the advances		
24,25,78,831.26	due from individuals (Sch- 17 (b))	88,00,73,563.04	
89,32,83,66,128.23			99,47,63,66,638.69
	B. Medium Term Loans		
	i). of which secured against Govt. securities		
	and other approved securities.		
9,88,87,67,290.22	ii). Other Tangible securities of the advances	9,83,37,45,378.22	
	due from Coop. Institutions (Sch-18 (a))		
	iii). Other Tangible securities of the advances		
73,40,72,344.05	due from individuals (Sch-18 (b))	59,43,66,681.17	
10,62,28,39,634.27			10,42,81,12,059.39



		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))	3,07,03,48,190.20		
		iii). Other Tangible securities of the advances due from individuals (Sch- 19 (b))	85,41,66,042.85		
		D. Gold Loan	27,70,704.58		
		Total of Loans & Advances			3,92,45,14,233.05
					27,70,704.58
					1,12,83,17,63,635.71
		6. Interest Receivable			
		A. Interest receivable on Loans & Advances	26,89,78,932.38		
		B. Interest Receivable on Investment	1,57,98,35,361.00		
					1,86,68,14,293.38
		7. Bills receivable being the bills lodged as per contra (Sch. 20)			
			2,76,758.36		2,76,758.36
		8. Adjusting Head			
		a. Branch Adjustment	9,78,19,623.94		
					9,78,19,623.94
		9. Premises			
			8,09,77,796.53		8,09,77,796.53
		10. Furniture & Fixture less depreciation			
		Furniture & Fittings	4,85,71,924.92		4,85,71,924.92
		Computer and accessories			
		CBS Under progress	1,17,71,84,180.75		1,17,71,84,180.75
		11. Other assets			
		a. Library	64,841.94		
		b. Stationery in Stock	12,49,246.63		
		c. Vehicle Account	12,71,762.30		
		d. Suspense Recoverable	47,84,61,978.50		
		e. House rent Receivable	4,35,999.00		
		f. Clearing Adjustment	0.00		
		g. Cheque/ Bills Purchase account	3,29,960.54		
		h. Income Tax refund receivable	2,01,68,577.19		
		i. Unspent Postage	0.00		
		j. Audit & Other Recoveries	21,57,365.61		
		k. Form Account	0.00		
		l. D.D. Ex-advise	13,87,813.00		
		m. D.D Issuing Bank			
		n. Sundry Debtors	72,23,728.63		
		o. DD Inter Branch	0.00		
		p. GST RECEIVABLE	9,90,267.00		
		q. Advance Income Tax deposit	19,65,22,129.22		
		r. RuPay Settlement Account	0.00		
					71,02,63,669.56



		12. Non-Banking Assets Acquired in satisfaction of claims		
		Non-Banking Assets Acquired in satisfaction of claims		
		13. Profit & Loss		
		TOTAL		1,85,74,24,95,905.08
OFF BALANCESHEET ITEM				
	199	Constituent's Liabilities, Acceptance, Endorsement & Other Oblig.	1,49,16,458.24	1,49,16,458.24
				1,85,75,74,12,363.32

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

(Signature)
 (G. Satpathy, IAS)
 Managing Director

(Signature)
 (N. V. Yadav, IAS)
 Administrator



for Anil Mihir & Associates
 Chartered Accountants
 Firm Regd. No.-303038E
(Signature)
 CA. Mihir Kumar Sahu
 Partner
 Membership No. 053968

Place: Bhubaneswar
 Date: 30.09.2020

UDIN-20053968AAAABX5133

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	29.15	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
1. Share Capital	34473.26	37615.61	43543.87	50712.57	53177.01	60804.22
2. Reserves	37393.97	43791.22	46687.17	65133.68	66056.13	69026.76
3. Owned Fund	71867.23	81406.83	90231.04	115846.25	119233.14	129830.98
4. Deposits	652929.34	667579.27	752791.93	811674.79	769172.99	872384.16
5. Borrowings	486753.17	475639.29	760338.77	655662.70	775317.50	790978.79
6. Investments	477693.60	420540.35	683634.22	553660.08	586394.18	659988.78
7. Advances	727912.09	799198.34	883381.44	1001098.53	1042299.67	1128317.64
8. Cost of Management	4921.47	5176.19	7648.76	8225.37	6347.33	7421.31
9. Working Capital	1279900.47	1295528.65	1652820.89	1624575.11	1714883.35	1855456.97
10. Net Profit(+) Loss(-)	1560.98	1665.93	1769.82	1984.08	9280.72	8181.29
11. Dividend Declared	1.10	0.96	0.70	0.88	3.61	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, 2020**

(₹ in Lakh)

Sl.	Name of the Branch	Cash Credit Ind.	MTNFS	MTNA	HBL	Gold Loan	Coop. Instn.	LTNA	OD	LAD	LPOS	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Main Branch											0.00
2	Cuttack											0.00
3	Saheed Nagar											0.00
4	Chandrasekharpur											0.00
5	Paradeep											0.00
6	Sailashree Vihar											0.00
7	Cuttack Road											0.00
8	Ashok Nagar											0.00
9	Sambalpur											0.00
10	Link Road											0.00
11	Berhampur											0.00
12	Angul											0.00
13	Rourkela											0.00
14	Kalinga Hospital Campus											0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Annexure - I

**PARTICULARS OF CREDIT LIMIT SANCTIONED BY NABARD UNDER SHORT TERM
SAO/OPP/NPDP/DTP AND UTILISATION THEREON BY CCBS DURING 2019-20**

(₹ in Lakh)

Sl.	Name of the CCB	Limit sanctioned by NABARD during 2019-20					Maximum limit availed from NABARD during 2019-20					%of utilisation							
		SAO	OPP	DTP	Total	7	SAO	OPP	DTP	Total	12	SAO	OPP	DTP	Total	13	14	16	17
1	2	3	4	6	7		8	9	11	12		13	14	16	17				
1	Angul						33,775.00		-	33775.00									
2	Aska						17,625.00		-	17625.00									
3	Balasore						61,417.00		1,310.00	62727.00									
4	Banki						17,525.00		-	17525.00									
5	Berhampur						15,784.00		500.00	16284.00									
6	Bhawanipatna						12,473.00		1,750.00	14223.00									
7	Bolangir						32,218.00		-	32218.00									
8	Boudh						10,335.00		4,640.00	14975.00									
9	Cuttack						89,685.00		-	89685.00									
10	Keonjhar						6,820.00		10,680.00	17500.00									
11	Khurda						28,990.00	300.00	-	29290.00									
12	Koraput						-		32,770.00	32770.00									
13	Mayurbhanj						-		20,510.00	20510.00									
14	Nayagarh						16,830.00		-	16830.00									
15	Sambalpur						78,826.00		9,885.00	88711.00									
16	Sundargarh						-		36,815.00	36815.00									
17	Puri-Nimapara						13,130.00		-	13130.00									
	Total	435433.00	300.00	118860.00	554593.00		435433.00	300.00	118860.00	554593.00		100	100	100	100	100	100	100	100

Annexure - II
OPERATION OF HANDLOOM CREDIT LIMIT SANCTIONED BY NABARD ON BEHALF OF CCBS

Sl.	Name of the CCB	Credit limit sanctioned by NABARD 2019-20	Operation of limit 01.04.19 to 31.03.2020				Maximum utilisation in %	% of utilisation
			O/s as on 31.03.19	Drawal	Repayment	O/s as on 31.03.20		
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	100

Annexure - III

DISBURSEMENT OF CROP LOAN DURING Khariff 2019 SEASON UPTO 30.09.2019

(₹ in Lakh)

Sl.	Name of the CCB	Total No. of PACS	Credit limit sanctioned	Amount disbursed upto 30.09.2019				Last year position (30.09.2018)			
				Target	Achievement			% of achie.	No.	Amt.	
1	2	3	4	9	10	11	12	13	14	15	16
					Member	Cash	Kind	Total			
1	Angul	183	60,000.00	48,500.00	143127	31316.54	11859.75	43176.29	89	145547	42801.15
2	Aska	192	31,000.00	25,800.00	69355	17629.4	6850.39	24479.79	95	66163	22546.25
3	Balasore	251	150,000.00	100,000.00	235950	66102.08	21897.07	87999.15	88	241380	84504.56
4	Banki	98	20,000.00	24,500.00	42214	14485.87	10516.51	25002.38	102	43803	23178.22
5	Berhampur	257	36,000.00	24,500.00	67620	14771.52	6330.65	21102.17	86	64866	20271.55
6	Bhawaniapatna	103	35,000.00	19,300.00	39288	14292.78	5934.88	20227.66	105	40272	17911.07
7	Bolangir	223	60,000.00	32,500.00	61260	35094.63	8628.54	43723.17	135	59519	31571.50
8	Boudh	66	45,000.00	19,000.00	46431	17903.60	1855.44	19759.04	104	46198	17296.69
9	Cuttack	468	248,800.00	130,000.00	373105	118349.71	11923.66	130273.37	100	374114	125146.61
10	Keonjhar	44	35,000.00	23,000.00	78961	20782.54	1256.26	22038.80	96	82051	20875.55
11	Khurda	157	48,000.00	38,500.00	83902	29972.32	5277.60	35249.92	92	82351	34011.11
12	Koraput	55	90,000.00	42,000.00	91709	32600.41	8431.57	41031.98	98	91622	36980.02
13	Mayurbhanj	52	34,000.00	21,500.00	68942	20044.75	3277.95	23322.70	108	65156	20508.45
14	Nayagarh	142	33,000.00	22,400.00	73690	13035.95	8690.63	21726.58	97	74081	20896.54
15	Sambalpur	164	164,500.00	120,500.00	158840	92480.72	18582.02	111062.74	92	157370	106032.16
16	Sundargarh	44	80,000.00	39,000.00	78439	29162.11	17802.65	46964.76	120	78293	38068.07
17	Puri-Nimapara	207	25,000.00	19,000.00	79065	13153.59	2761.73	15915.32	84	82783	18010.54
	Total	2706	1,195,300.00	750,000.00	1791898	581178.52	151877.30	733055.82	98	1795569	680610.04

Annexure - IV

DISBURSEMENT OF CROP LOAN DURING Rabi 2019-20 SEASON UPTO 31.03.2020

(₹ in Lakh)

Sl.	Name of the CCB	Total No. of PACS	Credit limit sanctioned	Amount disbursed upto 30.09.2019			Last year position (30.09.2018)				
				Target	Member	Cash	Kind	Total	% of achie.	No.	Amt.
1	2	3	4	9	10	11	12	13	14	15	16
1	Angul	183	60,000.00	48,500.00	143127	31316.54	11859.75	43176.29	89	145547	42801.15
2	Aska	192	31,000.00	25,800.00	69355	17629.4	6850.39	24479.79	95	66163	22546.25
3	Balasore	251	150,000.00	100,000.00	235950	66102.08	21897.07	87999.15	88	241380	84504.56
4	Banki	98	20,000.00	24,500.00	42214	14485.87	10516.51	25002.38	102	43803	23178.22
5	Berhampur	257	36,000.00	24,500.00	67620	14771.52	6330.65	21102.17	86	64866	20271.55
6	Bhawaniapatna	103	35,000.00	19,300.00	39288	14292.78	5934.88	20227.66	105	40272	17911.07
7	Bolangir	223	60,000.00	32,500.00	61260	35094.63	8628.54	43723.17	135	59519	31571.50
8	Boudh	66	45,000.00	19,000.00	46431	17903.60	1855.44	19759.04	104	46198	17296.69
9	Cuttack	468	248,800.00	130,000.00	373105	118349.71	11923.66	130273.37	100	374114	125146.61
10	Keonjhar	44	35,000.00	23,000.00	78961	20782.54	1256.26	22038.80	96	82051	20875.55
11	Khurda	157	48,000.00	38,500.00	83902	29972.32	5277.60	35249.92	92	82351	34011.11
12	Koraput	55	90,000.00	42,000.00	91709	32600.41	8431.57	41031.98	98	91622	36980.02
13	Mayurbhanj	52	34,000.00	21,500.00	68942	20044.75	3277.95	23322.70	108	65156	20508.45
14	Nayagarh	142	33,000.00	22,400.00	73690	13035.95	8690.63	21726.58	97	74081	20896.54
15	Sambalpur	164	164,500.00	120,500.00	158840	92480.72	18582.02	111062.74	92	157370	106032.16
16	Sundargarh	44	80,000.00	39,000.00	78439	29162.11	17802.65	46964.76	120	78293	38068.07
17	Puri-Nimapara	207	25,000.00	19,000.00	79065	13153.59	2761.73	15915.32	84	82783	18010.54
	Total	2706	1,195,300.00	750,000.00	1791898	581178.52	151877.30	733055.82	98	1795569	680610.04

Annexure - V

ADVANCE MADE BY DCCBs TO PACS FOR SMALL AND MARGINAL FARMERS DURING 2019-20
(₹ in Lakh)

Sl.	Name of the CCB	Disbursed during Khariff -2019		Advanced in Rabi 2019-20		Total advanced in 2019-20		Out of which to SF/MF		% of SF/ MF to total Finance
		No.	Amount	No.	Amount	No.	Amount	Amt.	Amt.	
1	2	3	4	5	6	7	8	9	10	
1	Angul	143127	43176.29	117904	35191.66	261031	78367.95	78367.94	78367.94	100.00
2	Aska	69355	24479.79	49206	17673.42	118561	42153.21	41464.11	41464.11	98.37
3	Balasore	235950	87999.15	162475	60706.07	398425	148705.22	136363.76	136363.76	91.70
4	Banki	42214	25002.38	25636	16130.46	67850	41132.84	40442.62	40442.62	98.32
5	Berhampur	67620	21102.17	58391	18334.75	126011	39436.92	38990.16	38990.16	98.87
6	Bhawanipatna	39288	20227.66	23645	13001.53	62933	33229.19	19900.79	19900.79	59.89
7	Bolangir	61260	43723.17	40813	31385.19	102073	75108.36	64057.77	64057.77	85.29
8	Boudh	46431	19759.04	38297	14719.22	84728	34478.26	34033.27	34033.27	98.71
9	Cuttack	373105	130273.37	246819	86365.96	619924	216639.33	199119.62	199119.62	91.91
10	Keonjhar	78961	22038.80	72243	20388.88	151204	42427.68	42427.68	42427.68	100.00
11	Khurda	83902	35249.92	78930	33104.85	162832	68354.77	66911.04	66911.04	97.89
12	Koraput	91709	41031.98	78980	36245.55	170689	77277.53	57042.06	57042.06	73.81
13	Mayurbhanj	68942	23322.70	69036	23374.18	137978	46696.88	44538.13	44538.13	95.38
14	Nayagarh	73690	21726.58	45194	18277.26	118884	40003.84	39534.31	39534.31	98.83
15	Sambalpur	158840	111062.74	132550	92924.70	291390	203987.44	153469.53	153469.53	75.23
16	Sundargarh	78439	46964.76	56511	40931.29	134950	87896.05	78600.52	78600.52	89.42
17	Puri-Nimapara	79065	15915.32	76168	15291.84	155233	31207.16	31208.49	31208.49	100.00
	Total	1791898	733055.82	1372798	574046.81	3164696	1307102.63	1166471.80	1166471.80	89.24

Annexure - VI

CROP-WISE DISBURSMENT DURING KHARIF 2019 (UPTO 30.09.2019)

(₹ in Lakh)

Sl. No.	Name of the CCB	Paddy		Wheat		Sugarcane		Oil seeds		Pulses		Cotton		Potato		Vegetable		Others		Total												
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.									
1		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	114850	0	33953.06	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	27982	0	9042.44	295	0	180.79	143127	0	43176.29	
	2.Aska	68494	135048.13	24089.93	0	0	0.00	861	1078	389.86	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	69355	136126	24479.79	
	3.Balasore	232664	360693	87046.34	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	3175	3154	880.63	111	187	72.18	235950	364034	87999.15	
	4.Banki	19580	38025	8707.96	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	7825	21758	5034.38	14809	34056	11260.04	42214	93839	25002.38	
	5.Berhampur	67620	8544	21102.17	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	67620	8544	21102.17	
	6.Bhawanipatna	38936	86722.57	19946.19	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	166	578	86.65	186	92	194.82	39288	87392	20227.66	
	7.Bolangir	58102	188270.02	41428.45	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	3158	10402	2794.72	0	0	0.00	61260	198672	43723.17	
	8.Boudh	35815	21681.66	14635.12	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	10616	7591	5123.92	0	0	0.00	46431	29273	19759.04	
	9.Cuttack	295657	0	102007.83	0	0	0.00	177	0	148.63	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	77271	0	28116.91	0	0	0.00	373105	0	130273.37	
	10.(Keonjhar	67624	90120.24	19230.24	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	11337	5978	2808.56	0	0	0.00	78961	96098	20388.80	
	11.(Khurda	82737	140358	34624.80	0	0	0.00	922	1552	503.22	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	87	141	34.08	156	809	87.82	83902	142860	35249.92	
	12.(Koraput	43065	0	19181.93	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	47918	0	21508.59	726	0	341.46	91709	0	41031.98	
	13.(Mayurbhanj)	40443	69022.51	13518.39	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	28499	47239	9804.31	68942	116261	23322.70	
	14.(Navegarh	26298	23620.00	5668.80	0	0	0.00	41999	25716	15414.38	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	643.40	73690	49336	21726.58			
	15.(Sambalpur	140571	390195.35	97314.83	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	12925	38681	10014.57	5268	7114	3698.12	158840	436109	111062.74	
	16.(Sundargarh	64802	144415	37324.11	0	0	0.00	782	863	1517.49	0	0	0.00	106	119	23.52	0	0	0.00	0	0	0.00	12411	41560	7920.53	338	439	179.11	78439	187396	46964.76	
	17.(Puri-Nimapara	79665	22817.66	15915.32	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	79665	22818	15915.32	
	Total	147623	1719533.14	595695.47	0	0	0.00	44741	29209	17973.58	0	0	0.00	106	119	23.52	0	0	0.00	0	0	0.00	214871	129843	92865.98	55781	89536	26462.05	1791898	1968758	733055.82	

Annexure - VII

CROP-WISE DISBURSEMENT DURING RABI 2019-20 (UPTO 31.03.2020)

(₹ in Lakh)

Sl. No.	Name of the CBS	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	Regul	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	0	0	0.00	0	0	0.00	0	0	0.00	
2	Alaka	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
3	Bahare	51279	54113	18832.83	0	0	0.00	2303	4038	776.20	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	0.00	0	0.00
4	Banli	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	0	0	0.00	0	0	0.00	0	0.00	0	0.00
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	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0	0.00
6	Barampanaha	5997	11848	5554.44	0	0	0.00	0	0	0.00	0	0	0.00	1032	593	552.64	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0	0.00
7	Babangi	9	20	14.25	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	0	0	0.00	0	0.00	0	0.00
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	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0	0.00
9	Cuttack	18877	0	7031.95	0	0	0.00	12	1	0.25	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	0.00	0	0.00
10	Keonjhar	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	0	0	0.00	0	0	0.00	0	0.00	0	0.00
11	Bouda	1077	2070	472.19	0	0	0.00	13471	15969	4285.69	2085	2828	803.18	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	0.00	0	0.00
12	Koraput	637	0	293.61	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	0	0	0.00	0	0.00	0	0.00
13	Mayurbhanj	8453	15390	2968.71	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	0	0	0.00	0	0.00	0	0.00
14	Nayagarh	0	0	0.00	0	0	0.00	38792	28832	15857.76	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	0	0.00	0	0.00
15	Bambahar	36029	101770	27587.97	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	0	0	0.00	0	0	0.00	0	0.00	0	0.00
16	Boudargarh	0	0	0.00	812	922	395.50	436	445	432.65	202	208	30.56	132	116	4.65	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0	0.00
17	Puri-Kumapara	20524	4521	3151.98	0	0	0.00	2698	791	627.72	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	0.00	0	0.00
	Total	140882	189931	63908.73	812	922	395.50	77034	77034	32348.96	7999	8095	2187.91	1154	699	557.31	0	0	0.00	20690	8734	9666.70	1035160	425200.69	90776	146862.09	38811.01	1377798	1399722	57406.83	57406.83	0	0	0.00	

Annexure - VIII(A)

STATEMENT SHOWING FINANCES MADE UNDER SCHEMATIC FARM SECTOR DURING 2019-20

(₹ in Lakh)

Name of the Bank	Target for the year 2019-20	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	18	24.65	0	0.00	0	0.00	4	29.28	2	6.00	22	53.93	1
Aska	2000.00	0	0.00	5	7.15	3	9.20	0	0.00	0	0.00	0	0.00	0	0.00	8	16.35	1
Balasore	19000.00	0	0.00	15	36.62	141	78.46	531	354.73	135	213.60	84	112.62	4748	7281.85	5654	8077.88	43
Banki	1500.00	4	9.12	1	10.50	4	3.55	0	0.00	3	6.69	0	0.00	0	0.00	12	29.86	2
Berhampur	3500.00	0	0.00	21	11.00	3	13.29	0	0.00	2	9.20	4	23.00	91	233.20	121	289.69	8
Bhawaniapatna	3500.00	0	0.00	16	28.72	2	2.19	0	0.00	6	8.41	0	0.00	27	25.78	51	65.10	2
Bolangir	7000.00	0	0.00	36	71.63	721	362.06	0	0.00	2	1.98	0	0.00	0	0.00	759	435.67	6
Boudh	3500.00	20	7.17	3	3.05	39	21.38	0	0.00	3	1.80	0	0.00	0	0.00	65	33.40	1
Cuttack	12000.00	0	0.00	4	15.25	41	42.95	0	0.00	9	11.88	1	2.00	0	0.00	55	72.08	1
Keonjhar	4000.00	0	0.00	2	1.94	0	0.00	0	0.00	0	0.00	2	7.00	0	0.00	4	8.94	0
Khurda	4000.00	0	0.00	11	16.41	96	132.89	13	25.92	12	40.96	7	37.98	1	2.84	140	257.00	6
Koraput	9000.00	0	0.00	4	19.90	1	1.00	0	0.00	0	0.00	0	0.00	861	808.84	866	829.74	9
Mayurbhanj	3500.00	0	0.00	45	33.22	0	0.00	2	4.00	1	2.00	2	1.32	21	24.25	71	64.79	2
Nayagarh	2000.00	0	0.00	16	23.23	43	38.73	0	0.00	6	9.15	6	16.17	1443	758.98	1514	846.26	42
Sambalpur	12000.00	1	2.00	879	1708.58	166	213.26	4	39.00	86	252.61	1	3.79	661	879.63	1798	3098.87	26
Sundargarh	7500.00	17	11.81	628	1217.62	62	74.04	2	19.00	9	15.95	111	53.56	4522	3681.84	5351	5073.82	68
Puri-Nimapara	2000.00	0	0.00	0	0.00	0	0.00	3	3.25	2	5.30	0	0.00	153	178.11	158	186.66	9
Total	100000.00	42	30.10	1686	3204.82	1340	1017.65	555	445.90	276	579.53	222	286.72	12530	13881.32	16651	19446.04	19

Annexure - VIII(B)

STATEMENT SHOWING FINANCES UNDER SCHEMATIC NON-FARM SECTOR DURING 2019-20

(₹ in Lakh)

Name of the Bank	Target for the year 2018-19	SRTO		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	5	1.43	399	539.40	404	540.83	36
Aska	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	196	1725.52	196	1725.52	173
Balasore	3500.00	2	3.56	83	43.29	3	51.35	76	119.50	2393	1831.78	191	34.30	2748	2083.78	60
Banki	500.00	5	11.99	0	0.00	0	0.00	0	0.00	0	0.00	208	326.94	213	338.93	68
Berhampur	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	276	460.14	276	460.14	46
Bhawanipatna	500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.30	1	0.30	0
Bolangir	1000.00	0	0.00	0	0.00	100	45.97	1	0.60	0	0.00	257	229.74	358	276.31	28
Boudh	500.00	1	0.75	15	8.85	2	2.00	0	0.00	0	0.00	600	434.40	618	446.00	89
Cuttack	1500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	563	1369.50	563	1369.50	91
Keonjhar	1000.00	0	0.00	593	294.32	0	0.00	1	10.50	8	2.05	639	933.11	1241	1239.98	124
Khurda	500.00	0	0.00	0	0.00	247	301.55	2	10.34	0	0.00	3	2.50	252	314.39	63
Koraput	1500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	24	5.75	24	5.75	0
Mayurbhanj	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	49	74.50	49	74.50	7
Nayagarh	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	207	372.29	207	372.29	37
Sambalpur	2000.00	7	21.55	0	0.00	0	0.00	6	14.23	12	13.10	86	113.52	111	162.40	8
Sundargarh	1500.00	7	39.11	3	5.00	0	0.00	10	45.44	0	0.00	1652	2242.58	1672	2332.13	155
Puri-Nimapara	500.00	0	0.00	0	0.00	39	32.55	0	0.00	0	0.00	63	120.20	102	152.75	31
Total	20000.00	22	76.96	694	351.46	391	433.42	96	200.61	2418	1848.36	5414	8984.69	9035	11895.50	59

Annexure - IX (A)
DEMAND, COLLECTION AND BALANCE UNDER FARM SECTOR(BANK VS. PACS) DURING 2019-20
(July to June)

(₹ in Lakh)

Name of the Bank	Demand		Collection during the month			Collection upto the month			Balance	% Collection		Loan O/S	Interest collect.		% of Coll.	
	OD	CD	OD	CD	Total	OD	CD	Total		11	12		13	14		15
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	646.30	79723.62	80369.92	20.56	8710.05	8730.61	612.87	46337.33	46950.20	33419.72	58	64	78856.16	5640.00	3856.43	68
Aska	23515.44	24532.54	48047.98	1026.97	8612.63	9639.60	20332.39	8614.58	28946.97	19101.01	60	69	43330.33	820.00	703.48	86
Balasore	30270.57	92362.65	122633.22	2253.76	25108.34	27362.10	5708.80	88902.96	94611.76	28021.46	77	78	141724.29	4208.69	357.26	8
Banki	3514.38	34887.04	38401.42	54.39	4059.74	4114.13	3482.44	25372.56	28855.00	9546.42	75	73	22440.13	1507.98	1342.10	89
Berhampur	23297.56	21332.17	44629.73	5150.22	2211.17	7361.39	9032.47	13555.48	22587.95	22041.78	51	68	47340.76	1850.11	840.72	45
Bhawaniapatna	18049.27	26548.03	44597.30	3023.92	666.68	3690.60	13492.09	3986.58	17478.67	27118.63	39	52	48583.07	3349.33	1373.55	41
Bolangir	22165.57	59715.01	81880.58	6003.62	1536.00	7539.62	30724.85	9568.49	40293.34	41587.24	49	43	123164.72	0.00	0.00	0
Boudh	19937.86	18567.71	38505.57	1861.62	3019.56	4881.18	14397.83	10988.70	25386.53	13119.04	66	51	39956.47	6088.55	1528.74	25
Cuttack	93729.87	139659.61	233389.48	10027.02	23679.59	33706.61	45950.91	52041.43	97992.34	135397.14	42	61	204329.31	11444.95	7205.82	63
Keonjhar	20994.21	44888.82	65883.03	1625.52	4170.93	5796.45	30988.39	32816.56	63804.95	2078.08	97	39	43627.27	2529.81	1610.68	64
Khurda	36947.04	38830.20	75777.24	46.95	12051.71	12098.66	14193.92	33123.23	47317.15	28460.09	62	83	62316.41	6533.70	2104.50	32
Koraput	46686.97	51228.40	97915.37	4797.21	4232.28	9029.49	40900.84	15132.02	56032.86	41882.51	57	60	41882.27	6761.35	5823.84	86
Mayurbhanj	28747.15	22745.83	51492.98	1497.64	1127.51	2625.15	21210.09	6091.64	27301.73	24191.25	53	52	49090.96	4103.00	2607.25	64
Navagarh	12490.06	39476.53	51966.59	718.14	5872.98	6591.12	7560.76	20452.34	28013.10	23953.49	54	54	43036.48	2423.60	1677.65	69
Sambalpur	194290.36	111992.01	306282.37	16707.48	11886.74	28594.22	99762.89	36105.00	135867.89	170414.48	44	46	227179.73	3315.07	2966.30	89
Sundergarh	32354.06	49231.16	81585.22	1128.06	3777.01	4905.07	24062.80	27986.90	52049.70	29535.52	64	66	78070.90	4761.83	3646.05	77
Puri-Nimapara	4404.45	23578.53	27982.98	88.95	4961.50	5050.45	2128.44	18430.96	20559.40	7423.58	73	87	0.00	0.00	0.00	0
Total	612041.12	879299.86	1491340.98	56032.03	125684.42	181716.45	384542.78	449506.76	834049.54	657291.44	56	61	1294929.26	65337.97	37644.37	58

Annexure - IX (B)
DEMAND, COLLECTION AND BALANCE UNDER FARM SECTOR(PACS Vs. MEMBER) DURING 20119-20
(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	OD	CD	Total	OD	CD	Total		this year	last year	O/S		Demand	Collection	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	2205.05	79550.58	81755.63	12.54	8989.85	9002.39	2038.04	45093.80	47131.84	34623.79	58	63	68583.24	2820.00	2283.89	80.99
Aska	19389.65	24545.53	43935.18	100.41	9911.29	10011.70	16686.72	12427.05	29113.77	14821.41	66	76	35955.97	663.04	487.20	73.48
Balasore	29300.56	79183.24	108483.80	2243.62	24102.60	26346.22	5926.52	80755.41	86681.93	21801.87	80	82	126350.90	4201.26	356.26	8.48
Banki	2539.26	33648.86	36188.12	6.21	4003.91	4010.12	2265.19	28529.70	30794.89	5393.23	85	68	20883.62	1598.43	1357.48	84.93
Berhampur	24892.31	21337.92	46230.23	5391.80	2463.87	7855.67	9405.18	14093.95	23499.13	22731.10	51	75	47530.45	1898.39	809.67	42.65
Bhawanipatna	15898.32	26561.12	42459.44	615.97	3926.13	4542.10	7084.08	10444.68	17528.76	24930.68	41	56	46126.98	3258.00	2451.39	75.24
Bolangir	31034.48	31818.39	62852.87	1836.43	5815.39	7651.82	14556.04	27329.78	41885.82	20967.05	67	46	0.00	0.00	0.00	0.00
Boudh	22844.42	21424.67	44269.09	3835.41	804.44	4639.85	13174.21	9347.10	22521.31	21747.78	51	76	34872.27	4964.28	1751.22	35.28
Cuttack	64419.59	137022.97	201442.56	3664.58	31038.63	34703.21	23973.75	76842.90	100816.65	100625.91	50	70	168635.29	12590.49	4079.74	32.40
Keonjhar	10283.78	38490.00	48773.78	206.75	4671.80	4878.55	3946.01	37717.89	41663.90	7109.88	85	36	26941.87	3413.49	578.22	16.94
Khurda	35932.77	38830.20	74762.97	46.08	12080.08	12126.16	14476.85	33001.43	47478.28	27284.69	64	83	49866.29	6079.29	1985.04	32.65
Koraput	35657.13	49767.02	85424.15	142.54	9193.68	9336.22	24406.44	33147.18	57553.62	27870.53	67	67	57148.40	3853.08	589.91	15.31
Mayurbhanj	16867.39	23875.29	40742.68	167.46	2657.44	2824.90	7570.21	20798.94	28369.15	12373.53	70	66	37560.82	2514.70	915.36	36.40
Nayagarh	7251.27	39798.57	47049.84	279.36	5612.20	5891.56	2220.66	25241.94	27462.60	19587.24	58	57	38301.38	2648.60	946.57	35.74
Sambalpur	171313.47	112001.27	283314.74	2736.63	34027.65	36764.28	70763.37	77540.64	148304.01	135010.73	52	52	338111.96	3369.83	3018.52	89.57
Sundargarh	27072.94	47670.09	74743.03	1273.04	2875.64	4148.68	17006.38	36038.78	53045.16	21697.87	71	68	64905.11	3468.72	2393.07	68.99
Puri-Nimapara	3469.79	20937.75	24407.54	94.22	4975.47	5069.69	1227.99	19568.29	20796.28	3611.26	85	87	0.00	0.00	0.00	0.00
Total	520372.18	826463.47	1346835.65	22653.05	167150.07	189803.12	236727.64	587919.46	824647.10	522188.55	61	66	1161774.55	57341.60	24003.54	42

Annexure - IX (C)

DEMAND, COLLECTION AND BALANCE FOR THE YEAR 2019-20 (APRIL TO MARCH)
BANK VRS. SOCIETY

(₹ 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 Coll.	Last yr. %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	82231.16	74173.60	90	89	257.80	245.86	95	75	418.08	34.10	8	36	82907.04	74453.56	90	89
Aska	39090.28	38188.15	98	93	8.22	0.00	0	0	96.15	91.85	96	36	39194.65	38280.00	98	92
Balasore	167564.25	137439.36	82	87	6061.91	1353.08	22	50	270.37	150.47	56	62	173896.53	138942.91	80	87
Banki	34914.78	31339.51	90	94	254.87	58.64	23	21	64.18	23.54	37	43	35233.83	31421.69	89	93
Berhampur	32122.19	26684.86	83	84	232.21	168.04	72	70	50.54	22.04	44	16	32404.94	26874.94	83	84
Bhawanipatha	32264.57	26149.84	81	52	309.70	76.55	25	45	58.95	15.05	26	24	32633.22	26241.44	80	52
Bolangir	88009.82	59653.27	68	49	669.47	269.55	40	21	366.37	76.31	21	3	89045.66	59999.13	67	49
Boudh	39436.01	32482.89	82	64	300.28	69.77	23	38	97.87	50.04	51	39	39834.16	32602.70	82	64
Cuttack	300870.51	187712.55	62	80	623.15	558.65	90	125	221.41	72.91	33	61	301715.07	188344.11	62	80
Keonjhar	52411.83	65473.68	125	77	148.18	185.55	125	44	72.96	56.59	78	40	52632.97	65715.82	125	77
Khurda	91522.13	46280.14	51	71	1297.92	757.05	58	59	936.73	659.45	70	67	93756.78	47696.64	51	70
Koraput	114091.83	72376.34	63	59	493.38	376.24	76	59	669.37	475.98	71	78	115254.58	73228.56	64	59
Mayurbhanj	56127.51	40954.60	73	72	0.00	0.00	0	0	0.00	0.00	0	0	56127.51	40954.60	73	72
Nayagarh	45789.44	36740.33	80	85	76.01	24.12	32	17	510.04	91.87	18	15	46375.49	36856.32	79	83
Sambalpur	317261.03	161710.18	51	62	511.53	199.99	39	46	115.45	115.45	100	82	317888.01	162025.62	51	62
Sundargarh	114803.85	79409.44	69	68	0.00	0.00	0	0	2218.05	1326.57	60	54	117021.90	80736.01	69	67
Puri-Nimapara	24537.95	17078.36	70	99	106.03	106.03	100	20	160.70	160.70	100	51	24804.68	17345.09	70	98
Total	1633049.14	1133847.10	69	74	11350.66	4449.12	39	51	6327.22	3422.92	54	49	1650727.02	1141719.14	69	74

Annexure - IX (D)

DEMAND, COLLECTION AND BALANCE FOR THE YEAR 2019-20 (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	
																2
1																
Angul	82745.49	73797.79	89	89	658.87	632.18	96	82	718.42	209.29	29	37	75512.91	71015.37	94	88
Aska	32395.03	28445.16	88	91	8.20	0.00	0	0	85.35	75.71	89	38	26722.29	24514.74	92	91
Balasore	145631.67	130462.58	90	97	5138.82	1348.94	26	49	124.78	90.26	72	65	162729.44	157163.21	97	96
Banki	33718.57	30387.91	90	92	308.52	69.17	22	19	64.18	14.28	22	29	34091.27	25218.90	74	91
Berhampur	34305.68	28494.16	83	67	280.54	165.08	59	70	42.55	11.54	27	8	38082.02	33830.82	89	67
Bhawaniapatna	29772.96	26404.75	89	58	62.26	4.36	7	6	1.75	0.01	1	6	29836.97	24544.78	82	57
Bolangir	88026.01	60736.96	69	69	670.52	162.77	24	6	170.02	148.57	87	6	88866.55	39047.87	44	68
Boudh	49877.50	30755.79	62	79	129.52	4.61	4	9	0.00	0.00	0	5	39371.34	30397.52	77	70
Cuttack	270715.43	205822.11	76	89	1185.06	340.63	29	41	236.39	13.26	6	15	249227.68	213960.63	86	78
Keonjhar	44597.22	56693.94	127	76	146.19	5.16	4	25	118.69	4.00	3	9	44862.10	34202.35	76	89
Khurda	84752.60	58686.58	69	74	1320.40	1067.51	81	59	1557.38	927.90	60	63	87630.38	60681.99	69	75
Koraput	104524.12	74075.07	71	67	626.44	177.61	28	9	97.74	0.98	1	43	98073.35	69358.73	71	66
Mayurbhanj	49451.06	43766.80	89	90	0.00	0.00	0	0	0.00	0.00	0	0	49451.06	43766.80	89	90
Nayagarh	40697.36	35707.48	88	87	126.49	1.49	1	14	497.99	45.61	9	6	41321.84	34154.32	83	86
Sambalpur	265442.99	144740.78	55	74	1719.89	216.11	13	13	74.15	74.15	100	7	267237.03	145031.04	54	74
Sundargarh	99377.77	81383.48	82	78	775.93	362.27	47	33	0.00	0.00	0	0	100153.70	81745.75	82	77
Puri-Nimapara	21643.86	19580.53	90	93	501.89	152.28	30	19	1320.54	281.50	21	43	23466.29	20865.72	89	90
Total	1477675.32	1129941.87	76	77	13659.54	4710.17	34	38	5109.93	1897.06	37	39	1496444.79	1136549.10	76	81

Annexure - X

ODISHA STATE COOPERATIVE BANK LTD.
COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2017-18 to 2019-20
(₹ in Lakh)

Sl. No	Name of the CCBS	Membership			Share Capital			Reserve / Other Reserves			Deposit			Borrowings			Investment			Loans & Advances of			Loan issued during the year		
		2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
1	Angul	13680	14053	14591	7201.23	7833.31	8524.94	3211.20	7125.67	7125.67	83286.01	102113.70	50240.69	50462.10	52953.09	69862.10	84224.94	80231.24	80231.24	69862.10	77691.41	83302.59	67020.23	81915.48	82593.12
2	Akha	3149	3149	3149	3474.48	3889.82	3819.50	1817.26	1797.75	1798.71	22791.17	28413.60	29377.15	28084.03	29178.34	16449.43	17467.82	17976.39	17976.39	36146.75	41559.09	45769.93	42318.53	45498.94	
3	Balanesore	57627	59442	61926	13239.95	14825.19	14974.10	1241.42	13162.20	1935.00	161523.72	198084.52	200766.40	111983.82	112107.34	44157.05	46260.79	46260.79	185440.63	17082.29	21515.24	25074.96	171793.49	184661.01	
4	Bani	5931	5993	6077	2166.93	2313.24	2550.10	962.22	962.60	963.60	19567.19	23893.59	11665.51	15978.81	15953.78	16257.04	17215.63	20253.71	20253.71	28444.15	47081.16	50049.42	39907.89	41865.60	
5	Berhampur	6485	6565	10465	3091.64	3472.26	3537.46	3132.40	3341.34	3340.70	41756.25	48972.24	23899.35	26293.35	28144.35	12655.30	13151.67	13795.90	13795.90	39375.91	47081.16	50049.42	35791.80	41865.60	
6	Bhawani	1834	1838	1833	2776.18	3088.44	3362.62	1699.48	1729.48	1793.25	23709.74	28992.46	20471.42	21059.52	25336.55	12472.17	11074.75	13174.67	13174.67	37054.11	44185.69	49980.01	26549.04	31025.82	
7	Bolangir	9649	12901	14112	8483.25	9657.25	10766.90	5174.93	5174.93	5221.09	62240.99	79016.60	38869.88	44069.78	59235.53	22281.19	21333.15	23079.36	23079.36	9397.21	115900.99	132333.95	49861.19	64579.82	
8	Boudh	8296	8361	8274	2615.24	2838.63	3106.53	1144.95	1135.93	1272.44	18939.61	20568.30	2397.88	23048.93	25916.69	12837.42	11847.41	13401.06	13401.06	35346.10	39803.89	42409.13	34359.82	37819.87	
9	Cuttack	27771	27034	24154	16796.53	18432.93	19986.08	4709.87	7843.43	9387.08	125410.05	148224.53	151238.05	12337.97	141267.82	113555.63	114448.37	125374.43	125374.43	163469.88	188165.50	214160.20	20141.78	243105.69	
10	Keonjhar	15684	16978	18162	3094.85	4074.81	4335.14	1596.57	1965.54	2146.87	40847.33	50708.20	24729.88	26572.78	29353.81	33056.51	34853.60	42074.02	42074.02	33152.41	43169.74	48627.32	40619.66	46645.60	
11	Khorda	13102	13989	14130	6900.82	6991.40	7275.62	613.15	709.41	878.98	37110.21	41517.81	40238.07	42876.51	48771.65	27688.41	31776.46	38511.56	38511.56	58677.25	65488.14	70163.07	64185.19	74370.24	
12	Koraput	11326	11394	11670	7457.23	8467.45	8991.63	13761.57	14754.44	19805.69	46275.92	50908.49	50908.49	5207.86	57813.65	39688.01	43006.41	51936.94	51936.94	72388.94	78316.22	83781.60	63976.07	70109.05	
13	Murshidpur	12386	12700	12488	4993.71	5990.50	5734.08	772.71	831.90	1031.67	35602.32	38720.59	25389.11	30465.06	35215.66	23557.53	26230.01	30160.02	30160.02	43931.15	50482.04	56191.99	34706.62	45498.94	
14	Nagarjun	6736	6793	6915	4137.93	4594.41	5102.98	742.66	741.41	1046.44	21771.58	25867.08	28369.11	26345.07	30251.85	19115.78	21938.78	25444.39	25444.39	38341.59	47197.56	45255.70	36180.55	39425.80	
15	Bambalpur	17134	17443	17604	20636.61	21484.53	22371.48	6714.45	8997.90	11276.92	134795.78	183990.40	130248.97	130346.76	150948.70	95349.83	111896.72	136786.64	136786.64	197239.22	219155.87	242508.78	193241.14	209198.61	
16	Bunderghata	10591	11686	12074	7162.46	7950.31	8711.86	1161.36	1901.37	2801.09	70728.66	89495.90	87906.08	47902.26	58211.80	60774.91	66538.08	75427.24	75427.24	71185.60	82424.83	93978.14	68800.55	87207.01	
17	Puri	8682	8729	8721	2516.36	2806.85	2978.91	1091.33	1098.92	1106.56	10192.05	14452.66	16544.70	18938.83	20589.08	7552.15	10916.04	11155.73	12446.96	21441.76	21441.76	28938.27	30716.93	34236.18	
	Total	24953	23398	24690	115295.46	126731.36	136331.94	60947.93	74934.33	86486.76	925253.59	1081524.79	1180245.15	775338.04	921049.71	633931.76	684938.63	775794.87	775794.87	1190993.31	1358552.42	1499856.71	1201456.95	1387031.16	
	OSCB				50712.57	53177.00	60804.23	65133.68	66666.13	69026.76	76972.98	87384.16	658662.70	72317.50	790978.29	168893.27	168271.65	197796.68	197796.68	1001093.53	1043298.67	112831.64	172962.12	216278.20	

Annexure - X Contd...

ODISHA STATE COOPERATIVE BANK LTD.

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2017-18 to 2019-20

(₹ 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		
		2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
1	2	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
1	Angul	4671.47	3674.43	8598.95	6.70	4.73	10.08	21.43	3330.33	837.18	158626.23	174139.48	188793.37	1315.21	1217.91	1261.20	0.83	0.70	0.67	935.37	882.41	859.13	118	114	114
2	Adia	1216.43	1528.67	1897.90	3.37	3.68	4.15	1251.64	1349.72	1395.94	57969.83	65125.50	69677.09	818.94	993.02	657.77	1.41	1.52	0.94	460.51	569.11	489.83	99	70	61
3	Balasore	11978.35	15477.35	17169.72	7.56	8.99	9.25	2729.56	4679.11	1751.35	326741.93	353199.60	377121.50	3035.31	3256.01	3183.78	0.93	0.92	0.84	2343.96	2541.82	2340.18	225	206	215
4	Bardi	3412.87	3085.63	3061.93	16.53	13.33	5.77	3482.74	3147.92	3042.72	39837.03	43028.08	48133.02	415.82	446.34	444.57	1.04	1.04	0.92	303.27	334.08	309.04	82	73	67
5	Bansapur	5521.48	5406.27	4709.71	14.02	11.49	9.41	801.68	782.71	1120.19	82456.25	92376.25	97631.10	1172.00	962.24	1304.45	1.42	1.04	1.33	775.56	737.84	1041.62	141	139	133
6	Bhawanipatna	3720.32	4171.68	5636.85	9.88	9.44	11.28	1055.54	1630.42	1662.15	55746.93	62668.68	70283.14	1051.20	803.08	1066.87	1.89	1.28	1.52	892.47	663.86	911.94	153	136	121
7	Bolangir	9209.11	10058.08	11182.28	9.87	8.74	8.45	1015.77	2238.12	260.78	128613.54	152440.42	171844.66	1454.73	2260.68	2274.70	1.13	1.48	1.32	1081.85	856.23	944.45	208	204	196
8	Boudh	4828.45	2948.75	2770.85	13.66	7.43	6.53	1267.73	2033.00	1808.69	52264.17	56262.34	59292.55	622.31	814.22	590.32	1.19	1.45	0.99	488.18	665.65	429.77	51	69	63
9	Cuttack	6541.50	7862.45	14438.75	4.02	4.17	6.74	3802.74	4257.70	5584.85	32940.44	37075.53	363068.79	3237.24	3287.62	3774.14	0.98	0.89	1.04	1928.55	1320.32	2173.01	289	288	260
10	Keonjhar	2794.33	3144.57	3876.03	8.43	7.28	7.97	1424.12	1095.59	1375.78	77478.64	85962.39	96164.89	793.84	925.97	1000.13	1.02	1.08	1.04	511.71	553.58	661.58	89	89	85
11	Khurda	4665.79	4879.74	4801.75	7.82	7.44	6.94	963.75	1869.80	928.29	94504.53	104150.16	115420.19	928.92	955.13	1092.27	0.98	0.92	0.94	664.06	656.91	724.59	128	122	126
12	Koraput	3593.63	3598.40	3420.18	4.97	4.59	4.08	2220.58	2600.30	3076.81	119498.26	130516.83	142277.40	1281.94	1414.44	1156.03	1.07	1.08	0.81	1022.28	1136.27	859.18	168	147	124
13	Mayurbhanja	3824.26	3755.52	3830.29	8.81	7.45	6.82	549.23	687.05	456.70	73081.41	82694.55	92387.78	896.08	814.18	796.13	1.23	0.98	0.86	497.73	521.36	526.32	106	90	79
14	Nowargh	1821.08	2062.70	2773.63	4.75	4.89	6.57	773.94	1336.90	1306.84	60984.45	68597.68	77324.75	646.46	770.46	786.13	1.06	1.12	1.03	471.65	449.53	470.52	89	74	69
15	Sambalpur	13549.39	14330.33	16349.31	6.87	6.54	7.46	359.14	3352.84	3281.15	328851.22	364773.67	419531.92	2013.18	2183.22	2519.43	0.61	0.60	0.6	1423.27	1583.39	1681.57	212	196	177
16	Sundergarh	6902.14	6006.11	6333.49	9.70	7.29	6.74	715.73	998.31	1184.13	143012.48	159780.84	180805.30	1179.21	1568.20	1532.54	0.82	0.98	0.85	912.7	1200.84	1059.34	125	121	108
17	Puri	845.25	1253.70	1199.47	3.77	4.62	4.14	1730.69	1809.89	1786.08	33062.75	41789.21	45051.01	628.53	719.56	859.13	1.90	1.72	1.91	386.05	491.33	455.48	109	96	82
	Total	89095.36	93246.44	112051.08	7.48	6.87	7.47	23720.01	34194.71	30839.63	2161870.45	2407981.31	2614804.46	21490.86	23392.28	24309.99	0.99	0.97	0.93	15099.17	15149.53	15937.55	2394	2234	2070
	OSCB	17259.72	16236.46	15809.49	1.72	1.56	1.40	21201.85	21201.85	21201.85	1624575.11	1714883.35	1855456.97	8226.37	6347.33	8721.31	0.51	0.37	0.4700357	5963.81	4166.62	3801.77	173	158	143

Annexure - X Contd...

ODISHA STATE COOPERATIVE BANK LTD.
COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2017-18 to 2019-20

(₹ 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)							
		2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	Demand	Collection	Balance	% age	
1	2	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72					
1	Angul	1296.34	1503.96	1644.00	17	17	17	8998.12	10085.37	11024.49	3981.24	4109.03	3653.29				14490.75	19457.32	23945.55	84625.00	73502.00	11123.00					
2	Aska	595.33	958.53	1216.12	15	15	15	3888.63	4473.14	4945.57	230.35	334.66	479.98				5063.99	5190.82	5425.41	37631.00	33524.00	5107.00					
3	Balasore	1424.95	1712.46	1796.31	30	30	30	10664.66	11758.89	12873.57	1206.76	1316.18	1458.69				19018.63	21875.80	23306.94	199626.00	164228.00	35398.00					
4	Balki	490.38	615.36	730.26	11	11	11	3655.58	4085.76	4447.96	20.56	-77.69	392.33	817.19	894.88	502.55	2299.50	2366.58	2956.21	42314.00	93989.00	2925.00					
5	Berhampur	575.41	706.12	810.75	23	23	23	3527.49	3913.10	4335.72	184.35	156.09	210.59				7161.34	7783.47	8005.45	45033.00	33164.00	11869.00					
6	Bhawanipatna	547.89	724.52	652.67	17	17	17	3609.64	4242.84	4645.44	31.88	80.67	128.55				4585.60	4735.45	5128.40	53973.00	24057.00	29516.00					
7	Bolangir	747.78	908.96	1047.71	21	21	21	7069.92	8428.50	8556.27	2815.03	1284.39	728.94	1173.01			13035.57	15903.99	16995.21	77606.00	40044.00	37562.00					
8	Boudh	1007.32	866.25	999.64	11	11	11	4853.43	5433.75	5725.22	96.43	325.78	731.89				3909.08	4197.62	4280.80	41816.00	33477.00	8339.00					
9	Cuttack	996.75	1147.36	1405.34	38	38	38	7980.52	8695.83	9615.48	983.64	1714.72	1955.60				24914.36	25027.70	29490.60	242847.00	216138.98	26708.02					
10	Kesopur	831.46	994.74	1168.65	15	15	15	4833.32	5902.12	6622.37	475.54	238.21	250.12				4729.12	5625.01	6238.48	56934.00	40055.00	16879.00					
11	Khorda	756.15	877.59	912.13	18	18	18	5377.08	5948.11	6384.88	95.70	106.08	111.79				6838.64	8353.02	7479.08	77664.00	68500.00	9164.00					
12	Koraput	705.62	856.21	1086.21	17	17	17	6973.23	6624.31	6734.50	136.82	305.68	317.72				8425.51	10811.01	11641.78	111354.00	73062.00	38292.00					
13	Mayurbhanja	716.92	966.88	1201.55	15	15	15	5066.23	5736.81	6238.17	350.17	688.32	1160.51				4842.73	6228.70	8048.83	46093.00	36654.00	9429.00					
14	Navagarh	674.93	919.79	1067.04	12	12	12	5005.76	5672.05	6135.48	94.62	101.45	106.14				4918.36	5476.82	6950.72	39915.00	36609.00	3306.00					
15	Sambalpur	1566.01	1949.55	2407.90	34	34	34	9764.56	11238.56	12535.27	3027.21	2627.28	2707.58				26082.45	29381.81	37448.65	264899.00	178924.00	85975.00					
16	Sundergarh	1135.31	1346.40	1683.19	15	15	15	9460.95	10860.98	12118.95	308.61	335.81	589.27				9975.18	12746.68	11099.27	110998.00	75988.00	34730.00					
17	Puri	292.27	433.30	554.54	13	13	13	2502.23	3199.72	3497.84	223.80	29.23	66.15	106.88			3297.43	2357.77	3436.14	31908.00	29521.00	2387.00					
	Total	886.35	1092.25	1294.74	322	324	328	6656.72	7531.10	8171.04	14256.75	13717.29	15049.08	2097.08	894.88	502.55	163589.24	188427.57	206251.51	1564926.00	1195816.98	369109.02					
	OSCB	10478.43	11465.02	13990.92	14	14	14	129483.45	129390.90	142907.27	1984.08	9280.72	8181.29				87205.36	92974.80	109228.26	772486.41	759113.68	12289.29					

Annexure - X Contd...

ODISHA STATE COOPERATIVE BANK LTD.
COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2017-18 to 2019-20

(₹ in Lakh)

Sl. No	Name of the CCBS	Recovery (Interest 2018-19)			% age	Recovery (Principal 2019-20)			% age	Recovery (Interest 2019-20)			% age	Audit Classification			Imbalance			CRAR		
		Demand	Collection	Balance		Demand	Collection	Balance		Demand	Collection	Balance		2017-18	2018-19	2019-20	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
1	2	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	
1	Angul	12233.00	9167.00	3066.00	75	89932.49	74599.98	15332.21	83	9177.46	6926.52	2250.94	75	A	A	A	6515.64	13324.92	11077.40	17.69%	20.81%	22.95%
2	Aska	3965.00	2253.00	1712.00	57	43530.23	36369.46	7160.77	84	4403.85	2555.97	1847.88	58	A	A	A	5562.04	5658.64	7257.50	12.82%	11.50%	10.92%
3	Balasore	17021.00	14387.00	2634.00	85	183726.68	151124.55	37602.13	82	18596.70	15407.63	3189.07	83	A	A	A	20079.27	23287.07	24943.21	18.04%	12.00%	11.44%
4	Banki	1533.00	1074.00	452.00	70	53987.01	51136.72	2850.29	95	2168.72	1703.50	4652.23	79	B	B	B	1424.89	2380.15	1686.06	10.84%	10.03%	13.35%
5	Berhampur	4816.00	3172.00	1644.00	66	51161.82	39399.49	11762.33	77	4856.79	3176.90	1679.89	65	A	A	A	5328.52	8042.53	8137.93	11.71%	14.34%	13.90%
6	Bhawanipta	6794.00	3373.00	3421.00	50	44037.10	27052.35	16984.75	61	7435.98	4093.85	3342.13	55	A	A	A	3451.61	3992.81	6194.26	14.53%	13.47%	12.70%
7	Bolangir	16807.00	8093.00	8714.00	48	111213.59	61047.06	50166.53	55	15494.13	7185.29	8308.84	46	B	B	B	8482.16	9026.30	9513.99	14.28%	14.12%	13.59%
8	Boudh	3570.15	2787.00	783.15	78	44468.98	35180.00	9288.98	79	3429.82	2781.97	647.85	81	A	A	A	3853.77	6210.12	5886.24	10.18%	11.33%	10.86%
9	Cuttack	16635.82	12392.34	4243.48	74	236729.27	205459.92	31269.35	87	2347.20	18494.24	4852.96	79	A	A	A	24329.46	25242.81	32273.80	12.73%	12.29%	11.61%
10	Keonjhar	4636.00	3725.00	911.00	80	50878.22	42168.59	8709.63	83	4842.57	4199.23	643.34	87	B	B	B	1327.94	3132.87	3880.96	11.10%	11.14%	13.28%
11	Khurda	7112.00	5422.00	1690.00	76	79074.56	69483.83	9590.73	88	6670.53	4917.75	1752.78	74	A	A	A	2129.49	3779.28	5209.64	11.23%	12.74%	11.75%
12	Koraput	8098.00	5593.00	2505.00	69	94043.63	78560.31	15483.32	84	7948.99	6160.81	1788.18	78	A	A	A	1055.05	1938.49	3058.59	11.85%	12.43%	12.30%
13	Mayurbhanja	4576.00	3183.00	1393.00	70	54636.54	43946.25	10690.29	80	5931.96	4548.91	1383.05	77	B	B	B	5017.25	7825.95	9208.30	11.10%	12.28%	13.75%
14	Nayagarh	2592.00	2294.00	388.00	85	43635.95	38978.81	4657.14	89	4006.55	3437.42	569.13	86	A	A	A	2552.67	3307.44	4157.61	11.69%	11.72%	11.52%
15	Sambalpur	19487.00	13156.00	6331.00	68	242779.08	196618.42	46160.66	81	23110.06	14877.89	8241.17	64	B	B	B	5990.53	8514.27	12067.86	12.83%	13.05%	12.55%
16	Sundergarh	9842.00	5772.00	4070.00	59	109371.87	94318.56	15053.31	86	10604.79	6658.13	3946.66	63	A	A	A	3935.55	4117.86	3287.00	12.87%	14.68%	15.05%
17	Puri	1858.00	1436.00	422.00	77	34447.83	32414.20	2033.63	94	1892.00	1498.78	393.22	79	A	A	A	2035.58	3091.94	3846.18	13.20%	12.28%	12.04%
	Total	141575.97	97189.34	44386.63	69	1567654.85	1277858.50	289796.35	82	153927.10	108624.79	65302.31	71				103071.42	132862.35	151636.53			
	OSCB	33657.44	30717.75	2939.69	91	808287.81	795340.04	12289.39	98	46046.48	43176.67	2869.81	94	B	A	A			10.00	10.93	10.59	

Annexure - XI (A)

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

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
2010-2011	12739	3241.17	748.36	456.25	3697.42	34465.28	19663.72	7274.39	1709.47	27251.43	31657.23	29586.40	4482.66	5024.88
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	7995.06	4858.66	89233.24	85302.59	82953.12	1040.83	14300.46
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
2010-2011	4919.58	1009.01	569.31	64973.85	0.88	105.30		A	18	113	3889.56	585.00	3317.57	10.48
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	10560.51	837.18	1261.20	188792.37	0.67	3653.29		A	18	114	11024.48	1644.00	8598.95	10.08

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	3	4	5	6	7	8	9	10	11	12	13	14	15
2010-2011	3149	1413.60	277.61	537.81	1951.41	11282.07	6198.46	3033.61	1053.31	6145.69	11018.85	10038.68	4247.70	1500.71
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	1264.31	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
Year	Total expenditure of which	Working Capital		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
2010-2011	1209.10	0.00	258.06	21127.77	1.22	291.61	1333.98	B	16	51	1486.73	437.00	1663.92	15.10
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

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
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2010-2011	38837	5315.92	800.00	1741.39	7057.31	62449.56	37663.47	11738.88	5062.81	36980.37	68379.05	78105.72	849.99	8374.68
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	4784.41	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	105623.45	27358.30	1380.31	53254.55	144927.72	145092.68	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
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
2010-2011	8116.76	774.13	1417.75	118909.31	1.19	184.38	A	31	251	4360.95	523.00	6751.88	9.87	
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	9.25	

Annexure - XI (D)

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

(₹ 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
2010-2011	5222	1327.60	507.75	38.34	1366.14	7926.07	5178.68	5099.06	496.43	4725.38	11028.55	16718.92	3319.59	3270.57
2011-2012	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
2012-2013	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
2013-2014	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
2014-2015	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
2015-2016	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
2016-2017	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
2017-2018	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
2018-2019	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
2019-2020	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
Year	Total expenditure of which	Working Capital		Profit/(+) loss(-) during the year	% COM to WC	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	Total	Provision	Cost of management											20
2010-2011	5179.87	2167.32	282.23	17654.54	1.60	1898.44	C	12	44	1723.15	431.00	4679.16	42.43	
2011-2012	1739.37	588.84	252.08	21324.66	1.18	1264.64	B	12	58	2010.01	381.22	5312.25	39.20	
2012-2013	2234.59	46.32	269.54	26024.41	1.04	1158.02	B	12	82	2231.34	299.33	5933.17	42.90	
2013-2014	2190.57	261.12	298.22	29968.53	1.00	1140.68	B	12	75	2566.43	376.64	4896.55	31.60	
2014-2015	3378.02	3391.72	313.98	29824.71	1.05	920.46	B	12	86	2592.53	331.60	3372.01	22.19	
2015-2016	2014.86	3420.19	339.31	33025.78	1.03	878.41	B	12	98	2665.16	326.34	3401.78	20.46	
2016-2017	5740.15	3466.33	412.85	37987.32	1.09	837.76	B	12	91	3400.04	411.00	3401.36	18.31	
2017-2018	5843.01	3482.74	415.82	39837.03	1.04	817.19	B	12	82	3655.57	490.38	3412.86	16.53	
2018-2019	5825.23	3147.92	446.34	43028.08	1.04	894.88	B	12	73	4083.76	615.36	3085.63	13.33	
2019-2020	5656.10	3042.72	444.57	48133.02	0.92	502.55	B	12	67	4447.96	741.33	3061.93	5.77	

Annexure - XI (E) WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BERHAMPUR)

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
2010-2011	5808	1800.24	332.00	372.49	2172.73	25651.70	8550.00	5858.62	1926.61	20840.69	17761.35	17337.72	1704.40	3216.3
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	10465	3537.46	332.00	3940.70	8006.45	49672.24	28144.35	12336.35	29278.87	13795.90	50049.42	42429.80	4285.62	7027.58
Year	Total expenditure of which	Working Capital		Profit (+) loss (-) during the year	% COM to WC	No. of Branches including H.O.	No. of Employees	Audit classification	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s		
1	Total	Provision	Cost of management										19	20
2010-2011	3194.20	458.23	634.09	42231.14	1.50	22.10	142	A	1887.65	306.00	2070.44	11.66		
2011-2012	3649.59	134.78	638.35	49022.29	1.30	26.93	133	A	2095.22	362.33	2337.78	11.66		
2012-2013	4730.94	640.71	968.53	57981.99	1.67	60.41	116	A	2450.16	485.81	2816.98	12.55		
2013-2014	4837.75	703.23	794.60	63089.49	1.26	69.66	102	A	2602.47	586.83	3359.83	13.06		
2014-2015	5115.48	679.30	1040.74	68536.93	1.52	95.46	97	A	2734.12	648.30	2125.38	8.33		
2015-2016	6259.33	1132.83	1033.93	77583.23	1.33	105.65	95	A	3031.98	765.97	3462.65	10.60		
2016-2017	5656.15	852.51	872.61	80756.15	1.08	180.55	152	A	3511.14	502.75	3085.53	8.53		
2017-2018	5721.99	801.68	1172.00	82456.21	1.42	184.39	141	A	3527.48	575.41	5521.49	14.02		
2018-2019	5866.33	760.76	962.24	92376.35	1.04	196.69	139	A	3913.10	706.12	5406.27	11.49		
2019-2020	6865.01	1120.19	1304.45	97631.10	1.33	210.59	123	A	4335.72	811.00	4709.71	9.41		

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 (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
2010-2011	1916	1605.32	135.00	54.84	1660.16	8938.92	11338.46	2310.14	1029.81	7819.24	12897.97	12067.02	477.06	1617.99
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
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
2010-2011	1612.30	76.47	363.13	23558.55	1.54	5.69	689.13	A	17	113	1284.52	193.00	982.68	7.62
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	840.13	5636.85	11.28

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 nontfund income received			
		Total	Of which Govt.														
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
2010-2011	9165	2289.11	498.23	117.74	2406.85	26247.96	17474.63	6727.95	4849.73	8998.85	32278.24	19737.74	6725.61	3461.71			
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	4861.49	23079.36	132333.95	81411.17	1659.28	10277.89			
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	Total	Provision	Cost of management											16	17	18	19
2010-2011	3461.17	255.03	587.35	52852.43	1.11	0.54	B	22	118	2786.96	495.00	7886.81	24.43				
2011-2012	9345.81	5470.19	637.13	59958.11	1.06	0	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	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	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	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	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	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	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	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	B	24	196	8556.27	1047.71	11182.28	8.45				

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
2010-2011	8137	1176.41	120.22	48.94	1225.35	9028.30	7756.93	1548.76	682.58	4414.14	13020.48	9792.77	1442.14	1770.72
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	2335.50	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
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											
2010-2011	1648.46	644.17	213.77	19558.29	1.09	122.26		A	12	57	1711.00	330.00	1909.06	14.66
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	0.99	731.89		A	12	63	5725.22	999.64	2770.85	6.53

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 (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
2010-2011	18606	5175.66	750.00	263.72	5439.38	57149.35	30614.01	13267.76	4763.01	34706.14	53396.69	47959.92	13604.65	6707.00
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	22430.88	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
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
2010-2011	7343.14		1235.12	102491.05	1.21	-636.14	3900.91	C	39	291	2908.58	203.00	5298.78	9.92
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

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
2010-2011	12241	1277.25	104.70	272.44	1549.69	18768.92	6880.19	3014.58	1210.01	11508.23	15250.40	14526.52	2244.75	2276.61
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	48332.69	840.03	6885.75
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												
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2010-2011	2171.20	153.76	472.39	30213.39	1.56	105.41		A	14	124	2616.87	274.00	1595.27	10.46
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	6635.63	1375.78	1000.13	96164.89	1.04	250.12		B	16	85	6622.37	1168.65	3876.03	7.97

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
2010-2011	7586	2069.92	361.90	96.63	2166.45	13940.32	11395.87	3879.95	1365.61	5861.04	21887.67	20056.39	2268.27	2149.43
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	14130	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
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.	
	Total	Provision												
1	16	17	18	20	21	22	23	24	25	26	27	28	29	
2010-2011	2139.81	354.44	482.82	31264.85	1.54	9.62	A	19	84	1990.44	427.00	2298.76	10.50	
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	5239.36	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	0.94	111.79	A	19	126	6384.88	912.13	4081.75	6.84	

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
2010-2011	10776	2100.40	436.78	568.25	2668.65	27789.37	12811.50	7508.39	1347.45	25852.47	21251.59	21215.70	2326.40	3681.09
2011-2012	11387	2391.21	436.78	529.45	2920.66	35123.88	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	11348	8467.45	422.79	16475.44	9573.36	47545.96	52207.96	2995.92	3621.32	43906.41	78316.22	79109.05	928.11	9990.82
2019-2020	11670	8993.63	522.79	19805.69	10141.29	50908.49	57813.65	2106.11	1965.00	51930.94	83781.60	84025.69	1050.67	10533.59
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
2010-2011	3595.15	852.23	518.48	50755.89	1.02	85.94	A	18	142	2884.76	345.00	1748.03	8.23	
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	1.81	317.72	A	21	124	6734.50	1086.21	3420.18	4.08	

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 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
2010-2011	4176	1450.09	191.49	301.37	1751.37	15414.40	8237.88	2847.71	686.05	9729.99	14368.67	15867.53	3466.65	2244.29
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	26719.20	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	4393.71	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	2941.81	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

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												
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2010-2011	2236.16	399.68	420.85	27878.16	1.51	8.13	373.25	B	16	128	1985.54	233.00	1647.65	11.47
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	6.62

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
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2010-2011	3090	2146.02	369.76	187.46	2333.48	10279.61	9780.38	2570.44	764.27	5062.25	17539.67	13666.21	1597.72	1540.43
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	21277.58	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
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
2010-2011	1532.60	198.85	317.27	24634.94	1.29	7.83	328.97	A	13	80	2318.27	348.00	746.08	4.25
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	6.57

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
2010-2011	9351	4330.76	556.62	2408.72	6739.48	54241.27	21775.00	27082.75	5152.18	24007.80	56942.78	57529.10	75164.22	5706.51
2011-2012	12590	12234.03	556.62	3323.65	15557.68	59905.68	35506.41	26668.21	3812.96	33187.91	78025.10	84684.89	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	5378.06	18394.63	80088.79	77478.56	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
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										
2010-2011	16662.84	9533.91	1119.08	98507.88	1.14	-10956.33	10956.73	C	35	310	3270.12	359.00	12097.90	21.25
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

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 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
2010-2011	8972	2018.42	315.80	145.98	2164.40	26675.66	13313.38	7281.52	2619.32	18864.06	27843.11	24796.24	3954.28	3220.98
2011-2012	9876	2734.02	315.80	171.87	2905.89	32361.10	19449.23	10616.84	2431.15	24012.21	33762.01	30263.51	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	315.00	12767.12
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
2010-2011	3594.09	254.36	519.32	54107.78	0.96	6.32		B	16	120	3824.89	478.00	2812.97	10.10
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	180805.3	0.85	589.22		A	16	108	12118.95	1683.19	6333.49	6.74

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

(₹ in Lakhs)

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
2010-2011	4662	1591.90	235.15	729.93	2321.83	2570.12	7319.24	2121.77	156.37	1021.33	9615.64	13260.91	3539.62	959.94
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	20383.20	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	7532.15	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	4085.47	16543.66	20589.08	1985.73	1823.78	12155.73	28928.27	34200.70	1964.87	2518.16
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										
2010-2011	847.34	107.49	260.98	13184.49	1.98	112.60	1141.88	B	14	73	937.35	167.00	1414.69	14.71
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	66.15	A	14	82	3497.84	554.54	1199.47	4.14

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.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2010-2011	164433	40329.79	6741.37	8342.30	48672.10	412818.88	235951.80	113166.28	34875.02	253789.10	436137.94	422263.49	131415.71	56723.84
2011-2012	181346	58841.03	6669.70	18579.72	77421.16	470846.70	300674.61	134772.36	36181.58	308737.09	535612.97	537495.20	92354.76	71545.64
2012-2013	188024	61370.08	6722.39	24491.89	85886.59	562364.29	369801.72	132080.31	54511.94	403615.44	609036.37	626517.17	68832.08	88824.85
2013-2014	194834	73791.40	8522.29	28073.25	98022.50	647332.73	479396.30	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	720497.60	577371.04	186639.46	58613.09	524633.54	831912.91	929670.64	188020.51	111561.40
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	127922.10
2016-2017	218069	105232.22	8861.75	55097.18	154639.18	912561.74	701997.17	118534.10	99070.55	627335.83	1062062.66	1146289.71	24893.84	144956.94
2017-2018	225328	115295.46	9068.75	60347.93	173752.56	952553.59	775538.05	127313.29	86904.63	633931.74	1190909.31	1201450.95	29643.65	158426.66
2018-2019	233056	126731.35	9552.95	74934.34	174895.56	1081524.79	823128.50	161652.49	80322.87	684938.63	1358552.42	1396985.42	27820.28	178319.11
2019-2020	246905	136331.94	10778.75	86485.76	200276.44	1180245.15	921049.71	168605.35	92351.04	775794.87	1499856.71	1452697.84	34010.67	184565.52
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
2010-2011	69463.77	17239.08	9672.00	793904.31	1.22	-12434.10	20623.29		335	2241	41867.34	6134.00	58921.65	13.51
2011-2012	74824.10	17222.93	11212.23	957525.78	1.17	1787.70	24328.73		336	2246	49311.38	7178.28	64131.98	11.97
2012-2013	84926.01	13359.44	12006.12	1152283.80	1.04	3898.84	21394.94		339	2155	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	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	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	81724.68	13361.01	79409.94	8.07
2016-2017	147149.78	33054.37	18167.42	1972949.09	0.92	7383.25	6999.94		339	2428	92214.01	13017.96	80445.11	7.31
2017-2018	151293.20	30177.21	21490.86	2163670.41	0.99	14256.75	2097.08		339	2394	102978.84	14364.81	89095.36	7.48
2018-2019	172969.26	42566.21	22993.12	2407981.32	0.97	12544.27	894.88		342	2184	116866.68	17498.46	91322.83	6.72
2019-2020	190464.85	48625.37	24309.99	2614804.46	0.93	15047.08	502.55		344	2070	126527.10	20715.09	112051.09	7.47

Section V

Branches of OSCB & DCCBs

LIST OF BRANCHES OF THE OSCB

<p>Angul Branch Amalapada - II, Near Kanchan Talkies, Angul, Ph. : 06764 -232548</p>	<p>Ashok Nagar Branch Hall No.5, Unit - II, Market Building, Ashok Nagar, Bhubaneswar Ph. : 0674-2531834</p>
<p>Berhampur Branch Swarnika Plaza, Badakhemundi Banglow, SBI Road, Dist. Ganjam Ph. : 0680-2220119</p>	<p>Chandrasekharpur Branch Chandrasekharpur District Centre, Bhubaneswar Ph. : 0674-2741004</p>
<p>Cuttack Branch Old Jail Road, Cuttack Ph. : 0671-2204326</p>	<p>Cuttack Road Branch Cuttack Road, Bhubaneswar Ph. : 0674-2570002</p>
<p>Kalinga Hospital Campus Branch Kalinga Hospital Campus, Chandrasekharpur, Bhubaneswar Ph. : 0674-2301230</p>	<p>Link Road Branch Plot No. 1027, Unit-33 Link Road, Cuttack Ph. : 0671-2315057</p>
<p>Main Branch Pandit Jawaharlal Nehru Marg, Bhubaneswar - 751 001 Ph. : 0674-2513375</p>	<p>Paradeep Branch Badapadia, Paradeep, Jagatsinghpur Ph. : 06722-222212</p>
<p>Rourkela Branch Daily Market, Udit Nagar, Rourkela Ph. : 0661-2514170</p>	<p>Saheednagar Branch Super Bazar Complex, Near Hotel Maghdoot, Saheednagar, Bhubaneswar ph. : 0674-2546836</p>
<p>Sailashree Vihar Branch D.A.V. Public School Campus, Chandrasekharpur, Bhubaneswar Ph. : 0674-2741761</p>	<p>Sambalpur Branch Budharaja, Sambalpur Ph. : 0663-2404835</p>

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.	Samarjhola	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.	Binjarapur	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.	Jeyapore 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



Giving adieu to the outgoing President Sri Akshaya Kumar Mohanty



Managing Director, OSCB with other officials of the bank visiting Majhihara SCS of Balipatna Branch under Khordha CCB Ltd. to review the PACS computerisation process and online entry of transactions



Managing Director, OSCB taking up review of Mayurbhanj CCB at their Head office along with senior officials of OSCB, CCB and DRCS, Mayurbhanj



A warm welcome by the Managing Director and senior officials of OSCB to the delegates from Himachal Pradesh State Cooperative Bank Ltd. during their exposure visit to OSCB



କୃଷି ଓ କୃଷକର ସାମଗ୍ରିକ ବିକାଶ ନିମନ୍ତେ ସମବାୟ ବ୍ୟାଙ୍କ ମାନଙ୍କର ପ୍ରତିବଦ୍ଧତା

- ରାଜ୍ୟର ୩୧.୬୫ ଲକ୍ଷ ଚାଷୀମାନଙ୍କୁ କିଷାନ କ୍ରେଡିଟ୍ କାର୍ଡ୍ କରିଆରେ ରଣ ପ୍ରଦାନ
- ଦିନା ସୁଧରେ ୫୦ ହଜାର ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ଫସଲ ରଣ
- ୫୦ ହଜାର ଟଙ୍କାରୁ ଉର୍ଦ୍ଧ୍ୱ ୩ ଲକ୍ଷ ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ୨% ସୁଧ ହାରରେ ଫସଲ ରଣ
- ଫସଲ ରଣ ପାଇଁ କୃଷି ବୀମା ସୁବିଧା
- ଯୁଗ୍ମ ଦେୟ ଗୋଷ୍ଠୀ (JLG) ମାଧ୍ୟମରେ ଛୁମ୍ବିତ ଚାଷୀ, ପ୍ରକୃତ ଚାଷୀ, କ୍ଷୁଦ୍ର ଓ ନାମମାତ୍ର ଚାଷୀଙ୍କୁ ଫସଲ ରଣ ଯୋଗାଣର ବ୍ୟବସ୍ଥା
- ଋପେ କିଷାନ କାର୍ଡ୍ ଦ୍ୱାରା ଏ.ଟି.ଏମ୍.ରୁ କୃଷି ରଣ ଉଠାଣ
- ମିଆଦୀ ରଣରେ ଆବଶ୍ୟକ ହେଉଥିବା ଅଂଶଧନରେ ବ୍ୟାପକ ରିହାତି
- ଋପେ ଡେବିଟ୍ କାର୍ଡ୍ ଗ୍ରାହକମାନଙ୍କ ପାଇଁ ଦିନା ମୂଲ୍ୟରେ ଏକ ଲକ୍ଷ ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ଦୁର୍ଗତଣା ବୀମା
- ସମସ୍ତ ସଭ୍ୟ/ସଭ୍ୟାମାନଙ୍କର ଆର୍ଥିକ ଅଚର୍ତ୍ତୁତା ନିମନ୍ତେ ଆବାଉଷ୍ଟରେ ଆଧାର ସଂଯୋଗୀକରଣର ସୁବିଧା (PACS/FSCS/LAMPCS)
- ଜମାକାରାମାନଙ୍କ ପାଇଁ ପ୍ରଧାନମନ୍ତ୍ରୀ ପୁରସ୍କା ବୀମା (PMSBY) ଏବଂ ଜୀବନକ୍ୟୋତି ବୀମା ଯୋଜନା (PMJBY)ର ପ୍ରଚଳନ । (OSCB/DCCB)



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ଭୁବନେଶ୍ୱର ♦ କଟକ ♦ ପାରାଦୀପ

ସମଲପୁର ♦ ବ୍ରହ୍ମପୁର ♦ ଅନୁଗୁଳ ♦ ରାଉରକେଲା